VYLLA HOME

New Construction Buyer Guide

Information and tips for your next move

A practical guide for Arkansas buyers comparing builders, choosing a home and protecting their purchase from the first visit through the warranty period. Start with your total budget, establish representation and put every important promise in writing.



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Prepared October 2026. Educational guidance; your signed agreements and property specific professional advice govern your transaction.

Plan before visiting a builder

Choose the right purchase path

A completed home lets you evaluate what is already built. A home under construction may allow limited selections. A custom build can offer more control but requires more decisions and careful budgeting. Ask whether you are buying a finished home or entering a construction arrangement; financing and responsibilities may differ.

Establish who represents you

The builder sales representative may represent the builder. Before sharing your maximum budget or signing a registration form, clarify representation and ask how your own agent must be registered. Arkansas requires disclosure of whom an agent represents. Review your representation agreement, services and negotiated compensation.

Budget for the finished lifestyle

The advertised base price may exclude the lot premium, upgrades, landscaping, blinds, fencing, appliances or closing costs. Request an itemized total. Ask your lender and insurer to estimate costs using the completed home value; an early tax estimate based only on land may understate future expenses.

Compare the location as carefully as the floor plan

Check drive times, drainage, nearby development, utilities, internet service, easements and association rules. Verify school assignments directly with the district. For rural sites, investigate water supply, septic suitability, access and any required approvals before committing.

Before the first visit checklist

[ ] Establish your comfortable monthly payment and cash reserve.
[ ] Clarify representation and builder registration.
[ ] Identify must haves and limits on upgrades.
[ ] Ask what is included in the advertised price.

Compare builders and contracts

Investigate the builder

Ask for references from recently completed homes and owners who have submitted warranty claims. Review applicable licensing, insurance and local permit records. Tour completed work and ask how supervision, communication and subcontractor coordination are handled.

Understand the paperwork

Builder contracts can differ from resale contracts. Review deposits, refund conditions, financing and appraisal contingencies, completion dates, extensions, inspection access, dispute procedures and cancellation rights. Have an Arkansas attorney review terms you do not understand before signing.

Write down every selection

Attach specifications for materials, models, dimensions, finishes and included features. Ask what happens if an item is unavailable. Require written change orders that state the additional price, any refund and the schedule impact. Keep a running total and retain signed copies.

Evaluate incentives

Compare the builder lender offer with another lender using equivalent loan terms and written cost estimates. Ask whether a credit is tied to a particular lender or title company, whether restrictions apply and when a rate lock expires. A larger incentive does not automatically produce a lower total cost.

Questions worth asking

Who owns the lot before closing? What protects my deposit? Can the price change? What if completion is delayed or the appraisal is low? Who pays for a rate lock extension? Which verbal promises need to be added to the contract?

Monitor construction and inspections

Create a communication routine

Identify one primary builder contact and request regular progress updates. Keep dated photographs, selection sheets, change orders and emails together. Visit only with permission and follow site safety rules; do not enter an active jobsite on your own.

Plan independent inspections

Ask about inspection access before signing. Discuss foundation or pre pour review, pre drywall inspection and a final inspection with a qualified inspector. The right stages depend on the build. Municipal inspections serve a different purpose and do not replace an independent review of your purchase.

Look beyond cosmetic finishes

Ask the inspector to evaluate accessible systems, installation quality and visible moisture or drainage concerns. Confirm how defects will be addressed and whether a reinspection is permitted. Do not remove contractual protections simply because the home is new.

Prepare for a changing schedule

Weather, materials, approvals and other delays can affect completion. Keep a backup housing and storage plan. Avoid an inflexible moving date until closing is sufficiently certain, and confirm lender requirements for completion and occupancy documentation where applicable.

Progress record

Inspection stage _____ Date _____
Concern _____
Builder response _____
Correction due _____ Reinspection _____

Close carefully and use your warranty

Document the final walkthrough

Test accessible fixtures, appliances, doors and windows with permission. Record unfinished work and agreed corrections in a signed punch list. Identify who completes each item and by when. Do not assume an oral promise will survive closing; ask your agent, lender and attorney how unresolved work should be handled.

Review the closing figures

For covered mortgage loans, the lender must provide the Closing Disclosure at least three business days before closing. Compare it with your Loan Estimate and question changes. Confirm cash needed, financing, title coverage, possession and required completion documents.

Protect your closing funds

Verify wire instructions by calling a trusted closing contact at a previously verified number. Do not rely on a changed email, text or a phone number supplied in that message. If funds go to the wrong account, contact your bank immediately.

Build a warranty calendar

Read the actual warranty for covered components, exclusions, claim deadlines and dispute requirements. Coverage varies; do not assume every builder provides the same one, two or ten year protection. Keep manufacturer documents separately. Report concerns in writing and save confirmation. Consider an inspection before key coverage expires.

Move in checklist

[ ] Receive keys, codes, manuals and warranty contacts.
[ ] Locate shutoffs and learn maintenance requirements.
[ ] Confirm correction appointments in writing.
[ ] Photograph the home condition and retain all records.

Your next steps with Joyce

Vylla Home

Bring your questions, priorities and timing. We can discuss the property, the choices in front of you and the next practical step.

Call 501-804-5287
Visit AskJoyceBaugh.com

Conversation planner

My main goal _____

My preferred timing _____

My biggest question _____

Documents I need to gather _____

My first action and target date _____

Sources and further reading

Arkansas Real Estate Commission | Agent Representation
https://arec.arkansas.gov/resources/agent-representation/

Federal Trade Commission | Warranties for New Homes
https://consumer.ftc.gov/articles/warranties-new-homes

Consumer Financial Protection Bureau | What is a Closing Disclosure
https://www.consumerfinance.gov/ask-cfpb/what-is-a-closing-disclosure-en-1983/

Consumer Financial Protection Bureau | Beware of mortgage closing scams
https://www.consumerfinance.gov/owning-a-home/beware-mortgage-closing-scams/

Official resources reviewed October 2026. Procedures and requirements can change. Verify current information with the relevant agency, lender, servicer or qualified professional.