NTX HOME SOURCE

BUILD Blueprint™

STARTER GUIDE

BEFORE YOU FALL IN LOVE WITH THE MODEL HOME…

Compare the builder. Understand the money. Choose the lot wisely. Know the process.

A practical North Texas new-construction field guide

YOUR UPSIZE • DOWNSIZE • CUSTOMIZE SPECIALIST

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The model home is designed to make you fall in love. Your job is to make sure the home, builder, lot, community and numbers still make sense after the emotion wears off.

THE 5-PART BUILD TEST

	LOOK AT	ASK	THINK BEYOND
1	**BUILDER**	Who are you buying from?	Reputation • contract • warranty • communication
2	**LOT**	What are you really buying?	Orientation • premium • easements • drainage • future adjacency
3	**HOME**	How will it live?	Plan • options • standards • upgrades • future resale
4	**MONEY**	What will it really cost?	Price • incentives • taxes • HOA/PID/MUD • financing
5	**TIMING**	Can the process fit your life?	Build stages • current home • rate lock • closing control

Three questions that can save a lot of regret

✓ Would I still choose this house if the incentive disappeared tomorrow?
✓ Would I still choose this lot if I knew exactly what could be built beside, behind and across from it?
✓ Would I still choose this plan if I saw the base version instead of the heavily upgraded model?

BUILD SMARTER New construction is not automatically better than resale - and resale is not automatically the better value. The answer lies in the client's needs, timing, finances and long-term goals.

BEFORE YOU SHOW

A fast agent checklist before your client walks into a sales office or model home.

✓ Confirm the builder's agent-registration and compensation rules BEFORE the client visits independently.
✓ Know whether the home is quick move-in, spec, to-be-built, semi-custom or custom.
✓ Verify current base price, lot premium, advertised incentive and what is required to receive it.
✓ Ask what is standard versus what is upgraded in the model home.
✓ Know the available plans, elevations, structural options and design-selection limitations.
✓ Review remaining phases, future roads, retail, multifamily, schools and adjacent land uses when available.
✓ Ask about HOA, PID, MUD or other assessments and how taxes are estimated for the completed home.
✓ Review lot orientation, easements, drainage, utility equipment, setbacks and future adjacency.
✓ Understand the estimated build timeline, closing-date control and what happens if the buyer's current home has not sold.
✓ Ask about third-party inspections, construction-stage access and builder warranty procedures.
✓ Understand the builder contract is the builder's contract. Identify deadlines/default provisions and recommend appropriate legal review when needed.
✓ Document everything that is material to the buyer and verify market-sensitive information before relying on it.

PRO TIP Register first. Research second. Tour third. A beautiful model should confirm a good decision - not create one.

FROM DIRT TO DONE

Most builds follow the same broad journey, although sequencing and inspections vary by builder and jurisdiction.

PLAN	Home type → lot → plan/architect → permits → design selections
PREP	House orientation → forms/site prep → underground plumbing/electrical → pre-pour inspection
BUILD	Foundation → framing → windows/roof/sheathing → dry-in
ROUGH	Plumbing • electrical • HVAC rough-ins → framing/MEP inspections
CLOSE IN	Insulation → inspection → drywall → tape/bed/texture
FINISH	Trim/doors → cabinets → paint/stain → tile/flooring → countertops → fixtures/hardware
VERIFY	Final inspections/CO → walkthrough → punch list → corrections
OWN	Final financing/closing → keys → warranties → first-year follow-up

WHY THIS MATTERS If the buyer understands the stages, they can ask better questions, plan inspections, manage expectations and recognize why delays or late changes can cost time and money.

MONEY MATTERS

Do not compare the headline incentive. Compare the total transaction and the monthly ownership cost.

BUILDER LENDER VS OUTSIDE LENDER

COMPARE	BUILDER / PREFERRED	OUTSIDE LENDER
Rate / APR	__________	__________
Points / lender fees	__________	__________
Closing-cost credit	__________	__________
Price / upgrade incentive	__________	__________
Rate-lock / extension terms	__________	__________
Estimated cash to close	__________	__________
Estimated P&I	__________	__________
Required closing / conditions	__________	__________

Add the costs buyers often overlook

✓ Lot premium + structural/design options.
✓ Estimated completed-home property taxes - not merely the prior lot value.
✓ HOA + PID/MUD/assessments where applicable.
✓ Insurance and mortgage insurance when applicable.
✓ Window coverings, appliances, fencing, landscaping or other items not included.
✓ Rate-lock extension, temporary housing or storage if the timeline moves.

TIME IS MONEY A large builder credit does not automatically equal the lowest cost. Compare the complete lender figures and verify current terms.

CHOOSE THE LOT LIKE YOU CHOOSE THE HOUSE

You can change paint. You cannot easily change what sits behind your backyard.

✓ Front and rear orientation: morning/evening sun, Texas heat and outdoor-living use.
✓ Lot premium versus true scarcity/desirability.
✓ Greenbelt, water, golf or open-space view - and whether it is protected.
✓ Corner, cul-de-sac, interior or high-traffic location.
✓ Easements, setbacks and usable backyard area.
✓ Drainage, slope, retaining walls and neighboring grade.
✓ Transformers, utility boxes, hydrants, streetlights and storm infrastructure.
✓ Future roadways, commercial, schools, multifamily or later development phases.
✓ Proximity to amenities can be convenient - or noisy.
✓ Plan fit: garage swing, driveway, pool potential, windows and privacy.
✓ Resale: what will the next buyer notice immediately?

LOCATION • LOCATION • LOCATION The floor plan may be repeated dozens of times. A truly good lot often cannot be duplicated.

NEW vs RESALE

The right answer is the one that fits the client - not the one with the newest kitchen.

DECISION FACTOR	NEW CONSTRUCTION	RESALE
Condition	New systems + warranties	Known condition + inspection history
Personalization	Selections may be possible	Renovate now or later
Incentives	Builder/lender offers may help	Seller concessions may help
Neighborhood	Amenities + ongoing buildout	Established feel + mature landscaping
Taxes/fees	May include PID/MUD/higher new value	Often more established tax/fee structure
Timeline	Can shift during construction	Often more predictable
Lot/trees	Frequently smaller/newer landscaping	May offer larger lots/mature trees
Competition later	Future phases may compete	Less direct builder competition in mature areas

ADVISOR MINDSET Your value is not convincing someone to buy new. Your value is helping them recognize which option best supports their goals.

THIS IS ONLY THE START

The complete NTX Home Source BUILD Blueprint™ is a living resource system - builders, communities, comparisons, checklists, AI tools, marketing resources and future updates.

CHOOSE WHAT YOU WANT NEXT

✓ Builder + quick move-in updates
✓ Master-planned community updates
✓ Luxury / semi-custom / custom resources
✓ Sell → Build timing tools
✓ Relocation to DFW resources
✓ Agent new-construction tools + collaboration
✓ BUILD Blueprint™ LIVE workshops, tours and Q&A

NEXT STEP Return to the BUILD Blueprint™ resource hub and choose the updates that matter to you. Additional tools can be delivered over time rather than overwhelming you all at once.

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