

THE ULTIMATE BLUFFTON NEW CONSTRUCTION HOME GUIDE

YOUR ROADMAP TO LOWCOUNTRY LIVING



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COASTWARDREALTY.COM | GUIDING YOU HOME IN THE LOWCOUNTRY

WELCOME

You've been searching for that just-right place – the community that feels like home the moment you arrive. And now that you've found it,...you're ready to explore building new.

If you looked into new construction before and it seemed overwhelming, you're not alone. The good news? Builders have simplified the process. Today, it's more transparent, more buyer-friendly, and often even easier than purchasing resale. In short – “there's never been a better time to build your Lowcountry dream home.”

Building is exciting, but we know it can also feel like a lot to take in. For us – and your builder – this is what we do every day. Whether you're local or hundreds of miles away, the process is designed so you can stay connected and involved from anywhere, with as little stress (and travel) as possible.

At Coastward, our role as your buyer's agent is simple: we're part of your new construction team, but we represent you. **We're your “local boots on the ground”** – answering questions, explaining the fine print, and making sure you always know what comes next.

We're truly honored to help you take this next step – and can't wait to welcome you home to the Lowcountry.

Missy & Darren Yost



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HOW TO USE THIS GUIDE

Buying or building a new construction home is an exciting step – and we created this guide to make it simple, clear, and enjoyable from start to finish.

Inside, you'll find everything you need to understand the process – from choosing your builder and financing your home to what happens during construction and after closing. Each section is designed to help you make confident decisions and know exactly what to expect along the way.

Here's how to get the most from your guide:

1. Start with the Big Picture.

Learn what makes new construction different from resale and why so many buyers are choosing to build in the Lowcountry.

2. Explore Each Phase.

Every section follows the real-life order of your journey – from contract to move-in – so you can follow along as your own build progresses.

3. Take Notes as You Go.

Use the reflection prompts, checklists, and tips to jot down what matters most to you. They'll help you stay organized and focused.

4. Reach Out Anytime.

We're here to guide you – not just during your build, but long after you move in. Whether you need a trusted lender, design advice, or local insight, your Coastward team is just a call away.

This isn't just a how-to guide – it's your roadmap to building with confidence and creating the Lowcountry lifestyle you've been dreaming of.

HERE'S HOW WE HELP CLIENTS BUILD AND BUY WITH CONFIDENCE:

Coastward Realty is a full-service real estate team dedicated to creating smooth, personalized experiences for every client. We proudly serve the Bluffton, Hilton Head, and Hardeeville areas of South Carolina – as well as the Savannah region of Georgia. Whether you're buying, selling, or relocating, our mission is simple: to deliver exceptional service with integrity, care, and local expertise.

We Specialize In

- ✓ Buyer Representation
- ✓ Personalized Listing Strategies
- ✓ Out-of-State Relocation
- ✓ Resort & Golf Communities
- ✓ 55+ Active-Lifestyle Neighborhoods
- ✓ New Construction Guidance

**GUIDING YOU HOME IN BLUFFTON, HILTON HEAD, SAVANNAH
& BEYOND**

OUR PROMISE TO YOU



ONE - HONESTY

We promise to always **tell you the truth** about your property – even when it’s hard to hear.

TWO - RESPECT

We promise to **respect your confidence** and your goals throughout the process

THREE - DISCLOSURE

We promise to give you **honest, informed advice** based on experience and integrity

FOUR - COMMUNICATION

We promise you’ll **understand every step** and every document before you sign.

FIVE - CONNECTION

We promise to **follow through, follow up,** and **stay connected** long after closing

“Because earning your trust means everything to us”

A bright, modern living room with a white fireplace, a large grey ottoman, and a view of a patio through large windows. The room features a ceiling fan, recessed lighting, and a large abstract painting. The furniture includes a white armchair, a wooden side table, and a striped sofa. The patio area is visible through the large glass doors, showing a dining table and chairs.

SECTION 01

LET'S BEGIN BY EXPLORING WHAT HOME TRULY MEANS TO YOU

QUESTIONS TO ASK YOURSELF



Before you build, let's define what home really means to you.

These questions aren't about logistics – they're about lifestyle.

Your answers will help shape a home and community that fit the way you truly want to live in the Lowcountry.



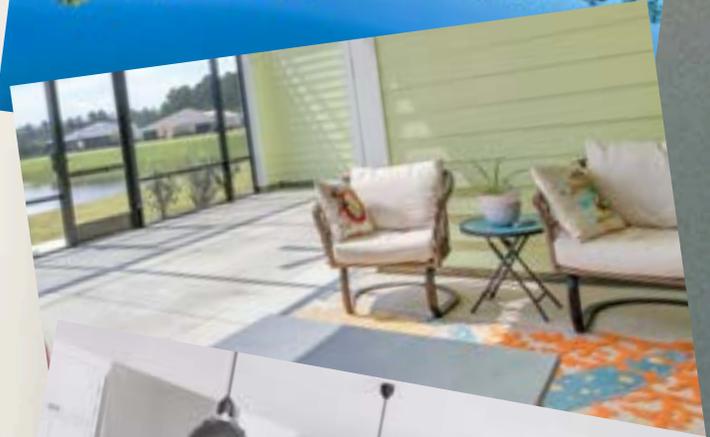
WHAT LIFESTYLE DO YOU DREAM ABOUT?

- **How do you want to live day-to-day?**
-Think about your routines – morning coffee spots, hobbies, or quiet corners.
- **What spaces matter most?**
-Do you need an open floor plan for entertaining or a cozy den for reading and relaxing?
- **What kind of community feels right?**
-Would you love an active neighborhood with events and amenities – or a smaller, peaceful retreat?
- **What pace and timeline feel comfortable?**
-Are you hoping to move soon, or do you want time to personalize every detail?
- **What makes a house feel like home to you?**
-It could be a view, a kitchen layout, or simply being close to friends and family.

“

“There’s no one right way to build — only the way that feels right for you. At Coastward, our job is to help turn those priorities into a home and community you’ll love.”

”



PROS & CONS OF NEW CONSTRUCTION

AN HONEST LOOK AT THE PROCESS

Buying or building a new home is one of the most exciting decisions you can make – and like any big decision, it comes with both benefits and trade-offs.

At Coastward, our goal is to help you understand what to expect so you can make choices that fit your lifestyle, budget, and timing. Here's an honest look at the pros and cons of new construction – especially as they apply to Lowcountry communities.

The Pros

Everything is brand new with warranties covering structure and workmanship.

Low Maintenance Living
Spend your weekends exploring instead of updating.

Personalization. Choose the layout, finishes, and design features that match your taste and lifestyle.

Energy Efficiency & Smart Tech means lower utility bills.

Predictable Costs
With a set build price and clear design options, there are fewer surprises compared to remodeling a resale home.

The Cons

Longer Timeline
New construction usually takes 6–12 months. If you're on a short timeline, consider a quick move-in home.

Limited Landscaping & Maturity
New communities take time to grow – trees, lawns, and amenities may still be developing when you move in.

Higher Upfront Costs
Most builders require larger deposits (often around 20%) early in the process, before construction begins.

Less Room for Negotiation
Pricing, upgrades, and incentives are usually fixed by the builder rather than negotiated like a resale home.

“At Coastward, we help you navigate each step – from selecting the right builder and community to timing your sale and move-in perfectly. Our job is to make sure your new build feels as effortless as it looks.”



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SECTION 02 PICKING YOUR BUILDER



DECIDE ON YOUR BUILDER

There are many ways to build a new home – but most buyers in the Lowcountry work with what’s called a production builder.

A production builder offers a curated selection of floor plans, layouts, and finishes. You’ll choose from their available home designs, select a few structural options – like an extended patio, sunroom, or gourmet kitchen – and personalize the interior finishes from their design studio offerings.

This approach keeps the process organized, efficient, and predictable – ideal for buyers who want a new home without the complexity or extended timeline of a fully custom build.

We’ll guide you through comparing builders to find the right fit for your goals



BUILDER RESEARCH CHECKLIST

Most active adult and lifestyle neighborhoods partner with trusted builders who maintain consistent quality and design standards across the community.

At Coastward, we work with many of the area's most respected builders and can help you compare their timelines, communication styles, and craftsmanship — so you can make an informed, confident choice before your build begins.

Before signing with any builder, take a few minutes to do your homework.

- **Online Presence:**

Read recent Google and social media reviews.

- **Communication:**

Clarify how often you'll receive updates and who your contact will be.

- **Inspections & Oversight:**

Confirm that independent inspections are allowed during the build and ask if you'll have scheduled walkthroughs at major milestones.

- **Timeline & Transparency:**

Request an estimated completion timeframe.

Pro Tip: Keep a dedicated notebook or digital folder for builder notes, photos, and design choices. It helps you stay organized as your build progresses.





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SECTION 03

NEW CONSTRUCTION HOME LOANS



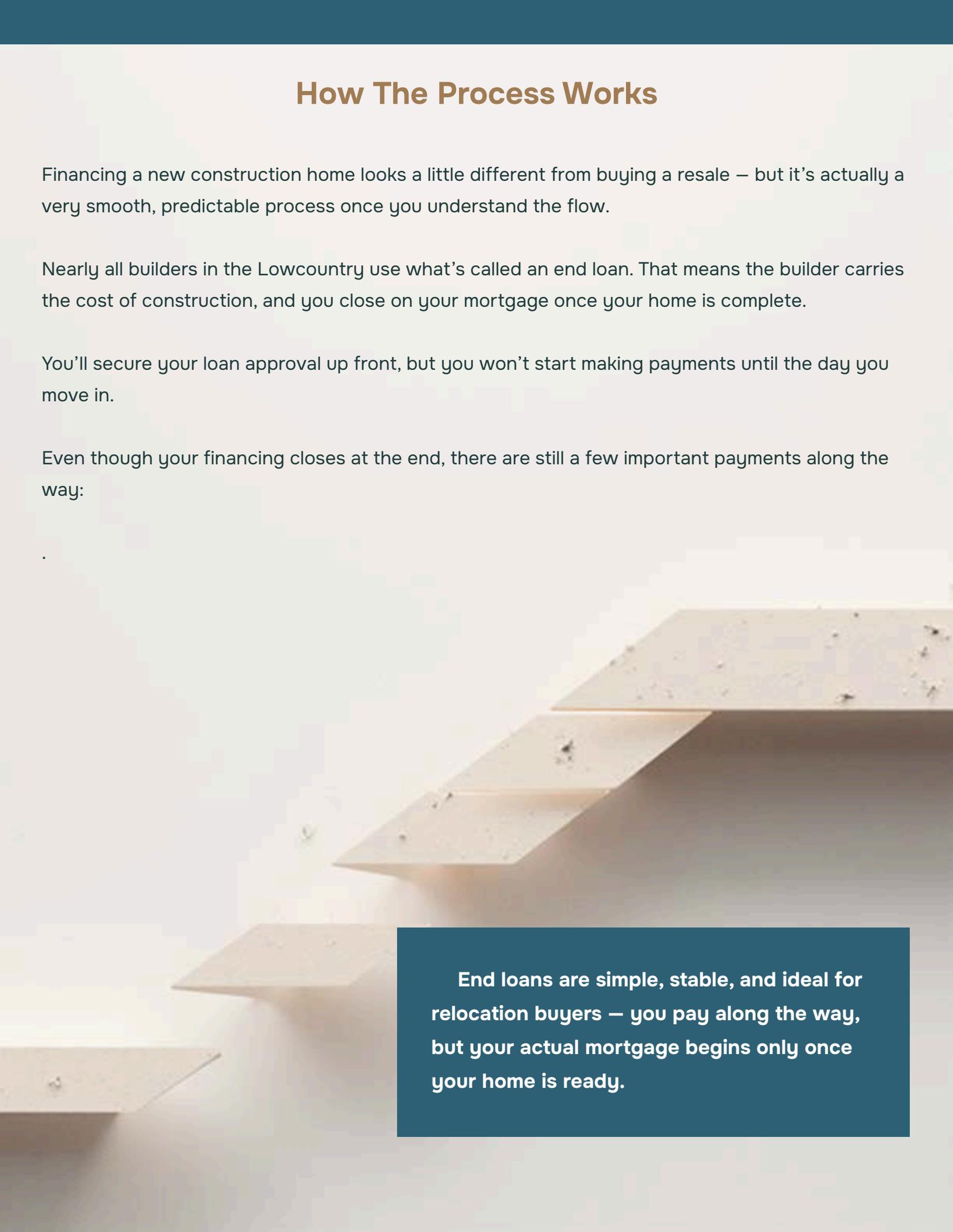
How The Process Works

Financing a new construction home looks a little different from buying a resale – but it’s actually a very smooth, predictable process once you understand the flow.

Nearly all builders in the Lowcountry use what’s called an end loan. That means the builder carries the cost of construction, and you close on your mortgage once your home is complete.

You’ll secure your loan approval up front, but you won’t start making payments until the day you move in.

Even though your financing closes at the end, there are still a few important payments along the way:



End loans are simple, stable, and ideal for relocation buyers – you pay along the way, but your actual mortgage begins only once your home is ready.

Typical Steps for a New Construction Purchase

1. Homesite Deposit

When you select your lot and floor plan, you'll make a deposit to reserve your homesite.

2. Structural & Design Selections

Within the first few weeks after signing, you'll finalize your structural options (like a sunroom, extended patio, or bonus room) and then your interior design choices (cabinets, flooring, countertops, etc.).

3. Additional Down Payments

Most builders require a 20% total deposit – regardless of how it's structured – and this is typically due within the first 30 days of going under contract.

4. Construction Phase

While your home is being built, the builder finances the entire construction cost. You won't make monthly payments during this period,

5. Closing

When your home is finished, you'll close just like you would on a resale home.

At that point, your deposits and funds combine to pay for the completed home – and the keys are yours!

At Coastward, we'll walk you through each step. Our goal is to make the buying process clear, organized, and completely stress-free.

WHAT IF I ALREADY OWN A HOME OR NEED A LOAN?

Buying a new construction home while you still own your current home – or while planning to finance the purchase – is very common. Most buyers in the Lowcountry handle this easily with the help of a trusted lender.

If you're financing, your lender will help determine whether you qualify before you sign your builder contract. In some cases, your pre-approval may be conditional on the sale of your current home, meaning your new loan will move forward once your existing property closes.

Builders typically partner with preferred lenders who specialize in new construction and often provide closing cost incentives for using their services. You're always free to compare rates or work with your own lender – we'll help you review both options and see what makes the most sense for your goals.

If you're paying cash, you'll still need to provide proof of funds from your financial institution before signing.

At Coastward, we'll walk you through each step of this process – from connecting you with lenders who understand new construction to reviewing your builder's contract and timeline.



QUESTIONS TO ASK YOUR LENDER

Before you choose a lender or lock in your loan, ask these important questions to ensure you understand all the terms:

Loan Terms & Rates

- What **interest rate** can you offer, and is it fixed or adjustable?
- Does this rate include **discount points**?
- When can I **lock my rate**, and for how long?

Pre-approvals can be conditional – your Coastward agent will coordinate timing with your sale to keep everything aligned.

Costs & Programs

- What **fees** can I expect from you?
- Are there **incentives** for using a builder's preferred lender?
- Do I qualify for any down **payment assistance** programs?

Loan Type & Approval

- What **type of loan** is right for me based on my down payment and timeline?
- If I'm **selling a home**, how will that affect my pre-approval?

Tip from Coastward: Always get your pre-approval before visiting model homes. Builders will ask for it before accepting your offer, and it strengthens your position when securing your homesite.



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SECTION 04

NEW CONSTRUCTION TIMELINE OVERVIEW



AVERAGE TIME TO BUILD

Building your new home is an exciting process – and one that naturally takes time. For most production builders in the Lowcountry, the journey from contract to closing typically takes six to twelve months, depending on your community, lot, and design selections.

If you choose a spec or quick move-in home, you could be settling in much sooner – sometimes in just a few months.

More customized floor plans or homes on larger lots may take a bit longer, but that extra time ensures your home is built exactly the way you want it.

Every build follows a similar rhythm, but the timeline can vary based on:

- Weather conditions (especially during framing and roofing)
- Community and lot location
- Size and complexity of your chosen floor plan
- Material availability and builder scheduling

At Coastward, we help you understand what to expect before construction even begins – including estimated timelines and milestone updates along the way. Our role is to keep you informed and confident throughout the process, whether you're building locally or from across the country.

Tip from Coastward: Knowing the timeline helps you plan your move, manage expectations, and enjoy the process – because this is more than a build; it's the start of your next chapter.

YOUR BUILD JOURNEY: STEP BY STEP

1. Contract & Reservation

Once you've chosen your homesite and floor plan, your first step is to sign your builder contract and make your initial deposit to reserve your lot.

This is also when you'll finalize financing details with your lender and receive your estimated build timeline.

2. Structural & Design Selections

Next comes the creative part! You'll meet with your builder's design team (virtually or in person) to personalize your home.

Structural decisions – like adding a screened porch, extended garage, or bonus room – come first, followed by design choices such as cabinetry, flooring, and fixtures.

3. Pre-Construction & Permitting

After selections are approved, your builder orders materials and secures permits. This stage is mostly behind the scenes but critical for a smooth start. You'll receive regular updates from your builder, and Coastward will stay in touch to ensure everything stays on track.

4. Construction Begins

The most exciting phase – your home starts taking shape!

Foundation: Grading, pouring, and utilities

Framing: Walls, roof, and structure go up

Mechanicals: Plumbing, HVAC, and electrical systems

YOUR BUILD JOURNEY: STEP BY STEP (CONT)

5. Walkthroughs & Inspections

Throughout construction, your builder will schedule key walkthroughs:

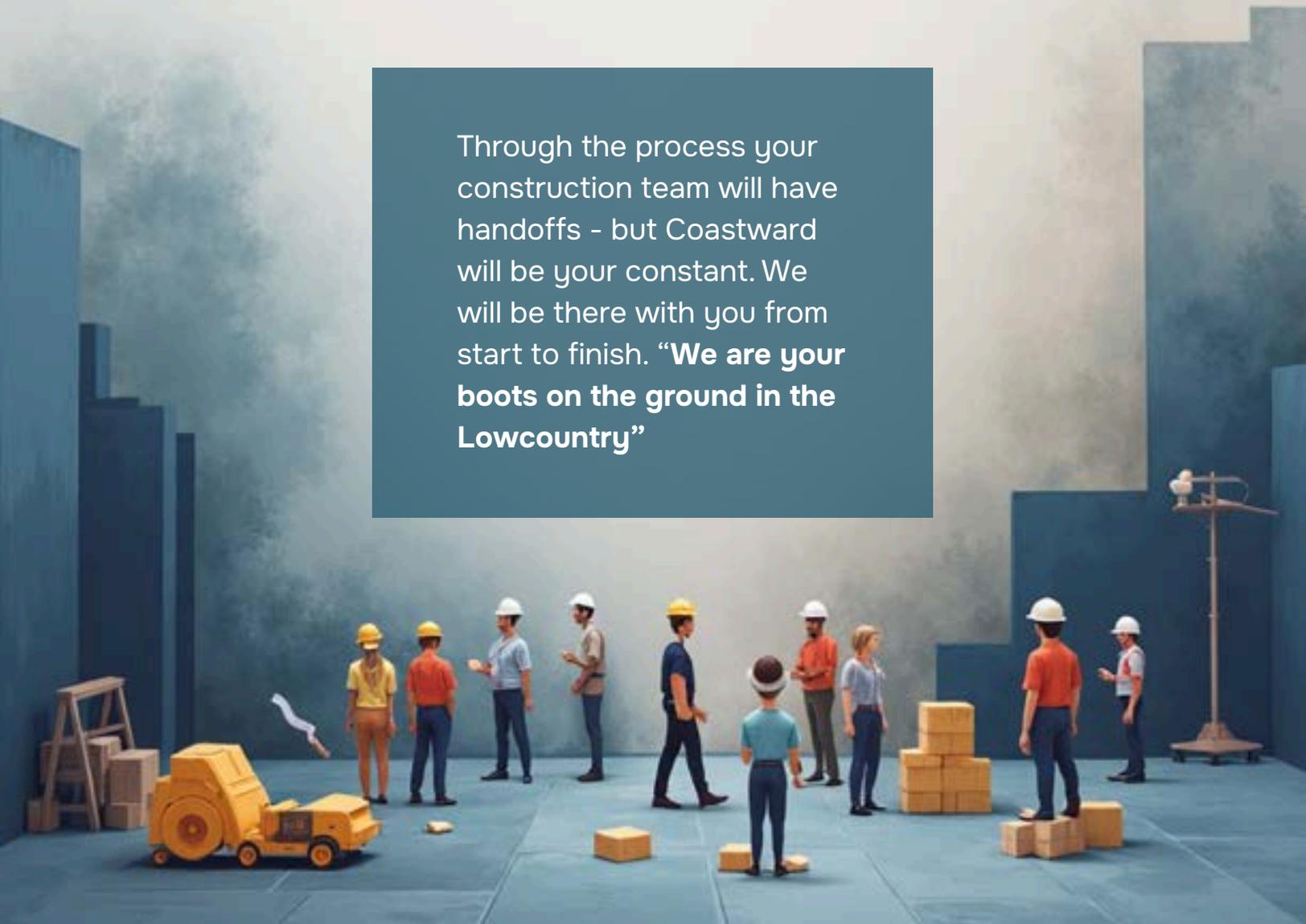
Pre-drywall meeting (see behind-the-walls systems) (about 2-3 months after build starts) and Final orientation (your official new home tour) about a week prior to closing. Independent inspections are often welcome – and we'll help you coordinate them if you'd like extra peace of mind.

6. Closing & Move-In

Once construction is complete, it's time for closing day!

You'll finalize your mortgage, sign your documents, and receive the keys to your brand-new home.

Through the process your construction team will have handoffs - but Coastward will be your constant. We will be there with you from start to finish. **“We are your boots on the ground in the Lowcountry”**



TIPS TO HELP THE PURCHASING PROCESS GO SMOOTHLY

- 1. Do stay in regular communication with your builder**
- 2. Do come prepared to meetings with any questions**
- 3. Don't delay meetings, walk-throughs, and options selection as it could delay the construction timeline,**
- 4. Don't make other big purchases (such as a new car or furniture) before you close on your home.**
- 5. Don't change your job before you close on your home**



WHAT OUR CLIENTS ARE SAYING

“ Helping our clients is why we do what we do! ”

Missy Yost and Darren Yost were fantastic realtors! They handled my purchase and new build with professionalism and openness. They were always prompt in answering my questions. No question was off limits. They always made me feel assured during the process. I wholeheartedly recommend them for your next move

— MARY KAY



Working with Coastward was indeed a pleasure, as we were building a new home, long-distance, which is never an easy process. They provided us with their on-site inspections during the entire process. I strongly encourage anyone seeking a quality real estate experience to connect with them.

— JOHN



If we could give the experience more stars, we would. Just not enough words or space to provide the right picture. If you are looking for a realtor contact Coastward Realty, you will not be disappointed, and happy you did.

— DAVE



Missy helped us sell our home in Latitude Margaritaville at a challenging time as the market was changing. Missy & her team worked hard to help us get an offer after 20 showings! She was supportive and a great cheerleader during the ups and downs

— MARYANN





THANK YOU



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