



MARCEL & STEPHANIE COMBS

25+ Year Real Estate Professional · 12+ Years New Construction

THE BUILDER

INSIDER PLAYBOOK

How To Save Thousands When Buying A New Construction Home In Metro Atlanta



PREPARED BY:



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AtlantaHomeSearches.com



Helping Buyers Negotiate Better Deals & Maximize Builder Incentives

A LETTER FROM MARCEL COMBS

For over 25 years, I have been a Top Producing Real Estate Agent in the Metro Atlanta Area. For over 12 of those years, I worked onsite for national builders across Metro Atlanta — not as an outside agent, but as part of their sales team. I watched how builders set pricing, structured incentives, and managed buyer negotiations from the inside. What I learned changed everything about how I now represent buyers.

THE INSIDER ADVANTAGE

*Builders negotiate very differently from traditional sellers
Most buyers unknowingly leave thousands of dollars on the table
The right strategy — and the right guide — changes outcomes*

WHAT THIS PLAYBOOK WILL DO FOR YOU

*The pages ahead reveal the insider strategies I've used to help buyers save thousands, avoid costly mistakes, and maximize every builder incentive available.
Let's get started.*





NEVER GO ALONE

Builder representatives are employed by the builder — their job is to protect the builder's interests, not yours. When you visit a model home without your own agent, you forfeit critical leverage, miss hidden incentives, and sign contracts without independent guidance. The risks of going unrepresented in new construction are significant and often irreversible. Your agent costs you nothing — the builder pays from a separate marketing budget.

LOSS OF LEVERAGE

Without your own agent, you lose all negotiation power. The builder's rep will not advocate for price reductions, concessions, or upgrades on your behalf.

MISSED INCENTIVES

Builder incentives and closing cost contributions are often only surfaced through buyer-side agents who know what to ask for and when to ask.

NO INDEPENDENT ADVICE

No one will advise you on fair market value, comparable pricing, or whether the community fits your long-term investment goals.

NO CONTRACT GUIDANCE

Builder contracts heavily favor the builder. Without representation, you have no one to review terms, flag risks, or advocate post-contract.

BUILDER SECRET #1: THE BEST TIME TO BUY

Most buyers shop when it feels right to them — but savvy buyers know that timing your purchase around builder corporate deadlines can unlock negotiation power most buyers never see.

KEY TIMING WINDOWS

Builders operate on quarterly volume targets

Best months: March, June, September, December

Final 7 business days of any quarter = peak leverage

Onsite managers gain elevated authority to close deals

BUILDER INSIDER TIP

During the final 7 business days of each corporate quarter, onsite sales managers receive elevated permission to clear inventory — giving you a rare window to negotiate concessions that are simply not available at any other time of year.



THE MODEL HOME IS NOT THE HOUSE YOU'RE BUYING

WHAT YOU SEE IS NOT WHAT YOU GET

Model homes are premium showcase assets loaded with costly upgrades — hardwood floors, designer lighting, luxury cabinetry, high-end appliances, and extended patios. Many times, these features are NOT standard in your purchase.

THE RISK

Buyers who fall in love with the model home often assume its finishes and features are included — only to discover after signing that their home comes with builder-grade basics. Common upgrades NOT included: hardwood floors, designer lighting, premium cabinetry, luxury appliances, blinds throughout, and extended patios.

INSIDER ACTION STEPS

Always request the "Standard Features and Inclusions List" for your specific floor plan before signing. Cross-examine the list line by line, against everything you see in the model. Ask the sales agent to identify every upgrade in the model home. Get all included features confirmed in writing before your deposit.



BUILDER SECRET #3: DON'T FOCUS ONLY ON THE SALES PRICE

Builders rarely reduce the contract price — they protect appraisal values across entire developments. The real negotiation happens in the incentives. Savvy buyers redirect the conversation away from the sticker price and toward structural value that saves thousands at closing and beyond. Our Team has been able to get price reductions, along with incentives. Our relationships with different builders works in our favor.



CLOSING COST CONTRIBUTIONS

Builders can contribute thousands toward your closing costs — reducing out-of-pocket expenses without lowering the recorded sales price.



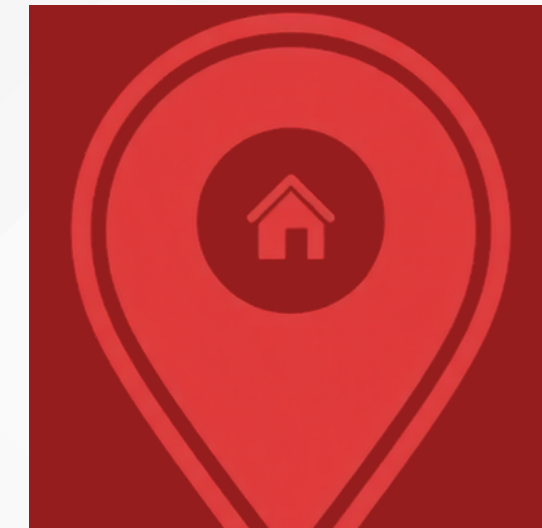
INTEREST RATE BUYDOWNS

A permanent or temporary rate buydown can save you hundreds per month. Builders often fund this through their preferred lender relationships.



DESIGN CENTER CREDITS

Design center credits let you upgrade finishes, appliances, and fixtures at builder cost — far more value than an equivalent price reduction.



PREMIUM LOT DISCOUNTS

Lot premiums are negotiable, especially on inventory or corner lots. Ask for the premium to be waived or reduced as part of your incentive package.

ASK ABOUT INVENTORY HOMES

BUILDER SECRET #4

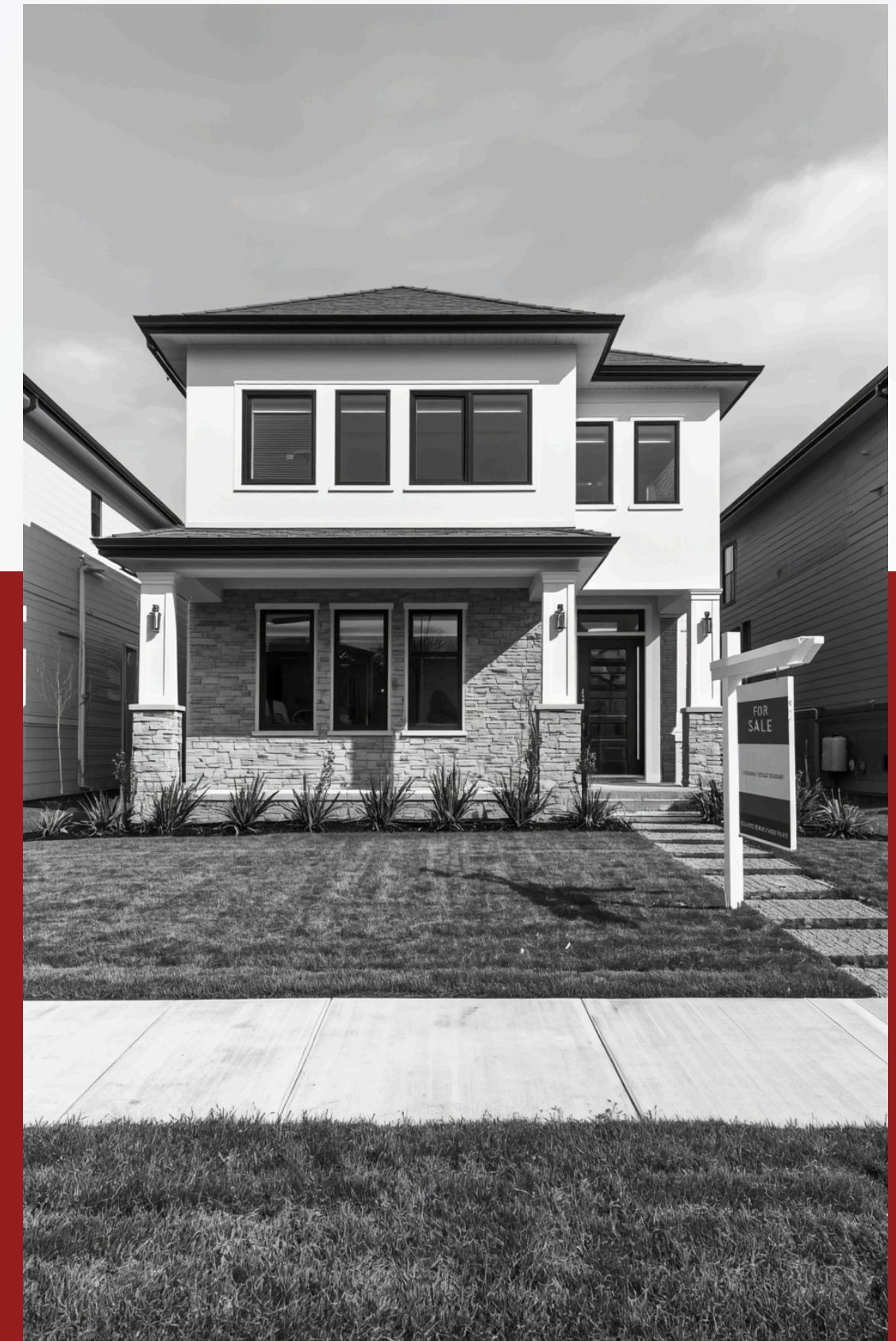
Inventory homes are completed or near-complete homes sitting in a builder's portfolio. Every day they remain unsold, the builder absorbs daily costs — giving you serious negotiating leverage that most buyers never know to use.

KEY ADVANTAGE #1

Accelerated Timelines: Skip the 6–9 month build cycle entirely. Inventory homes are move-in ready or just weeks away from completion — ideal for buyers with time-sensitive needs or lease expirations.

KEY ADVANTAGE #2

Aggressive Concessions: Builders are motivated to clear carrying costs fast. Expect deeper closing cost contributions and rate buydowns. Design center credits and appliance package upgrades. Premium lot discounts on standing inventory. Leverage quarter-end deadlines for maximum savings.



YOUR FIRST OFFER SHOULD NEVER BE YOUR LAST

Baseline marketing incentives are strategically designed to limit your negotiation leverage. What you see advertised is just the starting point — not the full picture of what's available to you. As an insider that has relationships with different Builders, I can help get to the bottom line.

LAYERED CORPORATE BUDGETS

Onsite agents access multiple internal budget pools, marketing budgets, lender subsidies, and inventory pools. Each pool can be leveraged independently for maximum value on certain homes.

BUILDER INSIDER TIP

Cross-extract incentives from multiple internal corporate buckets can sometimes be combined simultaneously to benefit a Buyer more. A skilled buyer's agent knows how to stack concessions across marketing, lender, and inventory allocations to maximize your total savings.





SECRET #6

The Lot Can Matter More Than The House. Interior finishes can always be changed — paint, flooring, appliances and cabinetry, but the land your home sits on is permanent. Before you fall in love with a floor plan, evaluate the lot itself. Structural and environmental lot factors cannot be undone after closing, no matter your budget.

BACKYARD GRADING

Poor grading causes drainage issues, flooding risk, and costly retaining walls. Always inspect slope direction and water flow before committing.

ROAD & NOISE PROXIMITY

Lots near highways, flight paths, or rail lines carry permanent noise exposure. Visit the site at multiple times of day before deciding.

HIGH-VOLTAGE LINES

Power lines and utility infrastructure affect resale value and sightlines permanently. Verify easements on the plat before signing.

ADJACENT LAND USE

Check county zoning for adjacent parcels. Future commercial, industrial, or high-density development can impact your home's value and lifestyle.



BUILDER SECRET #7

Always get a private inspection on your new construction home. Municipal building codes are a minimum standard — they do not guarantee a defect-free home. An independent licensed inspector or structural engineer provides a critical second layer of oversight that protects your investment before and after closing.

HVAC ISSUES

System imbalances, duct leaks, and improper airflow distribution are among the most common new construction defects.

ROOFING DEFECTS

Flashing failures, improper shingle installation, and ventilation gaps that lead to long-term moisture damage.

PLUMBING PROBLEMS

Line constraints, pressure irregularities, and hidden leaks behind walls before drywall is installed.

FRAMING & DRAINAGE

Unbraced trusses, missing hardware, and lot grading defects that cause drainage issues after move-in.

KNOW THE BUILDER'S WARRANTY

Builder warranties are structured in phases — each covering different aspects of your new construction home. Understanding what is covered and for how long protects your investment long after closing day.

WARRANTY COVERAGE PHASES

1-Year: Cosmetic defects, material tolerances & finishes

2-Year: Mechanical systems, plumbing & electrical paths

10-Year: Structural foundations, framing & architectural stability

BUILDER INSIDER TIP

Document every defect before your 1-year anniversary and schedule for the Builder to come back for your 1-year Walkthrough/Punchout. Builders are most responsive when claims are filed proactively within warranty periods.



BUILDER SECRET #9

BASE INTEREST RATES

Builder incentives are often tied to their approved/preferred lender. Always compare the builder's offered rate against their other lenders, and at least an outside lender before committing to any financing.



TRUE CLOSING COSTS

Calculate true closing costs after all incentives are applied. A builder's preferred lender may appear cheaper upfront while costing more at the closing table once all fees are tallied.



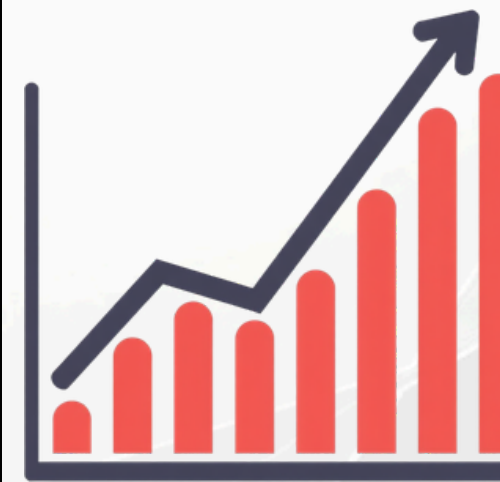
LOAN ORIGINATION COSTS

Scrutinize every loan origination fee and processing cost. Builder lenders may offset low rates with higher fees that erase the incentive value over the life of the loan.



AMORTIZATION PERFORMANCE

Model the full amortization schedule over your expected holding period. A slightly higher rate from an outside lender may cost less than a captive lender with layered fees over 5-7 years.



COMMUNITY VALUE MATTERS

SCHOOL DISTRICTS

Top-rated school districts drive long-term resale liquidity. Homes in high-performing districts hold value and sell faster — a critical factor for your investment horizon.



COMMUTE PATTERNS

Proximity to major highways, transit hubs, and employment centers directly impacts daily quality of life and buyer demand. Low commute burden = higher resale velocity.



REGIONAL INFRASTRUCTURE

Evaluate planned capital investments: road expansions, transit corridors, and utility upgrades. Infrastructure growth signals rising demand and future appreciation potential.



EMPLOYMENT HUBS

Communities near growing job centers in Metro Atlanta attract sustained buyer pools. Strong employment density supports long-term price stability and rental demand.





BUYER SYSTEM

Marcel's New Construction Buyer System is a proven 8-step process designed to guide you from initial consultation to closing day. Each step is built on 12+ years of builder insider experience to ensure you negotiate the best deal, avoid costly mistakes, and maximize every available incentive in Metro Atlanta's new construction market.

STEP 01 CONSULTATION & PREAPPROVAL

Step 05: Contract Review — Line-by-line contract analysis to protect your interests and secure favorable terms.

STEP 02 BUILDER MATCH ANALYSIS

Step 06: Inspection Oversight — Coordinate pre-drywall and final inspections with independent engineers.

STEP 03 COMMUNITY TOURS

Step 07: Final Walkthrough — Comprehensive punch-list review to ensure all items are completed before closing.

STEP 04 NEGOTIATION STRATEGY

Step 08: Closing Day Support — Full advocacy through settlement to ensure a smooth, successful closing.

HOW MY 12+ YEARS AS A BUILDER INSIDER BENEFITS YOU

SALES ALLOCATION KNOWLEDGE

Inside knowledge of builder sales allocation and margin goals means I know exactly where flexibility exists — and how to use it to your advantage at the negotiating table.



DESIGN VS. HARD ITEM LEVERAGE

Years onsite taught me how to analyze the real value gap between design center options and structural hard items — so we negotiate the deals that deliver lasting financial benefit, not just cosmetic upgrades.



INVENTORY TIMELINE TRACKING

I actively track standing inventory timelines across Metro Atlanta communities, identifying homes with holding cost pressure so buyers can leverage the builder's urgency for maximum concessions.



CORPORATE ADDENDUM NEGOTIATION

I have direct experience navigating builder corporate standard addendums — the fine print most buyers never question. I know what is negotiable, what is standard, and how to protect your interests at every contract stage.



BUYER SAVED \$30,000+

An unrepresented buyer found a quick-move-in home listed at full static pricing. Without an agent, they had no leverage and no knowledge of available builder concessions or corporate incentive budgets. Before registering or signing anything with the builder, the buyer called Marcel to represent them

THE PROBLEM

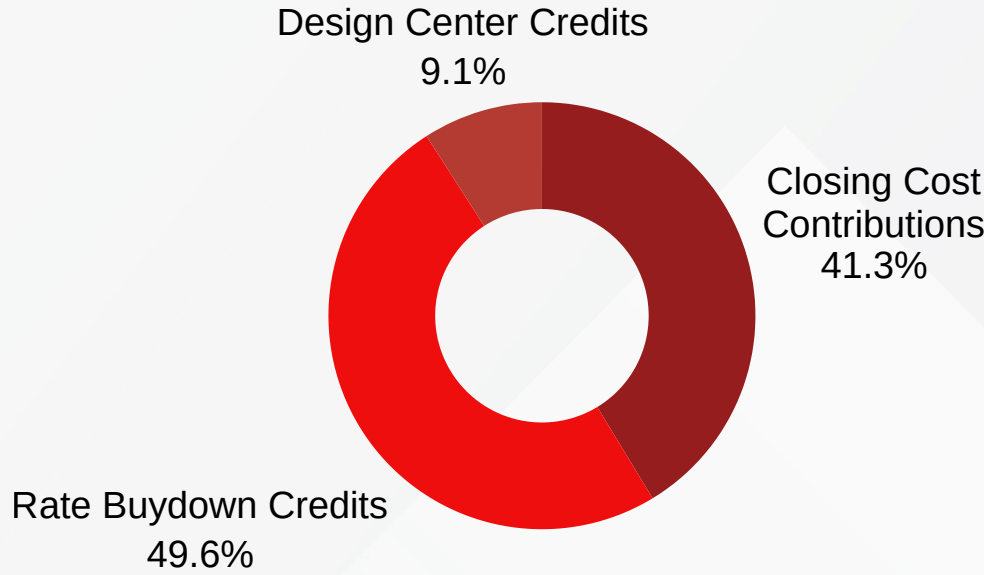
Marcel engaged during the final 9 business days of the builder's corporate quarter — a critical window when onsite sales managers hold elevated authority to clear inventory. Negotiation was redirected away from list price toward closing concessions, rate buydowns, and design center credits.

THE STRATEGY

By leveraging submarket tract options and cross-extracting incentives from multiple internal builder budgets, Marcel secured a package that dramatically reduced the buyer's total cost of ownership and monthly payment obligation - mainly by getting the builder to buy the interest rate down.

THE NEGOTIATION

- \$12,500 in closing cost contributions
- \$15,000 in permanent rate buydown credits
- \$2,750 in design center upgrades included



Source: AI-generated data. Replace or verify before use.



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BUYER SAVED \$90,500

We had some buyers that were looking at purchasing a resale home, and based on their preapproval, we had to stay under \$400,000.

THE PROBLEM

Every home that we viewed either needed updating, or needed repairs done. The buyers even submitted an offer on a home, but the seller was trying to play hard ball and didn't want to contribute much towards repairs or buyer concessions towards closing costs. I suggested that we start looking at new construction, and they were open to it, just as long as we found something that fit their family dynamics and pricepoint.

THE STRATEGY

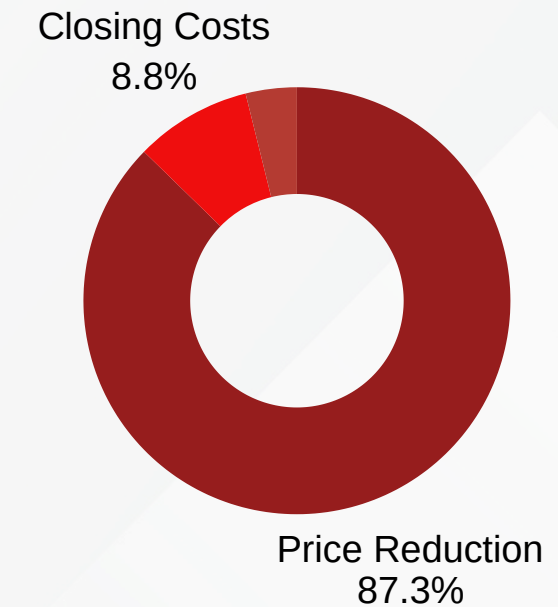
I started reaching out to some of my builder partners and let them know what I was looking for. They were able to look throughout the company inventory to find homes that fit their family dynamics. Because of my relationship with so many builder partners, I was able to get a Builder Special for my client on a home that was priced at \$478,000, reduced to \$399,000 (so that my buyer could qualify) and still was able to negotiate closing costs, blinds throughout and brand new washer, dryer, refrigerator and garage door opener. That's the Power of Relationships!

THE NEGOTIATION

\$79,000 Price Reduction

\$8,000 in closing cost contributions

\$3,500 in design center upgrades included



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FREQUENTLY ASKED QUESTIONS

Get clear answers to the most common questions buyers have about purchasing new construction homes in Metro Atlanta — straight from a 12+ year builder insider.

BUYER Q&A

Do builders pay my Realtor? Yes — builder commissions come from separate marketing budgets, not your purchase price. (Full Explanation will be given in the Buyers Consultation)

Can I negotiate with a builder? Yes — negotiation is most effective when aligned with volume targets and corporate quarter timelines.

Should I get a Home Inspection since it's new construction? Yes - Sometimes things are missed and if you don't catch it prior to closing, the builder might not address it later.

WHY REPRESENTATION MATTERS

Having an experienced new construction agent costs you nothing — and gives you access to insider strategies that can save thousands at the closing table - Especially when that agent has over 12+ years of experience working as an insider, that also has relationships in the industry that gives us an unfair advantage.



TAKING THE NEXT STEP

Ready to buy a new construction home in Metro Atlanta? Put Marcel's 25+ years of real estate expertise and 12+ years of builder insider experience to work for you. Don't leave thousands of dollars on the table — get the representation you deserve.

SCHEDULE YOUR FREE CONSULTATION

Call or text Marcel today: 404-867-7414

Visit: [AtlantaHomeSearches.com](https://atlantahomesearches.com)

The Combs Real Estate Team — Serving Metro Atlanta Home Buyers

WHY WORK WITH MARCEL COMBS

25+ Year Real Estate Professional • 12+ Years Selling New Construction For National Builders • Helping Buyers Negotiate Better Deals, Avoid Costly Mistakes, and Maximize Builder Incentives.

