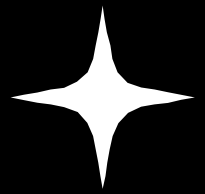




NORTH Dallas New Construction Buyer Checklist



RELOCATION EDITION

*What Every Relocation Buyer Must know
Before Buying a new Build*



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Why This Checklist Exists



New construction looks polished—but that doesn't mean it's simple, safe, or a good deal by default.

Relocation buyers often:

- ✓ Trust model homes too quickly
- ✓ Miss Texas-specific tax realities
- ✓ Underestimate build timelines
- ✓ Overpay due to incentive smoke screens

This guide exists to help you buy with clarity, *not pressure*.

Builders sell homes.

I help buyers make smart decisions.





Before You Ever Step Into a Model Home

- Hire a local new-construction specialist before visiting**

You want your own trusted ally with new build purchase experience.

- Get fully pre-approved (not pre-qualified)**

Make sure your loan is fully underwritten so you know your true budget before talking to builders.

- Understand Texas property taxes on new builds**

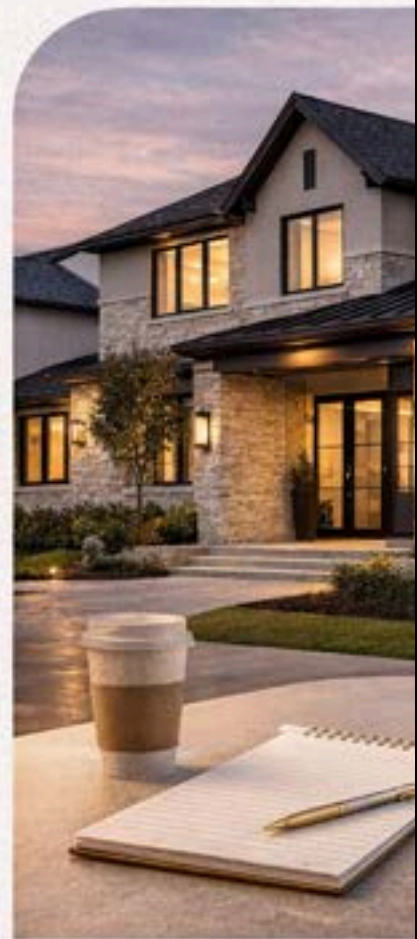
These rates can be a shock if you're not prepared—know the tax rate, MUDs, PIDs, and how the taxes are assessed.

- Separate must-haves vs nice-to-haves**

Make a list of your essentials (bedrooms, layout, schools), which to prioritize, and what you'll compromise on.

- Review HOA, MUD, PID, and community fees**

Understand the true monthly and annual costs of these mandatory fees before falling in love with a home.





Model Home Traps to Watch For

- Model homes are not base price homes
- Upgrades can add \$75K–\$200K+
- Lot premiums vary widely
- Ceiling heights and finishes may differ
- Landscaping, fencing, and appliances may be extra

If it looks too good for the price, it probably is.





Builder Due Diligence (Critical)

- Research the builder's local reputation
- Confirm realistic build timelines
- Review warranty coverage
- Understand construction standards
- Confirm energy efficiency details





Financing & Builder Incentives

- Incentives often require builder's lender
- Compare monthly payments—not just credits
- Understand extended rate lock requirements
- Confirm appraisal protections
- Ask how incentives change if timelines shift

“Free” upgrades aren't free if the rate is higher.





Contract & Negotiation Checkpoints

- Builder contracts favor the builder
- Negotiate incentives—not just price
- Understand earnest money rules
- Review cancellation clauses
- Get everything in writing

“Free” upgrades aren’t free if the rate is higher.





Inspections You Should Never Skip

- Pre-drywall inspection
- Final inspection before closing
- Texas-licensed inspector
- Written repair commitments
- Track punch-list completion

New doesn't mean perfect.





Builder Red Flags Every Buyer Should Recognize

Why this page is here:

If something feels off earlier in the process, it usually is.

Sales & Pressure Red Flags

- “Sign today” pressure
- Discouraging outside representation
- Verbal promises not in writing
- Inconsistent answers
- Rushed paperwork

Pricing & Incentive Red Flags

- Incentives tied only to builder lender
- “Free upgrades” with higher rates
- Late-disclosed lot premiums
- Appraisal gaps pushed to buyer

Construction & Quality Red Flags

- Pushback on inspections
- Resistance to pre-drywall checks
- Rushed walk-throughs
- “That’s normal” used repeatedly





Location & Long-Term Considerations

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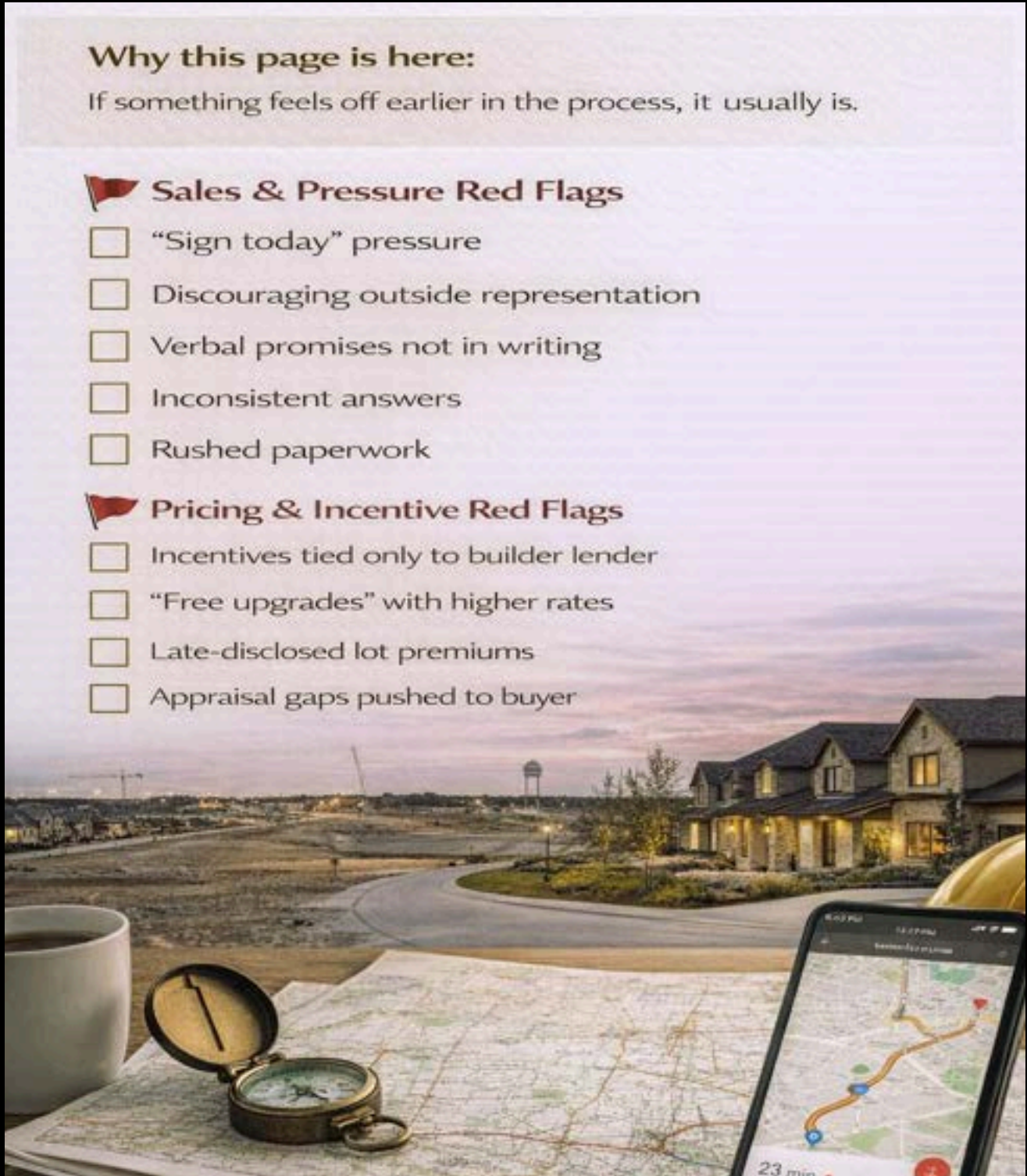
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Closing & First-Year Reality

- Property tax reassessment planning
- Budget for blinds, fencing, extras
- Track warranty deadlines
- Expect post-closing repairs
- Prepare for escrow payment changes



Relocation Buyer Considerations



Why this page is here:

- Texas property taxes vs other states
- HOA enforcement differences
- North Texas soil & foundation considerations
- Resale strategy matters from day one





Final Thought

New construction can be a smart move—
or an expensive lesson—depending on how you buy it.

The difference is guidance.

Before you sign anything, let's review:

- The builder
- The contract
- The incentives
- The long-term cost





★ FRISCO

↓ Distance to DFW Airport: ~30 minutes

Why live here

- ✓ One of the fastest-growing cities in the U.S.
- ✓ Top-rated schools (Frisco ISD)
- ✓ Strong job market, sports, tech, and corporate presence
- ✓ Modern infrastructure and family-friendly lifestyle

Best for

- ✓ Relocating families
- ✓ Executives and professionals
- ✓ Buyers focused on long-term resale value


Why move to Frisco

Frisco offers the best balance of quality of life, growth, and appreciation. A safe and strategic relocation choice.





PLANO

 Distance to DFW Airport: **~25 minutes**

Why live here

- ✓ Established, well-developed city
- ✓ Headquarters of major corporations
- ✓ Excellent healthcare, dining, and shopping
- ✓ Strong resale and stable neighborhoods

Best for

- ✓ Corporate professionals
- ✓ Families seeking stability
- ✓ Buyers who prefer mature communities over new builds


Why move to Plano
Plano delivers predictability and security—ideal for conservative, long-term relocation decisions.

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PROSPER

 Distance to DFW Airport: ~40–45 minutes

Why live here

- ✓ Luxury-focused new construction
- ✓ Larger lots and high-end communities
- ✓ Highly rated schools
- ✓ Carefully planned growth

Best for

- ✓ Buyers wanting new construction and space
- ✓ High-income families
- ✓ Medium-to-long-term appreciation seekers

Why move to Prosper

Prosper is where Frisco was years ago—early entry into a premium growth market.



CELINA

J Distance to DFW Airport: ~45–50 minutes

Why live here

- ✓ More affordable new construction
- ✓ Rapid expansion of master-planned communities
- ✓ Small-town feel with big growth plans

Best for

- ✓ Strategic relocation buyers
- ✓ Long-term homeowners
- ✓ Investors and first-time Texas buyers

Why move to Celina

Celina offers early-stage growth with strong upside





SOUTHLAKE

J Distance to DFW Airport: ~15 minutes

Why live here

- ✓ One of the most prestigious cities in Texas
- ✓ Elite school district (Carroll ISD)
- ✓ Luxury homes and strong community culture

Best for

- ✓ Executives and international relocations
- ✓ Buyers prioritizing schools and proximity to DFW.

Why move to Southlake

Southlake delivers location, prestige, and long-term value stability.





LITTLE ELM

J Distance to DFW Airport: ~40 minutes

Why live here

- ✓ Located on Lake Lewisville
- ✓ Strong new-construction inventory
- ✓ More affordable than Frisco/Prosper
- ✓ Fast population growth

Best for

- ✓ Relocating families on a smart budget
- ✓ Buyers wanting space and outdoor lifestyle

Why move to Little Elm

Little Elm offers more home for the money with solid appreciation potential.





OAK POINT

Distance to DFW Airport: **~45 minutes**

Why live here

- ✓ Quiet, low-density, residential city
- ✓ Newer homes and tree-lined streets
- ✓ Strong community feel

Best for

- ✓ Families seeking peace and privacy
- ✓ Remote or hybrid professionals

Why move to Oak Point

Oak Point is ideal for buyers who value calm living with controlled growth.





★ MCKINNEY

↓ Distance to DFW Airport: ~35–40 minutes

Why live here

- ✓ One of the fastest-growing cities in North Texas
- ✓ Historic downtown + modern master-planned communities
- ✓ Highly rated schools (McKinney ISD & Frisco ISD areas)
- ✓ Strong balance of charm, growth, and amenities
- ✓ Excellent parks, trails, and family-oriented planning

Best for

- ✓ Relocating families wanting space and community
- ✓ Buyers who want character without sacrificing growth
- ✓ Long-term homeowners focused on appreciation

Why move to McKinney


McKinney blends historic charm with smart expansion. It's ideal for buyers who want lifestyle, stability, and upside—without paying top-tier Frisco prices.



Meet Troy Sage: Your Expert Real Estate Partner



With years of experience in the market, Troy combines strategic insight with a personal approach to guide buyers through every step of the purchase—ensuring clarity, confidence, and exceptional service from search to closing.



Troy Sage

A professional headshot of Troy Sage, a middle-aged man with short hair, wearing a dark blazer over a light-colored plaid shirt. He is smiling slightly and looking directly at the camera. The background is a solid, muted blue-grey color.

Read Before You Visit a Builder



New construction can be a smart move — or an expensive mistake. The difference isn't the house. It's **how you buy it.**

Before You Visit a Model Home

- Hire a buyer agent before registering
- Get fully underwritten loan approval
- Understand post-build Texas taxes
- Review HOA, MUD, PID fees

Inside the Model Home

- Model \neq base price
- Upgrades and lot premiums add up
- What you see isn't included
- Don't sign or register alone

Before You Sign

- Builder contracts favor the builder
- Incentives often raise rates
- Appraisal gaps hit buyers
- Only written terms count

Read Before You Visit a Builder



New construction can be a smart move — or an expensive mistake. The difference isn't the house. It's **how you buy it.**

During & After Construction

- Pre-drywall + final inspections
- Timelines shift, rate locks expire
- Taxes rise after year one
- Expect post-closing repairs

Why Work With Me

Builders sell homes. I represent you.

I help relocation buyers avoid mistakes, protect leverage, and understand true long-term costs.

Talk to me before you visit a builder.

Troy Sage | LPT Realty

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lpt realty
REAL ESTATE REIMAGINED