

The deal comes last.

We run one of the most complete incentive trackers in Central Texas, and here is the most important thing we can tell you about it: **the incentive should never lead your decision.** The deal is the final lever in a negotiation. It is not the first filter for choosing a home.

GOALS ▶ AREA ▶ COMMUNITY ▶ BUILDER ▶ THEN THE DEAL

The right order of operations

1 Start with your goals.

Monthly payment you can hold, commute, timeline, schools, space. Write them down before you look at a single sign. This list is also your finish line.

2 Narrow to an area.

The part of the metro that fits your life. No incentive fixes a location that does not work for you.

3 Narrow to communities.

Amenities, lot types, tax rates, HOA, what is being built next door. This is where value quietly lives.

4 Narrow to builders.

Reputation, build quality, warranty service after closing. A builder relationship outlasts any promotion.

5 Now reverse engineer the numbers.

Only here does the incentive matter. Same plan, same lot type, compare the delivered price. Days, not months: the four steps above already did the hard work.

More browsing does not finish a decision. A written standard does.

HOW TO FINISH, WITHOUT GAMBLING

1. **Re-read your step one list.** A home that meets it qualifies. Do not upgrade the goals mid-search.
2. **Cap the finalists at three.** Same spreadsheet, same columns: delivered price, tax rate, HOA, lender terms, what resets and when.
3. **Price the offers on paper.** A credit is worth its usable value with your loan, not its billboard value.
4. **Tie your decision date to a verified deadline.** Then honor it.
5. **Accept the good decision.** It beats the perfect one that never closes.

The trap: a bigger incentive can just be a bigger markup. A builder can raise the base price, then hand the difference back as a headline number. The sign screams savings; the delivered price does not move. And if an offer leads with 1.99% or 2.99%, ask in writing whether it is fixed for 30 years or resets. Most teasers reset.

WHAT OUR TRACKER IS ACTUALLY FOR

Trend awareness and negotiating windows.

We verify every advertised offer on the builder's own site twice a day and keep the history. When incentives rise and deadlines cluster, that is your window, on a home you already chose for the right reasons.