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THE INDEPENDENT GUIDE TO NEW CONSTRUCTION · AUSTIN, TX

Chapter 14: The 10 New Home Commandments

The rules worth remembering before you visit, sign, inspect, or close.

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THE 10 NEW HOME COMMANDMENTS

The rules worth remembering before you visit, sign, inspect, or close.

01 **Bring your own representation before your first builder visit.**
The sales counselor represents the builder. Register your agent from the start — at many builders, registration policy determines whether you can bring one in later at all.

02 **Never shop by monthly payment alone.**
Compare the full picture: price, rate, taxes, insurance, HOA or district fees, utilities, maintenance, and the cash you need at closing.

03 **Know the year-two payment before you sign.**
New-home escrow estimates are often built on a land-only tax value. Model the payment against the completed-home assessment, not just the builder's opening number.

04 **Compare communities, not just houses.**
The same floor plan in two communities can carry a different tax rate, commute, school assignment, HOA, and resale outlook.

05 **Make lenders and incentives compete on paper.**
Get loan estimates from the same week. Convert every incentive into actual dollars — rate, fees, cash to close — before deciding which offer is better.

06 **If it isn't in writing, don't count on it.**
Incentives, included features, repairs, and sales promises belong in the contract or a signed addendum — not a conversation.

07 **Buy the lot, floor plan, and structure before the finishes.**
Location, lot conditions, layout, ceilings, windows, and structural options are expensive to change later. Most finishes aren't.

08 **Hire independent inspectors, at every stage you can.**
Pre-drywall when possible, before closing, and again ahead of your warranty deadlines. New construction is not automatically defect-free.

09 **Document everything before closing.**
Photos, inspection reports, walkthrough notes, and written repair commitments — kept together, and confirmed against what's actually finished before you sign.

10 **Protect the money, then calendar the first year.**
Verify wiring instructions by phone before sending funds. After closing, check your homestead-exemption eligibility, log warranty deadlines, and schedule your inspections in advance.

SCREENSHOT THIS PAGE. BRING IT TO EVERY BUILDER VISIT.