

Dream Home Mastery

BY BUILDAVIA

Buyer Questionnaire

The questions every buyer should ask their builder before signing, and how to evaluate the answers.

Arrive prepared, not exposed.

[CONTRACT](#)[SCHEDULE](#)[CHANGE ORDERS](#)[INSPECTIONS](#)[WARRANTY](#)[LENDER](#)[LOT](#)

By Gary Duncan, builder & home inspector · 30+ years in residential construction

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BEFORE YOU SIGN

How to Use This Questionnaire

The best time to protect yourself is before you sign. After that, the contract you agreed to sets the rules. These are the questions I'd want answered, in writing where possible, before committing to any builder, whether a large national production builder or a local custom shop.

No builder will give a perfect answer to everything, and that's okay. What you're listening for is clarity, consistency, and willingness to put it on paper. Hesitation, pressure, or 'don't worry about that' tells you as much as the answer itself.

- 1 Ask the same questions of every builder.** Consistency lets you compare. Use the side-by-side sheet at the back for up to three builders.
- 2 Write down exactly what you hear.** Note who said it and when. A verbal promise from a salesperson isn't the same as contract language.
- 3 Ask for documents, not descriptions.** Purchase agreement, addenda, spec sheet, warranty booklet, and incentive terms. Read them before signing.
- 4 Use the guidance as a gauge, not a rule.** 'Good answer' and 'red flag' notes describe patterns I've seen over the years. A red flag means slow down and dig deeper, not necessarily walk away.
- 5 Get qualified help.** Have a real estate attorney review the contract and a lender you choose review the financing. This questionnaire helps you prepare. It isn't legal advice.

Builder / Community: _____

Sales contact: _____

Date of meeting: _____

Plan / Lot #: _____

How to read the guidance: Each question has a **Good answer** (what clarity and confidence sound like) and a **Red flag** (a signal to slow down, ask for it in writing, or get professional advice). Record what the builder actually says on the lines provided.

About Gary Duncan. Gary Duncan is a builder and home inspector with 30+ years in residential construction. Through The Duncan Group he performs buyer-side new-construction inspections across Middle Tennessee, and through Dream Home Mastery and BuildaVia he helps homeowners nationwide walk into every phase of their build knowing what to look for and what to ask.

Disclaimer: General educational guidance for U.S. homeowners, not legal, engineering, or financial advice. Building codes and requirements vary by jurisdiction; confirm details with your local building department, your contract, and qualified professionals. Have a qualified real estate attorney review any purchase agreement before you sign.

QUESTION SET

Contract, Price & Allowances

1. Can I take the full purchase agreement and all addenda home to review, including with an attorney, before I sign?

Good answer: Yes, without hesitation. They hand you the complete document set, not just a summary.

Red flag: “This price is only good today.” They won’t release the contract before signing, or they rush you past the addenda.

THEIR ANSWER

2. What exactly is included in the base price? May I have the written specifications?

Good answer: A written spec sheet listing brands, materials, and finishes that are standard for your plan.

Red flag: Vague phrases like “builder-grade” or “standard finishes” with nothing in writing.

THEIR ANSWER

3. Which items are allowances, what are the dollar amounts, and how am I charged if I go over?

Good answer: Allowances listed line by line with amounts, and a clear written method for pricing overages.

Red flag: Unknown amounts, or “we’ll figure it out at the design center.”

THEIR ANSWER

4. Can the price change after I sign? If so, under what conditions and by how much?

Good answer: A firm price, or a clearly defined clause with limits that you can read and understand.

Red flag: Open-ended price-escalation language, or answers that don’t match what the contract says.

THEIR ANSWER

5. What deposits are due, when, and under what conditions are they refundable?

Good answer: A written deposit schedule with refund conditions spelled out, and an explanation of how deposits are held.

Red flag: Large non-refundable deposits before plans and selections are final, or unclear refund terms.

THEIR ANSWER

FOLLOW-UP QUESTIONS / WHAT THEY PROMISED IN WRITING

Page 4

Change Orders

9. What is the process and the deadline for making changes after I sign?

Good answer: Changes are written, priced, and signed by both parties before work starts. Cutoff dates are clear.

Red flag: Verbal changes on site are “fine,” or there’s no written pricing until after the work is done.

THEIR ANSWER

10. Are there fees for change orders, and how is the price of a change calculated?

Good answer: Fees and pricing method disclosed up front, in writing.

Red flag: Surprise fees, or “it depends” with no explanation.

THEIR ANSWER

11. If a selected material is unavailable, how are substitutions handled?

Good answer: You're notified in writing, offered an equal or better option, and asked to approve it.

Red flag: “We substitute as needed.” No notice, no approval, no paperwork.

THEIR ANSWER

FOLLOW-UP QUESTIONS / WHAT THEY PROMISED IN WRITING

QUESTION SET

Inspections & Third-Party Access

12. May I hire my own independent inspector at foundation, pre-drywall, and final?

Good answer: Yes. They explain how to schedule with the superintendent and what site safety rules apply.

Red flag: They prohibit it, or say “the city inspection covers everything,” so you don’t need one.

THEIR ANSWER

13. How much notice will I get before insulation and drywall go up?

Good answer: A specific notice commitment, ideally in writing, so you can book an inspection in time.

Red flag: No commitment. You find out after the walls are closed.

THEIR ANSWER

14. Can I visit the site during construction? What are the rules?

Good answer: Scheduled visits with the superintendent and clear safety requirements.

Red flag: No visits of any kind until the final walkthrough.

THEIR ANSWER

15. How do you respond to findings from my independent inspector?

Good answer: They review the written report and respond item by item, in writing, with what will be corrected.

Red flag: They dismiss findings as “nitpicky” or say “it meets code” without addressing the specific issue.

THEIR ANSWER

16. Will you share municipal inspection results for my home?

Good answer: Yes, or they tell you how to look them up through the local building department.

Red flag: Reluctance to share basic permit and inspection status.

THEIR ANSWER

FOLLOW-UP QUESTIONS / WHAT THEY PROMISED IN WRITING

QUESTION SET

Warranty

17. May I have a copy of the actual warranty document now, before I sign?

Good answer: Yes. A sample warranty booklet is provided up front, and they explain who backs it (builder or third party).

Red flag: “You’ll get that at closing.”

THEIR ANSWER

18. What’s covered, for how long, and what’s excluded?

Good answer: Clear coverage periods for workmanship, systems, and structure, with exclusions in writing.

Red flag: Vague verbal assurances that don’t appear in the document.

THEIR ANSWER

19. How do I submit a claim, and how quickly do you typically respond?

Good answer: A written process (portal, email, or form), stated response expectations, and a named department.

Red flag: No defined process. “Just call us if something comes up.”

THEIR ANSWER

20. Do you offer a scheduled walkthrough near the end of year one?

Good answer: Yes, they schedule or welcome an 11-month review, and they accept an independent inspection report.

Red flag: Discouraging year-end reviews, or a short deadline that isn’t explained.

THEIR ANSWER

FOLLOW-UP QUESTIONS / WHAT THEY PROMISED IN WRITING

Lender, Incentives & Closing Costs

21. Are incentives tied to using your preferred lender or title company? What is the exact value, in writing?

Red flag: The incentive is only described verbally, or it vanishes if you get an outside quote.

22. Can I compare an outside lender's Loan Estimate against your preferred lender's?

Red flag: Pressure not to shop around, or comparisons are discouraged.

23. If construction runs late, who pays to extend my rate lock?

Red flag: “Don’t worry about it.” The buyer carries all extension risk with no limit.

QUESTION SET

Site & Lot

24. Is there a lot premium, and what am I getting for it?

Good answer: A clear explanation, such as size, views, location, or orientation, with the amount in writing.

Red flag: A premium with no explanation, or one that only appears late in the process.

THEIR ANSWER

25. How will this lot drain? Are there easements, drainage swales, or flood-zone concerns?

Good answer: They show you a grading or drainage plan and point out easements and where water will go.

Red flag: "Water won't be a problem here," with nothing to show you.

THEIR ANSWER

26. Is there soil or geotechnical information for this lot or subdivision?

Good answer: They share what's available or explain who has it. Availability varies, but openness counts.

Red flag: Dismissive answers to reasonable questions about soil or fill.

THEIR ANSWER

27. What will be built around me: future phases, roads, amenities, or commercial use? Which HOA rules apply?

Good answer: Subdivision plans and HOA documents provided, with honest answers about what's planned nearby.

Red flag: "Not sure" about future phases, or HOA documents withheld until closing.

THEIR ANSWER

28. What site work is included: driveway, walks, landscaping, sod, fencing, trees?

Good answer: A written list of exterior site work, including what is excluded.

Red flag: "Standard landscaping" with no definition.

THEIR ANSWER

FOLLOW-UP QUESTIONS / WHAT THEY PROMISED IN WRITING

SIDE-BY-SIDE

Compare Up to 3 Builders

Builder A:

Builder B:

Builder C:

Circle one rating per builder for each question, then total the results. Use the full questions earlier in this guide for detail.

Question	Builder A	Builder B	Builder C
Full contract & addenda available to review before signing?	Good · Unclear · Red	Good · Unclear · Red	Good · Unclear · Red
Written specs for base price provided?	Good · Unclear · Red	Good · Unclear · Red	Good · Unclear · Red
Allowances listed with amounts & overage pricing?	Good · Unclear · Red	Good · Unclear · Red	Good · Unclear · Red
Price-change / escalation terms clear?	Good · Unclear · Red	Good · Unclear · Red	Good · Unclear · Red
Deposit schedule & refund terms in writing?	Good · Unclear · Red	Good · Unclear · Red	Good · Unclear · Red
Realistic completion range & delay terms?	Good · Unclear · Red	Good · Unclear · Red	Good · Unclear · Red
Named superintendent & update schedule?	Good · Unclear · Red	Good · Unclear · Red	Good · Unclear · Red
Change order process & fees in writing?	Good · Unclear · Red	Good · Unclear · Red	Good · Unclear · Red
Independent inspections allowed (foundation / pre-drywall / final)?	Good · Unclear · Red	Good · Unclear · Red	Good · Unclear · Red
Notice before drywall committed?	Good · Unclear · Red	Good · Unclear · Red	Good · Unclear · Red
Warranty document provided before signing?	Good · Unclear · Red	Good · Unclear · Red	Good · Unclear · Red
Clear warranty claim process?	Good · Unclear · Red	Good · Unclear · Red	Good · Unclear · Red
Incentive value & conditions in writing?	Good · Unclear · Red	Good · Unclear · Red	Good · Unclear · Red
Outside lender comparison welcome?	Good · Unclear · Red	Good · Unclear · Red	Good · Unclear · Red
Rate-lock extension responsibility clear?	Good · Unclear · Red	Good · Unclear · Red	Good · Unclear · Red
Drainage / grading plan shown?	Good · Unclear · Red	Good · Unclear · Red	Good · Unclear · Red
HOA & future-phase info provided?	Good · Unclear · Red	Good · Unclear · Red	Good · Unclear · Red
Site work inclusions listed?	Good · Unclear · Red	Good · Unclear · Red	Good · Unclear · Red

Totals	Builder A	Builder B	Builder C
Good			
Unclear			
Red flag			

OVERALL IMPRESSIONS / WHAT TO ASK NEXT

Gary's take: The builder with the most “good” answers isn’t automatically the right choice, but count the red flags carefully. How a builder handles your questions before you sign is often how they’ll handle your concerns after.