

Are You Thinking of Buying a New Home? Don’t Overlook Your After-Closing Costs

Last week, I wrote about the after-closing expenses you might encounter buying an *existing* home — the older roof, aging appliances, tired HVAC systems, and deferred maintenance. This week I want to share the substantial after-closing expenses that come with buying a *new* home.

New construction feels turnkey. The paint is fresh, the appliances gleam, and the furnace hasn’t lived through a single winter. But “new” doesn’t mean “complete,” and the first year of ownership often brings a second wave of costs that can even exceed what buyers spend on an older home.

I learned this firsthand. When I bought a new home in 2005, I spent a small fortune on completing the home, because builders may provide all the appliances, but they typically don’t install blinds or landscape the backyard, unless it’s a model home.

Before I even added solar PV and solar hot water, I spent upwards of \$50,000 on landscaping and window blinds alone. The house came with bare dirt, no trees, no shrubs, no irrigation system, and not a single window covering.

Buyers of new construction typically face four categories of post-closing expenses:

**1. Landscaping and Exterior Work:** Most new homes come with minimal exterior improvements. Depending on lot size and ambition, this can range from a few thousand dollars into the 5 figures.

**2. Window Coverings and Interior Essentials:** Builders rarely include blinds or drapes, and outfitting an entire home can be a major expense. Add in closet systems, garage storage, towel bars, mirrors, and upgraded lighting, and the “finishing touches” quickly add up.

**3. Utility Setup and Comfort Upgrades** New homes often need ceiling fans, addi-

tional electrical outlets, smart thermostats, water softeners, or upgraded air filtration. (I added a whole-house fan.) Utility activation fees, internet installation, and security system setup also fall into this category.

**4. Lifestyle and Long-Term Improvements:** Solar PV, solar hot water, EV chargers, and energy-efficiency upgrades are increasingly common additions. These aren’t required immediately, but many buyers plan them early to take advantage of tax credits or to reduce long-term operating costs.

For many homeowners, the first year in a new home is the most expensive not because things break, but because things are missing.

I want to thank a reader who pointed out this omission after reading last week’s column. She described a horror story from a friend of hers who bought a new home in Sterling Ranch and had a litany of defects to deal with in addition to those expenses I described above.

She raised another issue which deserves mention: her friend didn’t hire an inspector,

thinking it wasn’t necessary with a new home.

**Wrong! Always pay for a professional inspection!**

She wrote the following about her friend: “None of her door lock systems worked: front door, garage door, and sliders. In addition the door knob from the garage into the laundry room banged into the counter and had to be raised. Also the sump pump was not connected to the outflow pipe, causing her 1900-square-foot basement to be flooded... Her first year in this house was a nightmare; she was constantly calling the builder to get these and other items addressed, to say nothing of the inconvenience of having the flooded basement repaired.”

Inspecting a new home is different from inspecting an existing home. An inspector, like the one I recommend, wants to inspect the home before drywall is installed to assess wiring and plumbing and other aspects before they are out of sight, then again before the final walk-through.

‘Classical Academies’ Are Becoming Increasingly Popular Nationally and Here, Too

We Realtors know how important schools are to families when searching for a home to buy. They will even ask us to search for homes within the service area of a particular elementary school, so their child is guaranteed a place. You can’t do that on a consumer-facing real estate site, but any real estate broker, like me, can set you up for MLS alerts of all homes served by a specific public school or school district.

[GreatSchools.org](#) remains the most recognized school-rating site nationally. It provides an overall score plus sub-scores for academics, equity, and environment, along with extensive parent reviews that often reveal context not visible in raw data. [Niche.com](#) publishes annual rankings for public, private, charter, magnet, and specialty schools. Its strength is combining U.S. Department of Education data with a massive volume of user reviews, giving a more holistic sense of school culture and student experience.

Across the country, a quiet but unmistakable shift is reshaping how families think about schooling. Parents are seeking out **classical academies** whose programs emphasize structure, character formation, and the enduring works of Western civilization — and which even teach Latin. Unlike many education trends that begin with think tanks or statehouses, this one is being driven almost entirely by parents themselves.

A 2025 *Epoch Times* feature chronicled the movement’s rapid expansion. It highlighted parents who had grown weary of chaotic classrooms, declining academic expectations, and the lack of civics education.

Classical schools offer a starkly different vision. Their curriculum is built around the “Great Books,” the liberal arts, and the traditional “trivium” of grammar, logic, and rhetoric. The goal is not simply to raise test scores but to cultivate virtue, wisdom, and

disciplined thinking. Teachers are encouraged to model moral character as much as academic mastery.

Students read Homer and Shakespeare not because they are old, but because they illuminate perennial questions about courage, justice, and the human condition. Latin, which I studied starting in the 7<sup>th</sup> grade and which I credit with making me stronger in English, is taught in most of these schools. The Socratic method is included of some of their curricula. The emphasis, as in the classical liberal education, is on teaching students to be lifelong learners.

What’s striking is how broad the appeal has become. While many classical schools have Christian roots, the movement now includes public charter schools, independent academies and hybrid homeschool programs.

Nationally, the growth is staggering. Classical schools are projected to serve more than a million students by 2035. Some networks of classical academies report waitlists in the thousands.

Colorado is no exception. Along the Front Range, classical schools have multiplied over the past decade, with Jeffco, Douglas County, Denver, and the northern suburbs all seeing new campuses open or expand. Families cite similar motivations: a desire for academic rigor, a calmer school culture, and a curriculum that resists the churn of educational fads.

Jefferson County, in particular, has become a hub. Golden View Classical Academy, one of the region’s best-known classical

charter schools, draws families from across the metro area. Lakewood hosts both Augustine Classical Academy, a private K–12 school, and Addenbrooke Classical Academy, a thriving charter school.

I recently spoke with a teacher who had taught at Golden View Classical Academy but now teaches at STEM School Highlands Ranch. I asked him if he perceived a difference in the students. “Oh, yes!” he responded. He said the students at Golden View were serious and down to earth, compared to

the wild, smartphone-obsessed students at STEM.

Denver and the surrounding counties offer their own strong options, from Vanguard Classical School to the rapidly growing Ascent Classical network. Catholic schools have joined the movement as well, with Our Lady of Lourdes in Denver becoming a model for parish-based classical renewal.

What unites these programs is not nostalgia but intentionality. Classical schools argue that children flourish when they are grounded in the classics and classical education that preceded our internet era or even the industrial age. They aim to form students who can think clearly, write persuasively, and engage the world with moral confidence.

Whether classical education becomes a permanent fixture of the American landscape remains to be seen. But in Colorado, the momentum is unmistakable. Families are voting with their feet, and they’re choosing schools that promise not just knowledge, but wisdom.

Charter schools are tuition-free, too.

Classical Schools in the Denver Metro Area

Golden View Classical Academy (Charter K-12, Golden)  
<https://GoldenViewClassical.org>

Augustine Classical Academy (Christian K-12, Lakewood)  
<https://AugustineClassical.org>

Addenbrooke Classical Academy (Charter K-12, Lakewood)  
<https://www.Addenbrooke.org>

Vanguard Classical School (Charter, K-12 Aurora/K-8 Denver)  
<https://www.VanguardClassical.org>

Ascent Classical Academy (Charter K-8, Denver/Brighton)  
<https://ND.AscentColorado.org/>

Arma Dei Academy (Christian K-12, Highlands Ranch)  
<https://ArmaDeiAcademy.com>

Summit Classical Academy (Christian K-12, Broomfield)  
<https://SummitClassicalAcademy.org>

Our Lady of Lourdes Catholic Classical School (K-8, Denver)  
<https://LourdesClassical.org>

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