newHome | dispatch

THE FIELD WORKBOOK

Dare to Compare.

Sticker prices rarely tell you which home is the better deal. This is the workbook you carry into every model home — so you compare **similar homes on the numbers, inclusions, incentives, and ownership costs that actually decide it**, not the number on the sign.

THE FIVE RULES OF A FAIR COMPARISON

1 **Compare like with like.** Match homes as closely as you can — usable size, bedrooms, baths, stories, garage, lot, and your must-have features. Advertised square footage alone is not a fair comparison.

2 **All-in, not “from.”** The advertised price is the floor. Add the lot premium and the structural options you actually need before you compare.

3 **Know the tax district.** Tax rates can vary materially by community and section — a MUD or PID adds an assessment the flyer rarely mentions. Ask for the exact rate in writing.

4 **Weigh the incentive; don’t just take the headline.** A larger advertised incentive is not automatically the more valuable offer. Compare cash to close, the payment after any temporary terms expire, and any price-cut alternative.

5 **Decide on paper, not in the model.** Capture the numbers on site; make the call at the kitchen table. Take enough time to verify the terms — don’t sign on verbal pressure alone.

1 · On site

Fill in page 2 at every model home you visit.

2 · Finalists

Use page 3 only for the homes you’re serious about.

3 · Before you sign

Work through page 4 to verify and decide.

Independent education from New Home Dispatch — not affiliated with any builder.

Pair it with the Incentive Tracker and True-Cost Calculator at newhomedispatch.com.

The head-to-head

One column per home. Write what you're **actually quoted** — not what's on the sign. Note the date and who gave you each number. Leave nothing blank; a dash is an answer too.

	Home A	Home B	Home C
THE HOME			
Community			
Builder & plan			
Homesite / address			
Size sq ft · beds · baths · stories			
Status & est. move-in spec / quick move-in / to-be-built			
THE COMPARABLE PRICE			
Listed / base price			
Lot premium			
Selected options / upgrades			
= Estimated contract price			
WHAT'S INCLUDED			
3 features included here that cost extra elsewhere e.g. blinds, fridge, sod & sprinklers, garage door opener			
THE OFFER			
Incentive & form $ / rate buydown / closing costs			
Requires builder's lender / title? Y / N			
Offer expires / written source			
ONGOING COSTS			
Effective tax rate (%)			
MUD / PID / assessment			
HOA (monthly)			
Est. housing payment / mo			
PROTECTION & PROCESS			
Warranty years / who backs it			
Inspection allowed? · Earnest at risk Y / N · $			
THE SOURCE			
Date · sales rep · written quote? quotes and incentives change — date every one			

ASK FOR IT IN WRITING

"Can you put the price breakdown, the incentive terms, and the exact tax rate on paper for this home?" **Note the date and who gave it to you** — a quote you can't source is a quote you can't compare.

The real number

The “from” price is a marketing number. Turn it into the price you’d actually pay, the offer as your real terms, and a monthly housing cost you can compare. Do one sheet for each home you’re serious about.

A ESTIMATED CONTRACT PRICE

	Base / listed home price	________
+	**Lot premium**	________
+	**Selected structural options** layout, elevation, extra bay — hard to change later	________
+	**Selected design / finish options** flooring, cabinets, fixtures bought from the builder	________
+	**Other required builder charges**	________
=	**Estimated contract price**	________

Hard to change later (structural, layout, lot) vs. **reasonable to finish after closing** (paint, fixtures, backsplash). For finish upgrades, weigh the builder’s price against the cost, hassle, financing, and warranty of doing it later — sometimes the builder is the better deal, sometimes not.

B THE OFFER, SIDE BY SIDE

Incentive headline amount	________
Required lender / title condition	________
Cash needed at closing	________
Payment — Year 1	________
Payment — after temporary terms expire	________
Permanent note rate	________
Price-reduction alternative (if offered)	________
Closing-cost alternative (if offered)	________
Best value for my expected ownership period	________

A temporary buydown lowers your **early** payments without changing the permanent note rate. Compare the payment after it expires, the cash to close, the fees, and any price-cut alternative. The **Incentive Calculator** at newhomedispatch.com does this comparison for you.

C ESTIMATED RECURRING MONTHLY HOUSING COST

	Principal & interest on your contract price, at a rate you actually qualify for	________
+	**Property taxes ÷ 12** contract price × effective rate (include MUD/PID)	________
+	**Homeowners insurance ÷ 12**	________
+	**Mortgage insurance ÷ 12** (if applicable)	________
+	**HOA**	________
+	**PID / community assessment** (if billed separately)	________
=	**Estimated housing payment**	________

This is your recurring **housing payment** — not the full cost of owning. Utilities, maintenance, and repairs aren’t here; the **True-Cost Calculator** adds them.

DON’T FINISH THIS MATH IN THE SALES OFFICE

Take the numbers home and run them. The **True-Cost Calculator** and **Incentive Calculator** at newhomedispatch.com turn your filled-in figures into a payment, cash-to-close, and incentive comparison — free.

Ask, verify, decide

SAY THESE AT EVERY SALES OFFICE

“What’s included in this written price for this exact home — and what in the model costs extra?”
The single most useful question. Ask for an included-features sheet and option list for the specific home, not the model.

“If I use my own lender, can I take the buydown value as a price cut or closing costs instead?”
Shows whether the real discount is bigger than the rate makes it look. Then compare Loan Estimates on the same assumptions.

“Is this home in a MUD or PID? What’s the exact total tax rate this year, and the district name?”
“About 2%” isn’t a number. Get the current rate and source for this section in writing.

“Which options are structural vs. finish — and what deposits become nonrefundable, and when?”
Structural you decide now; finish you may complete later. Know what money is at risk before you commit.

“What does the warranty cover in years 1, 2, and 10 — and who administers it?”
A “10-year warranty” often means structural only, through a third party.

PAUSE AND VERIFY

WHEN YOU HEAR THIS, VERIFY BEFORE YOU WEIGH IT

“Today only.”
Ask the exact expiration time, inventory status, written terms, and what changes afterward.

“You have to use our lender.”
Legal — but ask which part of the incentive is conditional, then compare the builder lender’s Loan Estimate with an outside one on the same loan.

“The tax rate is about…”
Ask for the exact current rate, district name, and source for this specific home or section.

“Everything in the model is included.”
Ask for an included-features sheet and written option list for the exact home.

SCORE EACH FINALIST

	HOME A	HOME B	HOME C
Value	______	______	______
Confidence	______	______	______
Fit	______	______	______
Total	/ 15	/ 15	/ 15

My biggest unresolved question: ____________________

Score each 1–5. **Confidence** = confidence in the written numbers, the process, and any unresolved risk — not an accusation about honesty. This reflects your priorities and this specific home — not every home the builder builds.

BEFORE YOU SIGN — FINAL CHECKLIST

- ☐ A written price and option breakdown for **this exact home**
- ☐ Written incentive terms and conditions
- ☐ An outside Loan Estimate to compare, when financing conditions apply
- ☐ The exact current tax rate and district (MUD / PID)
- ☐ The estimated payment **after** any temporary financing expires
- ☐ Deposit and cancellation terms — what’s refundable, and when
- ☐ Warranty documents, and independent-inspection rights confirmed
- ☐ Time to review before signing — not a call made on verbal pressure

Bring us the numbers.

Use the free New Home Dispatch calculators to compare the payment, cash to close, and incentive structure — or request an independent second look before you sign.

Run the numbers free | **Request a second look**

Review **recently verified** builder incentives on the Incentive Tracker — each offer shows its last-verified date, source, and conditions. Offers change; we date every one.

Look Closer.

Same questions at every builder, compared side by side — that’s the edge. Next: run your figures through the calculators at newhomedispatch.com. Independent — editorial coverage is not for sale.