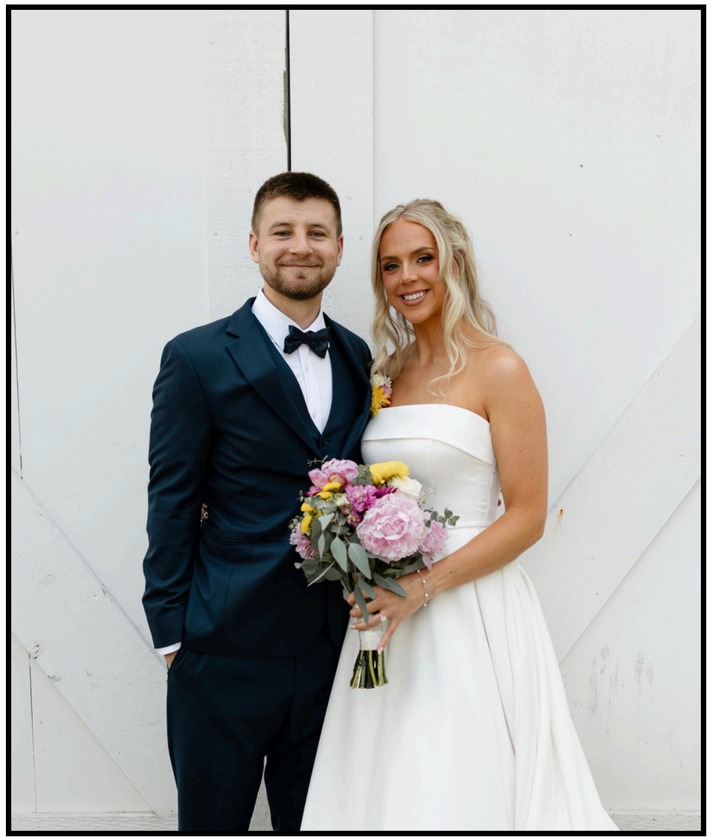
WISCONSIN HOMEOWNER EDITION

New Construction Guide

From land purchase to move-in.

ReadyOne
REAL ESTATE
KELLERWILLIAMS®





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Readyonerealestate.com

Helping You Navigate New Construction

Why I Started ReadyOne Real Estate

Before getting into real estate, I spent years working in the new construction industry with experience in residential design, project management and coordinating site work. That background gave me a firsthand look at everything that has to come together before a new home is finished. What stood out to me was how stressful and intimidating the process can feel for someone doing it for the first time. Finding land, understanding site costs, choosing a builder, making design decisions, managing a timeline and potentially selling another home at the same time is a lot to navigate. That's what inspired ReadyOne Real Estate. I wanted to create a real estate business focused on helping people understand the entire new construction process, not just buying or selling the property. Whether you're figuring out if building is right for you, searching for land, connecting with a builder or planning the sale of your current home, my goal is to help you understand what comes next and have a plan for getting there.

About ReadyOne Real Estate

ReadyOne Real Estate, brokered by Keller Williams, helps buyers navigate the new construction process from start to finish. From finding and purchasing land to connecting with builders, understanding the build process, and planning the sale of your current home, I help keep the pieces connected so you can make a smoother transition into your new home.

Find the land. Build the home. Plan the move.

What We Do

FROM LAND TO MOVE-IN, WE HELP YOU CONNECT THE PIECES.



EDUCATE

Understand your options and what to expect.

- New construction vs. existing homes
- Process, timeline and costs
- Questions to ask
- Personalized guidance based on your goals



FIND + BUY LAND

Help you find the right lot and navigate the purchase.

- Find land or subdivision lots
- Review zoning, setbacks and restrictions
- Evaluate site costs, utilities and buildability
- Guidance through the offer and closing process



CONNECT WITH BUILDERS & GUIDE THROUGH THE BUILD

We'll connect you with trusted builders and help you through the entire process.

- Introduce you to the right builder for your goals
- Understand pricing, timelines and what's included
- Stay organized through the build process
- Answer questions and help solve problems along the way



SELL YOUR CURRENT HOME

Plan the timing of your sale for a smooth transition into your new construction home.

- Market and list your home
- Time the sale around your build schedule
- Reduce the risk of overlapping housing payments
- A seamless move from your current home to your new one

No matter where you are in the process, we can help.

Whether you're just exploring, ready to buy land, looking for a builder, already building, or need to sell your current home, ReadyOne Real Estate can help you through the process!

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Before You Buy the Lot

Confirm buildability, not just beauty.

- ☐ Zoning + setbacks
- ☐ Legal access
- ☐ Survey + easements
- ☐ Wetlands + floodplain
- ☐ Soils + septic
- ☐ Well + utilities
- ☐ Grading + drainage
- ☐ HOA rules
- ☐ Builder restrictions

Quick tip: Search the county's GIS map and find the land you're looking to purchase. Most of the information you need to determine if the lot fits your needs can be found there. Find the zoning, then visit the city, town, or municipality website to review the zoning requirements. If you're interested in a lot and need help with this, call or email me!



Where to Find Available Lots

WisconsinSubdivisions.com

WisconsinSubdivisions.com is a tool we created to make finding new-construction opportunities easier. It brings together active and developing subdivisions from roughly 40 to 50 different builders and developers across Wisconsin and displays them in one easy-to-use map, so you can quickly see where new homes and lots are available.

It is a great starting point for finding subdivisions that may never be easy to discover through a typical home search. From there, as your real estate agent, I can also search the MLS for available land, review individual lots, and help you compare locations, builders, restrictions, and overall fit for your project.



After You Buy the Lot
Who Manages Site Work?

Once you own the land, the next step is getting it ready to build. At this point, you generally have two paths.

OPTION 01 | LET THE BUILDER MANAGE IT

You can start interviewing builders and have them coordinate the site work as part of the build. Some builders handle everything from excavation and utilities to well and septic, while others expect the homeowner to coordinate certain items separately.

Not sure where to start? I can help connect you with builders and contractors based on how involved you want to be.

OPTION 02 | MANAGE SOME OF IT YOURSELF

Want to save some money or be more involved? You can manage some of the site work yourself. This could include tree clearing, coordinating utilities, hiring well and septic contractors, or even DIY work like renting equipment for clearing or trenching where appropriate.

Potential savings: Managing contractors yourself or completing some work DIY could save $5K–$20K+, depending on the lot, scope and work you're comfortable taking on. **Note:** Certain work, including well, septic, electrical and other permitted work, may require licensed professionals, permits and inspections. Permit responsibility varies by project and contractor, so confirm who is responsible for obtaining each required permit and inspection.



Understanding Site Costs

These are not quotes or guaranteed costs. They are rough planning estimates based on recent project quotes and typical site-work scopes. Actual costs vary by property, location, site conditions, contractor, and scope. Always obtain project-specific quotes before making purchasing or construction decisions.

Private well: $10,000–$15,000+

Conventional septic: $10,000–$15,000+

Mound / advanced septic: $15,000–$25,000+

Excavation + grading: $6,000–$12,000+

Tree / brush clearing: $2,000–$8,000+

Stump removal / grubbing: $1,000–$5,000+

Driveway / culvert: $4,000–$10,000+

Electric / gas / utility runs: $3,000–$10,000+

Municipal water + sewer: VARIES



Know Your Design Options

Two paths. One goal: a home that's right for you.



Start With a Designer

Best for highly custom, niche, or larger-budget homes

More control over layout and architecture

One complete plan set can be taken to multiple builders for pricing

Higher upfront design cost

Involve a builder early for preliminary pricing so the design stays realistic

OR

Go Directly to a Builder

Many builders have in-house designers, drafting teams, or design partners

Great if you have a plan online or a clear direction and want something similar

Often lower upfront design cost

Pricing feedback comes earlier

Design stays aligned with the builder's process and construction methods

Level of design detail and 3D visualization varies by builder

Before You Design: Know the Rules

An important part of designing your home is understanding what you can and cannot build on your property before the plans get too far along. Your lot may be subject to zoning requirements, subdivision covenants, HOA rules, setbacks, architectural review requirements, minimum square footage, exterior material standards, or restrictions on accessory buildings. That matters more than people realize. You may love the idea of a barndominium, detached shop, oversized garage, a certain roof style, or specific exterior material, but the municipality, subdivision, or HOA may not allow it. Taking the time to review these restrictions before the design phase can save you from paying to redesign a home later and helps make sure your plans are realistic from the start.

Zoning	**Setbacks**	**HOA**	**Covenants**	**Minimum Sq. Ft.**
Exterior Materials	**Architectural Review Committee**	**Accessory Buildings**	**Driveway / Outbuildings**	**Builder Restrictions**



Design Phase

This is where the home goes from ideas to a buildable plan. Good design balances the way you want to live with the lot, the budget, and what is practical to build. Here are some tips when designing your home.

1. Separate must-haves from nice-to-haves

2. Design around the lot, not just the floor plan

3. Set a target square footage early

4. Keep the builder involved for pricing feedback

5. Lock major layout decisions before selections

6. Watch complex rooflines, long spans, oversized glass, and large doors. These can get expensive fast.

7. Track revisions so small changes do not snowball

8. Think through furniture placement

9. Ask for regular budget checks
Confirm the design is still aligned with your overall budget as plans evolve.

10. Goal: a plan you love that still makes sense to build



BUDGET
CHECK

Design With the Budget in the Room

The design phase is usually the most enjoyable part of the process, which also makes it one of the easiest places to get carried away. Bigger rooms, another garage stall, more glass, a different roofline, Pinterest ideas, and layout changes can add up quickly. Keep your builder involved and ask for pricing feedback before the plans are completely finished.

I’m putting extra emphasis on this because it can be a tough pill to swallow to spend months perfecting your plans, finally get them exactly where you want them, and then find out they are well over budget once they go out for bid. At that point, you may have to start removing the very features that made you fall in love with the design in the first place.

Keep your builder involved and make sure you’re still on budget.

Working With Your Designer

A few habits make the design process faster, clearer, and easier to keep on budget.

Come prepared with a short must-have list, a realistic budget, and reference images that explain your style. Tell your designer how you live, not just what you want the house to look like. Review each revision carefully and mentally walk through the home from the garage to the kitchen, bedrooms, laundry, storage, furniture, and everyday traffic.

One of my favorite rules is to explain the problem before prescribing the solution. Instead of saying, “move this wall,” explain what is not working. Your designer may have a better solution. Try not to chase every Pinterest idea, and after meaningful changes ask your designer or builder, “Are we still on track with our budget?” Changes on paper are easy. Changes during construction are not.

Last tip from a career designer: compile your changes into one thoughtful email instead of sending one-off requests. Take the time to review the full plan, think through your feedback, and send your changes together. It makes the process more efficient and helps avoid confusion.



Know Your Builder Options



Three paths. One goal: a home that's right for you.

Model Home Builder

Best for buyers who want a simpler, more predictable process.

- Set lineup of plans, elevations, and selection packages
- Common in subdivisions and builder communities
- Less design flexibility, but usually faster and more standardized
- Strong option when inclusions and budget clarity matter most

OR

Semi-Custom Builder

A middle ground between full custom and production.

- Starts from existing plans that can be modified
- Adjust layouts, room sizes, elevations, and finishes
- More flexibility without starting completely from scratch
- Follow model inclusions or customize further as budget allows

OR

Custom Home Builder

Best for highly custom homes, unique lots, or specific design goals.

- One-of-a-kind or heavily tailored plan
- Most flexibility in layout, architecture, and selections
- Longer design and pricing process
- Typically the highest level of customization and cost

Need Help Deciding Your Path?



Model home, semi-custom, or full custom? Each path comes with different levels of flexibility, pricing, timelines, included features, and design freedom. I help you understand those differences, what can and cannot be changed, and which type of builder best fits your budget, lot, timeline, and goals.

From there, I can help narrow your options, compare builders and their processes, review inclusions and upgrades, and help you ask the right questions before committing. We can weigh the tradeoffs between cost, flexibility, speed, and customization so you can make an informed decision.

The goal is simple: create a clear plan before you get too far into the process and guide you toward the builder and path that best fit the home you want to build.

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Interviewing Your Builder

The first meeting with your builder should give you a clear sense of how they operate. They should be able to walk you through a preliminary cost range, an estimated timeline, and most importantly, what is included, what is excluded, and what is still unknown.

This is where I believe my service adds real value. I can connect you with builders, sit in on initial sales and design meetings, and help you compare the process, not just the price. Building trust with your builder early is important, and one of the best ways to do that is to come prepared, understand the terminology, and know the right questions to ask.

A few terms you should understand before those conversations:

Inclusions & Exclusions - What is included in the price, what is an upgrade, and what is not included at all. Tip: Ask for a written exclusions list.
Allowances - Budget placeholders for items not fully selected yet, like cabinets, flooring, lighting, or fixtures. Ask whether the allowance is realistic for your taste level.
Change Orders - Changes made after plans, scope, or selections are set. Ask how they are priced, whether there is a fee or markup, and how they affect the schedule.
Site Costs - Costs tied to the lot itself, such as excavation, grading, utilities, driveway, well/septic, retaining walls, or difficult soil. These can be some of the unknowns early on.
Builder Fee / Markup - Ask how the builder is compensated and what the fee applies to. If they use a percentage, ask exactly what that percentage is calculated on.
Specifications / Scope of Work - The written details of what the builder is actually agreeing to provide. This is what helps make sure everyone is pricing and building the same house.

Ask What Is Not Included

Every builder is different, so ask for a clear list of exclusions upfront. Knowing what is not included can help you avoid surprises and budget for those costs ahead of time.

Landscaping	**Deck / patio**	**Fence**	**Appliances**	**Window treatments**
Well / septic	**Utility extensions**	**Retaining walls**	**Water softener**	**Garage storage**

UNDERSTANDING YOUR BUILDER WARRANTY

A new-construction warranty often includes several layers of coverage. The builder may cover certain workmanship or installation issues, while other items such as HVAC equipment, windows, appliances, roofing, or plumbing fixtures may be covered by the subcontractor, supplier, or manufacturer. The builder may still be your first point of contact when an issue comes up.

The key is understanding who covers what, how long coverage lasts, what is excluded, and how claims are handled. Warranty terms vary by builder and product, so before closing, review the written warranty, ask about exclusions, and confirm whether issues should be reported to the builder or directly to a vendor or manufacturer.





HOW A BUILDER ACTUALLY OPERATES

The Builder Is the Project Quarterback

A big misconception in this industry is that most builders have a massive in-house construction crew doing everything themselves. In reality, most builders work with a network of subcontractors and vendors, and their role is to manage and coordinate the entire process.

A builder is essentially the project manager for the entire home build. They coordinate subcontractors, suppliers, designers, engineers, inspectors, permits, materials, schedules, and budgets around one project.

Behind the scenes, they are managing bids, contracts, purchase orders, inspections, change orders, invoices, selections, and constant scheduling changes. Their real job is to keep cost, quality, communication, and timing under control while solving problems as they come up.

That is why two builders can build similar homes but provide very different experiences. A lot comes down to how well they manage their trades, estimate costs, communicate, and handle changes throughout the build.



EARLY PLANNING RANGE, NOT A QUOTE

House Cost Per Square Foot

$220–$325+

I use this as a quick feasibility range for the home itself. In Southeast Wisconsin, I use roughly $220–$325+ per finished square foot as an early planning range for the home itself, excluding land and site costs.

- Production / spec: roughly **$220–$275**/sq. ft.
- Semi-custom: roughly **$250–$300**/sq. ft.
- Custom: roughly **$275–$325+**/sq. ft.

Quick tip: Builders often price homes by cost per square foot, which can help you estimate what size home fits your budget. Just remember to factor in land and site costs separately. Also review the builder's inclusions and exclusions carefully. That cost-per-square-foot number may not include things like backsplash, upgraded flooring, lighting fixtures, appliances, or other custom finishes. Know what's included upfront and be careful not to get carried away with upgrades if you want to stay on budget.

HOW BUILDER PRICING ACTUALLY WORKS

UNDERSTAND WHAT YOU'RE REALLY PAYING FOR

Once the design is complete, builders collect bids from subcontractors and vendors to determine the actual cost of the work. Many then use a cost-plus structure adding a GC / management fee to those project costs. That fee is commonly around 15–20%, depending on the builder and contract.

EXAMPLE: PLUMBING BID COMES IN AT 10K

$10,000	→	18%	→	$1,800
TRADE COST		BUILDER / MANAGEMENT FEE		FEE AMOUNT

$11,800
TOTAL

WHAT DOES THAT 18% COVER?

That fee covers the builder's experience, systems, and responsibility for managing the entire project. It pays for estimating, bid review, scheduling, subcontractor coordination, purchasing, inspections, quality control, communication, change orders, warranty management, insurance, overhead, and solving problems as they come up. It also reflects years of trial and error. Experienced builders have already learned which trades to trust, how long each phase should take, where projects commonly go over budget, and how to prevent small issues from becoming expensive mistakes. You are not just paying for a markup. You are paying for the knowledge, relationships, organization, and accountability required to turn dozens of separate trades and vendors into one finished home.



You’re Hiring the Builder’s Trade Network Too

A strong builder develops repeat relationships with the same trades and suppliers. Those teams learn the builder’s standards, plans, scheduling system and quality expectations.

01 Excavation

02 Foundation

03 Framing

04 Windows / roof

05 Plumbing / HVAC

06 Electrical

07 Cabinets / trim

08 Flooring / tile

09 Site finish



Understanding Allowances

An allowance is a placeholder amount in the construction budget for an item that has not been fully selected or priced yet.

For example, the builder may include a $15,000 flooring allowance.If your final flooring selections cost $13,000, you are $2,000 under the allowance. Depending on the contract, that difference may reduce the final cost or be handled as a credit. If they cost $18,000, you would typically be responsible for the $3,000 overage, and the builder’s fee or markup may also apply depending on the contract.

Allowances are commonly used for items like flooring, cabinets, countertops, lighting, plumbing fixtures, appliances, and landscaping. The important part is making sure the allowance is realistic for the quality level you expect, because low allowances can make an initial price look better but lead to upgrades later.



What to Expect During the Build Process

The Build Will Not Go Exactly to Plan

A good build is not one with zero problems. It is one where problems are communicated and solved well.

Construction is a sequence of dozens of trades, inspections, material deliveries, decisions, and weather-dependent activities. Even a well-run project can experience delays, backorders, inspection timing, subcontractor schedule changes, site surprises, and rework. The completion date is an estimate, not a promise unless the contract specifically states otherwise. Weather matters most during site work, foundation, framing, and exterior work. One delayed trade can shift several others behind it. Material lead times change. Late selections and change orders also affect the schedule. Some weeks will look fast and others may look like nothing is happening — even when coordination is happening behind the scenes.

WHAT THIS MEANS FOR YOU

Set realistic expectations early.
Stay flexible on the finish date.
Communicate early and often.





Final Walkthrough

Slow down, test everything, inspect the details, and document any concerns. If something does not look right, notify your builder and ask for clarification. Use a checklist so nothing gets overlooked.

- ☐ Doors + windows
- ☐ Plumbing
- ☐ HVAC
- ☐ Finish quality
- ☐ Final grading
- ☐ Warranty
- ☐ Cabinets
- ☐ Electrical
- ☐ Appliances
- ☐ Damage
- ☐ Garage
- ☐ Manuals + contacts



FINANCING THE BUILD, NOT A STANDARD PURCHASE

Financing a New Construction Home Talk to Your Lender First

Construction financing works differently than a normal home purchase. Buyers commonly use a construction-to-permanent loan or separate construction and permanent financing. Funds are released in stages as work is completed, not all at once. Many construction-to-permanent loans convert into long-term mortgage financing after the home is complete, while other structures may require a separate permanent closing. The final permanent mortgage may be structured as a 30-year loan depending on the lender and program.

Talk to a lender early. Make sure the lender you plan to work with offers new construction financing and understands how the process works from land purchase → construction loan → permanent mortgage.

If you do not already have a lender, I can help connect you with a local lender experienced in new construction.

How Construction Draws Work

Construction loans are funded in stages aligned with progress, with interest on funds advanced.

01

Approval

Lender approves the full loan based on your plans and budget.

→

02

Staged Draws

Builder submits draw requests as work is completed.

→

03

Interest on Funds Advanced

nterest is typically calculated on the amount actually advanced, depending on the loan terms.

→

04

Conversion

Loan converts to or is replaced by permanent mortgage financing.

EXAMPLE

$600,000
approved loan amount

$150,000
drawn to date

QUESTIONS TO ASK YOUR LENDER

- How often can draw requests be submitted?
- What documentation is required for each draw?
- Will the lender inspect or verify progress?
- How is interest calculated on funds advanced?
- How and when will the loan convert to permanent financing?

DISCLAIMER

This guide is for educational purposes only and not financial or legal advice. Loan terms, availability, and requirements vary by lender and borrower.



See It Before You Build It

Choosing materials and colors without seeing the finished home puts every decision at risk. It’s hard to picture how everything will come together.

Small uncertainties can lead to big regrets, unexpected costs, and results that don’t match your vision.

3D VISUALIZATION CHANGES THAT.

See your home in full detail, explore options with confidence, and make every choice count.

RendrOne delivers photorealistic 3D visualizations that bring your future home to life before construction begins. From exteriors and interiors to materials, colors, and lighting, these visuals help you understand how your selections work together so you can make decisions with greater confidence.

RENDR1

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See It. Love It. Build It Right.

The Build Is Only Half the Transition

Two timelines, one delicate balance

Selling too early can create temporary housing or storage needs.

Selling too late can increase the risk of overlapping housing payments.

Aim for controlled timing, not perfect timing

A coordinated plan protects your equity, cash flow, and peace of mind



One Plan for the Build, the Sale, and the Move

ReadyOne helps align construction progress, sale timing, financing, possession, and your move from start to finish.

01	02	03	04	05
Prepare early	Track the build	Time the sale	Protect the closing window	Coordinate your move

The ReadyOne advantage: strategic coordination that keeps the pieces connected as timelines change.



Quick Tip

The Estimated Completion Date Is Not Always the Move-In Date

Weather, trade, and material delays can shift the timeline beyond the original estimate. Use actual construction milestones to help time your sale with greater confidence.



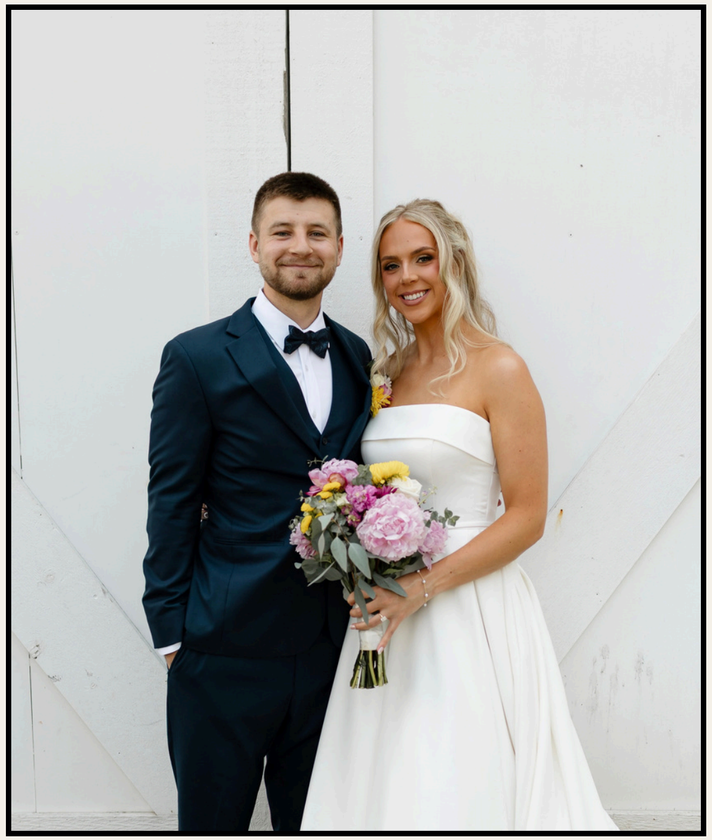
WisconsinSubdivisions.com

Still Looking for the Right Place to Build?

WisconsinSubdivisions.com brings together active and developing subdivisions from builders and developers across Wisconsin in one easy-to-use map. Use it to explore new-construction opportunities, then reach out when you're ready to compare lots, builders, restrictions, and next steps.

Join The Facebook Group

WS



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Helping You Navigate New Construction

Thanks for Reading Through My New Construction Guide

Building a home is a big process with a lot of moving parts, but having the right information and the right people around you can make it feel much more manageable. My goal with this guide is to help you understand the process, know what questions to ask, and feel more confident from the first lot search all the way through move-in day.

If you ever have questions about land, builders, the construction process, or timing the sale of your current home, I'm always happy to be a resource and help you build a plan that makes the entire transition as smooth as possible.

15 Frequently Asked Questions

1. What's actually included in the builder's price?
Ask for a full specifications list. Site costs, landscaping, appliances, decks, utilities, and upgrades may be separate.

2. Why are allowances important?
They are placeholder budgets for selections like flooring, cabinets, or lighting. Going over them increases your final cost.

3. How accurate is the estimated completion date?
It is an estimate. Weather, inspections, trades, materials, utilities, and changes can all move the schedule.

4. What causes the most unexpected costs?
Site conditions, allowance overages, upgrades, change orders, and items that were excluded from the original price.

5. What happens if I change something during construction?
It usually becomes a change order and may affect both the price and timeline.

6. How do I compare two builders fairly?
Compare specifications, allowances, exclusions, site assumptions, finishes, and contract structure, not just the final price.

7. Should I budget extra beyond the contract amount?
Yes. A contingency can provide flexibility for upgrades, changes, allowance overages, and unexpected costs.

8. Can I talk directly to subcontractors?
Usually, concerns should go through your builder or project manager so responsibility and communication stay clear.

9. How do construction loan draws work?
Funds are typically released in stages as work is completed rather than all at once.

10. Should I get my own inspections?
You can. Municipal inspections generally focus on code compliance, while an independent inspector can provide an additional set of eyes.

11. What should I check during the final walkthrough?
Test doors, windows, fixtures, appliances, cabinets, flooring, outlets, and finishes. Document anything needing attention.

12. How does the builder warranty work?
Some items are covered by the builder, while others may fall under subcontractor, supplier, or manufacturer warranties.

13. What can I do to avoid delaying the build?
Make selections on time, respond quickly, and avoid late changes whenever possible.

14. When should I sell my current home?
Base the timing on actual construction progress, market conditions, financing, and your comfort with carrying two homes.

15. What is the biggest thing buyers underestimate?
The number of decisions. The more you understand upfront, the easier the process becomes.



Build the Plan.
Time the Sale.
Make the Move.

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