

• BUYER GUIDE · UPGRADE SELECTIONS

The Design Center Playbook

How to spend your upgrade dollars wisely — the options worth paying for now, and the ones to skip until after closing.

[START HERE](#)

Some upgrades are worth the builder's price. Many are not.

The design center offers dozens of options. A few are hard or costly to change once the home is finished — those are worth paying for now. Many others cost less if you wait and do them yourself. This guide points your budget at the first group.

THE MINDSET

Don't shop like you're decorating. Shop like you're building.

Prioritize everything behind the drywall before everything attached with screws.

BUY NOW

Hard, messy, or costly to change later.

Anything behind walls or in the structure — wiring, plumbing, layout, main flooring.

WAIT

Easy and cheap to do yourself later.

Anything attached with screws or a coat of paint — fixtures, hardware, most appliances.

— HOW TO SORT EVERY OPTION

Three questions, three piles.

HARD TO CHANGE LATER**Behind walls or structural.**

Fix it now — retrofitting means opening finished walls.

HIGHEST PRIORITY**DEPENDS****A judgment call.**

Worth it only when budget and taste line up.

EASY TO UPGRADE LATER**Swap it anytime.**

Do it yourself after closing, usually for less.

DON'T FEEL RUSHED

The appointment is not a timed test. Take photos of every option, write notes, and ask for anything that matters in writing. If you need a second appointment, ask for one. Use the builder's selection deadline as **your** deadline to decide — not a reason to overspend in the room.

— THE UPGRADE MAP

Where each option belongs.

Fund the blue column first.

AREA	HARD TO CHANGE LATER	DEPENDS	EASY TO UPGRADE LATER
Structure	Square footage, room extensions, ceiling height, extra garage bay, added windows	Optional layout tweaks, if offered	—
Electrical	Outlet count & placement, extra circuits, pre-wire for data, EV, cameras, patio	Dimmers, smart switches	Decorative fixtures
Plumbing	Shower/tub layout, extra rough-ins, hose bibs, gas stubs, water-softener loop	Faucet & fixture style	—
Lighting	Recessed can locations & quantity, switch placement	—	Pendants & decorative fixtures
Cabinets	Configuration, added or taller cabinets, soft-close	Door color / finish	Knobs & pulls
Flooring	Main living areas — tile or hardwood	Durable plank in high-traffic zones	Secondary bedrooms, carpet
Countertops	Kitchen, if budget allows	Whole-home upgrade only if it fits budget	Secondary baths
Appliances	—	Only if the builder package is a clear deal	Almost always cheaper after closing
Exterior	Covered patio structure, added windows, outdoor stubs	Exterior door style	Landscaping, window coverings
Paint & devices	—	—	All interior paint; smart hubs, cameras, speakers

BUILDER MARKUP REALITY

Upgrade pricing varies widely by builder — some mark up heavily, some price fairly, some bundle real value. Don't assume every builder price is a rip-off. For each option that matters, compare **the builder's price against the estimated cost to do it after closing**, then decide. The right answer changes item by item.

— WHERE THE MONEY GOES

Highest return on your budget.

Ranked by long-term value, daily usefulness, and how hard it is to change later. Fund from the top down.

1 Electrical rough-ins & outlets

Cheap now, disruptive to add later, used every day.

2 Structural options

Square footage, ceilings, extra bay — cannot be added later.

3 Plumbing rough-ins & stubs

Hose bibs, gas stub, softener loop, shower layout — behind walls.

4 Recessed lighting layout

Cutting into a finished, painted ceiling later is messy.

5 Main-area flooring

Tile or hardwood is a large, disruptive job after move-in.

6 Kitchen cabinet configuration

Layout is hard to change; finishes and hardware are not.

7 Kitchen countertops

Can wait, but replacing later means an active job in your kitchen.

8 Primary shower / bath layout

Plumbing-dependent, so it belongs with the rough-ins above.

SPEND LAST, OR SKIP

Cabinet color, appliances, decorative light fixtures, hardware, paint, window coverings, landscaping. All are easy — and usually cheaper — to change on your own after closing.

— NOW VS. LATER

What the same upgrade can cost.

Some jobs are far cheaper as a rough-in during construction than as a retrofit after closing. Others are the reverse.

UPGRADE	TYPICAL BUILDER PRICE	EST. RETROFIT AFTER CLOSING	LEAN
EV charger pre-wire (240V)	\$300–800	\$800–2,000+	Do now
Gas stub for outdoor grill	\$300–600	\$800–1,800	Do now
Water-softener loop	\$150–400	\$600–1,500	Do now
Extra recessed can light (each)	\$150–250	\$200–400	Do now
Cabinet hardware (per piece)	\$40–80	\$3–10 DIY	Wait
Decorative pendant fixture	High markup	Buy & swap yourself	Wait

Illustrative ranges only. Actual costs vary significantly by builder, home, and market. Confirm current pricing with your builder and get local retrofit quotes before deciding.

— BEHIND THE DRYWALL

Future-proof your home.

Cheap as a rough-in during construction; expensive or impossible to add cleanly once the walls are closed. Check the ones that fit how you'll live.

☐ **EV charger pre-wire**

240V circuit run to the garage wall.

☐ **Security camera wiring**

Runs to eaves, doors, and driveway.

☐ **Water-softener loop**

Plumbing loop in the garage for later install.

☐ **Patio speaker wiring**

Speaker runs to the covered patio.

☐ **Extra hose bibs**

Added exterior faucets where you'll need water.

☐ **Conduit for future networking**

Empty raceway to pull data or fiber later.

☐ **Holiday-lighting outlet**

Switched outlet at the roofline or eave.

☐ **Gas stub for outdoor grill**

Capped gas line to the patio.

☐ **Garage freezer outlet**

Dedicated outlet for a second fridge or freezer.

☐ **Ceiling-fan pre-wire**

Wiring & bracing in bedrooms and living areas.

WHY NOW

A pre-wire or stub costs a fraction of the same work after closing, when it means opening finished walls, patching, and repainting. You don't have to install the device now — just make sure the rough-in is there.

— THINK AHEAD

Think about resale.

You'll likely sell one day. Some upgrades appeal to almost any future buyer. Others are personal — fine to buy for yourself, but don't count on the money back.

Broad appeal

TENDS TO
HOLD VALUE

- Extra & well-placed outlets
- Better, brighter lighting
- Covered patio
- Larger or walk-in shower
- Garage storage & usable space
- Extra windows / natural light
- Neutral, durable flooring
- EV charger pre-wire

Personal

NARROWER
APPEAL

- Bold or trendy paint & tile
- Highly specific built-ins
- Single-purpose luxury rooms
- Finishes above the neighborhood norm
- Unusual cabinet colors
- Wallpaper & statement walls

A QUICK TEST

Would the next buyer **pay** for this, or just tolerate it? Broad-appeal upgrades tend to hold value. Personal ones are a purchase for your own enjoyment — budget them as such.

— FIT YOUR LIFE

Match upgrades to your lifestyle.

The best upgrade is the one you'll use every day. Start from how you actually live.

HOME OFFICE, CALLS,
SCREENS

Remote workers

Dedicated office circuit and extra outlets, data / conduit pre-wire, better task and overhead lighting, and a door or wiring for sound where you take calls.

KIDS, HOMEWORK, GEAR

Families

Durable main-floor flooring, a second full bath or larger shower layout, extra storage and a mudroom drop zone, and outlets where homework and devices happen.

DOGS, CATS, MUD

Pet owners

Scratch- and water-resistant flooring, an extra hose bib or dog-wash rough-in, easy-clean surfaces, and a fenced-yard gate where offered.

HOSTING, GATHERINGS

Frequent entertainers

Covered patio with a gas stub, patio speaker wiring, extra kitchen and island outlets, and exterior outlets and lighting for the yard.

ELECTRIC VEHICLES

EV owners

240V charger pre-wire, a dedicated garage circuit, adequate electrical panel capacity, and conduit to a second parking spot if you may add a car.

— LEARN FROM OTHERS

The regret list.

Consistent patterns from new-construction buyer feedback — what they wish they'd done differently.

Regret skipping

WISH THEY'D
PAID FOR IT

- Enough well-placed outlets
- Adequate task & recessed lighting
- Storage solutions
- A functional laundry room
- A better primary shower or layout
- Natural light — extra windows

Regret overspending

WISH
THEY'D
WAITED

- Decorative light fixtures through the builder
- Cabinet hardware packages
- Builder-markup appliances
- Trendy or high-maintenance finishes
- Small cosmetic changes with little daily value

COMMON MISTAKES

Spending heavily on cosmetics while skipping what's behind the walls · walking in without a total budget · chasing trends over daily use · upgrading everything evenly instead of concentrating the budget · skipping a needed second appointment.

— PLAN & ASK

Set the budget. Then ask.

If your upgrade budget is...

\$5,000

Electrical and plumbing rough-ins plus extra outlets. Highest daily impact for the lowest cost.

\$10,000

Add the main-floor flooring upgrade and a better kitchen countertop if available.

\$20,000

Order: rough-ins → main flooring → kitchen countertop → primary shower layout.

\$40,000+

All of the above, plus cabinet configuration, extra windows, and structural options if offered.

— ASK BEFORE YOU SIGN

- | | |
|---|---|
| 1 Which upgrades would be hard or costly to add after closing? | 5 Are there incentives or credits toward upgrades right now? |
| 2 Can I get, in writing, what's in the base price vs. each upgrade? | 6 What's the exact spec — brand, model, warranty — of upgraded items? |
| 3 What does it cost to add outlets or pre-wiring in specific spots? | 7 What happens if I change a selection after locking it in? |
| 4 If I skip this now, how disruptive and costly is it later? | 8 What's the deadline to finalize all selections? |

DECIDE

The decision path.

Run each option through these questions, in order.

- 1** Need to move soon and minimize decisions?
Keep upgrades minimal and functional only.

- 2** Is it behind walls, structural, or disruptive to change?
Strongly consider buying it now.

- 3** Is it mostly cosmetic or easy to swap after closing?
Wait and do it yourself.

- 4** Does it meaningfully improve daily life in the home?
Yes: prioritize within budget. No: skip, or send to the bottom.

Spend on what's **hard to change and used every day.**

Save on what's easy to change and purely cosmetic. Everything else is a judgment call — made one item at a time.

— YOUR WORKSHEET

Upgrade worksheet.

Fill this out before — or during — your appointment. Decide with the number in front of you.

MY TOTAL UPGRADE BUDGET

MY TOP 3 DAILY PRIORITIES

UPGRADE	OPTION CONSIDERED	COST	BUY NOW	WAIT	NOTES / WHY
Electrical			☐	☐	
Plumbing			☐	☐	
Flooring (main)			☐	☐	
Kitchen countertops			☐	☐	
Cabinets			☐	☐	
Primary shower			☐	☐	
Lighting (locations)			☐	☐	
Future-proof rough-ins			☐	☐	
Other			☐	☐	

TOTAL SELECTED SO FAR

I WILL FOCUS MY BUDGET ON

APPENDIX · NOTES

Cost examples in this guide are illustrative planning ranges and vary by builder, home, and market. Verify current options and pricing directly with your builder before relying on any figure. This guide is educational information, not financial advice.