

From Resolution to Reality: 2026 Home Planning Checklist

New Year's resolutions often fade by February, but building your dream home is a goal that lasts a lifetime. If 2026 is the year you break ground, you need a plan that is as solid as our foundations. We've broken down the home-building journey into actionable steps to help you move from your Pinterest board to a purchase agreement.

Let's get started!

PHASE 01: THE VISION (January - February)

Before we talk numbers, we speak to a lifestyle. Start by defining your ideal lifestyle. Focus on the vision for your new home by determining your non-negotiables, nice-to-have wants, and overall style.

☐ Define your "Non-negotiables" vs. "Nice-to-Haves"

Make two lists:

☐ **Musts:** Bedroom count, mudroom size, home office, school district.

☐ **Wants:** Flex room, specific quartz patterns, coffee bar.

Why? This helps your New Home Consultant match you to the right RTH Collection.

☐ The "Vibe Check"

Scroll through your saved photos on Pinterest/Instagram. Is there a theme? (e.g., Modern Farmhouse, Scandi-Clean, Traditional Warmth).

☐ **Action:** Create a dedicated "2026 Build" board to share with our Design Team later.

☐ Audit Your Current Home

Walk through your current space. What drives you crazy? (e.g., "I hate carrying laundry down two flights of stairs.")

☐ **Action:** Write down the problems. Your new RTH home is the solution.

PHASE 02: THE MEANS (February - March)

Confidence comes from knowing your numbers. Taking control of your finances in the early stages will reduce stress and give you a clear, achievable path to homeownership.

☐ Get Pre-Approved (not just pre-qualified)

☐ Connect with **Tradition Mortgage**, our trusted sister company and preferred lender. From first-time homebuyer education to move-up buyer resources, their expertise ensures a seamless path to your new front door.

☐ Understand the difference between a Construction Loan vs. End Loan (and ask us which one fits your situation!)

☐ Calculate the "Post-Close" Costs

☐ Don't forget to budget for post-close items: Window treatments, moving trucks, and new furniture for that bigger living room.

☐ The Timeline Check

☐ Do you have a home to sell?

☐ **Action:** Determine if you need to sell first, bridge the gap, or if you can carry two mortgages briefly. (Our team can help guide this timing!)

PHASE 03: THE LOCATION (March – April)

You can change a paint color, but you can't change your lot. This phase is about making a permanent decision, so it requires careful, deliberate thought.

☐ **Neighborhood Scouting**

A neighborhood is more than just houses; it's where your daily life happens, and its character will define your lifestyle for years to come.

☐ **The "Winter Test" is critical.** Drive the communities in the winter!

It's easy to love a neighborhood in June with blooming flowers, but you need to know if you love it when it's covered in snow.

☐ **Proximity to your "Why."** Consider the nearby amenities that matter most to you – schools, parks, trails, shopping, or easy access to major highways or an airport.

☐ Check the commute times during your actual work hours.

☐ **"Lot Logic": The Permanent View**

The lot determines your home's orientation, potential for expansion, and privacy. This is the one feature that is truly fixed. Decide what matters most for your daily routine & outdoor enjoyment:

☐ **Morning Sun vs. Evening Sun.** Do you prefer morning light streaming into your kitchen & breakfast nook or evening sun on your patio & living room?

☐ **Basement and Yard Configuration.** Differences in flat lot vs. lookout lot vs. walkout basement lot impacts cost, indoor space, and outdoor usage.

☐ **Privacy vs. Community Connection.** Do you want a lot that backs up to a protected wetland for ultimate solitude, or do you prefer a lot near a park and central amenities to easily connect with neighbors?

PHASE 04: THE PARTNERSHIP (April – Onward)

Choosing the right builder is the most important decision of all. The model home tour is your best opportunity to see possibilities and evaluate your future partner's craftsmanship.

☐ **Experience the Possibilities**

☐ **Tour a variety of Model Homes and Quick Move-In homes** to get a tangible feel for what you like and don't like, what floorplans and communities appeal to you. This is your time to move from pictures to reality, identifying your preferences for layout, flow, and community setting.

☐ **Visit the Parade of Homes (Spring Preview)**

See the different floorplans and collections in person.

☐ **Action:** Visit a Robert Thomas Model Home, and ask to see the standard features list.

☐ **Ask Questions**

Speak with Kayla, our Online Sales Consultant, or leave her a message in our website chat. Honestly, she's a real person, not a bot – and she will call you back if you leave your question in the chat when she's not online.

☐ **Schedule Your Consultation**

Sit down with a New Home Consultant. Bring this checklist!

Your 2026 Journey Starts Now!

Building a home is about more than just blueprints and numbers; it's about creating the backdrop for your future memories. By following this roadmap, you are transforming an ambitious New Year's resolution into the home where your 2026 memories will live.