DANNY HOWELL REAL ESTATE

BROKERED BY eXp REALTY

THE 2026 EDITION

NEW CONSTRUCTION

BUYERS GUIDE



PRESENTED BY

DANNY HOWELL

2026

LET ME PUT IT THIS WAY



Buying a new-construction home is not the same transaction as buying a resale. The contract favors the builders. The price you see is the start of the conversation, not the end of it. And most of what determines the quality of the house happens while nobody is looking — behind the drywall.

I spent almost a decade in construction before I ever sold a house. Since I began my real estate business in 2014, I have sold several hundred new construction homes, most of them representing the builder. So we know what the other side of the table is thinking, and we know what's worth asking at each stage.

This guide walks you through the same things we walk our clients through: the stages of a build, where the money actually goes, how long it really takes, and the questions that keep you out of trouble.

Nothing in here is a pitch. It's the explanation we'd give you across a kitchen table.

WHO WE ARE

We are a team of local Realtors who have worked both sides of a new-construction deal, for builders and for buyers.

WHAT WE DO

New construction and resale across the Kansas City metro, for buyers, sellers, investors, and builders.

OUR PROMISE

Our clients are never left in the dark — they know what's happening, what's next and what we're doing on their behalf.

WHAT MOST PEOPLE DON'T REALIZE ABOUT BUILDING

Clients aren't wrong about new construction. They've just never done it. Here's what changes compared to buying a house that already exists.

THE CONTRACT

It favors the builders. Some contracts are written by the builder's attorney. It's not the same as a standard Missouri or Kansas resale contract, and the protections you'd expect from one aren't automatically included.

THE AGENT IN THE MODEL HOME

They're helpful, but they work for the builder. That's their job. If you want someone whose job is to work for you, bring your own representation before you register on site.

THE PRICE

The base price buys the base house on a base lot. The lot premium, structural options and finish selections are added on top — and that gap is where most of the surprises live.

THE INSPECTION

"It's new" is not the same as "it's right." The city inspects to code minimums. An independent inspector — especially before drywall — checks the work you'll be living behind.

> Our clients are never left in the dark.

SPEC, SEMI-CUSTOM OR CUSTOM

Not every new house follows the same process. The further right you go, the more you decide — and the longer you wait. Many Kansas City builders offer more than one of these, sometimes in the same community.

FEWEST DECISIONS · FASTEST — MOST DECISIONS · LONGEST

SPEC HOME

BUILT BEFORE THERE'S A BUYER

Already under construction or finished. What you see is what you get, and the price is the price.

- → Quickest move-in of the three
- → Few or no selections left to make
- → Makes sense when a lease is ending or you are relocating on a date

SEMI-CUSTOM

THE BUILDER'S PLAN, YOUR CHOICES

The most common way to build in Kansas City's planned communities. A set of floor plans, a list of options, a design center.

- → Pick the lot, the plan and the finishes
- → Some structural changes allowed, most not
- → The rest of this guide is written mainly for this path

CUSTOM

YOUR LOT, YOUR PLANS

You usually bring or buy the lot, hire an architect or designer, and the builder builds to your drawings.

- → Every decision is yours
- → Longest timeline and the most of your time
- → Financing works differently — see "Financing a build"

LET ME PUT IT THIS WAY

There isn't a right answer here, only a right answer for your timeline and how many decisions you want to make. We'll tell you which builders in your area offer which.

YOUR FOUR DECISION POINTS

The builder's crew works through a dozen stages (the timeline on page 09). You only have to show up for four of them — the moments where you can still change something, and after which you mostly can't.

01

LOT AND CONTRACT

What you are actually signing, what is standard, and what the builder can and cannot change once it is signed. This is the stage to read every page, because it's the only stage where you have leverage.

02

SELECTIONS

The design center appointment: paint colors, tile, flooring, cabinets, countertops, trim style, fixtures. Structural items are already locked in the contract — this meeting is finishes only. Some are worth doing here; some are cheaper to do yourself after closing.

03

ELECTRICAL WALK

After framing, before drywall. Most builders walk the house with you so you can add outlets, switches, lights and low-voltage while the walls are still open; some also do a trim walk. The last chance to change what is behind the drywall — never skip it.

04

FINAL WALKTHROUGH

The punch list, what gets fixed before closing, and what the warranty actually covers after you move in. Get the fixes in writing, with dates, before you sign the closing documents.

THE BASE PRICE IS WHERE THE CONVERSATION STARTS

HOW THE AS-BUILT PRICE IS BUILT

Base price
The base house, with standard finishes, on a standard lot.

\+ Lot premium
Charged for the lot itself — corner, cul-de-sac, walkout, backs to trees.

\+ Structural options
Anything that changes the frame or footprint — written into the contract.

\+ Finish selections
Cabinets, counters, flooring, fixtures — chosen at the design center.

\+ What the base leaves out
Full yard sod, irrigation, blinds, garage door openers and fencing are not always included. Ask.

= **As-built price**
The number you actually finance and the one to budget from.

Every builder prices differently, and pricing changes. We run your actual plan and lot line by line before you sign.

LOT PREMIUM

The builder charges for the lot, not just the house. Ask what the premium is before you fall for the view.

STRUCTURAL OPTIONS

A third garage stall, a covered deck, a finished lower level. These go in the contract, before anything is drawn — they can't be added at the design center.

FINISH SELECTIONS

Some are worth doing at the design center. Some are cheaper the month after closing. We'll tell you which.

> The gap between base and as-built is where most surprises live. Closing that gap on paper, before you sign, is the whole job.

YOU'RE BUYING THE DIRT, TOO

With a build you're often choosing from a plat map and a half-graded street. The lot decides your drainage, your light, your basement and a good piece of your price. Here's what we look at.

THE GROUND

- → Flat lots are cheaper to build on; a gentle slope drains better and may allow a walkout basement
- → Mature trees add shade and cost — they limit where the house can sit
- → Which way the back of the house faces decides your afternoon sun

THE LOCATION

- → Corner lots: more frontage, less privacy, more yard to keep
- → Lots on the main road through the neighborhood carry the traffic
- → Backing to green space, trees or water usually carries a premium
- → Distance to the pool, trail or park — walk it, don't guess

THE PAPERWORK

- → Utility easements decide where a pool, shed or fence can go
- → HOA covenants decide exterior colors, fences, sheds and parking
- → Confirm water, sewer, gas, electric and internet are at the lot

WHAT'S INCLUDED

- → Sod for the full yard, or just an allowance?
- → Irrigation, blinds, garage door openers, the fence — ask each one
- → A driveway extension or a third stall changes the lot you need

LOT PREMIUMS

Cul-de-sac, walkout, oversized, backs to trees — the builder charges a premium for each, on top of the base price. The premium is negotiable more often than the base price is.

BEFORE YOU RESERVE

Visit at a different time of day than your first visit. Then walk it with us — construction experience is most useful standing on the dirt, before the foundation goes in.

IT IS NOT THE SAME LOAN AS A RESALE

The money moves at different times, and in different amounts, than on an existing house. None of it is complicated — it just has to be planned before you sign.

EARNEST DEPOSIT

Builders typically require 5% to 10% of the price at contract, depending on the builder. That's more than a resale, and often not refundable. Ask exactly when it stops being refundable.

BUILDER INCENTIVES

Closing-cost help or design-center credits are usually paid by the builder and sometimes require their preferred lender. Compare with two outside lenders — the incentive should outweigh any difference in rate and fees.

THE RATE LOCK

A standard lock won't cover a 6-to-12-month build. Extended locks exist, usually at a cost. Nobody knows where rates will be on closing day — plan for either direction.

THE APPRAISAL

A build is appraised when it's finished, not when you sign. If the as-built price runs well past base, the appraisal has to support it — one more reason to keep the upgrade list honest.

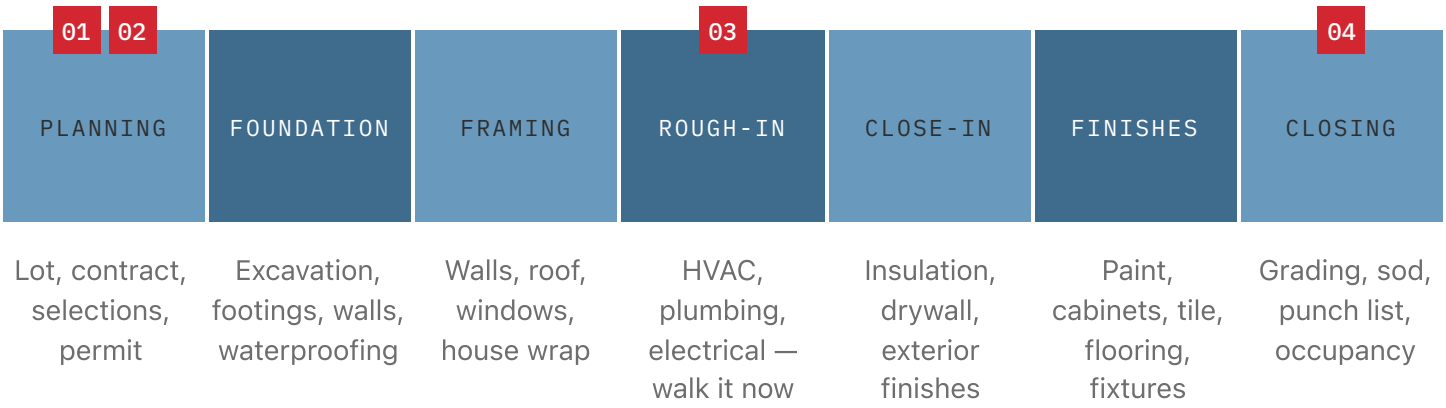
ASK YOUR LENDER

- → How long can I lock, and what does an extension cost?
- → What happens if the build runs past the lock?
- → Is there a float-down if rates are lower at closing?
- → Have you closed new construction with this builder before?

> Get pre-approved before you look at lots. It sets the as-built budget, and it changes how the builder treats you. Need recommendations for lenders? Ask me.

NOBODY CAN PROMISE A CLOSING DATE AT CONTRACT

A typical build runs 6 to 12 months, depending on the builder, the size of the home and the delays along the way. That's a range, not a promise — and the reason matters for how you plan your move. The red marks show where your four decision points from page 05 land.



YOUR DECISION POINTS · 01 LOT AND CONTRACT · 02 SELECTIONS · 03 ELECTRICAL WALK · 04 FINAL WALKTHROUGH

WEATHER

Foundations don't get poured in a hard freeze, and framing stops in a Missouri thunderstorm. Winter starts tend to run long.

INSPECTIONS

Each city inspects at set stages before the next trade can start. A failed inspection or a busy department adds days each time.

MATERIALS

Windows, cabinets and garage doors are ordered to your selections. A late order or a backordered item moves everything behind it.

WHAT THIS MEANS FOR YOU

If you have a house to sell or a lease ending, don't build your plan around the date in the contract. Build it around a window, with a fallback. We'll help you set both.

THE QUESTIONS THAT KEEP YOU OUT OF TROUBLE

Ask these at the stage they belong to. A good builder has straight answers — and a vague answer is information too.

01 · LOT AND CONTRACT

- → Who represents me in this transaction — and who represents the builder?
- → What exactly is included in the base price, and what is the premium on this lot?
- → Are all the structural options I want written into this contract? Nothing structural can be added later.
- → What happens to my deposit if the build runs long or I can't close?

02 · SELECTIONS

- → When is my selections deadline, and what happens if I miss it?
- → Is this an allowance or a fixed price — and what happens if I go over?
- → Can I see the standard finish installed, not just the upgraded one in the model?
- → Which of these would be cheaper to do myself after closing?

03 · ELECTRICAL WALK

- → When is the electrical walk, and can my inspector come along?
- → What does it cost to add an outlet, a switch or a can light at this stage?
- → Do you do a trim walk — and if so, when do I need my trim decisions made?
- → Where does the water go — grading, downspouts, sump, drain tile?

04 · FINAL WALKTHROUGH

- → What's on the punch list, who signs off on it, and by what date?
- → What does the warranty cover, for how long, and who do I call?
- → Are all the utilities on, tested and in my name for closing day?
- → Where are the manuals, paint codes and the shut-offs?

05 · THE BUILDER

- → Can I walk a community you finished five or more years ago?
- → Do you charge more if your costs go up during the build?
- → How many homes does each superintendent manage at once?
- → Are changes allowed mid-build, and what does a change order cost?

ANYWHERE IN THE KANSAS CITY METRO

We're licensed in Kansas and Missouri and work with buyers and builders across the metro, on both sides of the state line. The process in this guide is the same everywhere — but a handful of things change city to city, and that's where knowing the area pays off.

PERMITS AND INSPECTIONS

Every city runs its own building department, inspection schedule and pace — and that moves your timeline.

TAXES AND SPECIAL DISTRICTS

Rates vary by county and school district, and many new communities carry assessments or CID fees the base price doesn't show.

HOA AND COMMUNITY RULES

Fences, sheds, exterior colors, parking — every community sets its own rules. Read them before you pick a lot, not after.

BUILDERS AND TRADES

Builders don't work everywhere. We know who builds where, how they run their jobs and what to expect from each.

LOOKING AT A SPECIFIC COMMUNITY?

Send us the community and the builder, and we'll tell you what we know about both — 816-777-7000 or danny@dannyhowell.com.

FIVE THINGS WE SEE GO WRONG, AND WHY

1

REGISTERING AT THE MODEL HOME ALONE

Many builders will only recognize your agent if they're with you on the first visit. Walk in alone and you may have given up representation for the whole build without meaning to.

2

TREATING THE BASE PRICE AS THE PRICE

The as-built number is what you'll finance. Budget from that, not from the sign on the lot.

3

SKIPPING THE INSPECTION BECAUSE IT'S NEW

New houses are built by dozens of subcontractors on a schedule. A code inspection checks minimums; your inspector checks the work. Do both — at rough-in and before closing.

4

LEAVING STRUCTURAL ITEMS OUT OF THE CONTRACT

Structural options — garage stalls, covered decks, a finished lower level — have to be in the contract.

5

PLANNING THE MOVE AROUND THE CONTRACT DATE

Sell your current house, end your lease or book the movers for a firm date and the build will find a way to miss it. Plan for a window, with a fallback.

> There's a cost to waiting — and it's arithmetic, not a prediction. But there's a bigger cost to signing something you don't understand.

THE NEW CONSTRUCTION CHECKLIST

BEFORE YOU SIGN

- [ ] Get pre-approved with a lender who has closed new construction before
- [ ] Bring your agent to the first model-home visit and register together
- [ ] Ask for the lot premium and the full list of what the base price includes
- [ ] Read the builder's contract with someone who has read one before

SELECTIONS

- [ ] Get every structural option written into the contract before you sign
- [ ] Separate the finishes worth doing now from the ones to do after closing
- [ ] Confirm the as-built total in writing before anything is ordered

DURING THE BUILD

- [ ] Book an independent inspector for the electrical walk, before drywall
- [ ] Photograph every wall before drywall — you'll want to know what's behind them later
- [ ] Plan your sale or move-out around a window, not the contract date

BEFORE YOU CLOSE

- [ ] Book the final inspection and walk the punch list with the builder
- [ ] Get every unfinished item in writing, with a completion date
- [ ] Collect the warranty documents, manuals, paint codes and contacts

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READY TO MAKE YOUR MOVE?

Let's walk through the timing, the numbers and what happens next — no pressure, no pitch. Here's what working with us on a build looks like.

WE READ THE CONTRACT BEFORE YOU SIGN IT

Line by line, with your actual plan and lot — so the as-built number is on paper before anything is ordered.

WE WALK THE SITE WITH YOU

Electrical walk and final. Almost a decade in construction means we know what to look at when the walls are open.

YOU ALWAYS KNOW WHAT'S NEXT

What's happening, what's coming and what we're doing on your behalf — from the first conversation through closing day.



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Questions about the process? Contact me.

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Helping Kansas City buyers and sellers understand exactly what they're getting into before they sign.

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