CheckSure
INDEPENDENT NEW-HOME INSPECTIONS

BUYING A NEW HOME

Are new-build homes worth it? The honest pros and cons

A balanced guide to energy efficiency, warranties, convenience, space, cost and build quality

PART OF THE CHECKSURE HOMEOWNER KNOWLEDGE BASE

Buying a new home
Handover
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Warranties
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General advice

The short answer: a new-build home can be an excellent choice when its location, size, price, specification and ongoing costs suit you. It can offer modern energy performance, a simpler purchase and less immediate refurbishment. It can also arrive with snags, compact rooms, unfinished surroundings or private estate charges. ‘New build’ describes the age of a home—not its value, workmanship or suitability—so the individual plot must be assessed on its own merits.

CheckSure’s Homeowner Knowledge Base draws on practical experience of building, inspecting and resolving defects in new homes. Our aim is to explain what homeowners should reasonably expect, what may require further investigation and what steps they can take next.

Why new homes appeal to buyers

The useful comparison is not ‘new equals good’ and ‘old equals bad’. It is whether this particular home, price, location and level of risk suit you. The benefits below should be weighed against the trade-offs later in the article.

There is a genuine attraction in being the first person to live in a home. The kitchen, bathroom, heating system and finishes are unused, while the layout is usually designed around modern expectations. A buyer may be able to select options or finishes early enough in the build, and there is no previous owner waiting for an onward purchase before they can move.

That convenience should not be confused with simplicity in every respect. A purchase from plans involves judging dimensions and specification before the finished home can be experienced. Completion dates may move, incentives need careful valuation and a development can remain an active construction site for some time after the first residents arrive.

The strongest benefits

Modern energy performance

New homes must meet the energy requirements that applied when their building work was approved. They commonly use better-performing insulation, glazing, airtightness and heating controls than much older homes. The official EPC for the individual property gives an A-to-G assessment of its expected energy performance under standard assumptions.

A high EPC rating is a useful advantage, but it is not a promise of a particular bill. Occupancy, thermostat settings, tariffs, weather and the quality of installation all affect actual consumption. Read the EPC and the heating instructions rather than relying on a development-wide claim that every home is ‘energy efficient’.

Less immediate refurbishment

A completed new home should not need a replacement roof, rewiring programme or new bathroom simply because of age. For buyers without the time, budget or appetite for renovation, that predictability has value. Decoration may also be easier because surfaces and services have been designed as part of one project rather than altered over decades.

Warranty and aftercare

Most mortgaged new homes are supplied with a structural warranty. A common arrangement is a developer defects period followed by insurance protection for specified structural risks, often over an overall ten-year term. Cover varies and neither a warranty nor building-control approval means every snag is insured. Read the policy, exclusions, excesses and reporting procedure before exchange.

A purchase without an onward seller chain

The developer is not waiting to buy another home, which removes one link from the chain. That can reduce one source of uncertainty, although the home itself may still be under construction and the completion date may depend on approvals, services, weather and the build programme.

Figure 1. Buyers should weigh the benefits, compromises and full ownership costs of the individual home.

The main disadvantages and compromises

Snags and defects can still occur

New does not mean flawless. A home is assembled by many trades, often across a demanding programme. Minor finish issues are common and more important defects can occur. The Competition and Markets Authority found that most buyers were happy overall, while also identifying real concerns about the prevalence of defects and the difficulty some customers experienced getting them resolved.

Where the developer is registered under the New Homes Quality Code, an eligible customer can appoint a suitably qualified inspector for a pre-completion inspection within the Code process. Other consumer codes and warranty arrangements may apply elsewhere. Confirm which code covers your reservation and how it deals with inspection, defects, complaints and redress.

The home may feel smaller than expected

Some older homes have larger rooms, higher ceilings or more generous plots. Some do not. New homes may be planned to the Nationally Described Space Standard where local planning policy requires it, but that standard is not a universal Building Regulation and does not guarantee that a particular layout will suit your furniture or storage needs.

Obtain a dimensioned plan, check ceiling slopes and door swings, and measure important furniture. Total floor area matters, but so do usable wall lengths, storage, circulation space, daylight and the relationship between rooms.

You may pay more for the complete new-home package

Buyers often refer to a ‘new-build premium’, but a simple percentage is unreliable. A new home may include unused fixtures, a warranty, incentives and lower near-term maintenance, while a nearby resale may offer more land or internal space. Official price data also warns against overinterpreting small numbers of new-build transactions.

Compare recent local sales, not only other plots on the same development. Ask your lender's valuer and independent adviser to consider incentives because upgrades, deposit contributions or legal-fee offers do not necessarily add the same amount to resale value. The relevant question is whether the entire package represents value to you at the agreed price.

Private charges and lease costs

A freehold house can still carry an estate rentcharge for shared landscaping, drainage, roads or open space that the council has not adopted. Apartment buyers will normally face service charges under the lease. These costs can rise and the initial estimate may not represent a mature development's long-term budget.

Before exchange, establish who owns and manages every shared area, what the first-year charge covers, how increases are calculated, whether a reserve fund is planned and what happens when later phases are completed. Council Tax is not normally reduced because an estate also has private management charges.

The development may not be finished when you move in

Early buyers can live beside ongoing construction, contractor parking, temporary roads, unfinished landscaping and phased utility connections. Reasonable building work may continue for months or years. Ask for the phasing plan, likely access routes, working hours and expected dates for roads, play areas, open space and other amenities. Treat estimated dates as programme information, not a contractual promise, unless they are written into the purchase documents.

How to decide whether a particular new home is worth it

Start with your non-negotiables: location, commute, schools, outdoor space, accessibility, parking and monthly budget. Then compare the new home with realistic resale alternatives. Include mortgage cost, service or estate charges, anticipated energy use, insurance, upgrades, flooring, window coverings and anything omitted from the headline specification.

Before committing, check the following evidence:

- The exact plot, orientation, boundaries, parking spaces and approved plans—not only the show home.
- Room dimensions, total floor area, storage and whether your furniture will fit comfortably.
- The full specification, optional extras, incentives and any items shown for display only.
- The EPC, heating and ventilation systems, utility connections and broadband availability.
- The tenure, lease or transfer, estate-management arrangements and all ongoing charges.
- The warranty provider, consumer code, aftercare process and developer complaints route.
- The pre-completion inspection arrangements and the process for recording and correcting defects.
- The remaining construction phases, expected traffic and timing of shared amenities and adoption.

Common misunderstandings

“New build” automatically means trouble-free”

New homes offer important benefits, but workmanship and finishing issues can still occur and should be checked.

“The asking price tells you the whole value story”

Incentives, specification, estate charges, location and comparable resale homes should all be considered.

“A warranty removes the need to inspect”

A warranty is valuable protection, but it is not a substitute for examining the finished home and reporting defects promptly.

Frequently asked questions

Do new-build homes lose value as soon as you move in?

Not automatically. Value depends on the wider market, local supply, the price originally paid, incentives, condition and how many similar plots are competing for buyers. A resale soon after purchase can be difficult if the developer is still selling brand-new versions nearby, but there is no universal rule that every new home falls in value.

Are new-build homes always more energy efficient?

They are designed to newer energy standards than most older homes, but compare the actual EPC and systems. Good design must also be supported by correct installation, commissioning and homeowner operation.

Does a ten-year warranty cover everything?

No. The early developer period and later insurance cover are different, and exclusions, thresholds and excesses apply. Gardens, fixtures, cosmetic issues, maintenance and gradual deterioration may receive limited or no cover. Read the policy rather than relying on the term ‘ten-year warranty’ alone.

Should I arrange a snagging inspection?

An independent inspection can provide a structured record of visible defects and unfinished work. Check the timing and inspection rights under the applicable consumer code and developer process. It complements legal advice, building control and the warranty. it does not replace them.

Key takeaways

- A new build can provide modern energy performance, new fixtures, warranty protection and a simpler chain position.
- Potential drawbacks include snags, compact layouts, ongoing construction and estate or service charges.
- Compare the complete ownership cost and usable space with realistic resale alternatives.
- Check the individual plot, specification, EPC, legal documents, warranty and consumer code before exchange.
- Use an appropriate pre-completion inspection and keep written records of defects and promises.
- The best home is the one that fits your needs and budget—not automatically the newest or the oldest option.

> If you would like an independent assessment of your new home, CheckSure provides professional new-home inspections supported by clear, photographic reporting. Learn more on our inspection services page.

EXPLORE FURTHER Explore the CheckSure Homeowner Knowledge Base for related guidance on buying, inspecting and looking after a new home. Please visit checksure.co.uk/knowledge-base/

Sources & References

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Need help with your new home?

Contact CheckSure for an independent assessment of your new home.

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