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# HOMEBUYERS' GUIDE TO A KEY DECISION: NEW OR PRE-OWNED?

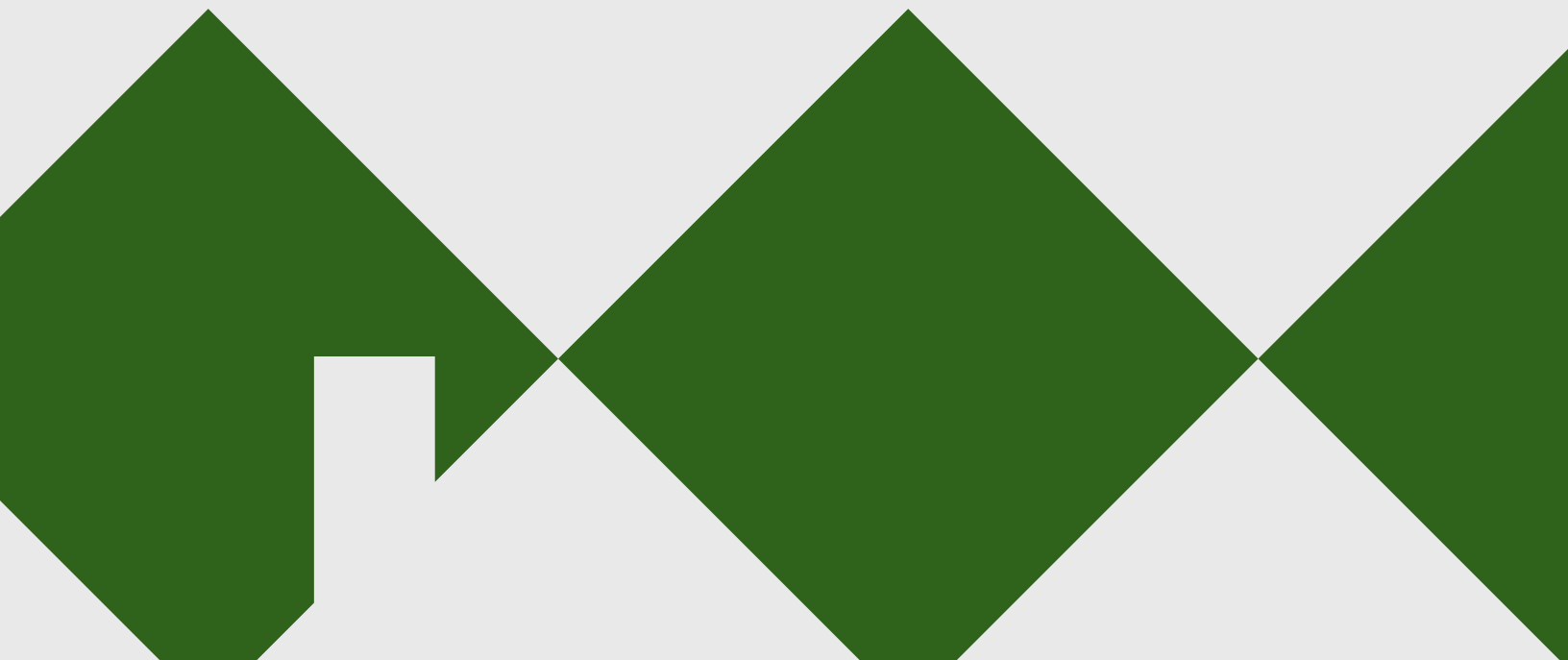


MALTA | DEVELOPMENT

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# FINDING A HOME TO MATCH YOUR DREAMS

Whether you're buying a home for the first time, moving up to meet the needs of a growing family or successful career, or transitioning in retirement to a single-story floor plan – you want a home that uniquely reflects who you are, what you value, and where you are in life.

Maybe you've already started looking. Scanned some real estate sites on the Internet. Driven through desirable neighborhoods watching for "For Sale" signs. Perhaps you've even dropped in at a Sunday afternoon open house or two. Or ten.

But none of the existing homes you've seen comes anywhere near the vision you have in your head of everything you want your next home to be.

## BUILDING A CASE FOR BUYING NEW

Before you make that decision, consider some benefits of a brand-new home, both personal and financial. The choice you make now could have a tremendous impact on your future.

Once considered a luxury for only the very rich, new construction is now available in every price range and style. In the past decade there has been unprecedented growth in new home buying. There are many benefits to owning a new home, both personal and financial. This book will outline the advantages of new over pre-owned homes, and open the door to new possibilities.





# SO NICE TO COME HOME TO

With a new home you not only have the advantage of the latest advances in technology and floor plan design, you also have the ability to make decisions throughout the home that reflect your style. In terms of day-to-day livability, benefits of a new home include:

## PERSONAL CHOICES:

One of the biggest drawbacks in purchasing an existing home is that it's not going to be exactly what you want. A new home is like a blank canvas, and you're its resident Renoir. You choose the floor plan that fits your needs. Your choice of decorator items such as siding color, flooring, and cabinetry communicates your taste and flair, not a previous owner's. You even get to choose the perfect lot where it all comes together.

## STATE-OF-THE-ART TECHNOLOGY:

Technology has come a long way in recent times and most existing homes aren't equipped to take full advantage of the latest in security, entertainment, and communication technologies that didn't even exist a few years ago. In many cases, these technologies aren't cost-effective to install in an older home and in some instances, it's simply not possible.

## INNOVATIVE DESIGN:

Too many older homes are rife with cut-up floor plans, wasted space, and inadequate storage. New homes are far more likely to feature thoughtfully planned layouts, design elements, and amenities for consumers of all age groups – from the family in need of more organizational space to the empty nester looking to downsize while maintaining a feeling of spaciousness.

Feeling good about where you live is, as they say, “priceless.” But a new home also offers opportunities to save money every month and gain value overall. Read on.



*“Quality is never an accident; it is always the result of high intention, sincere effort, intelligent direction and skillful execution; it represents the wise choice of many alternatives.”*

*- William A. Foster*

# WITH A NEW HOME, THE SAVINGS ADD UP

**The way homes are built today, a brand new home can actually save you a considerable amount of money. Here's why:**

## **ENERGY EFFICIENCY:**

A new home built with today's stricter building codes, modern technologies, and superior building materials will far outperform a home built even a few years ago and that will save you money. Energy-efficient heating and cooling systems, combined with better insulation and low E windows, mean lower utility bills each month.

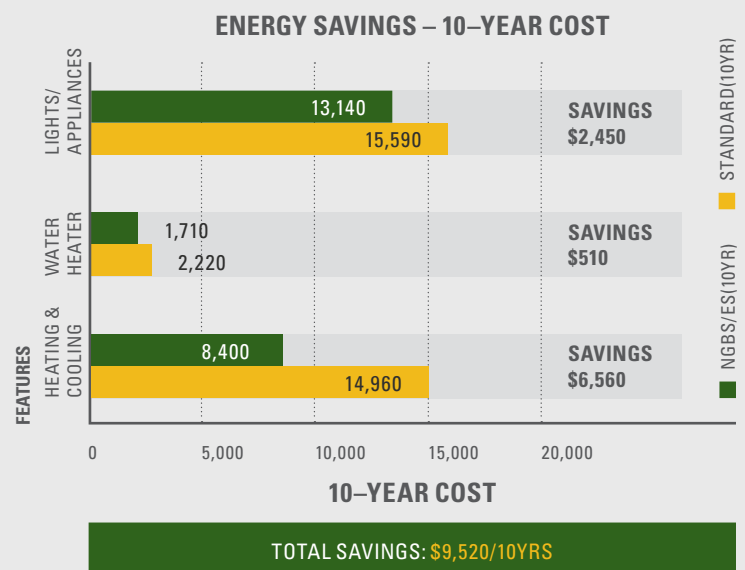
A newly built home by Malta Development goes above and beyond the current building codes:

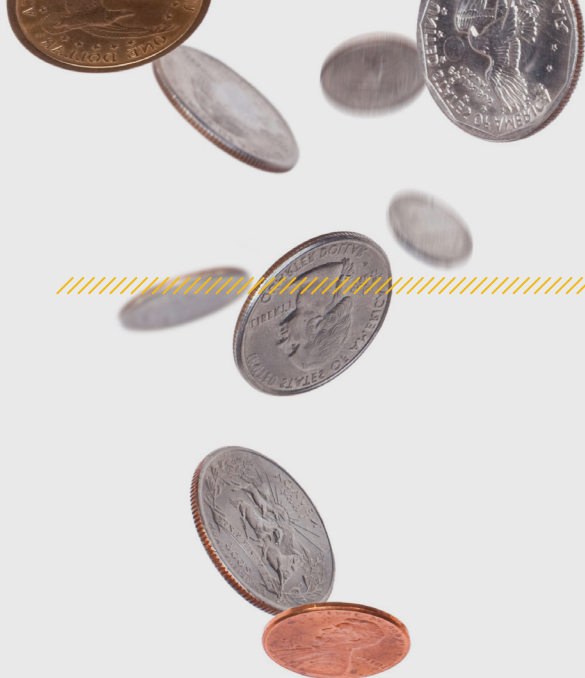
- Features windows, doors, and appliances that have received the ENERGY STAR certification – the trusted, government-backed symbol for energy efficiency. In fact, Malta Development homes are 22% more energy efficient than the maximum allowed ENERGY STAR HERS Index of 70. A standard newly built home is assigned a HERS Index of 100. The lower the Index number the more energy efficient your home is. The average HERS Index of a Malta Development home is 48 making it 52% more energy efficient than the standard newly built home. Pre-owned homes have an average HERS Index of 130, making a Malta Development home an astounding 82% more efficient.

- Meets or exceeds the rigorous National GreenBuilding Standard certification which provides high performance in 6 key areas: Site Design, Resource Efficiency, Water Efficiency, Energy Efficiency, Indoor Environmental Quality, and Building Operation and Maintenance.
- Insulated with super-efficient spray foam, the gold standard in insulation. Most importantly, all claims are backed up with third-party certifications for both ENERGY STAR and National Green Building Standard.

# 143,790<sup>GAL</sup>

A Malta Development home will save an average of 143,790 gallons of water over a 10 year period.





## COST-SAVINGS CALCULATOR

PRE-OWNED HOME

**\$3,440/YR**



MAINTENANCE

NEW HOME

**\$0/YR**



MAINTENANCE

ANNUAL SAVINGS OF

**\$3,440**

### VALUE:

Value is measured not only by what you pay for a home, but by how much it will cost you to live there. No matter how well a pre-owned home has been cared for, there is always something to fix or replace. Daily wear and tear, quality of care, and simply age, has an impact on the life expectancy of any manufactured product. What may have seemed like a bargain on an older home that just needs a little TLC, can quickly be offset by the costs of updating that home to the new standards of energy efficiency. And as so often happens with home renovations or repairs, one thing leads to another. And when it does, you could easily find yourself taking on more debt than just a mortgage.

### APPRECIATION:

This is really what it's all about, the American dream. Unlike most purchased goods, we expect our homes to actually increase in value over time. The time to consider a home's potential resale value is the day you buy it. A newer home, by definition, will generally have a higher appraised value than an older home. Technological advances, modern design elements, and money-saving energy efficiencies will greatly increase the value of your home.

But these aren't the only reasons for opting for a new home over a pre-owned one . . .



# WORRY LESS. LIVE MORE.

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*"The measure of  
success is happiness  
and peace of mind."  
- Bobby Davro*

Home is where life -- to a large extent -- happens. And who wants to spend precious time there hassling with things that need to be fixed or updated? No matter how well a pre-owned home has been cared for, there's always something to repair or replace.

## MAINTENANCE? WHAT MAINTENANCE?

With a new home, there are no looming fears of "How long before this needs to be replaced?" If you partner with a builder who uses state-of-the-art materials and building practices, your new home will be virtually maintenance-free for years.

## RELAX WITH A GREAT WARRANTY

Unlike most pre-owned homes, a new home comes with a warranty that reflects the confidence the Builder has in the quality of their homes. For example, here's one few can match:

**MALTA DEVELOPMENT OFFERS ONE OF THE  
BEST WARRANTIES IN THE INDUSTRY - A 10-  
YEAR MAJOR STRUCTURAL WARRANTY WITH  
THE ADDITIONAL ADVANTAGE OF BEING  
TRANSFERABLE TO A SUBSEQUENT OWNER.**



# MALTA DEVELOPMENT CAN MAKE IT HAPPEN

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Since 1988, Malta Development, a family-owned and operated business based in Saratoga County, has been creating homes and communities that exceed expectations. How? By anticipating the ever-changing needs of the modern home-buyer and offering innovative designs inspired by every customer's desire for a better quality of life, at every stage in life.

With one of the best warranties in the business and a commitment to exceptional value, superior quality, and excellent customer care, Malta Development provides a seamless homebuilding process – from a customer's initial inquiry to framing to final walk-through and beyond.

*For a home like no other,  
look to a builder like no other:  
**Malta Development***





LEARN MORE  
ABOUT HOW  
MALTA  
DEVELOPMENT  
IS REDEFINING  
YOUR STANDARD  
OF LIVING.

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