2026 EDITION · NEW CONSTRUCTION

# New Construction *before you sign*



Builder contracts, incentives and the loan math behind them, MUD taxes, the design center, and the inspections and walkthroughs a brand-new San Antonio home still needs.

### Contract side by side

A builder's own contract next to the Texas resale form, and what to read first

### The real monthly cost

2026 MUD and district rates around San Antonio, plus a worksheet for any home you like

### Questions for the builder

A printable checklist to take to every sales office


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WELCOME

# Thinking about a brand-new home? Start here.



Hi, I'm Tiffany: an Army wife, a Military Relocation Professional (MRP) and a REALTOR® at Real Broker LLC. On a new build, I'm with my buyers from the first model visit through the final walkthrough. This guide is the talk I'd want to have with you before that visit: what's in a builder's contract, how incentives really compare, what a MUD adds to the payment, and which inspections to plan on a house nobody has lived in.

Every builder and community does things a little differently. If something you hear in a sales office doesn't match what you read here, send it to me before you sign.

*Tiffany Reed*

REALTOR® · MRP · REAL BROKER LLC

## Start with these three things

### 1

### Call me before the first visit

I learn what you like and don't from the start, and I'm there to negotiate price, incentives and upgrades from the first conversation. Been already? I'll find out if I can still be added.

PAGES 3 TO 5

### 2

### Price the whole monthly payment

On $350,000 of value, Johnson Ranch MUD's 2026 rate of $0.8886 per $100 adds about $259 a month by itself.

PAGES 13 TO 15

### 3

### Inspect it anyway

City inspections check code, not the house for you. I recommend an inspection at every stage: pre-pour, pre-drywall, a final general inspection with a sewer scope, and the 11-month warranty.

PAGE 17

## Good to know

- ☐ Under Texas rules, a builder can insist on its own contract instead of a TREC form, and the builder's side writes it. Go through it with the checklist on page 8 before you sign.
- ☐ You're free to pick your own lender, even when the builder has an affiliated one, and the builder must disclose that tie in writing. Get a Loan Estimate from at least one other lender before you choose.

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SECTION 1 · YOUR FIRST VISIT

# What should you do before your first model visit?

> Call me before you set foot in any sales office. I learn what you like and don't from the first model, and I'm there to negotiate terms and concessions from the first conversation. Builders also set their own rules on when an agent can be added, so starting together keeps every option open.

**1**
### You call me
Tell me the builders or areas you're curious about and the price range you have in mind.

**2**
### I set up the visit
I book it and walk in beside you, so I'm on the builder's record as your agent from day one.

**3**
### I handle the builder
Price, incentives, closing costs and upgrades, then the build itself and every walkthrough.

### Already visited a builder?
Some builders will add an agent after a solo visit and some won't. Tell me which ones you've seen, and I'll find out whether I can still be added before you go back or sign anything.

### Who pays me?
My commission on a new build is paid by the builder. Per TREC, since January 1, 2026, Texas law calls for a signed written agreement between you and your agent before any showing. It sets out my services and how I'm paid, and it has to say that compensation "is not set by law and is fully negotiable."

## What should you think through before you tour?

- ☐ **Your approval and your comfortable payment.** They aren't always the same number, and the tax rate can change a lot from one community to the next (page 13).
- ☐ **Must-haves and deal-breakers.** One story or two, a bedroom downstairs, a garage deep enough for your truck. Write them down before a staged model starts making the list for you.
- ☐ **HOA deal-breakers.** Fence rules, boat or RV parking, leasing limits, pets. Tell me what would rule a community out, and I'll find out before the visit.
- ☐ **The school district, if it matters to you.** Confirm it for the specific lot, not the community's sign, then look up the campuses at TXschools.gov.
- ☐ **Renting it out at your next move.** If that's possible, tell me early. I run rental comps on it, so likely rent and your monthly payment sit side by side.
- ☐ **Seeing homes from out of state.** I do video tours for buyers who can't be here yet. Talk to me before you contact any builder, so your first visit counts.

Data current as of October 2026.

SECTION 2 · THE BUILDERS

# Who's building in the communities in this guide?

> These builders were selling in the communities this guide uses for its tax examples, per each builder's or developer's own site. Prices are advertised base prices, rounded. They move often, so check today's homes before you visit.

| COMMUNITY | WHERE, AND THE DISTRICT TO CONFIRM | BUILDERS SELLING | ADVERTISED FROM |
|---|---|---|---|
| **Johnson Ranch** | Bulverde address, Comal County. Johnson Ranch MUD. | Perry Homes | $640,000s (55-foot lots) |
| **Meyer Ranch** | Off SH 46, Comal County. Meyer Ranch MUD. | Chesmar Homes, DRB Homes, Scott Felder Homes; David Weekley Homes (new section coming soon) | Chesmar: high $300,000s. Scott Felder: about $480,000 |
| **Rose Valley** | Converse address, Bexar County. Phase 1B: Fischer Gardens SID. | Lennar | About $181,000 |
| **Riverstone at Westpointe** | Off Talley Road, far west Bexar County. Ask about districts. | D.R. Horton | About $245,000 |
| **Prominence** | Off SH 211, far west San Antonio. Ask about districts. | Scott Felder Homes | $480,000s |
| **Miralomas** | Boerne address, Kendall County. Miralomas MUD. | David Weekley Homes (coming soon); custom builders Mike Hollaway Custom Homes and Select Custom Homes | Ask the builder |
| **Cordillera Ranch** | Kendall County, outside city limits. Kendall County MUD No. 1 covers part. | Custom builders on the developer's list, such as Garner Homes and Pasadera Builders | Custom pricing |
| **Lantana and Confluence** | Marion area, Guadalupe County. Ask about districts. | Meritage Homes (Lantana); David Weekley Homes (Confluence) | Meritage: about $300,000 |

A sample, listed by community, not every builder in the area and not a ranking or recommendation. Base prices exclude lot premiums, options and upgrades. Sources: each builder's own community page; developer builder lists at meyerranchtx.com, miralomas.com and cordilleraranch.com. Data current as of October 2026; builders change prices and sections often.

## See today's homes

I put live listings on each community page on my site, quick move-in homes included: tiffanyreedtx.com/listing.

## Before you visit any builder

Call me first. I'll come with you to the model, learn what you like and don't from the start, and negotiate price, incentives and upgrades from the first conversation.

SECTION 2 · THE BUILDERS

# What do builders publish about warranties and earnest money?

> None below publishes an earnest money amount. In my transactions, the builder sets it on a new build, so get the amount, who holds it and when any of it is refundable in writing.

| BUILDER | WARRANTY, AS PUBLISHED | EARNEST MONEY |
|---|---|---|
| **Chesmar Homes** | 2-10 Home Buyers Warranty: 1-year workmanship, 2-year distribution systems, 10-year structural | Not published |
| **D.R. Horton** | Typically 1-year components, 2-year major mechanical, 10-year major structural (limited) | Not published |
| **David Weekley Homes** | 1-year limited, 2-year mechanical systems, 10-year major structural | Paid at contract; amount not published |
| **Highland Homes** | 1-year functional, 2-year mechanical, 6-year structural | "A small percentage of the purchase price" |
| **Lennar** | 1-year workmanship, 2-year mechanical and systems, 10-year structural | Varies; "typically nonrefundable" unless the agreement says otherwise |
| **M/I Homes** | 1-year customer care, 10-year construction defects | Not published |
| **Meritage Homes** | 1-year workmanship, 2-year mechanical, structural up to 10 years | Not published |
| **Perry Homes** | 2-year workmanship, 10-year structural | Not published |
| **Scott Felder Homes** | 10-year limited warranty, registered at closing | At contract; amount not published |

Sources: each builder's own warranty and FAQ pages; D.R. Horton's 2024 and Meritage's 2025 annual reports. DRB Homes' pages couldn't be checked; ask its sales office. Data current as of October 2026; terms change, often with each promotion.

**Why warranties differ:** Texas hasn't had a state agency over new-home warranties since the Texas Residential Construction Commission was abolished on September 1, 2009, per the Sunset Advisory Commission. Your written warranty is the builder's own document, so ask for a copy before you sign and read who handles claims. Whichever builder you're considering, call me before your first visit.

SECTION 3 · NEW OR RESALE

# Should you buy new construction or a resale?

> Either can be a great buy. It comes down to what you value more: choosing the plan and finishes, or seeing exactly what you're getting today. The biggest practical differences are in the paperwork, the inspections and the first year of taxes, so here they are side by side.

| TOPIC | NEW CONSTRUCTION | RESALE |
|---|---|---|
| **The contract** | Often the builder's own form. Texas rules let a builder require it instead of a TREC form. | Usually TREC's One to Four Family Residential Contract (Resale), form 20-19. |
| **Backing out early** | Whatever the builder's contract says. TREC's new home forms include an option period; a builder's own form may not, so look. | The TREC form's option period: you pay a fee for the right to back out for any reason for a set number of days. |
| **Disclosures** | No seller's disclosure notice is required on a new home nobody has lived in (Property Code 5.008). MUD and PID notices still apply. | A seller's disclosure notice unless an exemption applies, plus MUD and PID notices where they apply. |
| **Inspections** | Pre-pour, pre-drywall, final (a general inspection and a sewer scope) and 11-month warranty, if the contract gives your inspector access. | A general inspection and a sewer scope of the finished house, usually during the option period. |
| **Choices** | Plan, lot and finishes, from what the builder offers. | What's there now, plus anything you change later. |
| **First-year taxes** | Value is set as of January 1. A house still being built that day may be taxed mostly as a lot the first year, then as a finished home. | The seller's recent bill is a starting point, before your own exemptions. |
| **What I do first** | Set up the model visits and go with you to each one. | Request the seller's disclosure and past inspections, and check when the roof, HVAC and water heater were last replaced. |

Sources: TREC contract forms 20-19 and 23-20; Texas Property Code 5.008 and 5.014; Texas Water Code 49.452; Texas Tax Code 23.01. Data current as of October 2026.

## Thinking you might sell in a few years?

Every community is different, and here that matters a lot. Where the builder is still building in your community or close by, a home you sell in the next few years goes up against brand-new houses and the builder's incentives. In that case, plan on owning it longer, or on renting it out when you move. For a sense of scale, the Census Bureau counts about 8,700 single-family homes permitted in the San Antonio metro in 2025.

SECTION 3 · NEW OR RESALE

# Quick move-in or build from scratch?

A quick move-in home suits you if your date is fixed and you like what's already chosen. Building from scratch suits you if you have time and want to pick the plan, the lot and the finishes. Ask about incentives on both, because a builder can offer different ones on each.

## Quick move-in home

| | |
|---|---|
| **What it is** | A home the builder started without a buyer. Also called a spec or move-in-ready home. |
| **Timing** | In my transactions, a home that's ready generally goes from contract to close in 21 to 30 days. One still being finished depends on where it is in the build. |
| **Choices** | The plan, lot and most finishes are already set. You see the real house, not a model. |
| **Inspections** | If it's finished, the chance for pre-pour and pre-drywall inspections has passed. I still recommend a general inspection and a sewer scope before the blue tape walkthrough. |
| **Incentives** | Ask what the builder is offering on this exact address, in writing. |

## Build from scratch

| | |
|---|---|
| **What it is** | A to-be-built home: construction starts after you sign. |
| **Timing** | It depends on where the home is in the build when you sign. Ask for the estimated completion date in writing, and what the contract says if it slips. |
| **Choices** | You pick the plan, an available lot and your finishes, with deadlines for each selection. |
| **Inspections** | Room for every stage: pre-pour, pre-drywall, final and the 11-month warranty inspection (page 17). |
| **Your rate** | A longer wait can mean a longer rate lock. Per the CFPB, a lock "may be expensive to extend," so ask your lender what a longer lock costs. |

## Using a VA loan on a new build?

It works on both kinds. A VA-approved appraiser gives an opinion of value and confirms the home meets VA's minimum property requirements (MPRs). Per VA.gov, an appraisal isn't an inspection, so hire your own inspector.

VA doesn't inspect new homes itself, either. Per VA Circular 26-25-1, it has leaned on local building inspections and builder warranties since 2006, and it won't intervene to get a builder to repair defects.

### The VA escape clause

VA requires the escape clause in any contract signed before VA's Notice of Value is issued, new construction included. If VA's value comes in below the price, the clause lets you cancel and keep your earnest money. It doesn't reach upgrade deposits you've paid the builder, since those aren't earnest money, so learn the builder's policy on them first.

Your lender can usually get your Certificate of Eligibility through VA's online system. I work with VA loan buyers on new builds and resales alike. I've used the VA loan benefit personally, too. Sources: VA.gov home buying process; VA Circular 26-25-1; benefits.va.gov escape clause page; CFPB. Data current as of October 2026.

SECTION 4 · THE CONTRACT

# How is a builder's contract different?

> The builder's side wrote it, and Texas rules let the builder require it. TREC publishes New Home Contract forms, but many builders use their own. Read it before you sign, ideally with a Texas real estate attorney, and compare it with what a resale buyer gets on TREC's form.

| TOPIC | TREC RESALE FORM (20-19) | IN THE BUILDER'S CONTRACT, LOOK FOR |
|---|---|---|
| **Option period** | For an option fee, you can terminate for any reason within the option days. | Is there one? How many days, and what does it cost? |
| **Earnest money** | Held by the escrow agent the contract names. | The builder sets the amount (page 5). Ask who holds it, when any of it comes back, and the same for design or upgrade deposits. |
| **Inspections** | Access at reasonable times for inspectors you choose, licensed by TREC. | When your inspector can come in during the build, and any limits. |
| **Completion and changes** | Don't apply: the house is built. | The estimated completion date, allowed delays, your options if it runs late, and how change orders are priced. |
| **Warranty** | No builder warranty. A residential service contract is optional; the seller may agree to reimburse part of its cost. | What's covered, for how long, and exactly how to file a claim. |
| **Disputes** | Disputes not settled informally go to mediation, with the cost split. | Whether disputes must go to arbitration, and any notice steps. |

For comparison, TREC's own New Home Contract (form 23-20) requires change orders in writing and says allowed delays can't push completion past the closing date. Sources: TREC forms 20-19 and 23-20 (effective July 1, 2026); 22 TAC 537.11. Data current as of October 2026.

## What can change, and what's up to the builder?

**Open to negotiation:** price, incentives, closing costs, upgrades and the lot premium (page 9).

**Up to the builder:** whether it will change the wording of its own form. Ask anyway. Anything you agree on belongs in the contract or a signed addendum, never just in an email or a conversation at the sales desk.

## Before you sign

- ☐ Take the contract and every addendum home. Each addendum is part of the deal.
- ☐ Find each commitment in the paperwork: incentive amounts, the lot, the completion estimate, included features.
- ☐ Read the MUD or PID notice. The seller has to give it to you before the contract is binding.
- ☐ Ask a Texas real estate attorney to review it.
- ☐ Get inspection access in writing for each stage.

SECTION 5 · NEGOTIATING

# What can you negotiate with a builder?

> Price, incentives, closing costs and upgrades are all fair to ask about, and price is only one lever. How far a builder moves depends on the builder, the community and the home itself, so judge the whole package, not the headline number.

| LEVER | HOW IT WORKS | WHAT TO ASK FOR |
|---|---|---|
| **Base price** | The price of the plan by itself, before the lot, options and upgrades are added. | Any reduction written into the contract price. |
| **Lot premium** | Some lots carry an extra charge for size, position or what they back up to. | The amount and the reason before you choose a lot. |
| **Closing costs** | A builder may pay part of them, sometimes only if you use its preferred lender. | The dollar amount with the builder's lender and without it. |
| **Upgrades** | Options and design-center selections, priced by the builder. | A credit or included upgrades, in writing before the design appointment. |
| **Rate buydown** | The builder pays to lower your rate, for the life of the loan or the first years (page 12). | What the buydown costs in dollars, so you can weigh it against a price cut. |
| **Deadlines** | Some incentives depend on closing by a certain date. | The date, and what happens to the incentive if the builder's schedule slips. |

FROM MY NEW-BUILD NEGOTIATIONS

I've negotiated significant amounts off the purchase price on new builds many times, as much as **$70,000 off on one**, on top of incentives like covered closing costs. Every builder and every deal is different, so read it as what's possible, not what to expect.

## Put every offer in dollars

Turn each incentive into a dollar figure and a condition, then compare the totals.

| INCENTIVE | EXAMPLE | HOME A | HOME B |
|---|---|---|---|
| Price reduction | **$5,000** | $ | $ |
| Closing costs paid | **$7,500** | $ | $ |
| Upgrade or design credit | **$4,000** | $ | $ |
| Rate buydown (cost in dollars) | **$0** | $ | $ |
| **Total value** | **$16,500** | **$** | **$** |
| Requires the builder's lender? Close-by date? | **Yes, for $7,500** | | |

Example: $5,000 + $7,500 + $4,000 + $0 = $16,500, or $9,000 without the builder's lender. The figures are made up to show the math, not typical amounts. Your loan type can cap what a builder contributes (page 10).

SECTION 6 · LENDERS AND INCENTIVES

# Should you use the builder's preferred lender?

> Use it if it's the better total deal, and you'll only know that by comparing. Under federal rules (12 CFR 1024.15), a builder that sends you to a lender it's affiliated with must tell you about that relationship in writing, and it can't make using that lender a requirement. When an incentive depends on the builder's lender, put its offer next to at least one other.

Per the CFPB, each lender has to send a Loan Estimate within three business days after you apply. Ask for them on the same day, for the same loan type and the same lock period, so the numbers line up. Want a second or third quote? I'll put you in touch with lenders, including VA lenders.

| FROM EACH LOAN ESTIMATE | BUILDER'S LENDER | LENDER 2 | LENDER 3 |
|---|---|---|---|
| Loan amount and loan type | | | |
| Interest rate and APR | | | |
| Points you pay | $ | $ | $ |
| Total origination charges | $ | $ | $ |
| Total closing costs | $ | $ | $ |
| Builder incentive tied to this lender | $ | $ | $ |
| Monthly principal and interest | $ | $ | $ |
| Rate lock length, and the cost to extend it | | | |
| **Estimated cash to close** | **$** | **$** | **$** |

A bigger incentive can come with a higher rate or more fees. Compare the incentive's dollar value with what the rate difference costs over the years you expect to keep the loan.

## How much can a builder put toward your costs?

Your loan type sets the ceiling. On VA and conventional loans, a temporary buydown the builder pays for counts toward it.

| LOAN | LIMIT ON BUILDER OR SELLER CONTRIBUTIONS |
|---|---|
| **VA** | VA caps seller concessions at 4% of the reasonable value on your Notice of Value, and a builder-paid temporary buydown counts as one. Credits toward normal closing costs aren't capped. |
| **Conventional (Fannie Mae), home you'll live in** | 3% of the price or appraised value, whichever is lower, when your loan is over 90% of it; 6% from 75.01% to 90%; 9% at 75% or less. The builder counts as an interested party. |
| **FHA, USDA and others** | Ask your lender for the current limit on your loan type before you compare offers. |

Page 11 works one builder's-lender offer against an outside lender. Sources: CFPB Regulation X §1024.15 and Loan Estimate guidance; VA.gov funding fee and closing costs; benefits.va.gov temporary buydowns; Fannie Mae Selling Guide B3-4.1-02 (May 7, 2025). Data current as of October 2026; reviewed each January.

SECTION 6 · LENDERS AND INCENTIVES

# Is the builder's incentive worth a higher rate?

> Divide the incentive by how much more the builder's lender costs each month for a rough catch-up time. Keep the loan longer than that and the lower rate usually wins; sell or refinance sooner and the incentive does.

## Comparing two Loan Estimates

Say you borrow $300,000 for 30 years either way. The builder's lender offers 6.5% plus $7,500 toward your closing costs. An outside lender offers 6.125% with no builder money.

| FROM EACH LOAN ESTIMATE | BUILDER'S LENDER | OUTSIDE LENDER |
|---|---|---|
| Loan amount, 30 years | **$300,000** | **$300,000** |
| Interest rate | **6.5%** | **6.125%** |
| Builder credit toward closing costs | **$7,500** | **$0** |
| Monthly principal and interest | **$1,896** | **$1,823** |
| Extra cost each month with the builder's lender<br>$1,896 − $1,823 | **about $73** | |
| **Months for the lower rate to catch up**<br>$7,500 ÷ $73 says about 102; counting the faster payoff at 6.125%, it's sooner | **about 80 months** | |

**Keep it 5 years:** counting what you've paid and what you'd still owe, the builder's incentive is about $1,860 ahead.

**Keep it 10 years:** the lower rate is about $3,740 ahead, and the gap keeps growing.

### What this leaves out

Origination charges, points and other fees differ, so add them from each Loan Estimate. A refinance costs money too, and no math can tell you how long you'll keep the loan.

## Your own break-even

| | |
|---|---|
| Builder's incentive | $ _____ |
| Builder's lender: P&I per month | $ _____ |
| Other lender: P&I per month | $ _____ |
| Difference per month | $ _____ |
| **Catch-up months (incentive ÷ diff.)** | _____ |
| Months you'll keep the loan | _____ |

### Reading your result

If you expect to keep the loan longer than the catch-up months, the lower rate is likely the better deal. If the builder's lender also has the lower rate, the incentive is simply extra, as long as its fees hold up next to the other Loan Estimate.

Payments: standard 30-year principal and interest, rounded. The rates and the $7,500 credit are examples, not quotes. Data current as of October 2026.

SECTION 6 · LENDERS AND INCENTIVES

# Is a rate buydown worth more than a price cut?

It depends on how long you'll keep the loan. A permanent buydown or a lower price keeps saving you money every month. A temporary buydown, like a 2-1, lowers only the first years, then the payment rises to the full rate. Under VA and Fannie Mae rules, you qualify on that full payment.

### Permanent buydown

The builder pays discount points to lower your rate for the life of the loan. Per the CFPB, one point equals 1% of the loan amount, and points "can be a good choice if you plan to keep your loan for a long time."

### Temporary buydown (2-1)

In a 2-1, your rate is 2 percentage points lower in year one, 1 lower in year two, and at the full rate from year three. Fannie Mae caps buydowns at 3 years, with the rate rising no more than 1 percentage point a year, and qualifies you at the note rate. VA requires the funds in a separate escrow account.

### Closing-cost credit

Dollars toward your closing costs, which lowers your cash to close. It doesn't touch the rate. On a VA loan, credits for normal closing costs aren't capped; on a conventional loan, they count toward the limit on page 10.

## What a 2-1 buydown costs and saves

Say you borrow $300,000 for 30 years and the note rate is 6.5%. That rate is a round number for the math, not a quote.

| YEAR | YOUR RATE | PRINCIPAL AND INTEREST |
|---|---|---|
| **Year 1** | 4.5% | $1,520 |
| **Year 2** | 5.5% | $1,703 |
| **Year 3 on** | 6.5% | $1,896 |
| **What the buydown covers** | | about $6,828 |

### If the same money came off the price

Take the same $6,828 off the loan amount instead, and principal and interest drops about $43 a month for all 30 years, roughly $15,500 if you kept the loan that long. If you expect to sell or refinance soon, the 2-1's early savings count for more. If you'll keep the loan, the permanent savings add up.

### Plan for year three now

Budget for the full payment from the start. Lenders qualify you on it anyway: Fannie Mae requires qualifying at the note rate, and VA bases the decision on the full payment you'll owe after the buydown ends. Taxes, insurance and any HOA or MUD sit on top of these figures (page 15).

Payments are standard 30-year principal and interest, rounded. Sources: CFPB on discount points; Fannie Mae Selling Guide B2-1.4-04 (Aug. 7, 2024); benefits.va.gov temporary buydowns; VA.gov funding fee and closing costs. Data current as of October 2026.

SECTION 7 · THE REAL MONTHLY COST

# What is a MUD, and how much does it add?

> A municipal utility district (MUD) sells bonds to build a subdivision's water, sewer and drainage lines, then repays them with a tax on the homes inside it. That rate sits on top of the county, the school district and any city. In the districts below, 2026 rates run from about $0.56 to $1.00 per $100 of value.

**Water district.** Some subdivisions sit in a water control and improvement district instead of a MUD. On your bill it works the same way: one more rate.

**PID.** A public improvement district levies an assessment for its improvements. Per Property Code 5.014, it can be paid in full at any time; unpaid, it's due in yearly installments (page 14).

**Special improvement district.** Bexar County lists several in unincorporated areas, each with its own line on the tax bill.

## Which communities around San Antonio have one?

| DISTRICT | WHERE | 2026 RATE PER $100 | PER MONTH ON $350,000 |
|---|---|---|---|
| **Johnson Ranch MUD** | Johnson Ranch: Bulverde address, outside the city, Comal County | $0.888600 | $259 |
| **Comal County WCID No. 6** | Bulverde address, outside the city, Comal County | $0.850000 | $248 |
| **Meyer Ranch MUD** | Meyer Ranch, off SH 46, Comal ISD, Comal County | $0.950000 | $277 |
| **Kendall County MUD No. 1** | Part of Cordillera Ranch, Kendall County, outside city limits | $0.650000 | $190 |
| **Miralomas MUD** | Miralomas, Boerne address, Kendall County | $1.000000 | $292 |
| **MUD just outside Marion** | Outside the City of Marion, Guadalupe County | $1.000000 | $292 |
| **Special improvement districts** | Far west Bexar County, unincorporated: Westside 211, Westpointe, Talley Road and others | $0.562880 | $164 |
| **Fischer Gardens SID** | Rose Valley Phase 1B only, near Converse, Bexar County | $0.562880 | $164 |

A sample, not a complete list: many other subdivisions sit in a district too. Per-month figures are $350,000 × rate ÷ 100 ÷ 12, before exemptions. 2026 adopted rates from the Comal County Tax Office, Kendall Appraisal District, Guadalupe County and the Bexar County Tax Assessor-Collector. Data current as of October 2026; rates are set again each fall.

## How do you check the rate before you buy?

- ☐ **Ask the builder about this lot,** not the community: is it in a MUD, PID, water district or special improvement district, and at what rate?
- ☐ **Read the notice.** Texas Water Code 49.452 requires a written MUD notice, and Property Code 5.014 a PID notice, before you sign a binding contract.
- ☐ **Look up the address** with the county's appraisal district or tax office (bcad.org in Bexar County, guadalupead.org, kendallad.org, comal.countytaxrates.com). The record shows each unit that taxes it.
- ☐ **See how long the debt runs.** The Texas Comptroller's Special Purpose District Public Information Database shows a district's reported rate, whether it has bonds outstanding, and their final maturity dates.

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SECTION 7 · THE REAL MONTHLY COST

# What does a PID add to the bill?

A public improvement district (PID) charges each lot a yearly installment toward the roads, utilities or amenities it paid for, until the assessment is paid off. The city sets each year's amount in the plan update. In the San Marcos PIDs below, it depends on your lot type, not your home's value, and 2026 installments run from about $375 to $719 a year per single-family lot.

## Three San Marcos PIDs and their 2026 installments

| PID | LOT TYPE | ASSESSMENT PER LOT | 2026 INSTALLMENT | PER MONTH | FINAL YEAR |
|---|---|---|---|---|---|
| **Trace PID, San Marcos** | Lot Type 1 | $6,003 | $532 | $44 | 2048 |
| | Lot Type 2 | $7,355 | $651 | $54 | 2048 |
| | Lot Type 3 | $8,113 | $719 | $60 | 2048 |
| **Whisper PID, San Marcos** | Single family | $4,445 | $375 | $31 | 2050 |
| **Whisper South PID, San Marcos** | Lot Type 1 | $6,499 | $505 | $42 | 2051 |
| | Lot Type 2 | $7,468 | $580 | $48 | 2051 |
| | Lot Type 3 | $8,910 | $692 | $58 | 2051 |

The 2026 installment is billed with 2026 property taxes and is due by January 31, 2027. "Assessment per lot" is the principal the lot carries under the plan; per the PID notice in Property Code 5.014, it can be paid in full at any time. Per-month figures are the installment ÷ 12, rounded. Lot types are the plans' own labels; ask the builder which one your lot is. Sources: City of San Marcos, 2026 Annual Service Plan Updates for the Trace, Whisper and Whisper South PIDs (Aug. 5, 2026), sanmarcostx.gov/4752. Data current as of October 2026; each plan is updated every year.

## Where else you'll find one

Per the City of San Marcos, the Hays County Tax Assessor-Collector bills and collects its PID installments along with property taxes. In Comal County, commissioners approved 2026 updates for **The Grove PID** (Vintage Oaks) and **The Crossings PID** in August 2026, per Comal County's orders. Ask for the current plan for any lot in a PID. Bexar County's special improvement districts work differently: they charge a rate per $100 of value, like a MUD (page 13).

## Before you sign on a PID lot

- ☐ Read the PID notice. The seller has to give it to you before the contract is binding.
- ☐ Ask which lot type your lot is, and get the plan's buyer disclosure for it. It shows the yearly installments through the last year.
- ☐ Ask whether the installment is on the tax bill or billed separately, then add it to the payment worksheet on page 15.

SECTION 7 · THE REAL MONTHLY COST

# What will the payment really be?

> Add up five things: principal and interest, property taxes at the full combined rate, homeowners insurance, HOA dues, and any PID assessment that isn't already in the tax rate. Two homes at the same price can land far apart once the district line is in.

## Three tax bills on the same $350,000

Here's $350,000 of value at three Bulverde addresses, using 2026 Comal County rates before exemptions.

| ADDRESS | WHAT TAXES IT | 2026 RATE PER $100 | PER MONTH |
|---|---|---|---|
| **Inside the City of Bulverde** | Comal ISD, city, county, road, two ESDs | $1.852714 | $540 |
| **Bulverde address, WCID No. 6** | No city tax; WCID No. 6 instead | $2.407371 | $702 |
| **Johnson Ranch** | No city tax; Johnson Ranch MUD instead | $2.445971 | $713 |

An illustration, not a quote. The school district's $140,000 homestead exemption takes about $125 a month off the Comal ISD part of each bill. ESD: emergency services district (fire or EMS). Source: Comal County Tax Office, 2026 Tax Rate for All Taxing Units. Data current as of October 2026.

## Your monthly cost worksheet

| | EXAMPLE | YOURS |
|---|---|---|
| Price or appraised value | **$350,000** | $ |
| Combined tax rate, every unit (per $100) | **$2.445971** | $ |
| Taxes per month<br>value × rate ÷ 100 ÷ 12 | **$713** | $ |
| Principal and interest (Loan Estimate) | **$1,896** | $ |
| Insurance premium per year ÷ 12<br>example: $2,400 ÷ 12 | **$200** | $ |
| HOA dues per month | **$50** | $ |
| PID assessment, if billed separately ÷ 12 | **$0** | $ |
| **Full monthly payment** | **$2,859** | **$** |
| The payment you're comfortable with | **$3,000** | $ |

Example: a Johnson Ranch home at $350,000 with a $300,000 loan at 6.5% (page 12). The insurance, HOA and comfortable-payment figures are made up for the math. Once the school homestead exemption is on the bill, taxes drop about $125 a month.

### Why year two costs more

Texas sets taxable value as of January 1 each year. If your home was still a slab or a frame that day, the first bill may reflect little more than the lot, and the following year's reflects the finished house. Escrow then rises to catch up, so budget on the finished value from the start.

### File the homestead exemption

Per the Texas Comptroller, the school district homestead exemption is $140,000. After you've moved in as the owner, send Form 50-114 to your county appraisal district. The general deadline is April 30; buy after January 1, and you can apply for that year until the first anniversary of your purchase. The builder had no homestead exemption on a home nobody has lived in, so yours can cover the rest of the year you buy.

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SECTION 8 · THE DESIGN CENTER

# Which upgrades should you choose at the design center?

> Spend first on what's hard to add once the slab is poured and the walls are closed: the plan itself, its structure, and what runs inside the walls. Finishes you can see and touch can usually change later, on your schedule and with quotes from more than one company.

## Decide now

- ☐ **Plan options** that change the structure: an added bedroom or bath, a bigger covered patio, a deeper garage.
- ☐ **Plumbing in the slab or walls:** a rough-in for a future bathroom, a water softener loop, a gas line to the patio.
- ☐ **Electrical:** outlets where your furniture will go, ceiling fan prewiring, a circuit for an EV charger, exterior outlets.
- ☐ **Blocking inside the walls** for a heavy TV mount or future grab bars.
- ☐ **The lot** and its premium, since it can't change after you sign.

## Can wait

- ☐ Paint colors, light fixtures, faucets and cabinet hardware.
- ☐ Backsplash, window coverings and most landscaping upgrades.

## Your call

**Flooring and countertops** can be changed later, but you'd be living through the work, moving furniture and maybe waiting on a kitchen. Weigh the builder's price against that hassle.

## Before the appointment

Set one ceiling for lot premium and upgrades together, and ask for your plan's standard features list. More upgrades also raise the price an appraisal has to support.

## Upgrade math: now or after closing?

A design-center upgrade is usually financed in the price and may be taxed every year; one done later takes cash. Price both ways.

| | EXAMPLE | YOURS |
|---|---|---|
| Design-center price for the upgrade | **$10,000** | $ |
| Added principal and interest per month (6.5%, 30 years) | **$63** | $ |
| Added property tax per month, if it raises the value ($2.45 combined rate) | **$20** | $ |
| **Monthly cost of choosing it now** | **$83** | **$** |
| × months you expect to keep the loan (example: 84 months, 7 years) | **$6,972** | $ |
| Quote to do the same work after closing | **$9,000** | $ |

In the example (the $9,000 quote is made up), choosing it now costs about $6,972 over 7 years, and about $9,040 of the $10,000 is still on your loan when you sell. Later, it takes $9,000 in cash and some disruption. Payments are illustrations, not quotes.

SECTION 9 · INSPECTIONS

# Does a brand-new home need an inspection?

> Yes. Inside a city, the city's inspectors check the work for building code compliance at set stages, and nobody in that process is reviewing the house for you. Outside city limits, find out from the builder which inspections happen and who does them. An inspector you hire answers only to you. At a minimum, I recommend a general home inspection and a sewer scope on every new build, plus an inspection at every stage the build allows.

## Which inspections should I get on a new build?

BEFORE THE SLAB

### Pre-pour

While the forms, the plumbing lines that run under the slab and the reinforcement are still visible.

BEFORE DRYWALL

### Pre-drywall

With the walls open: framing, wiring, pipes and ducts, before insulation and drywall hide them.

BEFORE BLUE TAPE

### Final

The general home inspection of the finished house, plus a sewer scope, in time for the punch list.

LATE IN YEAR ONE

### 11-month warranty

A look before first-year coverage ends, so issues go in as warranty claims in time.

### What do they cost?

In my transactions, a general home inspection runs $400 to $900, depending on the size of the home, and a sewer scope $99 to $150. Irrigation and mold inspections, when the home or the report calls for them, run $99 to $150 each; some inspectors include irrigation in the general inspection.

## How do you set them up?

- ☐ **Get access in writing before you sign.** TREC's new home forms give your inspector access at reasonable times, but a builder's own contract sets its own rules.
- ☐ **Hire a licensed inspector.** Look up any Texas inspector's license with TREC's license holder search.
- ☐ **Ask the builder to notify you** when the slab is ready to pour and when framing is done.
- ☐ **Read the warranty's** terms and claim steps, then put each coverage end date on your calendar.

### On a VA loan

The VA appraisal confirms value and checks VA's minimum property requirements. It doesn't replace your own inspections; page 7 explains how VA handles new construction.

### Where I come in

I coordinate inspections as needed. Then I bring your inspection report to each walkthrough and go through every page of it with you.

These inspections are my recommendations, not legal requirements, and the prices are from my own transactions. Sources: TREC New Home Contract (form 23-20), paragraph 7A; TREC inspection standards; TREC license holder search; VA Circular 26-25-1; VA.gov home buying process. Data current as of October 2026.

SECTION 9 · WALKTHROUGHS

# What happens at the blue tape walkthrough?

It's the punch-list visit as the build wraps up. You and the builder's representative go room by room, and every item that needs work gets flagged, often with a strip of blue painter's tape. At the final walkthrough, right before closing, you confirm each fix was made. I attend every walkthrough with you, from blue tape to the final one.

## What to look for in each room

- [ ] Walls, ceilings and paint: scuffs, nail pops, patchy texture, missed spots.
- [ ] Trim and caulk: gaps, splits and corners that don't meet.
- [ ] Doors and windows: each one opens, closes, latches and locks.
- [ ] Cabinets, drawers and counters: alignment, chips, scratches.
- [ ] Floors and tile: scratches, gaps, cracked tiles, missing grout.
- [ ] Water: run every faucet, shower and tub, flush every toilet, and look under each sink while it runs.
- [ ] Power: every switch, outlet, light and ceiling fan; the garage door opener.
- [ ] Heating and cooling: both modes, at every vent.
- [ ] Appliances: each one on, each one off.
- [ ] Outside: siding, paint, gutters, concrete, fence, and whether the ground slopes away from the house.

## Getting each item fixed and documented

1. Bring the final inspection report and add its findings to the list.
2. Photograph each item where it's taped.
3. Get the punch list from the builder in writing, with every item numbered.
4. Ask when each item will be done, and get the answer in writing too.
5. At the final walkthrough, check every item against the list. For anything still open, ask the builder in writing how and when it will be finished.
6. After closing, file warranty claims in writing, the way the warranty says to, and keep copies.

## If a defect isn't corrected

Texas law sets out a process for construction defect claims against a builder (Texas Property Code Chapter 27), including written notice steps that come before any lawsuit or arbitration. That's one more reason to keep everything in writing from the start: the punch list, the builder's answers, your warranty claims and your photos. If a defect still isn't fixed after your written warranty claim, talk with a Texas real estate attorney before taking the next step.

Sources: Texas Property Code Chapter 27; TREC New Home Contract (form 23-20). Data current as of October 2026.

SECTION 10 · BUILD TIMELINE

# What happens between signing and getting keys?

> The build moves in stages, and each one has a job for you. The whole timeline depends on where the home is in the build when you sign; on a home that's ready, contract to close generally runs 21 to 30 days in my transactions. Ask for the builder's schedule in writing and expect it to shift.

| STAGE | WHAT YOU DO | WHAT I DO |
|---|---|---|
| Before you sign<br>MODEL VISITS | Pick the plan and lot. Read the contract, the addenda and any MUD or PID notice. | Set up and attend the model visits; negotiate price, incentives, closing costs and upgrades. |
| Contract<br>DEPOSITS AND LOAN | Pay the earnest money the builder sets, plus any option fee and deposits. Apply with your lender and compare Loan Estimates. | Connect you with lenders, including VA lenders. |
| Selections<br>DESIGN CENTER | Make each selection by its deadline. Put every change in a written change order. | Handle the upgrade negotiation with the builder. |
| Foundation<br>PRE-POUR | Your inspector looks before the slab is poured. | Coordinate inspections as needed. |
| Framing<br>PRE-DRYWALL | Your inspector looks while the walls are open. | Coordinate inspections as needed. |
| Finishes<br>DRYWALL TO PAINT | Check your rate lock against the schedule, and line up homeowners insurance. | Stay on top of the build and its schedule. |
| Completion<br>FINAL INSPECTION | The city and lender sign off where required. Your inspector checks the finished house and scopes the sewer line. | Bring the report to the walkthrough. |
| Blue tape<br>PUNCH LIST | Walk the house and mark every fix; get the list in writing (page 18). | Attend, and go through the whole inspection report with you. |
| Closing<br>FINAL WALKTHROUGH | Your Closing Disclosure arrives at least three business days before closing; compare it with your Loan Estimate. Check every punch-list item. | Attend the final walkthrough with you. |
| Year one<br>AFTER YOU MOVE IN | File the homestead exemption. Book the 11-month warranty inspection before first-year coverage ends. Keep every document in one place. | |

Sources: CFPB on the Closing Disclosure and rate locks; TREC New Home Contract (form 23-20), paragraph 7C on change orders; Texas Comptroller on homestead filing. Data current as of October 2026.

SECTION 11 · PRINTABLE CHECKLIST

# What should you ask the builder before you sign?

> Take this page to every sales office. Ask for the important answers in writing, and compare them side by side when you get home.

Builder and community: _____ Lot or address: _____

## The community

- [ ] What are the HOA dues, what do they cover, and can I see the rules on fences, parking, leasing and pets?
- [ ] Is this lot in a MUD, PID, water district or special improvement district? At what rate?
- [ ] What's the total tax rate for this lot, with every taxing unit?
- [ ] How many homes or phases are left to build here, and is more building planned nearby?
- [ ] What's planned for the land around and behind this lot?
- [ ] Which school district is this lot in? (Confirm with the district, then look up campuses at TXschools.gov.)
- [ ] Is the lot in a flood zone? (Check the address yourself at msc.fema.gov.)

## The lot and the house

- [ ] What's the lot premium, and why?
- [ ] May I have the standard features list for this plan? What in the model is an upgrade?
- [ ] Which way does the house face, and where does the yard drain?
- [ ] What insulation goes in the walls and attic? (TREC's new home form includes an insulation disclosure, citing FTC rules.)

## The build

- [ ] What's the estimated completion date, and what does the contract say if it runs late?
- [ ] Can my inspector come in before the pour, before drywall and before blue tape? Will you notify me when each stage is ready?
- [ ] What are the selection deadlines, and how are change orders priced?
- [ ] Who is my contact during construction, and how will I get updates?

## The money

- [ ] What's every incentive on this home, in dollars? Which ones require your lender, and what's offered without it?
- [ ] Does any incentive depend on closing by a certain date?
- [ ] How much earnest money and how many deposits, who holds them, and when are they refundable?
- [ ] Is there an option period in your contract? How many days, and for what fee?

## The warranty

- [ ] What does the warranty cover, and for how long?
- [ ] How do I file a claim, and how quickly do you respond?
- [ ] May I take home a copy of the warranty document itself? Who handles claims: you or a warranty company?

SECTION 12 · FAQ

# What do new construction buyers ask most?

## I signed in at a model home on my own. Can I still have an agent?

Sometimes. Some builders will add an agent after a solo visit and some won't. Tell me which builder it was, and I'll see whether I can still be added. Do that before you go back or sign anything.

## Can I bring my own inspector if the builder limits access?

Your access comes from the contract you sign. TREC's new home forms let your inspector in at reasonable times, but a builder's own contract can set different rules. Ask before you sign and get the answer into the contract or an addendum. If stage inspections aren't allowed, the final inspection before blue tape matters even more.

## What happens if the build runs late?

Whatever your contract says. TREC's New Home Contract sets a completion date, adds listed delays such as acts of God, fire, strikes or a materials shortage, and doesn't let them push completion past the closing date. A builder's own contract can say something else, so read that paragraph twice. Ask your lender what extending your rate lock would cost, too.

## How long does it take to close on a new build?

It depends on where the home is in the build when you sign. On a quick move-in home that's ready, contract to close generally runs 21 to 30 days in my transactions. On one that hasn't started, the builder's schedule sets the date, so get the estimate in writing.

## Is the builder's warranty enough?

It's valuable, but read its limits. Under TREC's new home form, the seller makes no express warranties beyond the contract, a separate writing or the law, and hands over the manufacturers' warranties at closing. Builders' own warranties differ too (page 5). Your own inspections fill the gap, including the 11-month warranty inspection before first-year coverage ends.

## Can I negotiate on a quick move-in home?

Yes. Its incentives can be different from those on a home that isn't built yet, so ask what's offered on that exact address, then turn each piece into dollars with the worksheet on page 9.

## Can I buy a new build while I'm still out of state?

Yes. I do video tours for buyers who can't be here yet, and a quick move-in home is easiest to match to a fixed moving date. Talk to me before you contact a builder, so I'm with you from the first visit. Texas permits online notarization; which closing papers you can sign that way is up to your lender and title company.

NEXT STEP

# What does working with me look like on a new build?

I'm an Army wife, a Military Relocation Professional (MRP) and a REALTOR® with Real Broker LLC. On a new build, I manage every step with you, from the first model visit to the keys. Here's what that covers.

- Schedule your model visits and walk into each one with you.
- Negotiate price, incentives, closing costs and upgrades on your behalf.
- Connect you with lenders, including VA lenders, so you can compare the builder's offer.
- Stay on top of the build from contract to closing.
- Coordinate inspections as needed.
- Come to every walkthrough, blue tape through final, and go through your inspection report with you in full.
- Tour homes by video when you can't be here.
- Run rental comps on a home you might rent out at your next move.
- Already met a builder on your own? Tell me which one, and I'll find out whether I can still be added.
- Looking at resales too? Ahead of each tour, line up the seller's disclosure and past inspections, plus roof, HVAC and water heater ages.

35+ closed transactions · $12M+ in sales volume · licensed since 2022 · Military Relocation Professional (MRP)

## Send me the builders on your list and your price range.

I'll set up the first visits and walk in with you. Not ready to tour yet? Questions are welcome anytime, even if you're a year away.

**LET'S TALK ABOUT YOUR NEXT MOVE**

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KEEP READING ON MY SITE

Buying new construction with me: tiffanyreedtx.com/new-construction
San Antonio neighborhoods: tiffanyreedtx.com/neighborhoods
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The buying process, step by step: tiffanyreedtx.com/buyers-process
Estimate a payment: tiffanyreedtx.com/mortgage-calculator
Search homes for sale: tiffanyreedtx.com/listing

SOURCES

# Where these numbers and rules come from

Sources are named where each figure appears and listed here. Each item was checked against these sources in October 2026. Tax rates and PID installments are reset each fall; builder prices and policies are rechecked each quarter; VA, Fannie Mae and CFPB guidance is reviewed each January; TREC contract forms each July; Texas statutes after each legislative session. Builder policies and incentives change often; confirm them with the builder in writing.

**Agent agreements and builder registration:** Texas Real Estate Commission, "What Changes in 2026 About Buyer/Tenant Representation in Texas," trec.texas.gov; Texas Occupations Code §1101.563

**Builders, prices and policies:** community, agent, warranty and FAQ pages of Chesmar Homes, D.R. Horton (and its 2024 annual report), David Weekley Homes, Highland Homes, Lennar, M/I Homes, Meritage Homes (and its 2025 annual report), Perry Homes and Scott Felder Homes; developer builder lists at meyerranchtx.com, miralomas.com and cordilleraranch.com; Sunset Advisory Commission, Texas Residential Construction Commission

**Contracts:** TREC contract forms, trec.texas.gov/agency-information/contracts: One to Four Family Residential Contract (Resale) 20-19, New Home Contract (Incomplete Construction) 23-20, New Home Contract (Completed Construction) 24-20, all effective July 1, 2026; 22 Texas Administrative Code §537.11

**Disclosures and notices:** Texas Property Code §5.008 (seller's disclosure; new-home exemption) and §5.014 (PID notice); Texas Water Code §49.452 (MUD notice), statutes.capitol.texas.gov

**Construction defects:** Texas Property Code Chapter 27

**Lenders and closing:** CFPB, Regulation X §1024.15 (affiliated business arrangements); Loan Estimate, Closing Disclosure, rate lock, and discount points guidance, consumerfinance.gov

**Contribution limits and buydowns:** Fannie Mae Selling Guide B3-4.1-02, Interested Party Contributions (May 7, 2025) and B2-1.4-04, Temporary Interest Rate Buydowns (Aug. 7, 2024), selling-guide.fanniemae.com

**VA loans:** VA.gov home buying process and funding fee and closing costs pages; benefits.va.gov temporary buydowns and escape clause pages; VA Circular 26-25-1 (Mar. 31, 2025); VA Certificate of Eligibility page

**Property tax:** Comal County Tax Office, 2026 Tax Rate for All Taxing Units, and comal.countytaxrates.com; Kendall Appraisal District 2026 adopted rates, kendallad.org; Guadalupe County 2026 tax rates, guadalupetx.gov; Bexar County Tax Assessor-Collector, 2026 Official Tax Rates and Exemptions, bexar.org; Texas Tax Code §23.01

**Special districts and PIDs:** Texas Comptroller, Special Purpose District Public Information Database, spdpid.comptroller.texas.gov; City of San Marcos, 2026 Annual Service Plan Updates (Trace, Whisper and Whisper South PIDs), sanmarcostx.gov; Comal County orders and resolutions, comalcounty.gov; Texas Legislature, S.B. 1869 (2013) and its bill analysis, creating Kendall County MUD No. 1 for Cordillera Ranch

**Homestead exemption:** Texas Comptroller, comptroller.texas.gov/taxes/property-tax/exemptions; Texas Tax Code §11.13, §11.42, §11.43; Form 50-114

**Inspectors:** TREC license holder search, trec.texas.gov/apps/license-holder-search

**Market context:** U.S. Census Bureau single-family building permits, San Antonio-New Braunfels MSA, via fred.stlouisfed.org

**Schools and flood maps:** TXschools.gov; FEMA Flood Map Service Center, msc.fema.gov

**Signing from a distance:** Texas Secretary of State on online notaries, sos.state.tx.us

I'm a REALTOR®, not an attorney, and I can't give legal advice. This guide is general information, not tax or lending advice either. Have a Texas real estate attorney review any builder contract, confirm loan terms and contribution limits with your lender, and confirm taxes, districts and school zoning for the specific lot. Payment and tax examples are illustrations, not quotes. Texas law requires all license holders to provide the Information About Brokerage Services and the Consumer Protection Notice, both linked at tiffanyreedtx.com.