8 THINGS TO KNOW WHEN BUYING NEW CONSTRUCTION IN TEXAS



A brand-new home is exciting! Before you tour a model home or sign a builder's contract, here are eight important things every Texas homebuyer should know.

1 HAVE YOUR OWN REALTOR® REPRESENT YOU



This is one of the MOST important things to know! The sales representative at the model home works for the builder, not you. Having your own REALTOR® means someone looking out for YOUR interests, helping you compare builders, understand contracts, negotiate incentives, and navigate the entire process. **Contact your REALTOR® before visiting model homes**, as some builders require your agent to accompany or register you on your first visit.

2 THE ADVERTISED PRICE ISN'T ALWAYS THE FINAL PRICE



That beautiful model home may include thousands of dollars in upgrades! Lot premiums, flooring, countertops, cabinets, lighting, and other design selections can quickly increase your purchase price. Always ask what's included in the base price and what's considered an upgrade.

3 BUILDER INCENTIVES CAN SAVE YOU THOUSANDS



Many Texas builders offer incentives such as closing cost assistance, mortgage rate buydowns, design center credits, or appliance packages. However, these incentives often come with conditions, including using the builder's preferred lender. Compare the total costs before deciding which offer is best.

4 YOU CAN USE YOUR OWN LENDER



You aren't automatically required to use the builder's preferred lender. Shop around and compare interest rates, closing costs, loan terms, and lender credits. Sometimes the builder's incentive makes their lender the better deal, but not always!

5 YES, YOU STILL NEED A HOME INSPECTION



Just because a home is brand new doesn't mean everything is perfect. Hire an independent inspector, even if the builder conducts its own inspections. Depending on the construction stage, consider a pre-drywall inspection, a final inspection before closing, and an 11-month warranty inspection.

6 PAY ATTENTION TO PROPERTY TAXES, MUDS, AND HOAs



This is especially important in Texas! New construction property taxes may initially be estimated based on the vacant lot rather than the completed home. Some communities also have Municipal Utility District (MUD) taxes, Public Improvement District (PID) assessments, or HOA dues. Make sure you understand your estimated monthly payment after the home is fully assessed.

7 BUILDER CONTRACTS AND CONSTRUCTION TIMELINES ARE DIFFERENT



Builder contracts may have different terms than traditional resale contracts, including deposit requirements, cancellation provisions, inspection rights, and completion deadlines. Construction delays can happen, so don't assume your closing date is guaranteed. Understand what happens if your home isn't ready on time.

8 RESEARCH THE COMMUNITY, NOT JUST THE HOUSE



You're not just buying a beautiful new home; you're choosing where you'll live! Research school boundaries, future development, nearby roads, amenities, HOA restrictions, and planned commercial construction. That peaceful view behind your backyard today could look very different in a few years.

CREATING YOUR NEXT *Adventure*