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PITTSBURGH NEW CONSTRUCTION GUIDE

BUILDING, BUYING & EVALUATING A NEWLY CONSTRUCTED HOME

A builder-informed guide to lots, contracts, selections, construction, inspections, closing and long-term value.

Knowledge Starts with Knowing

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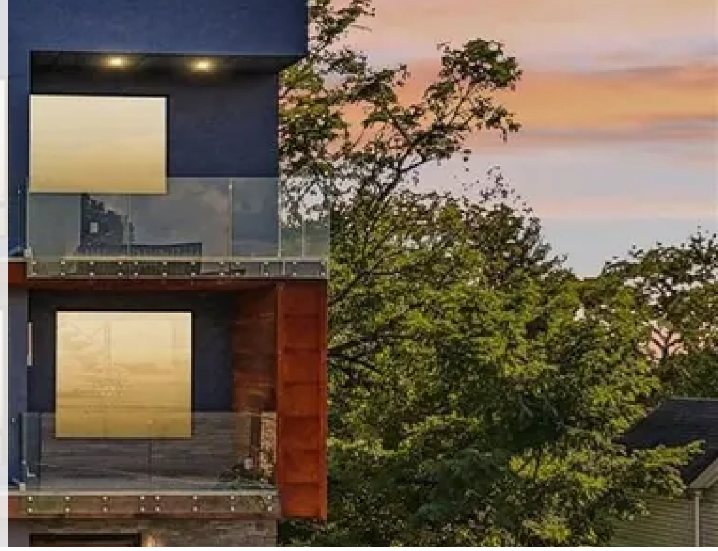
PITTSBURGH NEW CONSTRUCTION

BEFORE YOU BUILD



THE RIGHT QUESTIONS CHANGE THE ENTIRE BUILD

New construction is exciting because nearly every decision feels like possibility. It is also a project with contractual, financial and construction consequences that can be difficult or expensive to reverse.

My role is to help you look beyond the model-home finish package and understand the lot, structure, scope, builder process, costs, timing and long-term value before decisions become permanent.

1 CLARITY

Understand the full process before you commit.

2 CONSTRUCTION

Evaluate what is behind the finishes.

3 ADVOCACY

Keep your goals at the center of every decision.

> *“A new home is still a construction project before it becomes a real estate transaction.”*

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REPRESENTATION MATTERS

KNOW WHO IS WORKING FOR WHOM

The sales professional in the model home represents the builder's product and process. Your buyer representative brings a different lens: value, contract terms, lot selection, construction decisions, inspections, documentation and resale implications.

1 BUILDER SALES

Explains plans, options, pricing, incentives and the builder's process.

2 YOUR ADVISOR

Evaluates the property and helps protect your priorities throughout the transaction.

3 YOUR TEAM

Lender, inspector, attorney when appropriate, insurance and specialized professionals.

> “*Bring representation in before the first major decision - not after the paperwork is signed.*”

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THE REAL BUDGET

BASE PRICE IS ONLY THE BEGINNING

A model home is designed to inspire. It may include structural changes, upgraded finishes and features that are not part of the advertised starting price. Build the finished-home budget first.

1 LOT PREMIUM

View, walkout, privacy, size.

2 STRUCTURAL

Extensions, windows, ceilings.

3 DESIGN

Cabinetry, counters, flooring.

4 SITE

Rock, grading, retaining, utilities.

5 AFTER CLOSE

Blinds, landscape, fence, patio.

6 FINANCE

Rate lock, appraisal, reserves.

> *“Budget the home you will actually own - not the price printed on the brochure.”*

DUE DILIGENCE

CHOOSING THE RIGHT BUILDER

Evaluate the builder as carefully as the floor plan. A polished model tells you what the finished product can look like; it does not tell you how the company communicates, documents changes or responds after closing.

1 REPUTATION

Recent owners and warranty experiences.

2 ACTIVE JOBS

Organization, cleanliness and consistency.

3 WARRANTY

Process, deadlines and exclusions.

4 COMMUNICATION

Who answers questions and records decisions.

5 DELIVERY

Recent timelines and causes of delay.

6 CRAFT

Details, subcontractor consistency and finish quality.

> *“The builder's response to a problem can tell you more than the model home ever will.”*

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PRODUCTION, SEMI-C OR CUSTOM

CONTROL, COST AND COMPLEXITY CHANGE WITH THE BUILD MODEL

The right model depends on how much control you want, how many decisions you want to make and how much budget and timeline variability you can comfortably manage.

1 PRODUCTION

Predetermined plans and option packages. Efficient, but less flexible.

2 SEMI-CUSTOM

Established plans with meaningful structural and finish choices.

3 CUSTOM

Designed around the client and site with the greatest flexibility.

> *“Choose the building process that fits you - not just the floor plan you like.”*

LOT

CHOOSING THE RIGHT LOT

Lot selection affects cost, privacy, drainage, sunlight, yard usability, driveway slope and future resale. Study the land before choosing the house.

1 TOPOGRAPHY

Slope, walkout potential, retaining and driveway.

2 ORIENTATION

Sun, views, rear exposure and natural light.

3 DRAINAGE

Water flow, swales and neighboring grades.

4 EASEMENTS

Utilities, setbacks and buildable area.

5 PRIVACY

Roads, common areas and future phases.

6 RESALE

Durable lot advantages can hold value.

> *“A premium lot can create value every day you live there and again when you sell.”*

SITE COSTS

WHAT'S UNDER THE HOUSE?

Excavation and site work can introduce some of the least visible - and most expensive - variables in a build.

1 ROCK

How removal is priced and documented.

2 SOILS

Who carries unsuitable-soil risk.

3 UTILITIES

Taps, meters and extensions.

4 GRADING

Final contours and usable yard.

5 RETAINING

Walls, engineering and scope.

6 STORMWATER

Facilities, easements and maintenance.

> *“The least glamorous line items can become the most expensive.”*

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BEFORE YOU SIGN THE BUILDER CONTRA

READ THE DOCUMENT THAT CONTROLS THE PROJECT

Builder agreements can differ substantially from resale contracts. Understand the provisions that govern money, timing, changes and remedies.

1 DEPOSITS

Timing and refundability.

2 COMPLETION

Firm date, estimate or extension rights.

3 SUBSTITUTIONS

What the builder may change.

4 ESCALATION

Who carries material-cost increases.

5 DEFAULT

What happens if a party cannot perform.

6 DOCUMENTS

Plans, specs, selections and addenda.

> *“If it matters to you, get it into the written agreement.”*

FINANCING

FINANCING
NEW CONSTRUCTION

Financing differs depending on whether you are buying a builder-owned spec, contracting on a builder lot or financing land and construction separately.

1 BUILDER LENDER

Compare incentive against total financing cost.

2 CONSTRUCTION-TO-PERM

May finance the build and convert later.

3 RATE LOCK

Understand expiration and extension risk.

4 APPRAISAL

Upgrades may not return dollar-for-dollar.

5 DRAWS

Custom projects may release funds by phase.

6 RESERVES

Keep cash available for changes and closeout.

> *“An incentive is only valuable if the overall financing package is competitive.”*

SCOPE

PLANS, SPECS & SCOPE

Plans, specifications, selections, allowances, exclusions and addenda work together to define what the builder is actually obligated to deliver.

1 PLANS

Layout, dimensions and structural intent.

2 SPECIFICATIONS

Materials, systems and quality level.

3 SELECTIONS

Chosen products and finishes.

4 ALLOWANCES

Budget placeholders for undecided items.

5 EXCLUSIONS

Items not included in the contract.

6 ADDENDA

Changes and clarifications.

> *“Verbal promises are difficult to enforce. Document the details.”*

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THE BUDGET INSIDE THE BUDGET

LOW ALLOWANCES CAN HIDE THE REAL FINISHED COST

An allowance is a placeholder. If it is unrealistic for the quality you expect, the overage appears later.

1 WHAT'S INCLUDED?

Material, labor, delivery, tax and markup.

2 PRICE YOUR TASTE

Test allowances against real selections early.

3 TRACK OVERAGES

Keep one live total throughout the build.

> *“An allowance is not a price. It is a budget assumption.”*

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SECTION II

STRUCTURE
NEW CONSTRUCTION

STRUCTURE

STRUCTURAL DECISIONS FIRST

Prioritize decisions that would require opening walls, altering structure or replacing major systems if changed after closing.

1 CEILINGS

Height and volume.

2 WINDOWS

Size, placement and natural light.

3 EXTENSIONS

Foundation and roofline changes.

4 GARAGE

Depth, storage and EV readiness.

5 BASEMENT

Walkout, height and rough-ins.

6 PLUMBING

Future baths, bars and laundry.

7 ELECTRICAL

Panel, outlets, lighting and loads.

8 BLOCKING

Support for TVs, cabinetry and rails.

> *“Structure first. Decoration later.”*

DESIGN

DESIGN CENTER STRATEGY

Design centers can make budgets expand quickly. Separate high-impact permanent choices from items that can be changed easily later.

1 SPLURGE

Cabinet layout, flooring, primary shower and electrical.

2 COMPARE

Counters, plumbing, tile and lighting.

3 DEFER

Decorative fixtures, window treatments and accessories.

> “ *Spend where replacement would be expensive, disruptive or structurally difficult.* ”

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BUILD FOR YOU WITH A PLAN

PERSONALIZATION AND MARKETABILITY CAN COEXIST

A custom-feeling home can still respect the neighborhood's value framework and future buyer expectations.

1 LAYOUT

Flexible rooms and functional circulation.

2 BED/BATH

Stay aligned with market expectations.

3 FINISH LEVEL

Avoid dramatically outbuilding the neighborhood.

4 COLOR

Use broad appeal for permanent finishes.

5 OUTDOOR

Usable yards and outdoor living matter.

6 FUTURE USE

Work, aging and changing family needs.

> *"Build the home you want while understanding the market you are building it in."*

TIMELINE

FROM DIRT TO DOOR

Schedules vary, but construction follows a sequence. Knowing what comes next helps you ask better questions before decisions become urgent.

1 PRECONSTRUCTION

Permits, plans and selections.

2 FOUNDATION

Excavation, footings and walls.

3 FRAMING

Structure takes shape.

4 MECHANICALS

Plumbing, electrical and HVAC.

5 DRYWALL

The house begins to feel finished.

6 FINISHES

Cabinets, trim, tile, paint and fixtures.

> *“A delay early in the build can move many dates behind it.”*

BEHIND WALLS

BEFORE THE DRYWALL

Before insulation and drywall, photograph walls and ceilings. These images can be invaluable years later.

1 **FRAMING**

Beams, headers and blocking.

2 **PLUMBING**

Supply, drains, vents and shutoffs.

3 **ELECTRICAL**

Wiring paths and low voltage.

4 **HVAC**

Ducts, returns and equipment.

5 **WATERPROOFING**

Foundation and wet-area details.

6 **MEASUREMENTS**

Add reference dimensions to photos.

> *“Take the photos now. You cannot recreate this view after drywall.”*

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NEW DOES NOT MEAN PERFECT

BUYER DUE DILIGENCE STILL MATTERS

Municipal code inspections and independent buyer inspections serve different purposes. New construction still deserves careful evaluation.

1 PRE-DRYWALL

Inspect rough systems before concealment.

2 FINAL

Evaluate systems, finishes and visible defects.

3 SPECIALTY

Radon, sewer, well or septic where appropriate.

> *“New construction deserves the same thoughtful due diligence as any major investment.”*

CHANGE ORDERS

CHANGE ORDERS
& BUDGET CREEP

Require written pricing, track credits and overages and maintain one running total for every approved change.

1 PRICE FIRST

Know the cost before approval.

2 SCHEDULE

Ask about lead-time and completion impact.

3 CREDITS

Confirm deleted-item credits.

4 MARKUP

Understand builder overhead on changes.

5 APPRAISAL

Not every upgrade adds equal value.

6 RUNNING TOTAL

Maintain one current project number.

> *“The most dangerous upgrade is the one that feels too small to track.”*

PUNCH LIST

WALKTHROUGHS & PUNCH LISTS

A strong punch list is specific, organized and supported by photos. Separate cosmetic items from functional or safety concerns.

1 OPERATE IT

Doors, windows, faucets and controls.

2 LOOK HIGH & LOW

Trim, floors, cabinets and exterior.

3 WATER

Fixtures, drains, grading and moisture.

4 MECHANICALS

Confirm operation and documentation.

5 PHOTO

Record every agreed correction.

6 VERIFY

Revisit completed items.

> *"A good punch list is specific enough that everyone knows what complete means."*

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WARRANTY & THE FIRST YEAR

THE PROJECT DOES NOT END AT CLOSING

Learn the builder's warranty process, deadlines and emergency procedures before closing - then keep excellent records.

1 READ IT

Coverage periods and exclusions.

2 DOCUMENT

Dated photos and written descriptions.

3 PRIORITIZE

Water, electrical, HVAC and safety.

4 SEASONAL

Some issues only appear with weather.

5 MANUFACTURERS

Keep equipment and product warranties.

6 ONE-YEAR

Review before key deadlines expire.

> *“Keep a home file from day one: contract, plans, selections, photos and warranties.”*

SPEC HOMES

BUYING A SPEC HOME

A spec home can offer new construction without the full build timeline, but you still need to evaluate scope, workmanship, warranty and value.

1 WHAT CAN CHANGE?

Some selections may still be adjustable.

2 WHAT'S INCLUDED?

Confirm appliances, landscape and exterior work.

3 WHAT'S NEGOTIABLE?

Price, incentives, closing costs and upgrades.

> *"Finished does not mean take it or leave it. Understand the whole package."*

SAVE THIS PAGE

10 EXPENSIVE NEW-CONSTRUCTION MISTAKES

THE SHORT LIST I WANT EVERY BUYER TO READ

BUILDER'S PERSPECTIVE

1. Registering with a builder before understanding representation.
2. Budgeting from base price instead of the finished-home price.
3. Choosing a lot without studying drainage, grade and future surroundings.
4. Signing before understanding allowances, substitutions and escalation language.
5. Spending heavily on cosmetic upgrades while skipping structural decisions.
6. Failing to photograph framing and mechanicals before drywall.
7. Assuming a brand-new home does not need independent due diligence.
8. Approving change orders without keeping a running total.
9. Closing without a detailed, photographed punch list.
10. Discarding plans, selections, warranties and construction records.

> “*The most expensive mistakes are often decisions made too early, too late or without enough information.*”

BEFORE YOU VISIT THE MODEL

START WITH A STRATEGY

Whether you are comparing builders, evaluating a lot, buying a spec home or planning a custom build, I help clients look at the property through both a real estate and construction lens.

1 DEFINE

Budget, timeline, location and must-haves.

2 COMPARE

Builder, lot, contract, incentives and total cost.

3 EVALUATE

Construction, selections, inspections and resale implications.

4 DOCUMENT

Keep decisions, changes and commitments organized.

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