

The Utah New Construction Consumer Guide



**A step-by-step guide to buying a newly built home in Utah—
from choosing a builder to getting the keys.**



Helping Utah Homebuyers Make Smart Decisions When Buying New Construction

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Educational Guide

NMLS #217768

WELCOME TO THE UTAH NEW CONSTRUCTION CONSUMER GUIDE

Buying a brand-new home is exciting. You get to choose a home that fits your lifestyle, and in many cases you can even personalize colors, finishes, and upgrades.

But buying new construction is different from buying an existing home.

Builders have their own contracts, timelines, upgrade options, warranties, and financing programs. Understanding how the process works before you sign can help you avoid expensive surprises.

This guide will help you understand each step so you can make informed decisions with confidence.

In This Guide You'll Learn

- ✓ How the new construction buying process works
- ✓ How to choose the right builder
- ✓ How to compare communities
- ✓ What upgrades are worth the money
- ✓ How construction loans and builder financing work
- ✓ What inspections you should still get
- ✓ What happens during your final walkthrough
- ✓ How builder warranties protect your investment

Why This Guide Matters

A new home can be one of the biggest financial decisions you'll ever make.

The more you understand before signing a builder contract, the easier it is to stay on budget, avoid delays, and enjoy the experience.

Whether you're buying your first home or your fifth, this guide will help you move forward with confidence.

✨ Magic Tip

Model homes are designed to impress you. Before choosing upgrades, decide what fits your budget—not just what looks good in the showroom.



Educational Notice

This guide is provided for educational purposes only. Every builder, subdivision, loan program, and purchase contract is different. Always consult qualified real estate, mortgage, legal, and tax professionals regarding your specific situation.



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UNDERSTANDING THE NEW CONSTRUCTION BUYING PROCESS

Buying a New Home Is Different

Buying a newly built home is not the same as buying an existing home.

Instead of negotiating with a homeowner, you'll work with a builder. The builder decides what floor plans are available, what upgrades you can choose, and when construction will be finished.

Builders often have their own contracts, timelines, and preferred lenders. Understanding how the process works before you sign can help you avoid costly surprises.

Knowing what to expect will help you make better decisions every step of the way.

Why Preparation Matters

Buying a newly built home involves more decisions than many buyers expect. Understanding the process before signing a builder's contract can help you avoid costly mistakes and make confident decisions throughout construction.

Key Takeaway

Buying a new construction home is a process. The more you understand before signing, the more confident you'll feel.

★ Magic Tip

Visit several builders before making a decision. Comparing communities, prices, and features helps you make a smarter choice.

What Makes New Construction Different?

- ✓ You choose a builder and community.
- ✓ You may choose a floor plan and lot.
- ✓ You can often personalize finishes and upgrades.
- ✓ Construction may take several months.
- ✓ Builder contracts are different from standard real estate contracts.
- ✓ You still need financing and a professional home inspection.

Myth vs. Fact

Myth

Buying directly from the builder means I don't need my own Realtor or lender.

Fact

The builder has professionals representing the builder's interests. Having your own Realtor and mortgage lender gives you advice that's focused on your goals.

Today's Action

- Decide what features matter most.
- Set a realistic budget.
- Make a list of communities you want to visit.
- Get pre-approved before touring model homes.



WHY HAVING YOUR OWN TEAM MATTERS

Understanding Your Buying Team

Buying a newly built home involves several professionals, each with a different role. Knowing who does what can help you ask better questions and make more informed decisions.

Your Builder

The builder designs and constructs the home. They determine available floor plans, upgrades, construction timelines, and warranty coverage.

Your Real Estate Agent

Your Realtor represents your interests, helps you compare builders and communities, explains contracts, and guides you through the purchase process.

Your Mortgage Lender

Your lender helps you understand financing options, monthly payments, loan approval, and closing costs so you can choose a loan that fits your budget.

You

You make the final decisions. You choose the builder, community, floor plan, upgrades, financing, and whether to move forward with the purchase.

Key Takeaway

Your Realtor and lender work for you. Their job is to help you make informed decisions from contract to closing.

Today's Action

- ☐ Get pre-approved.
- ☐ Meet with your Realtor.
- ☐ Compare financing options.
- ☐ Ask about builder incentives.

Benefits of Having Your Own Realtor

- ✓ Help compare builders and communities
- ✓ Explain builder contracts
- ✓ Negotiate when possible
- ✓ Recommend inspections
- ✓ Guide you through the entire process

Benefits of Having Your Own Mortgage Lender

- ✓ Compare loan programs
- ✓ Explain monthly payments
- ✓ Lock your interest rate when appropriate
- ✓ Review builder financing offers
- ✓ Help you stay within your budget

Myth vs. Fact

Myth

The builder's preferred lender is always the best choice.

Fact

Sometimes the builder's lender offers valuable incentives. Other times another lender may provide better rates, lower costs, or loan options that fit your situation. Comparing offers helps you make an informed decision.



✨ Magic Tip

Builder incentives can be valuable, but always compare the total cost of the loan—not just the upfront discount.

YOUR NEW CONSTRUCTION SUCCESS TEAM

You're Not Buying a Home Alone

Buying a newly built home is a team effort. Several professionals help guide you from choosing a builder to getting the keys.

Knowing each person's role helps you ask better questions and avoid confusion during the process.

Your Builder

- ✓ Builds your home
- ✓ Explains floor plans
- ✓ Offers upgrade options
- ✓ Provides construction updates
- ✓ Honors the builder's warranty

Your Real Estate Agent

- ✓ Helps compare builders and communities
- ✓ Explains contracts
- ✓ Negotiates when possible
- ✓ Recommends inspections
- ✓ Guides you from contract to closing

Your Mortgage Lender

- ✓ Explains loan options
- ✓ Helps you get pre-approved
- ✓ Reviews builder financing offers
- ✓ Locks your interest rate when appropriate
- ✓ Coordinates your loan through closing

Your Home Inspector

- ✓ Checks the quality of construction
- ✓ Looks for safety concerns
- ✓ Identifies repairs before closing
- ✓ Gives you peace of mind

Key Takeaway

The right team helps you make informed decisions from your first model home visit to closing day.

Smart Buyer Tip

The best home-buying team works together. Good communication between your builder, Realtor, lender, and inspector can help prevent delays and reduce stress.

✨ Magic Tip

Keep all of your new construction paperwork in one folder or digital file. Staying organized makes it much easier to track contracts, upgrades, warranties, and important deadlines.

Myth vs. Fact

Myth

New construction homes don't need inspections.

Fact

Even brand-new homes can have issues. An independent inspection helps identify problems before you move in.

Today's Action

- ☐ Choose your Realtor.
- ☐ Meet with a mortgage lender.
- ☐ Research builders.
- ☐ Schedule model home visits.



THE 10 STEPS TO BUYING A NEW CONSTRUCTION HOME

Buying a New Home Is a Journey

Buying new construction follows a series of steps. Understanding the process before you begin helps you know what to expect and reduces surprises along the way.

Your New Construction Roadmap

1. Get Pre-Approved

Know your budget before visiting builders.



2. Choose a Builder

Compare communities, floor plans, and builder reputation.



3. Select Your Lot

Choose the location that fits your lifestyle.



4. Choose Your Floor Plan

Pick the layout that meets your family's needs.



5. Select Upgrades

Decide which upgrades add value and fit your budget.



6. Sign the Builder Contract

Review everything carefully before signing.



7. Construction Begins

Watch your new home take shape.



8. Final Walkthrough

Inspect the home before closing.



9. Closing Day

Sign your loan documents and receive your keys.



10. Move In

Enjoy your brand-new home.

Key Takeaway

Knowing the process before you begin makes buying a new construction home less stressful and more enjoyable.

Smart Buyer Tip

Ask every builder for a list of standard features before looking at upgrades. You may find one builder includes features that another charges extra for.

✨ Magic Tip

★ Construction is exciting, but it takes patience. Focus on making good decisions at each step instead of rushing to the finish line.

Myth vs. Fact

Myth

Everything is finished on the original completion date.

Fact

Weather, inspections, materials, and labor can affect construction timelines. Some delays are normal.

Today's Action

- ☐ Get pre-approved.
- ☐ Visit at least three builders.
- ☐ Compare warranties.
- ☐ Compare included features.



STEP 1: GET PRE-APPROVED BEFORE YOU SHOP

Know Your Budget Before You Fall in Love

One of the biggest mistakes buyers make is visiting model homes before knowing what they can comfortably afford. Getting pre-approved gives you a clear price range, helps you shop with confidence, and shows builders that you're a serious buyer.

A pre-approval is more than an estimate. Your lender reviews your income, credit, assets, and debts to determine how much you may qualify to borrow.

Starting with a pre-approval helps prevent disappointment and keeps your home search focused on homes that fit your budget.

Benefits of Getting Pre-Approved

- ✓ Know your price range
- ✓ Estimate your monthly payment
- ✓ Understand your down payment options
- ✓ Identify any credit issues early
- ✓ Strengthen your offer with the builder
- ✓ Shop with confidence

Key Takeaway

Knowing your budget first makes every other decision easier.

Smart Buyer Tip

A builder's model home often includes thousands of dollars in optional upgrades. Ask which features are standard so you compare homes fairly.

✨ Magic Tip

★ Visit model homes more than once. A second visit often helps you notice details about construction quality, traffic, and the neighborhood that you may have missed the first time.

Myth vs. Fact

Myth

I should wait until I find the perfect home before talking to a lender.

Fact

Getting pre-approved first helps you understand your budget and may uncover financing issues before they delay your purchase.

Today's Action

- ☐ Meet with a mortgage lender.
- ☐ Gather your income documents.
- ☐ Review your credit.
- ☐ Get pre-approved before touring model homes.



STEP 2: CHOOSE THE RIGHT BUILDER & COMMUNITY

Not All Builders Are the Same

Every builder has a different style, reputation, warranty program, and list of included features. Take time to compare several builders before signing a contract. A little research today can help you avoid frustration later.

Visit model homes, ask questions, and pay attention to the quality of construction and customer service.

Remember, you're choosing more than a house—you're choosing a neighborhood where you may live for many years.

Compare Builders By Asking

- ✓ What features are included?
- ✓ What upgrades cost extra?
- ✓ How long is the warranty?
- ✓ What is the estimated completion date?
- ✓ Are there HOA fees?
- ✓ What schools serve the community?
- ✓ Are there parks, trails, or shopping nearby?
- ✓ What financing incentives are available?

Key Takeaway

Choosing the right builder is just as important as choosing the right floor plan.

Smart Buyer Tip

Take photos and notes during every model home visit. After touring several builders, it's easy to forget which features belonged to which community.

✨ Magic Tip

★ Getting pre-approved before visiting model homes keeps your expectations realistic and helps you shop with confidence instead of guessing what you can afford.

Myth vs. Fact

Myth

The lowest-priced builder is always the best value.

Fact

A slightly higher-priced home may include more upgrades, better construction materials, lower maintenance costs, or a stronger warranty.

Today's Action

- ☐ Visit at least three model homes.
- ☐ Compare builder warranties.
- ☐ Compare standard features.
- ☐ Ask for a written list of upgrade costs.



STEP 3: CHOOSING THE RIGHT LOT

Location Matters More Than You Think

You can change paint colors, flooring, and light fixtures—but you can't move your lot.

Before selecting a lot, think about how you plan to live in the home for years to come. The location of your home within the community can affect privacy, noise, views, resale value, and even your daily routine.

Walk around the neighborhood, visit at different times of the day, and picture yourself living there.

Questions to Ask Before Choosing a Lot

- ✓ Is the lot next to a busy road?
- ✓ Will there be future construction nearby?
- ✓ Does the backyard face another home?
- ✓ What direction does the backyard face?
- ✓ Is the lot close to parks or walking trails?
- ✓ Will the lot receive plenty of natural sunlight?
- ✓ Are there utility easements on the property?
- ✓ What are the long-term plans for the surrounding area?

Key Takeaway

Choose the location carefully—it's the one feature of your home you can never change.

Smart Buyer Tip

A premium lot may cost more today, but it can also increase your enjoyment of the home and may improve resale value in the future.

✨ Magic Tip

★ Stand on your lot and imagine living there every day. Think about morning sunlight, backyard privacy, nearby traffic, and future development before making your final decision.

Myth vs. Fact

Myth

Every lot in a subdivision is basically the same.

Fact

Corner lots, cul-de-sacs, view lots, and lots backing to open space can all have different values, levels of privacy, and future resale appeal.

Today's Action

- ☐ Walk the neighborhood.
- ☐ Visit the lot at different times of the day.
- ☐ Ask about future development.
- ☐ Compare lot premiums before making your decision.



STEP 4: SELECTING THE RIGHT FLOOR PLAN

Choose a Home That Fits Your Lifestyle

A beautiful home isn't always the right home. The best floor plan is one that fits the way you and your family live every day. Think about your current needs, but also consider how those needs may change in the future.

Look beyond square footage and focus on how the rooms connect, where natural light enters the home, and whether the layout supports your lifestyle.

Things to Consider

- ✓ Number of bedrooms
- ✓ Number of bathrooms
- ✓ Open or traditional floor plan
- ✓ Home office or flex room
- ✓ Main-floor primary bedroom
- ✓ Laundry room location
- ✓ Garage size
- ✓ Storage space
- ✓ Outdoor living areas
- ✓ Future family needs

Key Takeaway

The right floor plan is one you'll enjoy living in—not just one that looks impressive during a tour.

Smart Buyer Tip

Bring a tape measure when touring model homes. Furniture often looks smaller in professionally staged rooms than it will in your own home. Measuring key spaces can help you avoid surprises after you move in.

✨ Magic Tip

★ Picture yourself living in the home—not just walking through it. Think about where you'll eat meals, work from home, relax, and store your everyday belongings.

Myth vs. Fact

Myth

A larger home is always a better investment.

Fact

The best value is a home that fits your lifestyle and budget. Paying for space you don't need can increase monthly expenses without adding meaningful value.

Today's Action

- ☐ Walk through several floor plans.
- ☐ Compare room sizes.
- ☐ Think about future needs.
- ☐ Choose function over trends.



STEP 5: CHOOSING UPGRADES WISELY

Personalize Your Home Without Overspending

One of the best parts of buying a new construction home is choosing finishes and upgrades that match your style. From cabinets and countertops to flooring and lighting, these decisions help make your house feel like home.

However, upgrades can add up quickly. Before making selections, decide which features are most important to you and which ones can wait until after you move in.

Focus on upgrades that improve everyday living or add long-term value.

Upgrades That Often Add Value

- ✓ Kitchen cabinets
- ✓ Quartz or granite countertops
- ✓ Durable flooring
- ✓ Energy-efficient windows
- ✓ Additional electrical outlets
- ✓ Covered patio
- ✓ Extra storage space
- ✓ Smart home features

Upgrades You May Be Able to Add Later

- ✓ Ceiling fans
- ✓ Decorative lighting
- ✓ Landscaping
- ✓ Cabinet hardware
- ✓ Interior paint
- ✓ Backsplash
- ✓ Bathroom mirrors
- ✓ Shelving

Key Takeaway

Choose upgrades that fit your lifestyle, your budget, and your long-term goals.

Smart Buyer Tip

Ask the builder which upgrades must be selected before construction begins and which ones can be added later. This can help you prioritize your budget.

✨ Magic Tip

★ Spend money on features that are difficult or expensive to change later, such as cabinets, flooring, and electrical upgrades. Decorative items can often be added after you move in.

Myth vs. Fact

Myth

You need every available upgrade to enjoy your new home.

Fact

Many buyers choose a few meaningful upgrades and add other improvements over time. Staying within your budget is usually more important than selecting every available option.

Today's Action

- ☐ Set an upgrade budget.
- ☐ Prioritize must-have features.
- ☐ Ask which upgrades increase resale value.
- ☐ Get upgrade pricing in writing.



STEP 6: UNDERSTANDING THE CONSTRUCTION PROCESS

Watch Your Home Come to Life

After you've signed the contract and selected your upgrades, construction begins.

Your builder will complete the home in stages. While every builder follows a different schedule, understanding the process helps you know what to expect along the way.

Construction takes time, and occasional delays due to weather, inspections, labor, or material availability are normal.

Typical Construction Stages



Site Preparation

The lot is graded and prepared for construction.



Foundation

The foundation is poured and inspected.



Framing

Walls, roof, and the basic structure are built.



Mechanical Systems

Electrical, plumbing, heating, and air conditioning are installed.



Interior & Exterior Finishes

Drywall, cabinets, flooring, paint, siding, and roofing are completed.



Final Inspections

Local building officials inspect the home for code compliance.



Final Walkthrough

You inspect the completed home before closing.

Key Takeaway

Knowing the construction process helps you stay informed, set realistic expectations, and enjoy watching your new home take shape.

Smart Buyer Tip

Ask your builder if you can attend scheduled walkthroughs during construction. Seeing the home at different stages gives you a better understanding of how it is built and allows you to ask questions before the walls are finished.

★ Magic Tip

★ Take photos as your home is being built. You'll enjoy watching the progress, and the pictures may also help you locate plumbing, wiring, or framing behind the walls in the future.

Myth vs. Fact

Myth

Construction always finishes exactly on schedule.

Fact

Weather, inspections, labor availability, and material deliveries can affect completion dates. Some delays are a normal part of building a home.

Today's Action

- ☐ Ask for an estimated construction timeline.
- ☐ Learn how your builder provides progress updates.
- ☐ Save your builder's contact information.
- ☐ Keep copies of all construction documents.



STEP 7: FINAL WALKTHROUGH & HOME INSPECTION

Make Sure Everything Is Ready Before Closing

As construction nears completion, you'll have the opportunity to walk through your new home before closing.

This is your chance to inspect the finished work, test major systems, and identify any items that need attention before you receive the keys.

Even though the home is brand new, many buyers also choose to hire an independent home inspector. A professional inspection can identify issues that may not be obvious during a walkthrough.

During Your Final Walkthrough

- ✓ Test every light switch.
- ✓ Open and close all windows.
- ✓ Check every door.
- ✓ Test faucets and toilets.
- ✓ Run major appliances.
- ✓ Look for drywall or paint imperfections.
- ✓ Inspect flooring and countertops.
- ✓ Verify agreed-upon upgrades were installed.

Key Takeaway

Closing day isn't the end of the process—it's the beginning of homeownership.

Smart Buyer Tip

Bring blue painter's tape to your walkthrough. Mark small paint, drywall, or trim items so they're easy for the builder to locate and repair.

✨ Magic Tip

★ Don't feel rushed during your walkthrough. Take your time, ask questions, and write down anything that needs to be corrected before closing.

Myth vs. Fact

Myth

A brand-new home doesn't need a final inspection.

Fact

Even well-built homes can have small issues. A careful walkthrough and independent inspection can help identify items that should be corrected before closing.

Today's Action

- ☐ Schedule your final walkthrough.
- ☐ Bring your purchase agreement.
- ☐ Make a list of items that need attention.
- ☐ Ask when repairs will be completed.



STEP 8: CLOSING DAY & YOUR BUILDER WARRANTY

The Finish Line Is Here

Closing day is when you sign the final loan documents, complete the purchase, and officially become the owner of your new home.

Before closing, your lender will review your loan, your title company will prepare the paperwork, and your builder will confirm the home is ready for occupancy.

Once everything is complete, you'll receive the keys to your new home.

What Happens at Closing?

- ✓ Sign your mortgage documents.
- ✓ Review your Closing Disclosure.
- ✓ Pay any remaining closing costs.
- ✓ Receive the keys.
- ✓ Confirm utility transfers.
- ✓ Schedule your move.

Understanding Your Builder Warranty

Most new homes include a builder warranty covering certain workmanship and materials for a specific period of time.

Always ask your builder:

- ✓ What is covered?
- ✓ How long does coverage last?
- ✓ How do I request repairs?
- ✓ What maintenance is my responsibility?
- ✓ Keep your warranty documents in a safe place for future reference.

Key Takeaway

Closing day isn't the end of the process—it's the beginning of homeownership.

Smart Buyer Tip

Before moving furniture into your home, take photos of every room, wall, and floor. These pictures create a helpful record of your home's condition on the day you move in.

✨ Magic Tip

★ Create a folder for your builder warranty, appliance manuals, paint colors, flooring information, and repair receipts. You'll be glad you have everything in one place when you need it.

Myth vs. Fact

Myth

Everything that breaks after closing is covered under the builder's warranty.

Fact

Builder warranties have specific terms, exclusions, and time limits. Reading your warranty documents helps you understand what is and isn't covered.

Today's Action

- ☐ Review your Closing Disclosure.
- ☐ Read your builder warranty.
- ☐ Save all warranty paperwork.
- ☐ Celebrate your new home!



BUILDER INCENTIVES: UNDERSTANDING THE FINE PRINT

A Great Incentive Isn't Always the Best Deal

Builders often offer incentives to attract buyers. These may include help with closing costs, free upgrades, appliance packages, or interest rate incentives.

While these offers can provide real value, it's important to understand the full picture before making a decision.

Sometimes an incentive comes with conditions, such as using the builder's preferred lender or title company. Compare the total cost of the loan—not just the advertised savings.

Common Builder Incentives

- ✓ Closing cost assistance
- ✓ Interest rate buy-downs
- ✓ Free design center upgrades
- ✓ Appliance packages
- ✓ Landscaping allowances
- ✓ Smart home packages
- ✓ HOA dues paid for a limited time
- ✓ Limited-time promotional pricing

Questions to Ask

- ✓ Do I have to use the builder's preferred lender?
- ✓ What is the total value of the incentive?
- ✓ Does accepting the incentive affect my loan options?
- ✓ Is the incentive available on every floor plan?
- ✓ Does the incentive have an expiration date?

Key Takeaway

The best deal is the one that provides the greatest long-term value—not just the biggest advertised incentive.

Smart Buyer Tip

Compare the total monthly payment—not just the advertised interest rate. Loan fees, closing costs, and builder incentives all affect the overall cost of financing your home.

★ Magic Tip

★ Don't let a limited-time promotion rush your decision. A home is a long-term investment, and taking time to understand your options is usually worth it.

Myth vs. Fact

Myth

Builder incentives always save buyers money.

Fact

Some incentives provide excellent value, while others may be offset by higher loan costs or limited financing choices. Comparing all your options helps you make an informed decision.

Today's Action

- ☐ Ask for all incentives in writing.
- ☐ Compare financing options.
- ☐ Review the total cost of the loan.
- ☐ Ask your lender to explain your choices.



ENERGY EFFICIENCY & SMART HOME FEATURES

Save Money for Years to Come

Many newly built homes include energy-efficient materials and smart home technology designed to improve comfort while lowering monthly utility costs.

Understanding these features helps you appreciate the long-term value of your investment. Ask your builder which energy-saving features are standard and which are optional upgrades.

Energy-Efficient Features

- ✓ High-efficiency heating and cooling systems
- ✓ Energy-efficient windows
- ✓ Better insulation
- ✓ LED lighting
- ✓ ENERGY STAR® appliances (when included)
- ✓ Programmable thermostats
- ✓ Water-saving plumbing fixtures
- ✓ Sealed ductwork

Smart Home Features

- ✓ Smart thermostat
- ✓ Smart doorbell
- ✓ Smart locks
- ✓ Security cameras
- ✓ Garage door control
- ✓ Smart lighting
- ✓ Voice assistant compatibility
- ✓ Wi-Fi-enabled devices

Key Takeaway

Energy-efficient construction and smart technology can make your new home more comfortable, more convenient, and less expensive to operate.

Smart Buyer Tip

A home with better insulation and efficient heating and cooling may cost less to operate every month. Looking beyond the purchase price can save you money for years to come.

✨ Magic Tip

★ Ask your builder for operating manuals and warranty information for every smart home device before closing. You'll save time when it's time to set everything up.

Myth vs. Fact

Myth

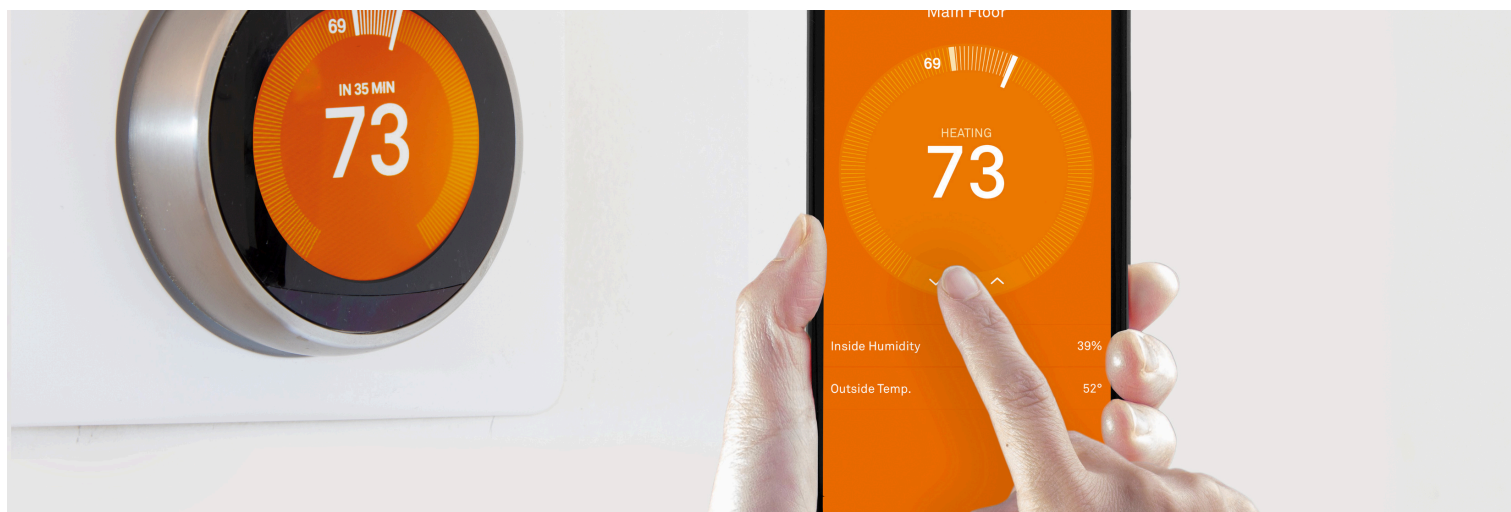
Smart home features are just expensive gadgets.

Fact

Many smart home features improve convenience, increase security, and may help reduce energy use over time.

Today's Action

- ☐ Ask which smart features are included.
- ☐ Compare energy-efficiency ratings.
- ☐ Learn how each system works before moving in.
- ☐ Register products for warranty coverage.



PROTECTING YOUR NEW HOME INVESTMENT

A Little Maintenance Goes a Long Way

Buying your new home is only the beginning. Regular maintenance helps keep your home in good condition, protects its value, and may prevent costly repairs in the future.

Many builder warranties require homeowners to perform routine maintenance. Keeping records of the work you complete can also be helpful if you ever need warranty service.

Taking care of small issues early can often prevent bigger problems later.

Monthly Home Maintenance Checklist

- ✓ Replace or clean HVAC filters.
- ✓ Test smoke and carbon monoxide detectors.
- ✓ Check for plumbing leaks.
- ✓ Inspect windows and doors for drafts.
- ✓ Clean kitchen and bathroom exhaust fans.
- ✓ Check caulking around sinks and tubs.
- ✓ Keep gutters and downspouts clear.
- ✓ Look for cracks around the foundation.

Key Takeaway

Routine maintenance protects your investment and helps your home stay in great condition for years to come.

Smart Buyer Tip

Keep a notebook or digital file with maintenance dates, repairs, warranty claims, and receipts. It can be valuable when selling your home or requesting warranty service.

✨ Magic Tip

★ Spend a few minutes each month inspecting your home. Catching a small leak or loose seal early can save hundreds—or even thousands—of dollars later.

Myth vs. Fact

Myth

A brand-new home won't need maintenance for several years.

Fact

Every home needs regular care. Simple maintenance helps your home perform as designed and can extend the life of many systems.

Today's Action

- ☐ Create a home maintenance calendar.
- ☐ Save builder warranty information.
- ☐ Learn where your main water shutoff is located.
- ☐ Replace your HVAC filter if needed.



YOUR FIRST YEAR AS A NEW HOMEOWNER

What to Expect After You Move In

Your new home will naturally adjust during its first year.

As building materials dry and settle, you may notice small cosmetic changes such as nail pops, minor drywall cracks, or slight gaps in trim. These are often normal and can usually be addressed under your builder's warranty.

If you notice larger issues, contact your builder promptly and follow the warranty process.

Common First-Year Adjustments

- ✓ Minor drywall cracks
- ✓ Nail pops
- ✓ Small gaps in trim
- ✓ Doors needing adjustment
- ✓ Seasonal expansion and contraction
- ✓ Minor concrete shrinkage cracks
- ✓ Landscaping settling
- ✓ Sod and irrigation adjustments

When to Contact Your Builder

- ✓ Water leaks
- ✓ Electrical problems
- ✓ Heating or cooling issues
- ✓ Doors or windows that won't operate properly
- ✓ Major foundation concerns
- ✓ Warranty-covered workmanship issues

Key Takeaway

Most first-year adjustments are minor. Staying organized and reporting concerns promptly helps protect your investment.

Smart Buyer Tip

Take dated photos of any warranty concerns when you first notice them. Good documentation helps explain the issue and can make the repair process smoother.

✨ Magic Tip

★ Don't wait until your warranty is about to expire. Keep a running list of small items throughout the year so you can discuss them during your builder's warranty visit.

Myth vs. Fact

Myth

Every crack means something is seriously wrong.

Fact

Small cosmetic settling is common in new homes. However, significant movement, water intrusion, or structural concerns should always be reported to your builder.

Today's Action

- ☐ Read your builder warranty.
- ☐ Create a list of warranty items.
- ☐ Report concerns promptly.
- ☐ Schedule your warranty walkthrough if your builder offers one.



SEASONAL HOME MAINTENANCE GUIDE

Protect Your Investment All Year Long

Your new home is one of your biggest investments. Following a simple seasonal maintenance routine helps your home stay comfortable, efficient, and in excellent condition.

Most maintenance tasks take only a few minutes but can help prevent expensive repairs later.

Spring

- ✓ Inspect your roof for winter damage.
- ✓ Clean gutters and downspouts.
- ✓ Test your sprinkler system.
- ✓ Service your air conditioner.
- ✓ Check exterior caulking around windows and doors.
- ✓ Fertilize the lawn if needed.
- ✓ Inspect fences and gates.
- ✓ Wash exterior windows.

Summer

- ✓ Replace HVAC filters.
- ✓ Inspect outdoor faucets for leaks.
- ✓ Trim trees and bushes away from the home.
- ✓ Check deck or patio for damage.
- ✓ Clean window screens.
- ✓ Test irrigation coverage.
- ✓ Inspect exterior paint.
- ✓ Remove weeds around the foundation.

Fall

- ✓ Winterize sprinkler system.
- ✓ Clean gutters after leaves fall.
- ✓ Service your furnace.
- ✓ Seal gaps around doors and windows.
- ✓ Drain outdoor hoses.
- ✓ Check weather stripping.
- ✓ Test smoke and carbon monoxide detectors.
- ✓ Store outdoor furniture.

Winter

- ✓ Watch for ice buildup.
- ✓ Keep vents clear of snow.
- ✓ Monitor indoor humidity.
- ✓ Check attic insulation.
- ✓ Protect exposed pipes from freezing.
- ✓ Test your sump pump (if applicable).
- ✓ Replace HVAC filters.
- ✓ Review emergency supplies.

Key Takeaway

Small maintenance tasks completed throughout the year help protect your investment and keep your home in excellent condition.

Smart Buyer Tip

Keep a folder with appliance manuals, warranty information, paint colors, flooring details, and maintenance records. It makes future repairs and warranty claims much easier.

Magic Tip

 Set recurring reminders on your phone every three months. A few minutes of maintenance each season can help prevent costly repairs later.

Myth vs. Fact

Myth

Home maintenance only matters when something breaks.

Fact

Preventive maintenance is usually less expensive than emergency repairs and helps extend the life of your home's systems.

Today's Action

- ☐ Save this checklist.
- ☐ Add reminders to your calendar.
- ☐ Complete one season at a time.
- ☐ Keep maintenance records.



NEW HOMEOWNER CHECKLIST

Your First 90 Days

The first few months in your new home are a great time to get organized and become familiar with how everything works.

Completing these simple tasks now can save time and reduce stress later.

Safety

- ☐ Locate the main water shutoff valve.
- ☐ Locate the electrical panel.
- ☐ Test smoke detectors.
- ☐ Test carbon monoxide detectors.

Utilities

- ☐ Set up electricity.
- ☐ Set up natural gas.
- ☐ Set up internet service.
- ☐ Confirm water and sewer service.

Organization

- ☐ Store all warranty documents.
- ☐ Register appliances.
- ☐ Save builder contact information.
- ☐ Label extra paint and flooring materials.

Security

- ☐ Change exterior door lock codes.
- ☐ Change garage door keypad code.
- ☐ Set up your security system.
- ☐ Program emergency contacts.

Home Care

- ☐ Learn your sprinkler controller.
- ☐ Change HVAC filter.
- ☐ Create a maintenance calendar.
- ☐ Walk around your home monthly.

Key Takeaway

A little organization during your first few months makes homeownership easier for years to come.

Smart Buyer Tip

Save digital copies of your closing documents, warranty information, appliance manuals, and receipts in cloud storage. You'll always have them when you need them—even if the paper copies are misplaced.

★ Magic Tip

★ Walk through your home once each month with fresh eyes. Small changes are easier to fix when you notice them early.

Myth vs. Fact

Myth

Once you move in, everything is done.

Fact

Getting organized during your first few months helps you enjoy your new home and makes future maintenance much easier.

Today's Action

- ☐ Complete four checklist items this week.
- ☐ Register your warranties.
- ☐ Store important documents in one place.
- ☐ Enjoy your new home!



FREQUENTLY ASKED QUESTIONS

Answers to Common New Construction Questions

Buying a newly built home is exciting, but it's normal to have questions along the way. Here are answers to some of the questions buyers ask most often.

Do I need a Realtor when buying a new construction home?

Many buyers choose to work with their own Realtor for advice throughout the buying process. A Realtor can help explain contracts, compare builders, and represent your interests.

Should I use the builder's preferred lender?

Builder lenders sometimes offer valuable incentives, but it's still a good idea to compare financing options before making your final decision.

Can I negotiate with the builder?

Some builders have fixed prices, while others may offer incentives, closing cost assistance, or upgrade packages. Every builder has different policies.

Should I get a home inspection?

Yes. Even though your home is brand new, many buyers hire an independent home inspector before closing for added peace of mind.

What happens if construction is delayed?

Weather, labor shortages, inspections, and material availability can affect construction schedules. Ask your builder how delays are communicated.

What does the builder's warranty cover?

Coverage varies by builder. Review your warranty carefully so you understand what is covered, how long coverage lasts, and how to request repairs.

What if I find something wrong after I move in?

Contact your builder as soon as possible and follow the warranty process. Reporting concerns early helps ensure they are addressed promptly.

Can I use FHA or VA financing on a newly built home?

Yes. Many Utah builders accept FHA and VA financing, although builder requirements vary. Ask early in the process so financing doesn't delay construction or closing.

Key Takeaway

Confident buyers ask questions, compare options, and make informed decisions.

Smart Buyer Tip

Keep a list of questions on your phone while visiting builders or meeting with your lender. It's easy to forget important details during busy appointments.

✨ Magic Tip

★ There are no bad questions when buying a home. If something isn't clear, ask before signing. A few extra questions today can prevent expensive surprises tomorrow.

Myth vs. Fact

Myth

Buying a new construction home is easier because everything is brand new.

Fact

New construction has its own contracts, timelines, design choices, inspections, and warranty process. Understanding these steps helps buyers make informed decisions.

Today's Action

- ☐ Write down any remaining questions.
- ☐ Review your builder warranty.
- ☐ Save important contact information.
- ☐ Enjoy your new home with confidence.



YOUR NEW HOME RESOURCE CHECKLIST

Helpful Resources for Every Homeowner

Buying your home is only the beginning. Knowing where to find reliable information can make homeownership easier and less stressful. Keep this checklist handy as a quick reference whenever you have questions about your home.

Before Closing

- ☐ Review your purchase contract.
- ☐ Review your Closing Disclosure.
- ☐ Complete your final walkthrough.
- ☐ Read your builder warranty.

After Closing

- ☐ Register appliances.
- ☐ Save warranty documents.
- ☐ Store extra paint and flooring information.
- ☐ Create a maintenance schedule.

Helpful Professionals

- ✓ Mortgage Lender
- ✓ Real Estate Agent
- ✓ Builder Representative
- ✓ Home Inspector
- ✓ Insurance Agent
- ✓ Title Company

Important Documents to Keep

- ✓ Purchase Contract
- ✓ Closing Documents
- ✓ Builder Warranty
- ✓ Appliance Manuals
- ✓ Maintenance Records
- ✓ Repair Receipts
- ✓ Paint Color Information
- ✓ Flooring Information

Key Takeaway

Staying organized helps you protect your investment and enjoy your new home for years to come.

Smart Buyer Tip

Take photos of your home's serial numbers, paint labels, flooring samples, and appliance model numbers. Having this information handy makes repairs and replacements much easier.

✨ Magic Tip

★ Back up your important home documents in cloud storage. If you ever need them, they'll be available from almost anywhere.

Myth vs. Fact

Myth

Once closing is over, I won't need my paperwork again.

Fact

Your purchase documents, warranties, and maintenance records can be valuable for repairs, warranty claims, refinancing, or selling your home in the future.

Today's Action

- ☐ Create a digital folder.
- ☐ Store all important documents.
- ☐ Add contact information for your home-buying team.
- ☐ Set your first maintenance reminder.



CONGRATULATIONS ON YOUR NEW HOME!

You're Ready for the Next Chapter

Buying a new construction home is a major milestone. From getting pre-approved and choosing a builder to selecting upgrades and closing on your home, you've completed an exciting journey.

Homeownership is more than owning a house—it's about creating a place where memories are made, goals are achieved, and families grow.

I hope this guide has given you the knowledge and confidence to make informed decisions throughout the process.

Whether this is your first home or your fifth, remember that asking questions and staying informed are some of the best investments you can make.

Congratulations, and welcome home!

Continue Your Homeownership Journey

The Utah Homeownership Authority offers additional free educational Consumer Guides, including:

- ✓ First-Time Homebuyer Guide
- ✓ FHA Loan Guide
- ✓ VA Loan Guide
- ✓ Reverse Mortgage Guide
- ✓ Credit Improvement Guide
- ✓ Down Payment Assistance Guide
- ✓ Home Selling Guide
- ✓ Investment Property Guide
- ✓ Divorce & Mortgage Guide
- ✓ Probate & Inherited Homes Guide
- ✓ Self-Employed Borrower Guide
- ✓ Retirement Planning Guide

About the Author

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For more than 30 years, I've helped Utah families understand their mortgage options and make confident home financing decisions. My goal is simple: provide honest education, practical guidance, and personalized service so every buyer can make informed choices.

Final Thought

An informed buyer is a confident buyer. The more you understand before making decisions, the more likely you'll enjoy your new home for years to come

Smart Buyer Tip

Keep learning even after closing. Understanding your mortgage, maintaining your home, and building equity are all part of becoming a successful homeowner.

✨ Magic Tip

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Ready to Learn More?

Tres Miller

The Magic Mortgage Lender

☎ **435-229-9797**

🌐 **UtahHomeownershipAuthority.com**

Schedule a complimentary educational consultation to discuss your home financing questions—no pressure, just helpful guidance.



CONGRATULATIONS ON YOUR NEW HOME!

Thank You for Reading the Utah New Construction Consumer Guide

Buying a newly built home is an exciting journey. From getting pre-approved to choosing a builder, selecting upgrades, understanding the construction process, and finally receiving your keys, every step is an opportunity to make informed decisions.

My goal with this guide is simple—to give you clear, practical information so you can feel confident throughout the home-buying process.

Every builder, neighborhood, and buyer is different. By understanding your options before making important decisions, you'll be better prepared to choose a home that fits your lifestyle, budget, and long-term goals.

Whether you're buying your very first home or building your forever home, I wish you many years of happiness in your new home.



"The best new home isn't always the one with the most upgrades. It's the one that fits your family's needs, your budget, and your future."

Tres Miller

Your Home Buying Team

Your Builder

Designs and constructs your home, explains available floor plans and upgrades, and provides warranty coverage after closing.

Your Real Estate Professional

Helps you compare builders, understand contracts, negotiate when appropriate, and represents your interests throughout the purchase.

Your Mortgage Professional

Explains financing options, helps you become pre-approved, compares loan programs, and guides you from application to closing.



Schedule Your Free Consultation

Contact Information

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✨ Magic Tip

Your home will likely become one of your largest investments. Continue learning about home maintenance, financing, and building equity so you can enjoy the benefits of homeownership for years to come.