

## Visiting a Model Home

It's common to find model homes in a new development. They are designed to entice buyers by showcasing layout, construction options and other amenities. Here are some other great tips to consider when you visit a model home.

### VALUE OF AMENITIES

It's easy to go over budget when adding amenities to a model home. Things like granite countertops, luxurious floor coverings and epic bathrooms are great additions, but the costs of these additions add up.

Don't feel pressured by the salesman to upgrade to more expensive packages or additions. Remember, it's always possible to renovate the property later. For instance, maybe the granite countertops don't make sense to your budget right now, but in a few years, you can save money by installing them yourself or hiring a contractor.

### CONSTRUCTION ZONE

When you buy a new home in a new development, you must be prepared for noises from construction. At least until the community is built, you will see an increase in machinery, traffic and workers frequenting your surroundings. In fact, the sales contract might require you to acknowledge these potential disturbances. Know what you're getting into, and take note of the construc-



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### REAL ESTATE 101

#### Don't Forget Your Agent

If you're planning to buy a new home, you might think you don't need a buyer's agent. According to the National Association of Realtors, you should think again. "Even if it seems like plug and play to sign up with the builder's on-site agent, you're going to want someone representing your side of the deal," writes Cathie Ericson for Realtor.com. While the builder's agent will offer a wealth of information about your new home and neighborhood, a buyer's agent can help by recommending financing options, helping you negotiate extras, such as appliance or countertop upgrades, with the builder and help with overseeing a home inspection. Read more at <https://bit.ly/2k4dqvN>.

tion activity during your model home visit. Some builders will make efforts to mitigate the effects of ongoing construction, such as requiring workers

to clean up job sites and paying for a private street sweeper.

#### DOCUMENT YOUR VISITS

It can be difficult to sepa-

rate the different homes you see throughout your house-buying journey.

Document your visits by taking pictures or jotting down

notes in a notebook. Once you have checked out all the stops on your list, use the documentation to create a list of pros and cons for each structure. Here are some ideas to consider when making your decision.

- Proximity to places you frequent, such as work and grocery stores.
- How much sense the layout makes to your family and needs.
- Amenities to choose from and if they make sense for you.
- Quotes from the seller regarding warranties and financing options.

### USE YOUR IMAGINATION

When viewing a home under construction, it can be hard to envision what it will look like finished. Try to picture the house with a full-grown lawn and how you will sculpt the landscaping. Take a look around the neighborhood to see how other buyers have made the home their own.

Talk with the sellers to discover homeowners association fees or restrictions before you make plans to add exterior structures. In some cases, you might need to get approval from an association for additions such as a swimming pool, a patio or a shed. Take these potential restrictions into consideration.



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### HOMEWISE GLOSSARY

**Ground rent:** payment for the use of land when title to a property is held as a leasehold estate (that is, the borrower does not actually own the property, but has a long-term lease).  
SOURCE: Federal Trade Commission

## AD SPACE