Central Florida

New Construction Buyer Checklist

The questions to ask before you choose a community, compare homes, or sign a contract.

Bring this Checklist on your home tours.



BIG GEORGE /
BUYER CHECKLIST

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Does This Home + Community Fit Your Everyday Life?

Community name: _____ Builder / model / lot: _____

Before You Tour

☐ I know my comfortable monthly housing budget.

☐ I have identified areas that fit my commute and daily life.

☐ I have separated must-haves from nice-to-haves.

☐ I know my preferred move-in timeframe.

☐ I know which features I need to verify during a tour.

My three must-haves

1. _____
2. _____
3. _____

Daily life and community

☐ Have I driven my commute at the times I will use it?

☐ Where will I buy groceries and go for appointments?

☐ Have I verified school zoning, if relevant?

☐ What amenities and services are included?

☐ What nearby construction or future development should I ask about?

☐ What community restrictions matter to me?

The home itself

☐ Will my furniture fit?

☐ Is there enough storage and garage space?

☐ Does the bedroom layout work?

☐ Where would I work from home?

☐ Will the backyard and outdoor space meet my needs?

☐ What differs between the model and the actual home?

My biggest advantage with this home

_____

My biggest trade-off

_____

Get These Answers in Writing.

Ask about the specific home. Get incentives, deposits, financing terms, and deadlines in writing before you commit.

Builder incentives

☐ What offer applies to this specific home?

☐ What lender, title-company or deadline requirements apply?

☐ What changes if I use another lender?

☐ Is it a price reduction, closing-cost credit or financing promotion?

☐ Do I have the terms in writing?

Deposits

☐ How much is due, and when?

☐ Under what circumstances is it refundable?

☐ What happens if financing or appraisal creates a problem?

☐ Are additional deposits required for options?

☐ How will the deposit be credited at closing?

Financing

☐ What is my estimated total monthly housing cost for this specific home?

☐ Does the tax estimate reflect the completed home and current rate assumptions?

☐ What expenses are paid separately?

☐ How much cash will I need to close?

☐ Can the payment change, and when?

Total monthly housing cost may include principal, interest, property taxes, insurance, HOA / CDD, and other required costs. Ask which expenses are paid separately.

Total monthly housing cost	$
Estimated cash to close	$
Deposit due and date	
Incentive and expiration	

Know What Happens Between Contract and Keys

Record estimated dates and ask what could change them.



Inventory home

- **Ask what remains to finish and when it can close.**

To-be-built home

- **Ask about milestones, selections and the completion window.**

☐ What is the estimated completion window?

☐ What could change that timing? Ask about lender or underwriting delays, selections, weather, construction issues, appraisal problems, or other dependencies.

☐ Who provides construction updates?

☐ What inspection access and scheduling requirements apply?

☐ When are the walkthrough and orientation?

☐ What needs to be completed before closing?

☐ How does my financing timeline fit the construction timeline?

☐ What happens if the closing date changes?

☐ Who handles warranty questions after closing? Get builder warranty coverage and the post-closing contact in writing.

Estimated completion window

_____

My lease or current-home deadline

_____

My backup plan if timing changes

_____

Put Your Top Three Homes Side by Side

Gather estimates from your builder and lender. Use this table to compare apples to apples.

Compare these details	Home 1	Home 2	Home 3
Community / city			
Builder / home or lot number			
Purchase price			
Total monthly housing estimate			
Estimated cash to close			
Incentives and conditions			
HOA / CDD costs*			
Layout / included features			
Lot / backyard			
Commute / daily convenience			
Estimated move-in window			
Biggest unanswered question			

Confirm whether HOA / CDD costs are already included in the monthly total.

Look for the biggest gaps in monthly cost, cash to close, and move-in timing. Those gaps often reveal the trade-offs worth discussing.

Before You Move Forward, Check These Details

A clear answer now can prevent an unwelcome surprise later.

☐ I understand the estimated monthly housing cost. Can I explain each part of the total?

☐ I know how much cash I need to close. How much is due, and when?

☐ I have confirmed the included features in writing.

☐ I understand the incentive requirements.

☐ I understand the deposit terms.

☐ I have discussed timing, inspections and warranties.

☐ I know which questions still need professional clarification.

Before I decide, I still need answers to:

What happens if the home is delayed 90 days?

Are there nearby construction projects or future assessments?

What else should I verify with my lender, builder, or contract?

Don’t sign anything until you understand the numbers, timing, incentives, deposits, and next steps, and have verified them with your lender and builder.



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Complete this checklist, share it with your lender, and contact Big George to discuss your top home choice.

George is a new home consultant who works for a builder. Ask about the communities he serves. Terms vary by home, builder, lender and contract. Confirm details with the appropriate professionals.