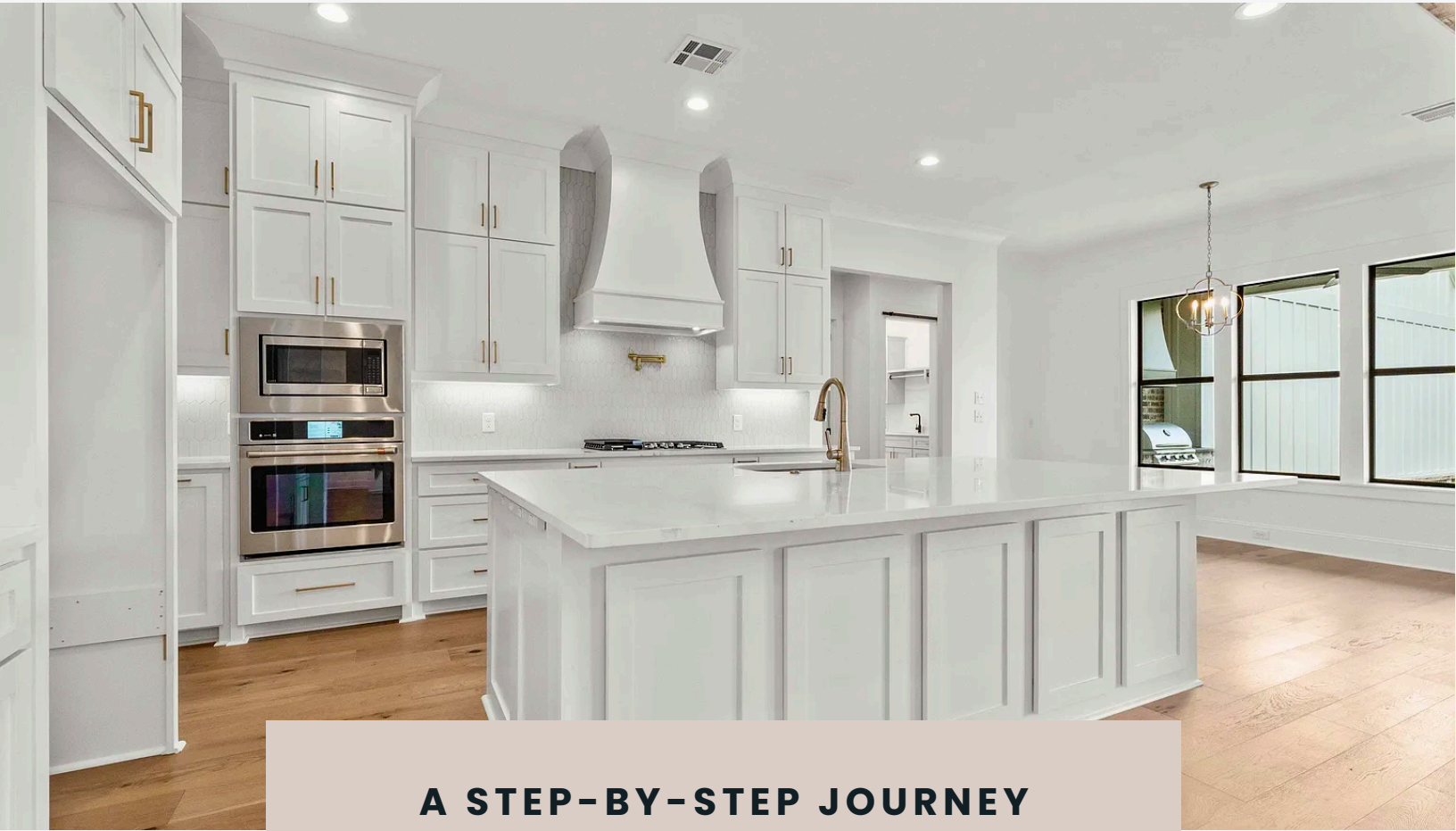


NEW CONSTRUCTION



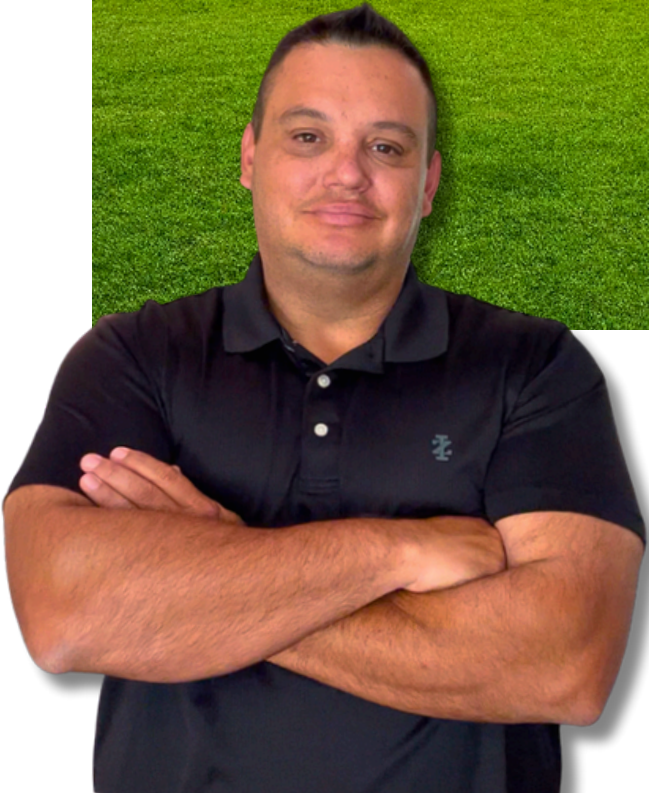
**A STEP-BY-STEP JOURNEY
THROUGH NEW CONSTRUCTION**

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“I BELIEVE IN GOING ABOVE AND BEYOND TO PROVIDE TOP TIER SERVICE & AND EXCEPTIONAL CLIENT EXPERIENCE.”

ABOUT ME

Hey there, I'm Shaun Ramos, your local Baton Rouge real estate guide. If you're thinking about building or buying new construction, you're in the right place. My job is to make the process clear, smooth, and even fun while helping you land a home that fits your lifestyle perfectly.

Why I'm passionate about this: I moved a lot growing up, so I know firsthand how life-changing the right home can be. Growing up around Baton Rouge, I realized this city offers something special: incredible outdoor life, strong communities, and a housing market full of opportunity. That's why I built my business around helping families like yours find their place here.

I've had the privilege of helping buyers with everything from first homes to luxury new builds, and I know the local builders, communities, and hidden gems across East Baton Rouge, Livingston, and Ascension Parishes. My approach is simple: listen first, advocate always, and use smart strategy, from video tours on my Living in Louisiana YouTube channel to negotiation at the closing table.

When you work with me, you're not just getting an agent, you're getting a partner who understands the ins and outs of new construction. I'll help you evaluate builders, navigate contracts, and keep the entire process on track so that, when the keys are finally in your hand, you can feel confident that you made the best decision for your family and future.



INTRODUCTION TO NEW CONSTRUCTION HOMES

In this comprehensive guide, we will cover the essential aspects of purchasing a new construction home, including:

- Understanding the key differences between new construction and existing homes
- Identifying your family's priorities and assessing the overall value
- Navigating the financing options and choosing the right builder
- Understanding the home building process and customization options
- Moving in and enjoying your new home with peace of mind

By the end of this guide, you will have a clear understanding of:

- The advantages and disadvantages of purchasing a new construction home
- The steps involved in the new construction purchasing process, from initial planning to move-in
- How to make informed decisions that align with your priorities, budget, and lifestyle
- Strategies for ensuring a smooth and successful new construction experience

NEW CONSTRUCTION HOMES



WHAT IS CONSIDERED A NEW CONSTRUCTION HOME?

A new construction home is a residential property that has been newly built from the ground up, often as part of a new housing development or community. Unlike existing or resale homes, new construction can offer homebuyers the unique opportunity to create a living space tailored to their specific needs and preferences.

ADVANTAGES OF NEW CONSTRUCTION:

- **Customization**

Buyers can often personalize layouts and finishes to fit their preferences.

- **Modern Features:**

Homes include the latest technologies and conveniences.

- **New Systems**

All systems and appliances are brand new, ensuring efficiency and warranties.

- **Builder Warranties**

Comprehensive coverage on structure and appliances from reputable builders.

- **Energy Efficiency**

New homes offer modern construction for reduced utilities and environmental impact.

DISADVANTAGES OF NEW CONSTRUCTION:

- **Higher Costs**

New homes can be pricier due to land, materials, labor, and customizations.

- **Construction Delays**

Weather and supply issues can push back move-in dates.

- **Unestablished Neighborhoods**

New areas may lack amenities and community character.

- **Long Waiting Period**

Homebuyers may face a wait from months to years from contract to move-in.

- **Limited Locations**

Can be in less central areas, away from urban conveniences and established services.

COMPARING NEW CONSTRUCTION TO EXISTING/RESALE HOMES

THINGS TO COMPARE	NEW	EXISTING
Customization Options	✓	
Renovation Potential		✓
Builder's Warranties	✓	
More Negotiation Opportunities		✓
Modern Floor Plans	✓	
Established Neighborhood		✓
Community Amenities	✓	
Larger Lot Sizes		✓
New Appliances and Systems	✓	
Mature Landscaping		✓
Low-Maintenance Materials	✓	
Unique Architectural Character		✓

These are key advantages to weigh between new construction and resale homes. Each purchase is unique, influenced by your preferences, lifestyle, and finances. Use this comparison as a guide to prioritize what's important for you and your family. As you explore and gather information, you'll be better prepared to choose a home that fits your needs, whether it's a brand-new build or a character-filled resale property.

ASSESSING YOUR READINESS

Embarking on the journey of building a new construction home is an exciting prospect, but it's essential to ensure that you're well-prepared before diving in.

By assessing your readiness, understanding the land ownership process, and considering the implications of selling your existing home, you'll be better positioned to navigate the new construction experience with confidence and clarity.



ASKING YOURSELF THE FOLLOWING QUESTIONS

1. What is your desired move-in timeline?
2. What is your budget for the new home?
3. Do you have a financing plan in place?
4. What are your primary goals for the new home?

Do you have any

5. apprehensions or concerns about the new construction process?



When considering a new home, assess your move-in timeline and flexibility. Determine how long you can wait for construction and establish a realistic budget that covers all costs, including land and finishes, with a suitable financing plan. Define your primary home goals, whether it's space, layout, or specific amenities like energy efficiency or smart technology. Also, consider potential concerns about the construction process, including your readiness for involvement and the possibility of delays or cost increases. Addressing these factors will streamline your home buying process.

CONSIDERATIONS FOR OWNING LAND/LOT

If you haven't already secured a lot for your new home, there are several factors to keep in mind:



Purchasing Land Separately

- Research available land options in your desired area, considering factors such as zoning, utilities, and accessibility.
- Work with a real estate agent experienced in land sales to help you navigate the process.



Working with a Developer or Community

- Explore new construction communities that offer a variety of lot options and home designs.
- Understand the community's rules, regulations, and architectural guidelines.



Zoning and Permits

- Ensure that the land is zoned for residential construction and that the intended use aligns with local regulations.
- Familiarize yourself with the necessary permits and approvals required for building on the lot.

FACTORS TO CONSIDER IF SELLING AN EXISTING HOME

01.



TIMING

- Determine whether you need to sell your existing home before beginning construction or if you can manage both processes simultaneously.
- Work with your builder to establish a realistic construction timeline that aligns with your selling and moving goals.

02.



PRICING

- Consult with a real estate agent to determine a competitive pricing strategy for your current home.
- Consider the potential impact of market conditions on your selling timeline and proceeds.

03.



CONTINGENCIES

- Discuss with your real estate agent and builder the possibility of including contingencies in your contracts to protect your interests.
- Understand the implications of a contingency that ties the sale of your existing home to the completion of your new construction home.



WHAT'S MOST IMPORTANT FOR YOUR FAMILY?

When building a new home, it's essential to prioritize features and amenities that align with your family's lifestyle, budget, and needs to create a space that enhances your daily life.



Space Requirements

Assess current and future space needs for changes in family dynamics or lifestyle.



Desired Layout and Floor Plan

Evaluate the flow and functionality of different floor plans to find the one that best suits your family's daily routines.



Specific Features or Amenities

Identify the must-have features that will enhance your quality of life, such as a gourmet kitchen, a spa-like master bathroom, or a three-car garage.



Distinguish between essential needs and desired extras.

Identify what features are must-haves versus nice-to-haves.



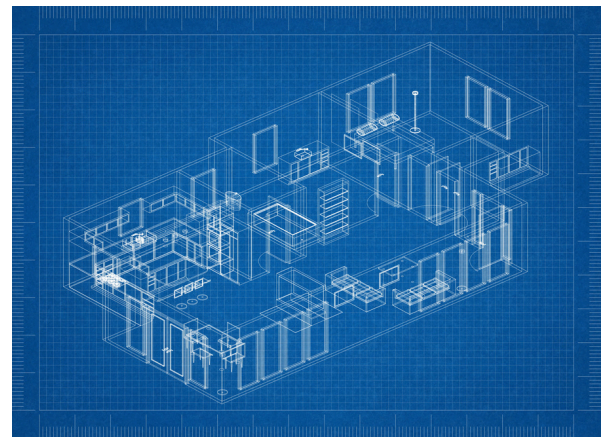
Features that maximize daily life and long-term satisfaction.

Prioritize spending on elements that will most enhance your daily living and provide lasting value.



Plan for potential future upgrades or additions to stay within budget.

Consider flexibility in your home design to allow for future enhancements without exceeding your initial budget.



COST COMPARISONS

COST COMPARISONS: ASSESSING THE OVERALL VALUE

When deciding between building a new construction home or purchasing an existing property, you have to consider the overall value and long-term costs associated with each option. By breaking down the typical expenses involved in new construction and comparing them to the costs of renovating an existing home, you can make an informed decision that aligns with your financial goals and priorities.



TYPICAL NEW CONSTRUCTION COSTS

- **Land/Lot**

A 1/4 acre lot in a desirable suburb may cost \$100,000, while a 1/2 acre lot in a rural area may cost \$50,000.

- **Materials**

Building a 2,500 square foot home with mid-range materials may cost \$250,000–\$400,000.

- **Labor**

Labor costs for a 2,500-square-foot home may range from \$150,000–\$250,000.

- **Permits and Fees**

Building permits for a 2,500 square foot home may cost \$1,500+,

- **Upgrades and Customizations**

Upgrading to high-end appliances may cost an additional \$10,000–\$20,000

RENOVATING/REMODELING AN EXISTING HOME

- **Kitchen Remodel**

A minor kitchen remodel (new countertops, appliances, and paint) may cost \$10,000–\$20,000

- **Bathroom Remodel**

A basic bathroom remodel (new fixtures, tile, and vanity) may cost \$5,000–\$15,000

- **Additions**

Adding a 400-square-foot room may cost \$50,000–\$100,000, depending on the complexity and finishes.

- **Systems Upgrades**

Replacing an HVAC system may cost \$5,000–\$10,000,

- **Roof Replacement**

Replacing a standard asphalt shingle roof may cost \$15,000–\$30,000

FACTORING IN LONG-TERM COSTS

When comparing new construction and existing homes, consider the long-term costs that can impact your overall value:

MAINTENANCE

An existing home may require a new roof (\$15,000–\$30,000) or HVAC servicing (\$100–\$300 annually), while a new construction home may have lower maintenance costs due to modern materials and systems.

UTILITIES

An existing home with outdated systems may have monthly utility bills averaging \$250–\$400, while a new construction home with energy-efficient features may have bills averaging \$150–\$250.

HOA FEES

A new construction community may have HOA fees of \$50–\$250 per month, while an existing neighborhood may have fees of \$25–\$300 per month. Compare each HOA's amenities, services, and value, such as landscaping, pools, or gyms.

When assessing the overall value of new construction versus existing homes, consider their potential for resale and appreciation:

1. Review recent sales data and market trends to compare resale values of new and existing homes in your desired area:

In a growing suburb, a new home bought for \$500,000 might resell for \$600,000 in five years, while an existing home bought for \$400,000 could reach \$450,000 in the same timeframe.

2. Consider the appreciation potential of new construction homes in growing or high-demand areas:

A new construction home in a rapidly developing downtown area may appreciate 20–30% over 5–7 years.

3. Evaluate the potential for existing homes to appreciate in value through strategic renovations and updates:

Investing \$50,000 in a well-planned kitchen and bathroom remodel may increase an existing home's value by \$75,000–\$100,000.

CHOOSING A BUILDER

Selecting the right builder is one of the most critical decisions you'll make when embarking on the new construction journey. A reputable builder will not only ensure that your home is built to the highest quality standards but also make the entire process smoother and more enjoyable.

KEY QUESTIONS TO ASK POTENTIAL BUILDERS

1. How long have you been in business, and how many homes have you built?
2. What warranties do you offer, and what do they cover?
3. Can you walk me through your construction process and timeline?
4. What customization options do you offer, and how flexible are you in accommodating client requests?
5. How do you handle communication with clients during construction?
6. Can you provide a detailed breakdown of the materials and brands used in your homes?



FINANCING OPTIONS FOR NEW CONSTRUCTION

Financing a new construction home differs from obtaining a mortgage for an existing property. Understanding the loan options, requirements, and budget considerations is crucial. By getting to know construction loans, loan types, preapproval processes, and extra costs, you can confidently manage the financing process and smoothly secure your dream home.

OVERVIEW OF CONSTRUCTION LOANS AND THEIR REQUIREMENTS

- These loans typically have a higher interest rate than traditional mortgages due to the increased risk for lenders.
- Funds are disbursed in stages as construction progresses, with inspections conducted at each stage to ensure the work meets the agreed-upon specifications.
- Lenders may require a larger down payment (20–30%) and proof of income, assets, and creditworthiness.
- Local tip: Many Baton Rouge-area builders (such as Level Homes, Alvarez Construction, DSLD, and DR Horton) offer preferred lender incentives, which can include \$5,000–\$15,000 toward closing costs or upgrades if you finance through their partner lenders. Always compare this with outside loan offers to ensure you're getting the best deal.

LOAN TYPES:



Construction-to-Permanent Loans

- Combines construction loan and permanent mortgage into one.
- Converts to a traditional mortgage after construction.
- Single closing process saves time and closing costs.



Stand-Alone Construction Loans

- Covers construction costs; refinances into a permanent mortgage post-construction.
- Requires qualifying for two separate loans with two closings.
- Ideal for those seeking better mortgage rates post-construction or planning immediate sale.

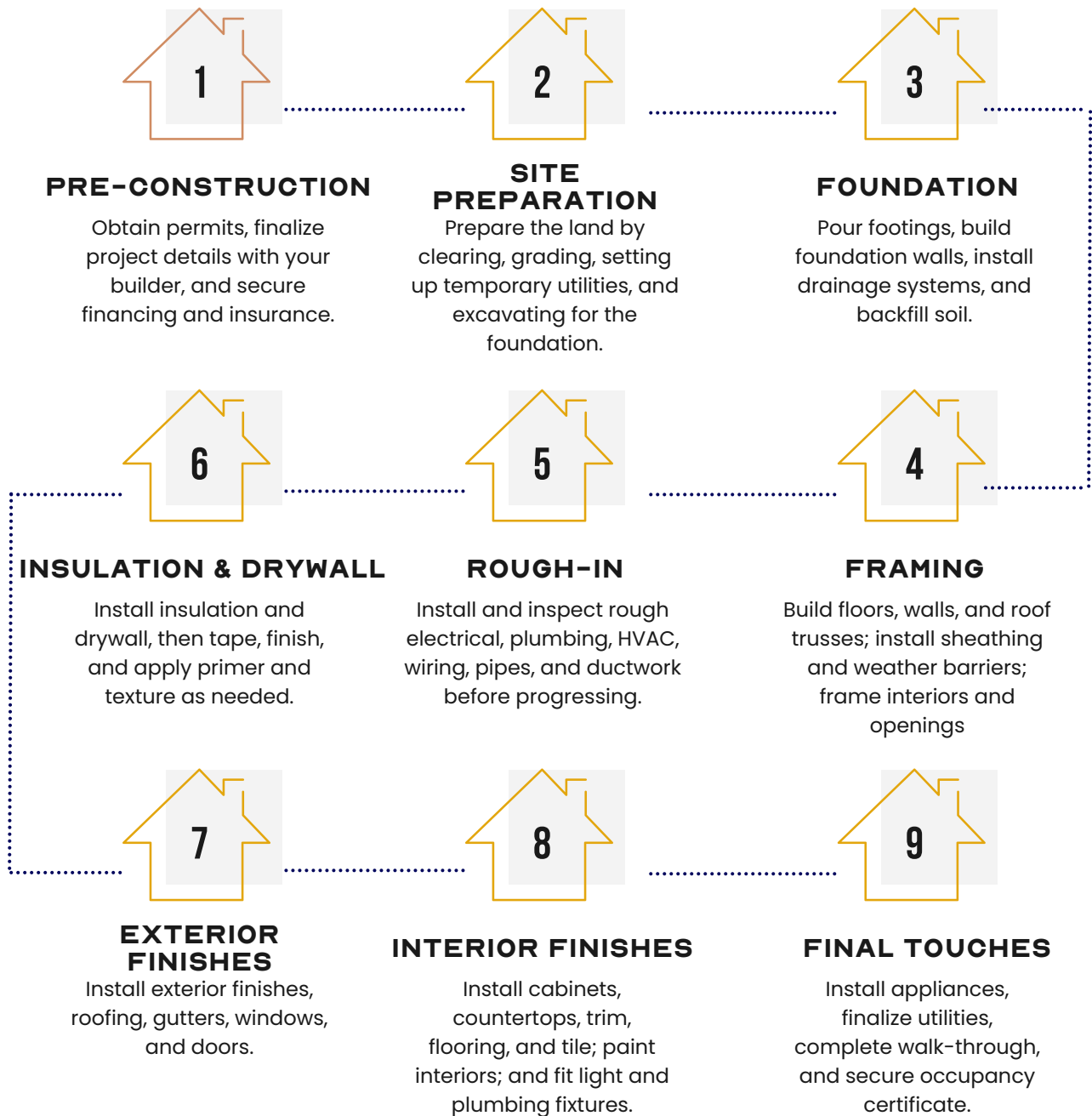


Renovation Loans

- For significant renovations on existing homes, consider FHA 203(k) or Fannie Mae HomeStyle Renovation loans.
- Finance purchase and renovation costs together; funds held in escrow and disbursed during renovation.
- Offers the convenience of a single loan application and closing for both purchase and renovation.

THE HOME BUILDING PROCESS

Understanding the home building process, including the steps, typical timelines, and potential delays, along with regular communication with your builder and site visits, is essential for a smooth construction experience and realistic expectations.



TIMELINES FOR EACH PHASE



TYPICAL TIMELINES FOR EACH PHASE

- Pre-Construction: 4-8 weeks
- Site Preparation: 1-2 weeks
- Foundation: 2-4 weeks
- Framing: 3-6 weeks
- Rough-In: 2-4 weeks
- Insulation and Drywall: 2-4 weeks
- Exterior Finishes: 2-4 weeks
- Interior Finishes: 4-8 weeks
- Final Touches: 1-2 weeks

FACTORS THAT CAN IMPACT SCHEDULES:

• WEATHER

Bad weather can delay outdoor construction stages like site preparation and framing.

• MATERIAL AVAILABILITY

Supply chain issues or backordered materials can delay construction, especially for custom items

• LABOR SHORTAGES

Local labor shortages can delay construction as subcontractors prioritize larger or urgent projects.

• DESIGN CHANGES

Finalize plans early to avoid late-stage changes or indecisiveness that can halt progress and extend timelines.

COMMUNICATION AND SITE VISITS

1. Schedule regular meetings with your builder to discuss progress, ask questions, and make decisions.
2. Visit the construction site frequently to observe the work firsthand and ensure it aligns with your expectations.
3. Document your visits with photos and notes to maintain a record of the construction process.
4. Address any concerns or discrepancies with your builder immediately to minimize delays and potential costs.

DESIGN AND CUSTOMIZATION

Building a new home lets you customize it to fit your lifestyle and preferences. Working with design pros and choosing floor plans, finishes, and fixtures lets you personalize every detail. Understand your choices' impact on cost and timelines to create a home that reflects your vision within budget and schedule.

WORKING WITH DESIGN PROFESSIONALS

BUILDER'S DESIGN TEAM

- Builders often provide a design team with architects, interior designers, and coordinators who are familiar with the process, options, and limitations, helping you navigate customization efficiently.

INDEPENDENT DESIGNERS AND ARCHITECTS

- Consider hiring an independent architect or designer for a wider range of design options and flexibility, though it may increase costs and coordination with your builder.

FLOOR PLANS, LAYOUTS, AND STRUCTURAL CUSTOMIZATIONS

PRE-DESIGNED FLOOR PLANS

- Builders offer pre-designed floor plans that can be customized with room configurations, extra living spaces, or exterior options.

STRUCTURAL CUSTOMIZATIONS

- Depending on the builder and stage of construction, structural changes like moving walls or adding rooms may be possible within code and lot limitations.



SELECTING FINISHES, FIXTURES, AND APPLIANCES

INTERIOR FINISHES

- Choose cabinet styles, countertop materials like granite or quartz, flooring options such as hardwood or tile, and paint colors for walls, ceilings, and trim based on design and durability.

LIGHTING AND PLUMBING FIXTURES

- Choose light fixtures, plumbing fixtures, and hardware for style, efficiency, and smart home compatibility.

APPLIANCES

- Choose kitchen and laundry appliances for style, efficiency, and space. Consider extras like a garage fridge or dining room wine cooler for your needs.



FINALIZING & CONTRACTING

Before construction, review plans, contracts, budget, financing, and builder's policies for clarity and confidence.

REVIEW OF PLANS, SPECS, & CONTRACT TERMS

PLANS AND DRAWINGS

- Review plans, elevations, and site layout for accuracy, including dimensions, room sizes, and fixture placement..

SPECIFICATIONS

- Review detailed material specifications to confirm alignment with selections and document any changes or upgrades clearly.

CONTRACT TERMS

- Understand the construction contract, especially payment, changes, warranties, and disputes; seek legal advice if needed.

BUILDER'S WARRANTY AND PROTECTION POLICIES

- Review the builder's warranty document to understand coverage, limitations, and claim procedures. In Louisiana, builder's are required to offer a 1 year home warranty.
- Consider purchasing a third-party home protection plan for additional coverage of systems and appliances.
- Secure homeowner's insurance with appropriate coverage levels and deductibles for your new home.

CONTRACT SIGNING AND DEPOSITS/PAYMENTS

- Review and sign necessary documents with the builder, including agreed changes.
- Provide required deposits as per contract, understand the payment schedule.
- Keep signed documents and plans accessible for construction reference.

BUILDING BEGINS



SITE PREPARATION AND PERMITTING PROCESS

Initially, the site is cleared and graded for proper leveling and drainage, followed by surveying to mark boundaries and ensure compliance with zoning laws. Concurrently, necessary permits are obtained by submitting plans to local authorities, with inspections scheduled to maintain standards throughout the construction phases.



GROUNDBREAKING AND FOUNDATION WORK

Construction starts with site excavation and foundation preparation as per architectural plans. Concrete is poured to form a stable foundation, which must cure to gain strength before further construction, taking days to weeks depending on conditions.



FRAMING AND STRUCTURAL WORK

After the foundation is ready, framing begins with the construction of walls, floors, and roof trusses, quickly shaping the house. The structure is reinforced with plywood or OSB sheathing to stabilize and prepare for exterior finishes.



MONITORING PROGRESS

Regular site visits and inspections are essential for tracking progress and ensuring compliance with specifications. Maintain open communication with the builder for updates and document any changes to plans or permits to avoid delays and ensure legal compliance.





CONSTRUCTION PHASE



ROUGH-IN WORK

Essential systems like plumbing, electrical wiring, and HVAC ductwork are installed during the rough-in phase, setting the groundwork for utilities before being enclosed by insulation and drywall for finishing.



INSULATION AND DRYWALL INSTALLATION

Post rough-in, insulation materials like fiberglass or foam are installed for temperature and sound control. Drywall is then fitted, taped, mudded, and sanded to prepare a smooth finish for final touches.



EXTERIOR FINISHES

Alongside interior work, the home's exterior is completed with siding (vinyl, fiber cement, wood, or brick), roofing for elemental protection, and sealed, energy-efficient windows and doors to improve insulation and prevent leaks.



INTERIOR FINISHES

After setting drywall and exterior finishes, interior work begins with trim installation (baseboards, casings, molding), cabinets (with countertops and backsplashes), painting (walls, ceilings, trim), and flooring (hardwood, tile, carpet), refining the home's final look.



FINAL INSPECTIONS AND WALKTHROUGH

As construction concludes, final inspections confirm building code compliance. The subsequent walkthrough lets you inspect the finished home, address concerns with the builder, and finalize details before move-in, marking a key milestone in your homebuilding journey.



ENJOYING YOUR **NEW HOME**

After all the planning, decisions, and construction, the moment you've been waiting for has finally arrived, now it's time to move into your new home! This section will guide you through the process of settling in, maintaining your home, and understanding your builder's warranty and service process.

Moving In and Settling Into Your New Home

- Schedule your move well in advance and hire reputable movers or enlist friends and family to help.
- Make a plan for unpacking and organizing your belongings to make the process more efficient.
- Take time to get to know your new home and familiarize yourself with its features and systems.
- Meet your new neighbors and explore the community to start feeling at home.

HOME CARE ESSENTIALS

TIPS AND RESPONSIBILITIES

- Create a home maintenance schedule to stay on top of tasks like changing HVAC filters, cleaning gutters, and servicing major appliances.
- Regularly inspect your home's exterior and interior for signs of wear, damage, or potential issues.
- Keep a home maintenance fund to cover unexpected repairs or replacements.
- Consider purchasing a home warranty for added protection and peace of mind.



ACTIVATING UTILITIES AND SETTING UP SERVICES

- **Electricity:** Contact your local electric company to set up an account and schedule service activation.
- **Gas:** If applicable, contact your local gas company to set up an account and schedule service activation.
- **Water and Sewer:** Contact your local water department to set up an account and schedule service activation.
- **Internet and Cable:** Research providers in your area and set up accounts for internet, cable, or satellite services.
- **Trash and Recycling:** Contact your local waste management company to set up trash and recycling services.

BUILDER'S WARRANTY AND SERVICE PROCESS

- Review your warranty documents carefully to understand what is covered and for how long.
- Learn about the builder's service request process for addressing warranty issues.
- Keep records of all warranty communications and repairs for future reference.
- Remember that some items may be covered by manufacturer warranties, such as appliances or HVAC systems.

Regular maintenance, combined with understanding your builder's warranty and service process, will help ensure that your new home remains in excellent condition for years to come.

TIPS TO HELP THE PROCESS GO SMOOTHLY

To ensure that your homebuilding experience is as smooth and stress-free as possible, consider the following tips:



COMMUNICATION STRATEGIES WITH THE BUILDER

- Maintain regular meetings and site visits with your builder to monitor progress and ensure alignment with expectations. Document all communications and designate a primary family contact to streamline interactions.



STAY ORGANIZED

- Use a binder or digital folder for all homebuilding documents, such as contracts and permits. Track design choices and deadlines with a spreadsheet, maintain a log of your homebuilding journey and set reminders for important dates to keep the process on schedule.



MANAGE EXPECTATIONS AND UNDERSTAND POTENTIAL DELAYS OR CHANGES

- Recognize that construction timelines can shift due to weather, material shortages, or labor issues. Stay prepared for potential changes, maintain open communication with your builder to address delays, and remain flexible to ensure a positive homebuilding experience.



ADVOCATE FOR YOURSELF AND ASKING QUESTIONS THROUGHOUT THE PROCESS

- Actively ask questions and express concerns throughout the homebuilding process. Seek clarifications and assert your preferences with your builder and other professionals, while considering their expert advice. Collaborate on solutions for any issues that arise.



PARTNER WITH A SKILLED AGENT

- Engage an experienced real estate agent specializing in new constructions to guide you through the entire process. I would love to advocate for you, assist in finding the right builder, and help negotiate contracts. With my expertise and dedication, your new home construction journey will be both successful and enjoyable.

By staying proactive and organized, you can ensure a smooth homebuilding journey. Building a new home is a collaborative effort; maintaining a positive, communicative relationship with your builder and real estate agent is key to realizing your dream home.

WARRANTIES AND AFTER-SALE SUPPORT



BUILDER'S WARRANTY OVERVIEW:

New construction homes come with a builder's warranty, typically covering workmanship and materials for one year, systems like electrical and plumbing for two years, and structural elements for ten years. Review the warranty documentation carefully to understand coverage scope, duration, and any exclusions.



HOMEOWNER'S INSURANCE AND ADDITIONAL WARRANTIES:

Secure homeowner's insurance to protect your new home and belongings from damage, theft, or liability. Consult with your insurance agent for tailored coverage considering your home's value and features. Additionally, consider extra warranties for appliances and systems not covered by the builder's warranty for added peace of mind.



BUILDER'S AFTER-SALE SUPPORT:

Familiarize yourself with your builder's customer service and after-sale support policies, including warranty claims and repair requests. Understand their communication methods and response times, and keep detailed records of all interactions to facilitate a smooth warranty process.



MANAGING WARRANTY CLAIMS:

Promptly file warranty claims or repair requests using your builder's procedures, providing detailed descriptions and visuals. Keep records of all claims. As your real estate agent, I'm available to help and can connect you with trusted local professionals for any services needed.



NEIGHBORHOOD AND COMMUNITY CONSIDERATIONS

Evaluate neighborhood and community factors to ensure they meet your needs and enhance your long-term investment value.

LOCATION AND AMENITIES:

- Assess proximity to essential amenities like schools, parks, healthcare, and transportation. Consider local school quality, property values, and lifestyle impact, as well as nearby recreational and cultural options.

UNDERSTANDING HOA:

- Learn about your neighborhood's Homeowners Association (HOA), including fees for maintaining common areas and amenities, as well as rules and restrictions on landscaping, exterior modifications, and community conduct.

FUTURE DEVELOPMENT IMPACT:

- Investigate potential area developments, including residential or commercial projects and infrastructure upgrades. Consider their effects on traffic, noise, and community character in the future.

RESALE VALUE AND APPRECIATION:

- Research area trends to gauge potential resale value and appreciation, considering local job market, population growth, and desirability, plus long-term community plans affecting future values.



YOUR HOME MATTERS

Thank you for choosing me to guide you through the journey of building or buying your new construction home. I look forward to working with you and helping you create the perfect home for your lifestyle here in Baton Rouge.



Shaun Ramos

YOUR LOCAL EXPERT REALTOR®



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