BUYERS · GUIDE

Free from Victoria Love

New-Build Playbook

How to buy new construction in Arizona: builder steps, the incentives worth asking for, and the protections to put in place before you sign.

VL

Victoria Love, REALTOR®

HomeSmart · 509-710-2417

01 Before you walk into a model

1. **Bring your agent on the first visit**
   Many builders only work with your agent if the agent registers you at your first visit. Sign in together.
2. **Get pre-approved outside the builder, too**
   Builders often tie incentives to their preferred lender. A second Loan Estimate shows whether the incentive is worth it.
3. **Set your upgrade budget first**
   Design-center upgrades are priced at the builder's margins and added to the loan. Decide your number before you choose finishes.
4. **Ask for the public report**
   In Arizona a subdivider must give you the Arizona Department of Real Estate public report before you sign. It covers utilities, water supply, taxes and districts, HOA, and nearby conditions such as airports.

02 Incentives worth asking about

- [ ] **Closing cost credits**
- [ ] **Rate buydowns**
  Temporary (2-1 style) or permanent; compare the real payment over the years you expect to keep the loan
- [ ] **Upgrade or design-center credits**
  Flooring, appliances, window coverings, landscaping
- [ ] **Lot premium reductions**

- [ ] **Quick move-in (spec) home pricing**
  Finished or nearly finished homes are often where builders have the most room
- [ ] **What the incentive requires**
  Using the builder's lender or title company, closing by a date, or a nonrefundable deposit

03 Read the contract for

- **Deposits**
  How much, when they become nonrefundable, and design-center deposits on top
- **Completion date**
  How firm it is and what happens if construction runs late
- **Price and change rules**
  Whether the builder can change plans, materials or the price
- **Inspections**
  Whether you may bring your own inspector at pre-drywall and before closing
- **Warranty and dispute terms**
  What the builder's warranty covers, for how long, and any arbitration clause

04 Protect yourself

- [ ] **Independent pre-drywall inspection**
  Framing, plumbing and wiring are easiest to see before the walls close
- [ ] **Independent final inspection before closing**
  Even brand-new homes have punch-list items
- [ ] **Inspection before the 1-year warranty ends**
  Catch items while they are still covered
- [ ] **Check the builder's license**
  Look the builder up with the Arizona Registrar of Contractors
- [ ] **Know your property-tax add-ons**
  Many new Arizona communities sit in a Community Facilities District whose tax shows on your bill; the public report lists it
- [ ] **Know the water supply**
  In Arizona's Active Management Areas, new subdivisions need a 100-year assured water supply determination from the Department of Water Resources

05 If something goes wrong after closing

Arizona's purchaser dwelling action statutes (A.R.S. § 12-1361 to 12-1366) set out a notice process: before you can sue a builder over a construction defect, you send written notice and the builder gets a chance to inspect and offer a repair. Keep every warranty request in writing, with dates and photos.

Touring new communities soon?

Victoria can walk you through it. No pressure, no obligation.

Call or text Victoria: 509-710-2417
Book a call: https://loveazrealtor.com/contact
This guide online: https://loveazrealtor.com/guides/new-build-playbook

Sources

- Arizona Department of Real Estate: subdivision public reports, A.R.S. § 32-2181 and following (azre.gov)
- Arizona Registrar of Contractors license search (roc.az.gov)
- Arizona Department of Water Resources: Assured and Adequate Water Supply program (azwater.gov)
- A.R.S. § 12-1361 to 12-1366, purchaser dwelling actions (azleg.gov)

Victoria Love, REALTOR® · HomeSmart · License # SA672324000 · Equal Housing Opportunity. General information only, not legal, tax or lending advice. Programs, rates and rules change; verify with the appropriate professional. Builder contracts, incentives and warranties differ by builder and community. Read your contract and public report, and ask an attorney about anything you don't understand.