FEARLESS
REALTY

THE NEW CONSTRUCTION GUIDE · 2027 EDITION

Buying a Brand New Home in San Diego

How to tour models, negotiate with builders and close on a new build without leaving money on the table.

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A LETTER FROM JONATHAN

Before You Walk Into a Model Home

There is nothing like a brand new home: the smell of fresh paint, a warranty, energy efficient systems and nobody else's wear and tear. More and more of the families we work with in the South Bay and across San Diego County are choosing new construction.

But buying from a builder is different from buying a resale home. The friendly person in the sales office works for the builder. The contract is the builder's contract. And the best incentives go to buyers who know what to ask for. This guide is the playbook our team uses for every new construction client, so you can enjoy the excitement of a new home and still protect your money.

Jonathan Fisher & The Fearless Realty Team

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01

Bring Your Agent on the Very First Visit

This is the single most expensive mistake new construction buyers make, and it happens before they ever sign anything.

HOW BUILDER REGISTRATION WORKS

- Most builders require your agent to **physically come with you on your first visit** to each community and register you at the sales office.
- If you walk in alone, give your name, or sign up on the builder's website first, many builders will not let an agent represent you later in that community.
- Registration is usually **per community**, so each new neighborhood you tour needs a first visit together.
- Some registrations expire after a set time if you do not come back, so we keep track of them for you.

WHY YOU WANT YOUR OWN REPRESENTATION

- The on site sales team represents the builder, not you. Their job is to sell homes at the best terms for the builder.
- Builder contracts are written by the builder and are different from the standard California purchase agreement.
- We compare incentives across builders, review the lot, the plan, the upgrades and the paperwork, and stay with you through construction, walk through and warranty.
- Many builders offer to compensate the buyer's agent. We confirm in writing how our fee is handled before you sign anything, so there are no surprises.

> **The Fearless rule:** text us before you visit any model home, open house or builder event. We will meet you there, register you, and walk the community with you.

02

Know the True Monthly Cost

Two new homes at the same price can have very different monthly payments. In newer master planned communities, special taxes and HOA dues can change the math by hundreds of dollars a month.

YOUR MONTHLY COST INCLUDES

- Principal and interest on your loan
- **Property taxes:** in California the base rate is about 1% of the purchase price, plus local voter approved bonds and assessments
- **Mello Roos (Community Facilities District) special taxes:** common in newer communities to pay for schools, roads and parks. Newer Chula Vista, Eastlake and Otay Ranch communities commonly carry roughly $1,500 to $4,000 a year
- **HOA dues:** in South Bay communities we track, dues range from under $200 to over $500 a month depending on amenities
- Homeowners insurance and, if your loan requires it, mortgage insurance

ASK THE BUILDER FOR THESE, IN WRITING

- ☐ The Notice of Special Tax for the lot (what you pay, for how long, and how much it can increase each year)
- ☐ The estimated total tax rate for the community
- ☐ The HOA budget and current monthly dues
- ☐ Any additional maintenance or lighting district assessments

> Ask us for a side by side cost breakdown. We will show you the full monthly number for every community you are considering, before you fall in love with a model.

Sources: San Diego County Assessor, Mello Roos overview; JVM Lending, Mello Roos ranges by area; current community listings for HOA dues. Figures change; always confirm for the specific lot.

03

Quick Move In or Build From a Plan

Builders sell two ways. Each has a different timeline, a different level of choice and a different amount of room to negotiate.

Quick move in home

Already built or close to finished. Upgrades are chosen for you.

- Close in weeks, not months
- What you see is what you get
- Often the strongest incentives, especially near the end of a quarter or phase
- Great for PCS moves, relocations and lease end dates

Build from a plan

You pick the lot, the plan and the finishes. Construction can take many months.

- Your choice of design and upgrades
- Lot premiums for views, size or location
- Plan for rate changes before closing
- Prices can rise in later phases

UPGRADES: SPEND WHERE IT COUNTS

- **Worth it at the design center:** structural items that are hard to change later, like extra outlets, wiring, plumbing locations, ceiling height, layout options and the lot itself.
- **Often cheaper later:** paint, light fixtures, window coverings, some flooring and landscaping.
- Upgrades are usually paid as a deposit or added to the price, and the appraisal may not count every dollar. Set an upgrade budget before you sit down.

04

Negotiate the Builder's Way: Incentives

Builders rarely cut the base price, because it sets the value for every neighbor. Instead they negotiate with incentives. Knowing that is how you win.

INCENTIVES BUILDERS COMMONLY OFFER

- Credits toward closing costs
- Interest rate buydowns, often tied to using the builder's preferred lender
- Design center credits or included upgrades
- Appliance, window covering or landscaping packages on quick move in homes

HOW WE NEGOTIATE FOR YOU

- We compare current promotions across builders and communities, so you know what a good offer looks like right now.
- We ask for incentives where they help you most: a lower monthly payment, less cash to close, or the upgrades you actually want.
- Timing matters. Quarter end, phase close outs and finished inventory often have the most room.

PREFERRED LENDER OFFERS

- A builder's incentive may require its affiliated lender. That can be a great deal, but compare it.
- Get an official Loan Estimate from the preferred lender and from an outside lender, and compare the rate, the fees and the total cash to close.
- Ask exactly what you lose if you choose a different lender.

> Incentives change month to month and are never guaranteed. We will tell you what each builder is offering when you are ready to tour.

05

Read the Builder Contract and Documents

Builder purchase agreements are written by the builder and usually favor the builder. Read them before you sign, not after.

WHAT WE REVIEW WITH YOU

ITEM	WHAT TO LOOK FOR
Deposits	How much, when it is due, and whether any of it is refundable
Completion date	Estimated dates, how much they can move, and what happens if construction runs late
Financing and appraisal	Whether you can cancel if your loan or appraisal falls short
Upgrades and changes	Deadlines for selections and the cost of change orders
Walk through and closing	When your final walk through happens and how open items are handled
Disputes	Arbitration terms and the builder's warranty claim process

DOCUMENTS TO ASK FOR

- ☐ California Department of Real Estate Public Report for the subdivision
- ☐ HOA CC&Rs, rules and budget
- ☐ Notice of Special Tax (Mello Roos)
- ☐ The builder's written warranty
- ☐ Plot plan showing your lot, setbacks, easements and nearby future construction

06

Inspect a Brand New Home

New does not mean perfect. Homes are built by many different crews on a tight schedule, and small misses are common. An independent inspection is one of the best investments you can make.

WHEN TO INSPECT

- **Pre drywall:** before the walls are closed, an inspector can see framing, plumbing, electrical and insulation. Ask the builder for its inspection policy early.
- **Final inspection:** before your walk through, to build a complete list of items to fix.
- **Before your warranty ends:** an inspection around month 11 helps you report items while they are still covered.

AT YOUR FINAL WALK THROUGH

- [ ] Bring painter's tape and mark every scratch, chip and gap
- [ ] Run every faucet, shower, appliance and the HVAC
- [ ] Open and close every door, window and cabinet
- [ ] Check grading and drainage around the home
- [ ] Get a signed list of items the builder will complete, with dates

07

Your Warranty and the First Year

California gives new home buyers real protection through the Right to Repair Act (SB 800, Civil Code sections 895 to 945.5). Know how it works so you use it.

WHAT CALIFORNIA LAW PROVIDES

- Builders must give a written warranty of at least **one year on fit and finish**: cabinets, mirrors, flooring, interior and exterior walls, countertops, paint finishes and trim.
- The law sets building standards with different time limits for different systems, and an outer limit of **10 years** for claims under the Act.
- Before going to court, the law gives the builder the chance to inspect and repair. Follow the builder's written claim process.

MAKE YOUR WARRANTY WORK FOR YOU

- [ ] Read the builder's written warranty; many builders add coverage beyond the minimum
- [ ] Report problems in writing, with photos and dates
- [ ] Keep a folder of your contract, warranty, manuals and every request
- [ ] Follow the maintenance manual; skipped maintenance can affect coverage
- [ ] Schedule an inspection around month 11, before the one year mark

Sources: California Civil Code sections 895 to 945.5 and section 900; summaries by Nolo and FindLaw. This is general information, not legal advice. For legal questions, speak with a California real estate attorney.

08

Where the New Homes Are in San Diego County

New communities open and sell out fast. Here is where we are seeing new construction activity right now. Ask us for the current list of homes, prices and incentives.

AREA	WHAT YOU WILL FIND
Otay Ranch, Chula Vista	The South Bay's busiest new home area. Côta Vera is a walkable master planned community with townhomes, single family homes and a 55+ neighborhood. Other neighborhoods include Corta Bella and Monte Villa.
Sunbow, Chula Vista	Newer townhome neighborhoods close to the freeway, with a recreation center and pool.
Otay Mesa, San Diego	Newer townhomes and single family neighborhoods near the border and the 905 and 125.
Central San Diego	Urban master planned living in Mission Valley (Civita) and new neighborhoods in the 3Roots area.
East County	New townhome communities in El Cajon and Santee.
North County	New neighborhoods in Fallbrook and Valley Center, with more planned in Bonsall.

> We are based in the South Bay and represent new construction buyers across all of San Diego County. Text us before you tour and we will register you and meet you there.

Community information from builder and listing sites as of November 2026. Availability, plans and prices change often and are not guaranteed.

09

Your New Construction Checklist

Keep this page handy from your first model visit to your first year in the home.

BEFORE YOU TOUR

- ☐ Text Jonathan before visiting any model
- ☐ Get pre approved and know your monthly comfort zone
- ☐ List your must haves: bedrooms, commute, schools, yard

CHOOSING A HOME

- ☐ Register with each builder on the first visit, together
- ☐ Compare Mello Roos, HOA dues and total tax rate
- ☐ Compare current incentives across builders
- ☐ Decide: quick move in or build from a plan
- ☐ Review the lot, plot plan and future construction nearby

UNDER CONTRACT

- ☐ Review the builder contract and Public Report
- ☐ Compare preferred lender and outside Loan Estimates
- ☐ Set an upgrade budget for the design center
- ☐ Schedule pre drywall and final inspections

CLOSING AND THE FIRST YEAR

- ☐ Complete the final walk through with a signed list
- ☐ Save your warranty and maintenance manual
- ☐ Report items in writing with photos
- ☐ Book an inspection around month 11

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Thinking About a New Build?

Before you visit a single model home, let's talk. In 30 minutes we will map out the communities that fit your budget, the real monthly cost, and the incentives available right now.

BOOK A FREE STRATEGY CALL

Book your call online

calendly.com/jonathan-fearlessrealty/new-homes-san-diego

TEXT OR CALL

(619) 754-5179

Text NEW before your first model visit and we will register you and meet you there. Se habla español.

INSTAGRAM

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DM me NEW for this week's list of new construction homes and builder incentives.

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This guide is general information only and is not legal, tax or lending advice. Builder policies, incentives, taxes and availability change and are not guaranteed; confirm all details with the builder, your lender and your advisors. Equal Housing Opportunity.