

# Upgrade to a New-Construction Home You Can Afford *Realistically*



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## INTRODUCTION

# Welcome

Welcome to the exciting reality of upgrading your life to new-construction home living; an opportunity that is available for everyone that appreciates and desires the numerous benefits that owning a new-construction home can offer for you and your family.

In this eBook we demystify the misconception that new-construction homes are only for very wealthy families. This is intended to be a practical and educational guide that will help you achieve the numerous benefits of acquiring and living in a new-construction home, including the significant health, efficiency, economic, quality of life, and emotional well-being advantages.

A high quality new-construction home is attainable for anyone that wants it and that seeks to enhance their overall quality of life.



## About The Author

With over 27 years of urban planning, real estate development and construction experience, Ricky Trinidad, President, has designed, developed, managed, constructed and operated numerous new-construction residential and commercial communities and buildings in various US markets throughout his career. Mr. Trinidad is an urban planner, real estate development and construction expert with vast experience in the design, planning, development, construction and integration of a broad variety of new sustainable real

estate development projects both domestically and internationally. His portfolio includes numerous new residential subdivision communities, townhome development projects, infill mixed-use buildings, mid-rise buildings and new commercial developments. The heart of his passion is to help create significant positive social, economic, spiritual, environmental and aesthetic impact in the communities he serves through his professional urban planning, real estate development and construction practices, strategies and approaches.

*- Ricky Trinidad*

## CHAPTER I

# The Benefits of New-Construction Living: A Deeper Dive

Let's explore the benefits of moving into a new-construction home, going beyond the surface and delving into the realms of health, efficiency, and unparalleled quality of life enhancements.

## Health Upgrade Through New Construction:

- Transitioning from aging homes to new-construction residences instantly improves indoor air quality, mitigating health risks associated with mold, insects, and dust particles.
- The move to high-quality new-construction homes is a cost-effective way to enhance the well-being of families without compromising financial stability.



## Superior Construction and Quality:

- New-construction homes that are built using advanced modular construction and pre-engineering technologies, such as Metrovitalization's new-construction homes, offer superior quality and durability.
- These homes feature superior strength, exceptional quality, and rapid construction, offering affordability without compromising living standards.

## Holistic Well-Being and Harmony:

- New-construction homes prioritize advanced construction practices, superior materials, and energy efficiency, fostering a harmonious, family-centric environment.
- The transition to these residences brings tangible health benefits, improved indoor air quality, and reduced exposure to dust particles, enhancing overall well-being.

**Economic and Financial Advantages:**

- **Equity Buildup:** The purchase of a new-construction home adds financial stability to the family due to equity that is embedded into the home from inception, appreciating value over time, and the buildup that takes place as mortgage payments are made and the principal loan amount is reduced. This equity buildup serves as a form of forced savings, contributing to the family's overall net worth. Over the years, the property's value appreciates, further enhancing the family's financial position.
- **Tax Advantages:** Homeownership often comes with tax benefits. Mortgage interest and property tax payments are typically deductible, providing families with potential tax savings. These deductions can result in a reduction of the family's taxable income, offering financial relief and increasing disposable income.
- **Stability and Predictable Housing Costs:** Owning a new-construction home provides stability and predictability in housing costs. Unlike renting, where monthly payments are subject to fluctuations, homeowners with fixed-rate mortgages enjoy consistent monthly payments throughout the loan term. This predictability facilitates better budgeting and financial planning for the family, reducing the uncertainty associated with changing rental prices.

**Family Cohesiveness**

- Adding new homes to an area's existing older housing stock, as in Lawrence County, PA, creates a more cohesive, family-centric environment and helps enhance the vibrancy and appeal of the overall community.
- Families that transition into these new-construction homes take part in the positive transformation of these areas and develop a strong sense of pride in ownership and residency within their communities.

For a deeper dive, read my recent short blog entitled [New Quality Homes Enhance the Quality of Life in Lawrence County for a Wide Range of Family Budgets.](#)



## CHAPTER II

# Affording the Dream: Making New-Construction Yours



Many believe that new-construction homes are beyond their financial reach and can only be afforded by very wealthy families and individuals, or that they would only be able to afford a new-construction home with government subsidies in low-income or affordable housing communities that may be less desirable to them. Both of these misconceptions are myths that typically block average families from enjoying the numerous benefits of acquiring a high quality new-construction home.

There is a space in-between, where average families are not priced out from purchasing new-construction homes, and they're not subject to only purchasing older and lower-quality homes, or homes in low-income housing communities. This is the space where Metrovitalization lives, creating high-quality new-construction homes that average families can afford in new high-quality communities that are not subsidized or low-income areas, yet offering price ranges that are comparable to older and lower-quality homes in the same area. The purpose is to enable average-income families to live in above-average high-quality new homes that they can afford so they can realize the benefits and quality-of-life upgrades that new homes have to offer without "breaking the bank".

Metrovitalization's new-construction homes start from the low and mid \$200's, similar to older lower-quality homes that are also for sale on the market in the same areas. The strategic price points give buyers an array of options and the advantage and opportunity to purchase a new-construction home for the similar pricing of existing older homes on the market. Having a wider variety of purchase options is a direct advantage to buyers in the marketplace.

In addition to the advantage of strategic price points and variety of options, numerous financing programs are available for new-construction homebuyers, with benefits that include low down payment options, low interest rates, and flexible credit score programs. In some instances, assistance with a credit boost is available to help new homebuyers qualify for special financing offered by a variety of reputable lenders that also have the intention of helping average buyers purchase new-construction home for the benefit of their families. Metrovitalization works closely with such lenders on behalf of homebuyers within each new Metrovitalization community.

Financing pre-qualification is an important step for buyers. This step is free and private using Metrovitalization's online portal. Most buyers become pleasantly surprised when they take this step and realize that they can actually afford a new-construction home, or that they can develop a path to do so.

For more information regarding this, get pre-qualified privately, quickly and easily for your new-construction home [here](#).



## CHAPTER III

# Navigating Options: Finding Your Ideal New- Construction Home

There are a variety of new construction homes available in multiple markets and within various price ranges, depending on where you want to live and the type of new home you would like to purchase. Metrovitalization currently has two new-construction home communities in process within Lawrence County in Western, PA, as follows:

## Kingdom Place

A quaint new-construction home community of 24 new single-family homes in Hickory Township of Lawrence County. Each home offers a generous 1-acre parcel of land tucked away in a private setting of this new community. A variety of floor plans, elevations, standard options and upgrade options are available. Pricing starts in the mid \$200's with numerous models available in the \$300's and slightly higher, to meet the average price points of the area. Construction will commence in the Winter, 2023 and is scheduled for completion in the Spring, 2024. Choose and pre-order your Kingdom Place home, lot and finishes, and learn more at [www.kingdomplacehomes.com](http://www.kingdomplacehomes.com).



## Kingdom Place

A new-construction community featuring single-family homes, duplexes and townhomes in Union Township of Lawrence County, PA. This development will offer a private 2-mile nature walk/bike path with numerous open "green areas" and pocket parks in a private setting, yet conveniently located near shopping, restaurants, theatres, and easy regional connectivity. Construction at Royalty Place is expected to begin in the Spring, 2024 and scheduled for completion in 2025. Learn more at [www.royaltyplacehomes.com](http://www.royaltyplacehomes.com).



Stay tuned for updates of Metrovitalization developments [Join our blog for updates.](#)

## CHAPTER IV

# Personalizing Your Haven: The Finishing Touches

One of the benefits of new-construction homes, in addition to enhancing the quality of life for your family, is that you get to select finishes, details and options to tailor you home to suit your personal needs and style. A wide variety of interior and exterior features and finishes are available, enabling you to accomplish this in any Metrovitalization community. Add a garage, a gazebo, a patio, higher ceilings, home automation, solar panels, sheds, beautiful landscaping, exterior brick or stone features, metal roof, home security systems, and so many other options.

You can also change flooring, counter tops, cabinetry, add fireplaces, and modify or change a wide variety of interior finishes, fixtures, appliances, and features.

Personalizing your home to better suit your needs, desires and style is not typically an option when purchasing an existing older home. This is an exciting part of new-construction homeownership, and something the entire family can participate in.

Learn more about customizing a Metrovitalization Kingdom Place home [here](#).



## CHAPTER V

# Conclusion: Your Journey, Your Home

This brief eBook is intended to give homebuyers a glimpse at the possibility of owning a new-construction high quality home, the insight that new-construction homeownership is within the reach of average families, and the knowledge that you can realize the benefits of new-construction homeownership for yourself and your family.

This eBook is not intended to be an all-inclusive comprehensive guide, but a discussion of this topic. Most people don't know that buying a new-construction home is within their reach. They're not aware of the many benefits and the quality of life upgrade that is available to them with the transition into a new-construction high-quality home. And many have the misconception that the only way that an average family can afford a new-construction home is with government subsidies in low-income areas, so they're not aware that they can live in a new home within a brand new community and realize the numerous benefits of this for their families and their children.

I hope this eBook helps many families see and realize the reality of upgrading their lives to a new-construction home and a brand new community. My personal goal is to help as many families as possible to make that transitional upgrade in their lives, and to experience the many benefits for themselves.

**[Subscribe to our blog for updates about our projects and more information, and feel free to contact us on our website with any questions or comments.](#)**

**Get pre-qualified privately, quickly and easily for your Metrovitalization new-construction home [here](#).**

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Metrovitalization is a real estate planning, development and construction company that focusses on developing sustainable buildings and communities for enhancement of the areas it serves. Learn more at [www.metrovitalization.com](http://www.metrovitalization.com).

