

DFW AREA HOMES

New Construction Home Buying Timeline

Justin, Texas

Your complete step-by-step checklist from pre-approval to closing day.

Use this guide to stay organized and on track throughout your new construction home purchase.

PHASE 1: Pre-Approval & Planning

Timeline: 1-2 Weeks Before Home Search

☐ Get Pre-Approved for Mortgage

Contact at least 2-3 lenders to compare rates and programs. Bring pay stubs, tax returns, bank statements, and employment verification.

☐ Determine Your Budget

Calculate total monthly costs including mortgage (PITI), HOA fees (\$250-\$1,200/year in Justin), utilities, and maintenance reserves.

☐ Research First-Time Buyer Programs

Explore My First Texas Home, Texas Bootstrap Loan Program, and Veterans Land Board loans if applicable.

☐ Define Your Must-Haves vs. Nice-to-Haves

List required features (bedrooms, location, lot size) and desired upgrades (office, game room, covered patio).

☐ Connect with Local New Home Specialist

Work with an experienced agent who specializes in Justin TX new construction and knows builder incentives.

PHASE 2: Builder & Lot Selection

Timeline: 2-4 Weeks



Research Active Builders in Justin TX

Visit builder websites and review reputation, warranty offerings, and construction quality. Check online reviews and BBB ratings.



Tour Model Homes

Schedule tours in Treeline, Wildflower Ranch, Prairie View, Sunset Ridge, and other active communities.



Compare Floor Plans

Review layouts for flow, storage, and functionality. Consider future needs (home office, growing family).



Evaluate Lot Positions

Check orientation (sun exposure), proximity to amenities, corner vs. interior lots, and premium lot fees (\$5,000-\$25,000).



Review Community Amenities & HOA Rules

Read HOA covenants, restrictions, and architectural guidelines. Confirm pool, playground, and trail access.



Ask About Builder Incentives

Inquire about closing cost assistance, rate buy-downs, upgrade credits, and free landscaping packages.

PHASE 3: Contract & Design

Timeline: 1-2 Weeks

☐ Review Purchase Agreement

Have your agent and/or attorney review all contract terms, contingencies, timelines, and cancellation clauses.

☐ Negotiate Incentives & Upgrades

Leverage market conditions and timing (quarter-end, phase closeouts) to maximize savings and included features.

☐ Submit Earnest Money Deposit

Typically \$1,000-\$5,000; ensure funds are held in escrow and refund terms are clear.

☐ Order Home Inspection on Lot (if applicable)

For custom builds, consider soil testing and lot survey before construction begins.

☐ Attend Design Center Appointment

Select flooring, countertops, cabinets, paint colors, fixtures, and appliances. Bring inspiration photos and stay within budget.

☐ Finalize All Selections & Upgrades

Sign off on design worksheet and upgrade costs. Request itemized pricing for all additions.

☐ DESIGN CENTER TIP

- Standard upgrades offering the best value: quartz countertops, upgraded flooring, cabinet hardware
- Consider DIY post-closing: window treatments, ceiling fans, landscaping enhancements
- Ask for material samples to take home and view in different lighting

PHASE 4: Construction Phase

Timeline: 4-7 Months (Spec: 2-4 months | To-Be-Built: 5-7 months)

☐ Finalize Mortgage Application

Submit complete loan application with all required documentation. Lock interest rate if desired.

☐ Schedule Construction Walkthroughs

Request access at foundation pour, framing, rough-in (plumbing/electrical), insulation, and drywall stages.

☐ Document Construction Progress

Take photos at each visit. Note any concerns immediately and communicate with builder representative.

☐ Order Appraisal

Lender will order appraisal 3-4 weeks before closing. Ensure home appraises at or above contract price.

☐ Secure Homeowners Insurance

Shop for quotes 30-45 days before closing. Required for loan approval. Budget \$1,500-\$2,500/year in Justin TX.

☐ Stay in Contact with Lender & Builder

Respond promptly to document requests. Avoid major credit changes (new loans, job changes) during this period.

⚠️ CONSTRUCTION PHASE WARNINGS

- DO NOT make large purchases or open new credit accounts
- DO NOT change jobs or become self-employed
- DO NOT make large deposits without documenting the source
- DO maintain stable employment and income verification

PHASE 5: Pre-Closing (Final 30 Days)

Timeline: 3-4 Weeks Before Closing

☐ **Receive Estimated Closing Date**

Builder provides projected completion date. Coordinate moving company and utility transfers based on this timeline.

☐ **Complete Final Mortgage Underwriting**

Lender issues "clear to close" after final review. Provide any last-minute documentation requested.

☐ **Receive Closing Disclosure**

Review at least 3 business days before closing. Verify loan terms, closing costs, and final cash-to-close amount.

☐ **Schedule Pre-Closing Walkthrough**

Inspect completed home 24-48 hours before closing. Create punch-list of items needing correction.

☐ **Verify All Upgrades & Selections**

Confirm all contracted features, finishes, and upgrades are installed correctly. Test appliances, HVAC, plumbing, and electrical.

☐ **Arrange Closing Funds**

Obtain cashier's check or arrange wire transfer for down payment and closing costs (typically \$8,000-\$15,000 total).

☐ **Set Up Utilities**

Transfer or establish electric, water, gas, internet, and trash services. Schedule connections for closing day or next day.

PHASE 6: Closing Day

Timeline: Closing Day (1-2 Hours)



Bring Required Documents

Photo ID, proof of homeowners insurance, cashier's check or wire confirmation, and any lender-requested items.



Review & Sign Closing Documents

Deed, mortgage note, closing disclosure, title insurance, HOA documents. Ask questions about anything unclear.



Receive Keys & Garage Remotes

Confirm you receive all keys, gate/mailbox codes, garage door openers, and alarm system information.



Obtain Warranty Information

Collect builder's 1-year, 2-year, and 10-year warranty documents, appliance manuals, and HVAC maintenance guides.



Get Builder Rep Contact Info

Save warranty service coordinator and customer care contact numbers for post-closing issues.

PHASE 7: Post-Closing (First 30-90 Days)

Timeline: 1-3 Months After Closing

☐ Complete Final Walkthrough with Builder

Schedule 30-day and 90-day warranty walkthroughs. Document any issues in writing and take photos.

☐ Test All Systems & Appliances

Run HVAC in heating and cooling modes, test all outlets, faucets, and garage door. Change air filters.

☐ File for Homestead Exemption

Apply with Denton County Appraisal District by April 30 to reduce property taxes by up to \$40,000 of assessed value.

☐ Update Mailing Address

Notify USPS, banks, employer, insurance companies, DMV, and subscriptions of new address.

☐ Create Home Maintenance Schedule

Plan HVAC filter changes (monthly/quarterly), gutter cleaning, landscaping, and seasonal inspections.

☐ Meet Your Neighbors & Join Community Groups

Attend HOA meetings, join neighborhood social media groups, and explore local Justin TX amenities.

☐ IMPORTANT WARRANTY TIMELINE

- **1-Year Warranty:** Covers workmanship defects, cosmetic issues, and minor repairs
- **2-Year Warranty:** Covers major systems (HVAC, plumbing, electrical)
- **10-Year Structural Warranty:** Covers foundation, framing, and structural defects
- Document all issues promptly and submit warranty claims in writing
- Take photos/videos before warranty periods expire

Ready to Start Your New Construction Journey?

Contact a Local New Home Specialist:

Larry McFarlin or Laura George

Website: www.dfwareahomes.com

Phone: 214-404-8056

Email: sales@dfwareahomes.com

Browse Justin TX new construction homes for sale at:

dfwareahomes.com/justin-texas-new-build-homes-for-sale