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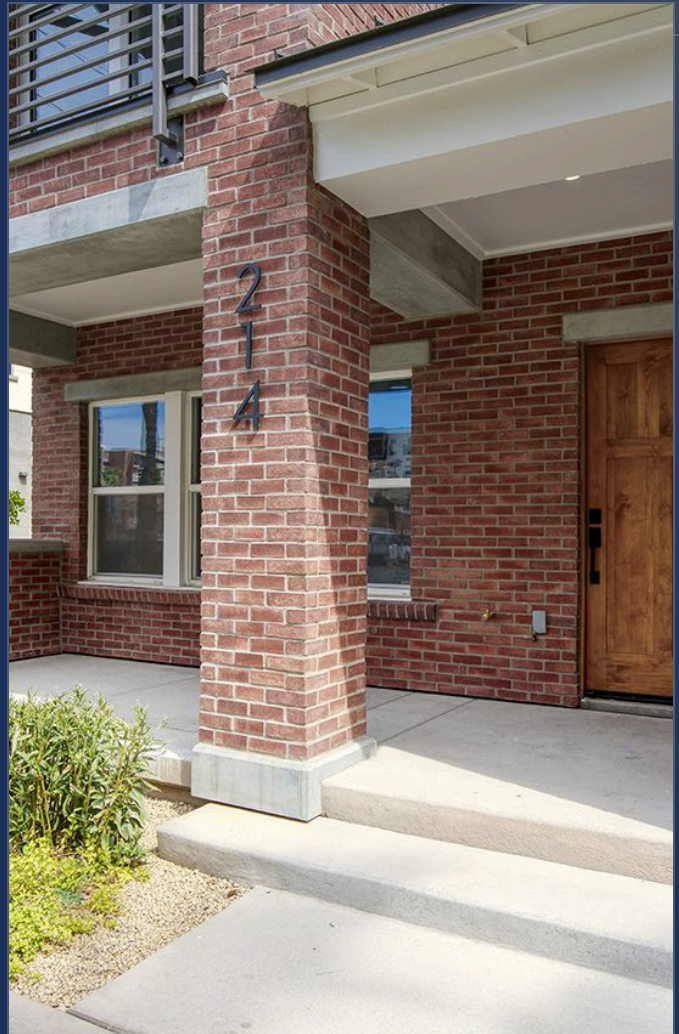
HOME CO.

NEW CONSTRUCTION TIMELINE &
BUYER GUIDE

From planning to *keys in hand.*

*An honest walkthrough of the seven
stages of new construction — what
happens, why it matters, and what to
expect at each milestone.*

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RESIDENCES ON 2ND · DOWNTOWN PHOENIX

A FRIEND IN THE INDUSTRY, IN PRINT

Most buyers go in without a real *roadmap*.

New construction is one of the most exciting things you'll ever do — and one of the most complex. This guide exists to give you the same vantage point we work from every day: a clear view of what's happening, why it matters, and what's coming next. No builder spin, no fine-print surprises.

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A stage-by-stage walkthrough

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01 · THE BUILD ITSELF

The seven stages of *new construction*.

Construction doesn't truly begin when excavation starts — it begins when the right decisions get made and documented. Each stage below covers what happens, the trades involved, and the inspections required before moving on.

STAGE ONE

I

Pre-Construction Planning

TYPICALLY 4–12 WEEKS

Pre-construction planning is the most important stage of any project. It is where ideas become buildable plans, and where the majority of future problems are either prevented — or created.

This stage typically includes defining project scope and budget, coordinating architectural and engineering plans, evaluating site conditions, and preparing permit submissions. It is also where major systems are designed: structural, drainage, utilities, and energy.

"Construction does not begin when excavation starts. It begins when the right decisions are made and documented."

Decisions made here affect every stage that follows. A well-planned project moves forward with fewer interruptions, more accurate pricing, and a clearer timeline. When planning is rushed, construction becomes reactive — leading to delays and cost increases later.

WHAT'S HAPPENING

- Plans & permits
- Architectural & engineering coordination
- Site evaluation & soils report
- Structural & energy design
- Drainage & utility planning
- Budget refinement
- Municipal permit submittal

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STAGE TWO

Site Preparation & Foundation

TYPICALLY 3–6 WEEKS

Once permits are approved and planning is complete, physical construction begins with site preparation. This stage sets the literal foundation for everything that follows.

Site work may include clearing, grading, excavation, erosion control, and establishing access for equipment and materials. Underground utilities and drainage are often installed during this phase and must be inspected before concrete is poured.

Foundation work follows — slab, crawl space, or basement, depending on design and site conditions. Concrete placement is carefully coordinated with inspections and requires proper curing time to achieve full strength.

"Rushing foundation work creates long-term structural issues that are difficult and expensive to correct later. This stage is about precision, not speed."

WHAT'S HAPPENING

- Lot preparation
- Clearing & grading
- Excavation
- Erosion & drainage control
- Underground utility rough-ins
- Foundation forming & rebar
- Concrete pour & curing
- Foundation inspection

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STAGE THREE

Framing & Structural Systems

TYPICALLY 4–8 WEEKS

Framing is where the home's structure takes shape. Walls, floors, roof systems, and structural beams are installed according to engineered plans.

This phase also includes setting rough openings for windows and doors, installing sheathing, and integrating weather-resistant barriers. Structural inspections are required to confirm framing meets code and design specifications before moving forward.

While framing is visually exciting, it's also one of the most critical stages for quality and longevity. Structural accuracy affects everything that follows — from drywall and cabinetry to whether your doors and windows operate properly.

"Speed at this stage does not equal progress. Proper layout, alignment, and inspection are what allow the project to move forward smoothly."

WHAT'S HAPPENING

- Wall & floor framing
- Roof framing & trusses
- Sheathing
- Housewrap / weather barrier

- Windows & exterior doors
- Roofing
- Siding & gutters
- Framing & structural inspection

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STAGE FOUR

Rough-In Trades — Plumbing, Electrical & Mechanical

TYPICALLY 4–8 WEEKS

Once the structure is in place, the project moves into the rough-in phase. This is where the essential systems that make the home functional are installed inside the walls, floors, and ceilings.

Plumbing lines, electrical wiring, HVAC ducting, ventilation, and any specialty systems — fire sprinklers, low-voltage wiring, smart-home pre-wires — are routed according to the approved plans. This work follows strict code requirements and is coordinated carefully so that systems don't conflict with one another.

After rough-in is complete, municipal inspections are required. Inspectors verify systems are installed correctly and safely **before walls are closed**. Until these inspections are approved, the project cannot move forward.

"Changes made during or after this stage are often costly because they involve reopening finished work. This is why clear planning and early decision-making are critical."

WHAT'S HAPPENING

- HVAC ductwork & equipment set
- Plumbing supply & drain lines
- Electrical wiring & panel
- Low-voltage / data / smart-home
- Bath & kitchen ventilation
- Pre-drywall walk & buyer inspection window

- Mechanical, electrical, plumbing inspections

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STAGE FIVE

Insulation, Drywall & Interior Surfaces

TYPICALLY 3–6 WEEKS

With rough-in inspections approved, the home begins transitioning from structure to interior space. Insulation is installed to improve energy efficiency, comfort, and sound control, following current building codes and design requirements.

Drywall is then hung, taped, and finished. This process requires multiple steps and drying periods to achieve smooth, durable surfaces. Rushing this stage leads to visible imperfections and long-term cracking.

At this point, the home starts to feel enclosed and recognizable as a living space. Progress may seem slower here — much of the time is spent allowing materials to dry and cure properly, which protects the quality of the finished surfaces.

"This stage sets the groundwork for every visible finish that comes later."

WHAT'S HAPPENING

- Insulation install & inspection
- Drywall hang
- Tape, mud & finish (multiple coats)
- Texture application
- Drying / curing periods
- Surface prep for paint & trim

Interior & Exterior Finishes

TYPICALLY 8–14 WEEKS

The finishes stage is where the design choices made earlier finally come to life. Cabinetry, flooring, tile, fixtures, appliances, trim, and lighting are installed in a carefully coordinated sequence.

Exterior finishes — siding, paint, exterior trim — are completed alongside interior work when weather allows. Multiple trades are often working in the space during this phase, making scheduling and coordination especially important.

Because finishes are highly visible, this stage requires careful attention to detail. But the quality of finish work depends heavily on the accuracy and preparation of earlier stages. Finishes cannot compensate for structural or system-level issues beneath the surface.

"This is typically the longest and most detail-oriented phase of construction."

WHAT'S HAPPENING

- Interior doors & trim
- Paint (interior & exterior)
- Cabinets
- Countertops
- Tile & tub surrounds
- Flooring
- Plumbing & lighting fixtures
- Appliances
- Hardware, mirrors, accessories

Final Inspections, Punch List & Handover

TYPICALLY 2–4 WEEKS

The final stage focuses on verification, refinement, and transition. Before a home can be occupied, all required final inspections must be completed and approved. These inspections confirm the home meets safety, energy, and building code requirements.

Once inspections are passed, a **punch list** is created — a detailed review of remaining items that need adjustment, correction, or completion. These are often minor but important details that ensure the home functions as intended.

After punch list items are addressed, the project moves into handover: system walkthroughs, explanations of maintenance requirements, and the transition from construction to ownership.

"Completion is not simply about appearance; it's about functionality, safety, and long-term performance."

WHAT'S HAPPENING

- Final municipal inspections
- Certificate of Occupancy
- Builder pre-walk
- Buyer final walkthrough
- Punch list creation & resolution
- Systems orientation & warranty handoff
- Closing & keys

How long the stages of construction *typically take*.

While the stages generally follow the same sequence, the time required for each varies by project. Design complexity, site conditions, permitting, material availability, and weather all influence the schedule.

TYPICAL RANGE

Custom Builds

10–18 months from groundbreak to keys. Higher-end finishes, structural complexity, and longer lead times all extend the schedule.

MOST COMMON

Spec & Infill Builds

5–10 months is a realistic range for a well-managed Phoenix infill build. Plans are repeatable, trades are dialed in, decisions are pre-made.

HEADS UP

Major Remodels

4–9 months, with the biggest variable being unknowns uncovered when existing finishes come off. Plan a contingency for both budget and schedule.

A NOTE ON "ON SCHEDULE"

Some stages move quickly. Others involve unavoidable waiting periods — inspections, curing, material delivery.

Construction is a process, not a straight line. Understanding that ahead of time is what keeps progress from feeling like delay.

03 · KNOW BEFORE YOU GO

Financing a new *build*.

Financing new construction is meaningfully different from a resale. You may be under contract for 6–12 months before closing — and that gap creates specific challenges.

THE RATE LOCK PROBLEM

Standard rate locks are 30–60 days. If your home takes 8 months, that's useless. You need an **extended rate lock** — ask about this on day one, not day 180. Builder preferred lenders sometimes offer programs here. Always compare before committing.

★ **Bri's take:** Get pre-approved before you fall in love with a floor plan. Use a lender who has done new construction loans before — the process is different enough that experience matters.

The golden rule.

Don't open new credit cards, finance a car, or change jobs without telling your lender. **Your financial profile at closing must look the same as it did at contract — or better.** Your lender re-verifies right

before you close.

This isn't lender suspicion. It's federal underwriting requirements. A surprise on day 175 of a 180-day build can derail closing.

04 · TYPES OF LOANS

Match the loan to the *build*.

MOST COMMON

Conventional

3–20% down, good credit required (740+ for best rates). Works well for new construction with an extended rate lock.

GOVERNMENT-BACKED

FHA

3.5% down, more forgiving credit. Requires mortgage insurance. Home must meet FHA appraisal standards — confirm with builder early.

MILITARY BENEFIT

VA

Zero down for eligible veterans. No mortgage insurance. Builder must be VA-approved. Extra steps — worth it if you qualify.

BUILDER SCENARIO

Construction-to-Perm

One loan covering construction that converts to a permanent mortgage at completion. More common in custom than infill spec.

★ **Bri's take:** Builder incentive loans can be the best deal — or just seem like it. Get a competing quote first, then decide. Use the incentive as a starting point, never a final answer.

05 · READ THE FINE PRINT

Pre-approval to *clear-to-close*.

A pre-approval is a starting point. A conditional approval is progress. A **clear to close** is the finish line. Don't confuse them.

STEP 1

Pre-Approval

Lender has reviewed credit, income, and assets. Useful for shopping and contracting — but it's not a guarantee.

STEP 2

Conditional Approval

Underwriting has signed off, with conditions to satisfy: appraisal, verified employment, seasoned funds, no new debt, clean title.

FINISH LINE

Clear to Close

Official loan approval. Have down payment confirmed and ready to wire, homeowner's insurance bound, and valid ID ready.

WIRE FRAUD IS REAL

Always verify wire instructions by phone using a number you sourced independently — not from the email. Title and lender wire fraud is one of the fastest-growing crimes in real estate. A 60-second phone call protects your entire down payment.

06 · IT'S NOT PERSONAL

Why lenders ask for *everything*.

At some point your lender is going to ask you for something that feels absurd. A letter explaining a \$200 deposit. Bank statements going back two years. A gift letter from a relative. This is normal.

Lenders are required by federal guidelines to document virtually everything. They're satisfying an underwriter with a strict checklist — not making your life difficult.

- **Large deposits:** Must be explained and sourced. Any unusual deposit gets flagged.
- **Employment gaps:** Even short ones need a written explanation. Keep it simple.

- **Gift funds:** Specific letter format required. Tell your lender early.
- **Self-employment:** Two years of returns, P&L, sometimes more. Start gathering before you shop.
- **Old collections:** Don't hide anything. Underwriters find everything, and discovering it late is far worse.

THE GOLDEN RULES — FROM CONTRACT TO CLOSE

No new credit. No new car. No job change without telling your lender. Don't co-sign for anyone. Don't move money between accounts unnecessarily. Don't pay off a collection without checking first — sometimes that hurts more than it helps. Your financial profile at closing must look exactly like it did at contract.

- ★ **Bri's take:** Most lender requests feel intrusive because they are. The right answer is always to provide what's asked, fast, and move on. Lenders move at the speed of their slowest document.

07 · DO YOUR HOMEWORK

What to look for in a *builder*.

- **Track record:** Have they finished what they've started? Drive by previous projects. Talk to past buyers.
- **Warranty:** What's covered, for how long, and how do you make a claim?
- **Financial stability:** Is the project well-capitalized? A builder who runs out of money mid-build is a nightmare.
- **Communication:** How they communicate during sales is exactly how they'll communicate during the build.
- **Subcontractor relationships:** High turnover among trades is a red flag for quality and timeline.
- **Completion history:** Delays happen — but chronic delays are a management problem, not bad luck.

RED FLAGS

High-pressure sales tactics. Vague answers about timeline. No willingness to share previous buyer references. A "preferred" lender who's the only option. Contracts that can't be reviewed before signing. Reluctance to allow third-party inspections.

★ **Bri's take:** The best thing I can do is introduce you to a builder I already know and trust. You shouldn't have to vet this from scratch every time.

08 · KNOW WHAT YOU'RE SIGNING

The contract-to-close *process*.

Builder contracts are written by the builder's attorney, for the builder's benefit. Read them carefully. Understand what you're agreeing to.

- **Earnest money:** Often 1–3% with limited refund conditions. Know exactly when you can get it back.
- **Price escalation clauses:** Some contracts allow price increases if material costs spike. Know the cap before signing.
- **Change orders:** Any mid-build change goes through a formal process — and costs more than you expect.
- **Completion date language:** Usually "estimated." Know the outside date and what happens if they miss it significantly.
- **Dispute resolution:** Many require binding arbitration. Not necessarily bad — but know it going in.
- **Warranty terms:** Distinguish builder workmanship warranty from manufacturer warranties on appliances and systems.

HAVE AN ATTORNEY REVIEW YOUR CONTRACT

A few hundred dollars upfront. Absolutely worth it. A real estate attorney who has reviewed builder contracts can flag anything unusual before you're locked in.



DESIGN SELECTIONS CARRY THROUGH EVERY SURFACE YOU TOUCH. · RESIDENCES ON 2ND,
DOWNTOWN PHOENIX

09 · SPEND SMART

Upgrades & design selections.

Design selection day is exciting and expensive. The design center is where builders make significant margin. Upgrades can be marked up 2–3x what you'd pay after close. Upgrade strategically.

WORTH UPGRADING AT THE DESIGN CENTER

Flooring — especially stairs and secondary bedrooms

Cabinet hardware — hard to change without damage later

Electrical — outlet locations, lighting, recessed cans

Structural options — windows, doors, layout changes

Rough-in plumbing — add now, finish later for less

Insulation upgrades — saves money for life of the home

CONSIDER DOING AFTER CLOSE INSTEAD

Backsplash tile — retailers have better selection + pricing

Light fixtures — markup is significant, swaps are easy

Window treatments — never buy these from the builder

Smart home devices — install your own after close

Landscaping — often better to control yourself

Decorative mirrors + accessories — huge markup, easy aftermarket

★ **Bri's take:** Set a firm upgrade budget before you walk in. It is very easy to leave having spent \$40,000 more than you planned. Decide what matters most in advance — and stick to it. I'll be there with you.

Inspections on new *construction*.

New doesn't mean perfect. Builders use dozens of subcontractors. Mistakes happen. Inspections catch them before they become your problem.

WHEN TO SCHEDULE

Pre-Drywall: The most important. After mechanicals are roughed in, before drywall goes up. Your only chance to see what's in your walls.

Final: 1–2 weeks before projected close. Gives the builder time to fix items before closing.

Visiting during construction.

Never visit without permission. Active job sites carry real liability. Wear closed-toe shoes. Don't touch anything. Go with your agent or a scheduled rep. Best times: framing, pre-drywall, and finishes.

★ **Bri's take:** I coordinate site visits as a standard part of the process. You shouldn't have to ask awkwardly — I'll be there with you.

FINAL WALK CHECKLIST

☐ Insulation coverage throughout

☐ GFCI outlets in wet areas

☐ Plumbing pressure, no leaks

☐ HVAC and duct sealing

☐ Roof and flashing

☐ Window/door seals + operation

☐ Grading away from foundation

☐ Garage door auto-reverse

☐ Smoke/CO detector placement

☐ Appliances installed + working

☐ Stair handrails secure

☐ Exterior siding + trim



Use an inspector with **new-construction experience specifically**. The checklist is different from resale — they know what builders commonly miss that city inspectors don't always catch.

When something looks *wrong*.

At some point during your build you'll see something that worries you. A crack in the foundation. A window in the wrong place. Flooring that doesn't match your selection. **Take a breath. Take a photo.**

Then take action.

RAISE IT THE RIGHT WAY

1. Document it first — photo, video, date, description.
2. Raise it through your agent, not directly to a subcontractor.
3. Put it in writing — texts and emails create records, verbal conversations don't.
4. Give the builder a reasonable chance to respond. Most issues get resolved.

★ **Bri's take:** My job intensifies after you go under contract. I'm watching the build with you, raising concerns on your behalf, and making sure you don't close on something that isn't right.

COMMON CONCERNS + HOW TO HANDLE THEM

Wrong materials installed: Catch before close. After close it becomes a warranty claim and a much longer process.

Structural concerns: Don't self-diagnose. Bring a professional inspector who can tell you whether it's a real problem or normal variation.

Timeline delays: Get the reason and a new projected date in writing. If significant, understand your contract rights.

Quality issues at final walk: The punch list is your tool. Every item you note is the builder's responsibility before close.

Things that look alarming but are normal: Hairline cracks in curing concrete, uneven surfaces that will be covered, rough framing before it's fully connected. Ask before you panic.



THE WALKTHROUGH IS THE LAST TIME THE HOUSE IS ONLY YOURS ON PAPER. · RESIDENCES ON 2ND, DOWNTOWN PHOENIX

12 · THE FINISH LINE

Final walk, punch list & *handover*.

The last few weeks of a build feel both fast and slow. Here's what's actually happening — and what to do at each step.

~2 WEEKS OUT

Final Inspections & CO

Municipal inspectors confirm safety, energy, and code compliance. The builder receives the Certificate of Occupancy — the legal green light to close.

~1 WEEK OUT

Final Walkthrough

You walk every room with the builder. Test every outlet, faucet, light, door, and window. Anything that isn't right goes on the punch list. Don't be rushed.

CLOSING DAY

Keys & Handover

Funds wire, documents sign, keys transfer. The builder walks you through systems and warranty docs. Save everything — manuals, paint codes, receipts.

AFTER CLOSE: YOUR WARRANTY

Arizona law requires builders to warrant certain items for specific periods. Keep your builder's warranty documentation somewhere you'll actually find it. Document any post-close issues in writing promptly — most warranties have notice requirements.



RESIDENCES ON 2ND · DOWNTOWN PHOENIX

You deserve
someone in
your *corner*.

ROCHE HOME CO. · PHOENIX INFILL EXPERTS

Buying new construction is one of the most exciting things you'll ever do — and one of the most complex. Having an agent who specializes in new home sales, knows the builders, manages the timeline, and actively advocates for you from contract to keys changes everything.

That's what Roche Home Co. does. Every time.

WHAT WE BRING TO EVERY PROJECT

More than a listing. A complete buyer *experience*.

01

NEW CONSTRUCTION EXPERTISE

A decade in new home sales — managing buyers through long timelines, milestone walks, design selections, and the contract-to-CO gap that kills deals when no one's managing it.

02

THE CLEAN CLOSE METHOD™

Every home under contract before CO. Buyer financing processed during construction. Zero vacant finished inventory. Developers exit clean. Buyers close fast.

03

TECH-FORWARD + NIMBLE

Weekly progress photo updates, digital buyer pipelines, AI-assisted marketing. We move at the speed the market demands — not the speed big builders do.

Bri Roche

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