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NEW CONSTRUCTION · PHILADELPHIA · THE SUBURBS

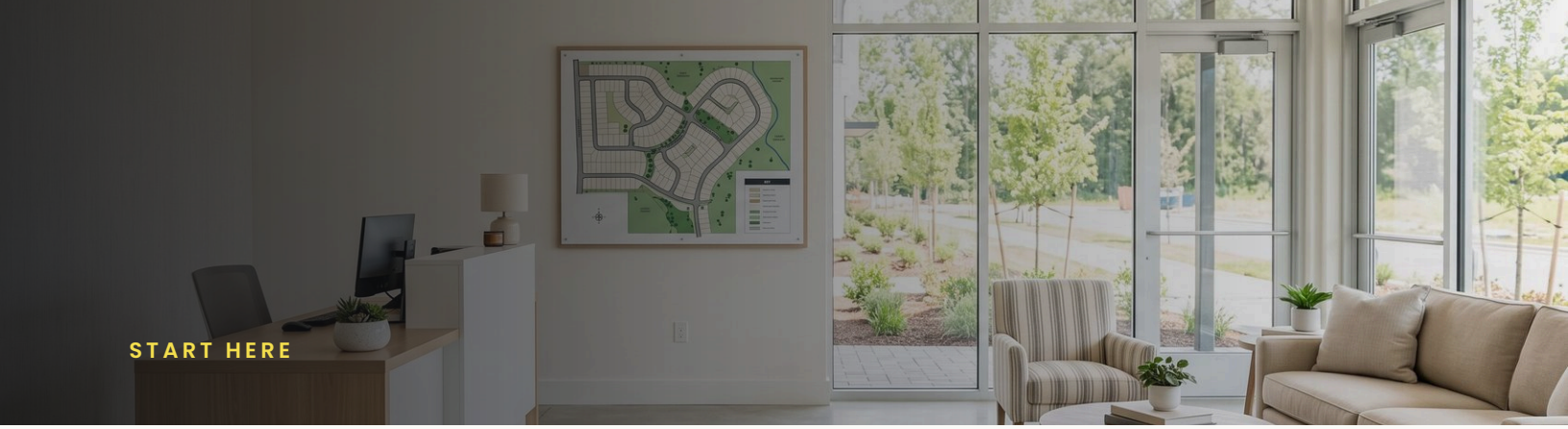
Before You Sign the Guest Book

The Philadelphia area new construction guide: from your first model home visit to your 11-month warranty walk.



FREE GUIDE · 2026 EDITION

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START HERE

The person in the model home is great at their job. Their job is the builder.

Buying new is exciting. It's also the one purchase where the other side shows up with a full team, a contract they wrote, and a sales office designed to make you sign today.

Here's what most buyers don't know until it's too late: many builders only let you bring your own agent if the agent is with you, or registered, on your **first** visit. Sign the guest book alone, and you may lose the right to representation in that community for good. In most communities the builder pays the buyer's agent, so having your own advocate usually costs you nothing extra.

I came to real estate from the construction side, which is why new builds are a big part of what I do. This guide follows the same ten stages I use to track every new build client:

#	STAGE	#	STAGE
1	New build inquiry	6	Under construction
2	Registered with the builder	7	Pre-drywall walk
3	Lot and plan selected	8	Final walk
4	Builder contract signed	9	Settlement
5	Design center selections	10	11-month warranty walk

THE STRAIGHT ANSWER

Builders are negotiating right now. In September 2026, 66% of builders nationally were using incentives and 38% cut prices, with an average cut of 6% (NAHB). Incentives are real, but they aren't automatic, and they aren't always the best deal on the table.



Shopping, registering, and choosing

1. New build inquiry

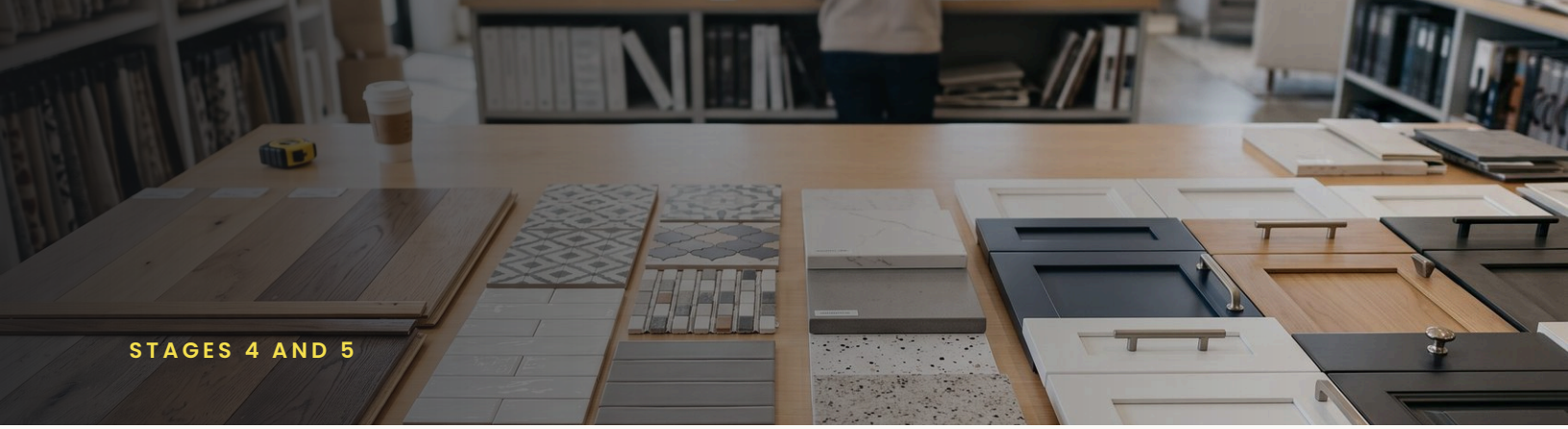
Compare communities on the full monthly cost, not just the base price: taxes, HOA dues, and the upgrades you'll actually want. Ask what's included in the base price, and what the model home includes that the base doesn't. Model homes are usually loaded with upgrades.

2. Registered with the builder

Register with your agent on the first visit, online or in person. Then come the incentives. Many are tied to the builder's own lender or title company. That can be a good deal, but compare a Loan Estimate from an outside lender too, and get every incentive in writing.

3. Lot and plan selected

- **Lot premiums.** Ask what you pay for a corner, wooded, or walkout lot, and whether it holds value.
- **What's next door.** Ask about future phases, open space, retention basins, and road plans.
- **HOA.** Get the monthly fee, what it covers, any startup or capital contribution, and the rules.
- **Orientation and drainage.** Where the sun hits, where the water goes.



The contract and the design center

4. Builder contract signed

A builder's agreement is not the standard Pennsylvania agreement of sale. Builders use their own contracts, written to protect the builder. Read these clauses closely before you sign:

CLAUSE	WHAT TO LOOK FOR
Deposits	How much, when it's due, and when it becomes non-refundable.
Financing	What happens to your deposit if your loan falls through.
Completion date	Is it a firm date or an estimate? What are your options if it's late?
Substitutions	Can the builder swap in different materials or brands?
Warranty waivers	Many builder contracts limit or waive implied warranties. Know what you're giving up.

For a large or unusual contract, an attorney review is money well spent.

5. Design center selections

Set your upgrade budget **before** you walk in. In one buyer survey, 39% of new build buyers wished they had spent more on upgrades and 30% wished they had spent less. The trick is spending on what's hard to change later.

DO IT NOW	EASY TO DO LATER
Structural options, extra windows, ceiling height, layout changes, electrical and plumbing rough-ins, outlets, low-voltage wiring	Paint, light fixtures, hardware, some flooring, appliances, landscaping



STAGES 6 TO 8

Watching it get built

6. Under construction

Ask for a schedule and regular updates. Visit when the builder allows it, take photos, and keep everything in writing. Delays happen; your contract decides what you can do about them.

7. Pre-drywall walk

This is the last chance to see the framing, plumbing, electrical, and insulation before the walls close. Hire your own independent inspector for this walk. Problems cost far less to fix now than after drywall goes up.

> THE STRAIGHT ANSWER
>
> **Yes, inspect a brand-new house.** New doesn't mean perfect. The city or township inspector checks code minimums. Your inspector works for you.

8. Final walk

Walk the home with your inspector and make a punch list in writing, with dates for each fix. Pennsylvania requires a certificate of occupancy before you can move in, and the code official issues it within 5 business days of a passing final inspection (10 in Philadelphia).



Settlement, taxes, and your warranty

9. Settlement and your first tax bills

In the suburbs, a new home often isn't fully assessed until it's occupied or sold. After that, the county adds an interim assessment and sends an interim tax bill. Budget for it so it isn't a surprise.

In Philadelphia, new construction may carry a 10-year tax abatement on the improvements. The rules changed in 2022: applications filed before then may have the original full abatement, while newer ones phase down over the ten years. Ask which version your home has and confirm it with the city before you sign.

10. The 11-month warranty walk

Many builders follow a 1-2-10 model: 1 year on workmanship, 2 years on systems, and 10 years on structure. Your builder's warranty booklet is what actually counts, so read it. Schedule a walk-through at about 11 months to report everything before the first-year coverage ends.

> THE STRAIGHT ANSWER
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> **Know your rights in Pennsylvania.** Pennsylvania has no state new home warranty law. Courts recognize an implied warranty of habitability for the original buyer, but builder contracts often limit or waive it. That makes the written warranty, and what you sign, even more important.



Questions to ask before you sign anything

On your first visit

- [ ] What is your agent registration policy?
- [ ] What does the base price include?
- [ ] Which features in this model are upgrades?
- [ ] What incentives are available, and what are they tied to?
- [ ] What are the HOA dues and what do they cover?
- [ ] What is planned for the land around this community?

Before the contract

- [ ] How much is the deposit, and when is it non-refundable?
- [ ] What happens if my financing falls through?
- [ ] Is the completion date firm or estimated?

During the build

- [ ] Can my inspector do a pre-drywall walk?
- [ ] How will you update me on the schedule?
- [ ] Can the builder substitute materials?

Before settlement

- [ ] What warranty do I get, and who handles claims?
- [ ] How do I schedule the 11-month walk?
- [ ] What will my first tax bills look like?
- [ ] In Philadelphia: which abatement applies?

Builders active around Philadelphia

Examples building in the region in 2025 and 2026 include Toll Brothers, headquartered in Fort Washington (communities in Royersford, Collegeville, and Bucks County), Ryan Homes (many Chester County communities), and Pulte (townhomes in Upper Dublin). Ask me for my current list of communities, prices, and incentives.

WHO YOU'LL BE WORKING WITH



One agent, on every part of it.

Harrisson Li · REALTOR® · Greater Philadelphia

I'm a solo agent by choice. When you work with me, you get me: the showings, the offer, the inspection response, and the call the night before settlement. Nothing gets handed to a junior on a team.

Before real estate I worked on the construction side, so condition, scope, and what a fix really costs aren't guesswork. I work with new construction buyers, first-time buyers, sellers, and investors across Philadelphia, the Main Line, and Montgomery, Delaware, Bucks, and Chester counties.

Bring me to your first visit.

Tell me what you're looking for, and I'll send my current list of new construction communities, register you the right way, and walk the model with you. In most communities the builder pays my fee.

Call or text 267-368-2788

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SOURCES

Where these numbers come from

Checked October 2026. Rates, programs, and rules change, so use these links to confirm the current version.

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