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THE INDEPENDENT GUIDE TO NEW CONSTRUCTION · AUSTIN, TX

Chapter 08: Hidden Costs Nobody Talks About

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08. Hidden Costs Nobody Talks About

The sticker price on a home works exactly like the sticker price on a car — what you actually pay to drive it off the lot is a different number.

The car-lot number isn't the out-the-door number

A car's sticker price doesn't include tax, title, or the accessories you'll actually want. A new home's advertised price works the same way — it's the price of the house with bare windows, no fence, sod and nothing else in the yard, and a tax bill that hasn't caught up yet. None of that is hidden on purpose. It's just not included, and builders aren't the ones who tell you what it adds up to.

What's Not in the Price	Typical Cost	Why It's Not Included
Window coverings	Several thousand for a whole house	Homes come with bare glass by default.
Fencing	Low four figures for a typical yard	Many builders fence none or only part of the lot.
Landscaping beyond sod	Varies — some HOAs set a deadline	Builders deliver sod and a minimal front bed only.
Refrigerator, washer/dryer	Varies by brand and size	Standard exclusion on most product lines.
Year-two tax jump	Ask the title company to model it	Year one is often assessed on the lot alone.
HOA start-up fee	Flat fee or a % of price, at closing	Capitalization or “community enhancement” fees, buried in the documents.
Utility deposits	Small each, adds up together	Electric, water, trash, internet setup.

The number to actually budget

Add it up and a low-five-figure move-in reserve is realistic for most new homes — more for a larger house. Buyers who spend every dollar getting to closing end up furnishing the new house with debt. Build the reserve into the budget before you shop, not after you're standing in an empty living room.

> Reporting note: The Dare to Compare Workbook includes a move-in cost line for exactly this reason — the cheapest house at contract is not always the cheapest house to actually occupy.