new Home | dispatch

INDEPENDENT GUIDE TO NEW CONSTRUCTION

THE FIELD WORKBOOK

THE BUILDER COMPARISON PLAYBOOK

A simple field guide for comparing builders, homes, and communities.

Carry it into the model home. Capture what matters. Compare later — without relying on memory or emotion.

AUSTIN & CENTRAL TEXAS

Know your priorities before the model home changes them.

> Model homes are designed to make everything feel important. Decide what matters **before** you walk in — then hold the line.

MUST HAVE

Non-negotiable. If it fails one, it's out.

IMPORTANT

Strong preference. Willing to trade carefully.

NICE TO HAVE

Bonus. Never the reason to buy.

HOW TO USE IT

Write 3–5 items in each column. Take a photo before every visit. If a home only wins on **Nice to Have**, that's a warning — not a reason.

The 7 things to compare.

Every builder, every home, every community — measured on the same seven. Nothing else clouds the decision.

1 **Real Price**
The number on the receipt — not the number on the sign.

2 **What Is Actually Included**
The standard version — before the showroom upgrades.

3 **Lot & Community Costs**
You're buying the lot and the monthly rules around it too.

4 **Construction & Timeline**
What's promised, what's actually happening, and what if it's late.

5 **Inspections, Quality & Warranty**
What's covered, who fixes it, and how you actually use it.

6 **Communication & Service**
Who owns each step — and who you call when something breaks.

7 **Financing & Incentives**
The real cost of the money — rate, credits, and the fine print.

1 Real Price

Fill one sheet per home. Ask for every number in writing.

BUILDER

COMMUNITY

HOME / FLOOR PLAN

BASE PRICE

LOT PREMIUM

STRUCTURAL OPTIONS

REQUIRED UPGRADES

INCENTIVES (SUBTRACT)

ESTIMATED CLOSING COSTS

ESTIMATED COMPLETE PRICE

MONTHLY PAYMENT ESTIMATE

TOTAL TAX RATE (%)

DATE QUOTED

WHAT IS NOT INCLUDED IN THIS PRICE?

> The base price is the **menu price**. The complete price is the **receipt**. Compare receipts.

2 What Is Actually Included

Mark each item as it comes on the *standard* home — not the model.

FEATURE	STANDARD	UPGRADE	UNKNOWN
Flooring	☐	☐	☐
Cabinets	☐	☐	☐
Countertops	☐	☐	☐
Appliances	☐	☐	☐
Lighting	☐	☐	☐
Plumbing fixtures	☐	☐	☐
Doors & trim	☐	☐	☐
Exterior materials	☐	☐	☐
Landscaping	☐	☐	☐
Blinds	☐	☐	☐
Garage-door opener	☐	☐	☐
Gutters	☐	☐	☐
Smart-home features	☐	☐	☐
Energy features	☐	☐	☐

DESIGN-CENTER ALLOWANCE

____

TYPICAL OVER-ALLOWANCE SPEND

____

DO THIS FIRST

Ask for the written **standard-features sheet**. Do not rely on the model home — it's the fully loaded showroom car.

3 Lot & Community

You are not just buying the house. You're buying the lot and the monthly rules around it.

LOT PREMIUM

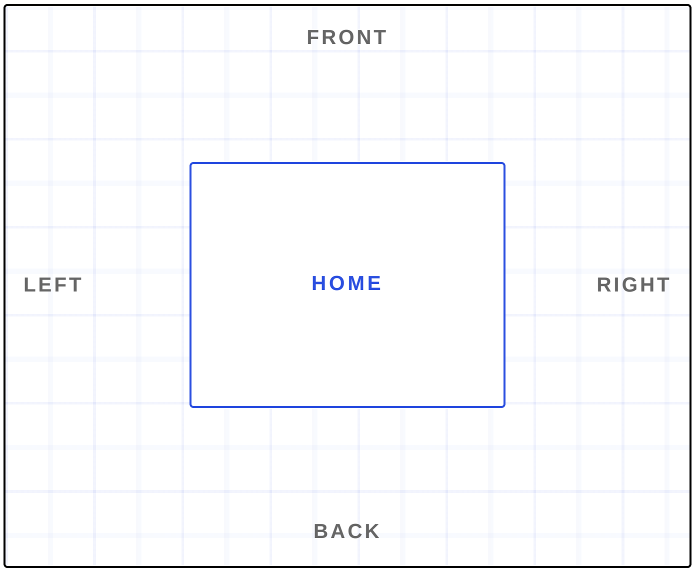
LOT SIZE

BACKS TO

CHECK ANY THAT APPLY

- ☐ Future construction nearby
- ☐ Road / traffic noise
- ☐ Drainage concerns
- ☐ Utility easements on lot

Lot diagram — note what borders each side



Front

Back

Left

Right

HOA DUES

MUD / PID

COMBINED TAX RATE

AMENITIES: DONE / PROMISED

WHAT HOA DUES COVER

RESTRICTIONS THAT MATTER TO ME

4 Construction & Timeline

The path from signature to keys — and what the builder promises at each turn.

- Contract
- Selections
- Pre-construction
- Foundation
- Framing
- Pre-drywall
- Completion
- Final inspection
- Closing

QUOTED COMPLETION

RECENT ACTUAL COMPLETION TIMES

SELECTION DEADLINE

HOW DELAYS ARE COMMUNICATED

INSPECTION ACCESS DURING BUILD

WHAT HAPPENS IF CLOSING IS DELAYED

ASK FOR THE REAL NUMBER

The quoted timeline is a target. Ask for **recent actual completion times in this community** — that's the honest estimate.

5 Quality, Inspections & Warranty

A warranty is only useful if you understand what it covers and how to use it.

Before closing

- ☐ Independent inspection allowed?
- ☐ Pre-drywall inspection allowed?
- ☐ Final walk-through inspection?

After closing

1-YEAR WORKMANSHIP COVERAGE

SYSTEMS COVERAGE (YRS)

STRUCTURAL COVERAGE (YRS)

IMPORTANT EXCLUSIONS

Service process

WHO SUBMITS CLAIMS?

EXPECTED RESPONSE TIME

WHO PERFORMS REPAIRS?

ESCALATION CONTACT

> Not every builder uses the same warranty structure. Read **this builder's** actual coverage, exclusions, and claim process — don't assume it matches the last one.

6 Communication & Service

Map who owns each step — from first handshake to the last warranty call.

ROLE	NAME	CONTACT INFORMATION	RESPONSE TIME
Sales counselor			
Construction contact			
Lender			
Title company			
Warranty / service			

UPDATE FREQUENCY & METHOD

MAIN CONTACT AFTER CONTRACT

> Good communication during the **sales** process does not guarantee the same experience during **construction**. Ask who owns each step.

7 Financing & Incentives

Capture the headline offer here. Take the deep comparison to the Incentive Guide.

☐ Preferred lender required? ☐ Preferred title company required? ☐ Temporary rate ☐ Permanent rate

ADVERTISED NOTE RATE

APR

BUILDER CREDIT

CASH TO CLOSE

PAYMENT USING REALISTIC TAXES

OFFER EXPIRATION

CONDITIONS WRITTEN INTO THE CONTRACT?

GO DEEPER

A rate offer is a discount with strings. For the full side-by-side on lender credits, buydowns, and true cost, use the separate **New Home Dispatch Builder Incentive Guide**.

10 questions to ask before you leave.

If you get written answers to these ten, you can compare any builder fairly.

1. **What is the estimated complete price of this home, including the lot and likely options?**
2. **What in this model home is standard?**
3. **Can I have the written standard-features list?**
4. **What are the current lot premiums?**
5. **What is the complete tax rate for this property?**
6. **What are recent actual construction timelines in this community?**
7. **Which independent inspections are allowed?**
8. **What does the warranty cover, and who handles service?**
9. **Who becomes my main contact after contract?**
10. **What must be written into the contract to protect the price, incentives, and selections?**

The final comparison.

Compare no more than three. Note what's true — not a score.

COMPARE	Builder A	Builder B	Builder C
Estimated complete price			
What is included			
Lot & community fit			
Tax / HOA / MUD-PID cost			
Timeline			
Inspection access			
Warranty & service			
Communication			
Financing & incentives			
Biggest advantage			
Biggest tradeoff			
Unanswered question			

MY 3 PRIORITIES

BEST MATCH FOR THOSE PRIORITIES

WHAT I STILL NEED TO VERIFY

The final decision.

Five steps. In order. No scores required.

1. **Eliminate any option that fails a Must Have.**
2. **Verify every Unknown.**
3. **Compare complete cost, not base price.**
4. **Identify the biggest tradeoff of each option.**
5. **Choose the home and builder that best match your priorities.**

THE FINAL RULE

The best builder is not universal. It is the builder, home, lot, and transaction that best fit your priorities.