

ASCEND
GROUP



LPT REALTY

— A BUYER'S FIELD GUIDE · CENTRAL TEXAS

The New Construction *Guide*

The honest pros and cons of buying new, what the features really do for you, and why your own advisor, independent inspections and smart negotiation matter more with a builder.



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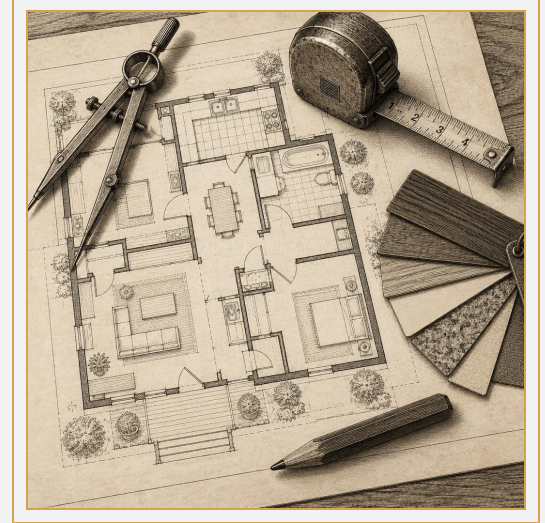


PLATE I *The plan comes first.*

This guide is general information to help you prepare. It is not legal, tax, lending or engineering advice. Builder contracts, warranties and incentives vary, so always read your own documents and ask a qualified professional when you need one.

Brand new is wonderful. *Built right* is better.

Few things feel as good as walking into a home no one has ever lived in.

The paint is fresh, the systems are under warranty, and the floor plan was drawn for the way people live today. Across Central Texas, from the growing suburbs around Austin to the communities around San Antonio and the Hill Country towns in between, new neighborhoods take shape every year.

New construction is also its own kind of transaction. The contract is usually the builder's own. The friendly person in the model home represents the builder. The house you are buying may still be a slab, or a drawing. And *brand new* is not the same as *built right*.

This guide is the conversation we have with every buyer considering a new home: the honest pros and cons, what each feature actually does for you, how negotiation really works with a builder, and the independent inspections we recommend at every stage.

Read it, mark it up, and bring your questions. There is a checklist at the back and space for your notes.

Ascend Group has guided Central Texas buyers and sellers since 2013, with more than 10,000 homes sold. When you are ready to tour, we would love to walk in with you.

The Advisors of Ascend Group

SERVING ALL OF CENTRAL TEXAS

2013

GUIDING TEXAS BUYERS
SINCE

10,000+

HOMES SOLD

Your side

OF THE TABLE, EVERY STEP

Two good paths. *Different trade-offs.*

Neither is better in every case. Here is how they usually compare, so you can decide which trade-offs fit your life.

	NEW CONSTRUCTION	RESALE
Condition	Never lived in; every system starts at day one.	Lived in; age and upkeep vary from home to home.
Warranty	Builder's limited warranty is standard; terms vary by builder.	Usually none, unless a home warranty is bought or negotiated.
Personalization	Choose plan, lot and finishes, within the builder's options.	What you see is what you get; changes mean renovation.
Negotiation	Builders often protect base price and offer incentives instead.	Price, repairs and terms are negotiated with an individual seller.
Timing	Move-in ready inventory homes, or a wait while yours is built.	Closing timeline set by the contract, often more predictable.
Efficiency	Built to current energy codes and building practices.	Depends on age and upgrades.
Setting	Young trees, fresh sod, a neighborhood still filling in.	Mature landscaping and an established neighborhood.
Fees and taxes	HOAs are common; some communities sit in a MUD or PID.	Varies; older areas may have fewer special districts.
Inspections	Best done in phases while the home is built.	One inspection during the option period.



PROS AND CONS, HONESTLY

What you *gain*

-
- | | |
|--|---|
| <p>+ Nothing is worn out
Roof, HVAC, water heater and appliances all start new, so early repairs are rare.</p> | <p>+ Your choices
Pick the plan, the lot and finishes instead of living with someone else's.</p> |
| <p>+ A builder warranty
Coverage for workmanship, systems and structure for set periods, per the builder's terms.</p> | <p>+ Builder incentives
Closing-cost help, rate buydowns or upgrade credits are common.</p> |
| <p>+ Current codes and efficiency
Modern insulation, windows and equipment built to today's energy codes.</p> | <p>+ Planned amenities
Many communities include pools, trails, parks and open space.</p> |
-

What to *watch*

None of these is a deal-breaker. Each one is easier to manage when you see it coming.

— The base price is not the final price

Upgrades, lot premiums and options can add up quickly. Price the home the way you would actually build it.

— Timelines can slip

Weather, permits, inspections and supply delays can move a completion date. Plan housing and rate-lock timing with some cushion.

— The contract is written for the builder

Builder contracts often limit the builder's liability for delays and restrict how and when deposits are refunded.

— A neighborhood still forming

Expect construction traffic and noise for a while, young trees, and the builder selling new homes beside you if you resell early.

— Special districts and dues

MUD or PID assessments and HOA dues can raise your monthly cost. Know them before you choose a community.

— New is not the same as flawless

Many trades work fast on a tight schedule. Independent inspections catch what busy crews miss.

What the brochure says, *and what it means for you*

Sales materials list features. What matters is the advantage each one creates, and the benefit you feel living there. Here is how to read them.

FEATURE → ADVANTAGE → BENEFIT

Builder Warranty

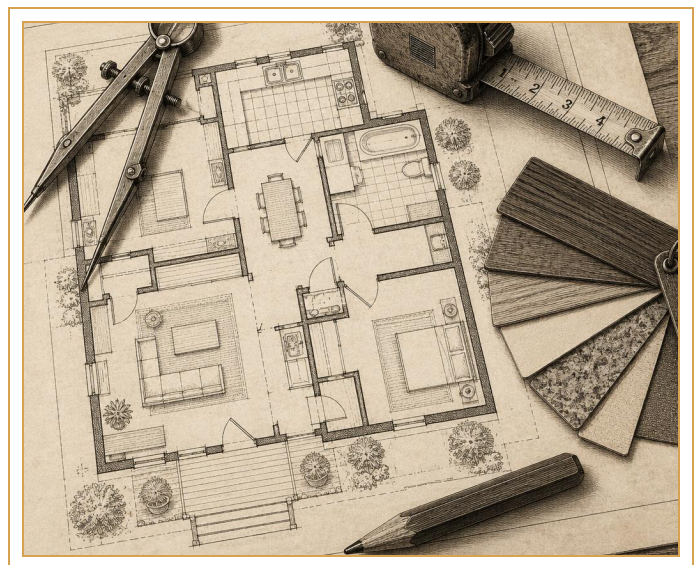
FEATURE	A written limited warranty, often covering workmanship, major systems and structure for different periods.
ADVANTAGE	Defects found in the covered period are the builder's to fix, per the warranty's terms.
BENEFIT	Fewer surprise repair bills in your first years, and a clear path when something fails.

Customization

FEATURE	Design-center selections and structural options, such as an added room, a bigger garage or extra windows.
ADVANTAGE	The home fits your household on day one.
BENEFIT	No renovation dust, contractors or second loan after you move in.

Energy-Efficient Construction

FEATURE	Built to current energy codes: insulation, sealed ducts, efficient windows and HVAC; some builders add third-party efficiency ratings.
ADVANTAGE	The home needs less energy to heat and cool.
BENEFIT	Steadier comfort through a Texas summer and potentially lower utility bills.



Builder Incentives

FEATURE	Closing-cost contributions, rate buydowns through a preferred lender, or design-center credits.
ADVANTAGE	Lower cash to close or a lower monthly payment.
BENEFIT	More home for your budget, when you compare offers on the full cost.

Modern Floor Plans

FEATURE	Open living areas, flex rooms and home offices, with tech wiring where offered.
ADVANTAGE	Space laid out for how households work and gather now.
BENEFIT	Room to work from home, host and grow without walls in the way.

Lower Maintenance

FEATURE	A new roof, HVAC, water heater, plumbing, appliances and finishes.
ADVANTAGE	Major components are at the very start of their service lives.
BENEFIT	Weekends spent living in the home, not repairing it.

Planned Communities

FEATURE	Amenity centers, pools, trails, parks and HOA-maintained common areas.
ADVANTAGE	Recreation and green space are built into the neighborhood.
BENEFIT	A lifestyle close to home. Weigh it against the HOA dues.

“A feature is only worth what it does for you, at the price you actually pay.”

Your advisor's job is to translate the brochure: which options add real value and resale appeal, which are easy to add later for less, and which incentives are truly worth the most to you.



— KNOW WHO SITS WHERE

The builder's agent *works for the builder.*

The on-site sales consultant is often friendly, knowledgeable and genuinely helpful. They are also employed or contracted by the builder, and their job is to sell homes on terms that are good for the builder.

That is not a criticism. It is simply the role. They cannot advise you on whether the price is right, whether that lot will resell well, or whether the preferred lender's offer is your best deal.

“The model home is a stage. Every finish in it was chosen to sell.”

The sales consultant may or may not hold a real estate license. Either way, they represent the builder. The builder's contract is drafted by the builder's attorneys, for the builder.

Someone at the table *who works for you*

Your own buyer's agent, who at Ascend we call your advisor, represents your interests from the first tour to the 11-month warranty inspection.

TYPICALLY AT NO COST TO YOU

In most new-construction sales, the builder typically pays the compensation of the buyer's advisor, so having your own representation usually does not add to your cost. Every sale is different. Before we work together you sign a written buyer representation agreement that spells out exactly how your advisor is paid.

BRING US ON THE FIRST VISIT

Many builders require your advisor to be with you, or registered, on your very first visit to the community or sales office. Walk in alone and you may lose the right to representation for that builder. Call us before you tour, even a model home "just to look."

WHAT YOUR ADVISOR DOES

- ◇ **Compares builders and communities** on price per foot, lot, quality, fees and resale potential.
- ◇ **Reads the builder's contract and addenda** with you: deposits, delays, changes and warranty terms. We recommend a real estate attorney whenever legal advice is needed.
- ◇ **Negotiates** incentives, upgrades, closing costs and lot premiums.
- ◇ **Coordinates independent inspections** at each phase of the build.
- ◇ **Tracks the build** and keeps deadlines for selections, financing and rate locks on schedule.
- ◇ **Compares the preferred lender** with outside Loan Estimates.
- ◇ **Pushes the punch list** before closing and the warranty list after.
- ◇ **Brings the resale view:** how the plan, lot and upgrades will look to the next buyer.

Yes, you can negotiate *with a builder.*

Builders tend to protect their base prices, because every sale sets a comparable for the rest of the community. So the value often shows up somewhere other than the sticker. Know the levers.

LEVER 01

Closing Costs

A builder contribution toward closing costs lowers the cash you need at the table.

LEVER 02

Rate Buydowns

Incentives that buy down your interest rate, usually through the builder's preferred lender. Compare by APR and total cost, not just the headline rate.

LEVER 03

Upgrades and Options

Design-center credits or included options, especially useful for structural items that are costly to add later.

LEVER 04

Lot Premiums

Greenbelt, corner, cul-de-sac and view lots often carry a premium. Ask whether it is firm.

LEVER 05

Price

Most realistic on finished inventory homes, homes near completion, or at the end of a phase.

LEVER 06

The Extras

Window coverings, fencing, gutters, landscaping, refrigerator or washer and dryer.

LEVER 07

Timing and Terms

Closing date, deposit amounts and how deposits are handled if financing falls through.

INCENTIVES CHANGE

Builder incentives are often tied to a specific home, a deadline or a lender. Get every promise in writing, in the contract or an addendum.

The trade-offs *that matter most*

Upgrades vs Price

A price reduction lowers your loan amount and your payment for the life of the loan. An upgrade credit improves the home but leaves the price, and the loan, where they are. Neither is always better; run both.

When you choose upgrades, put the budget into things that are hard to change later: structural options, extra windows, electrical and plumbing rough-ins, insulation. Paint, light fixtures and hardware are easy to change after closing, often for less.

Lot Premiums

Before paying extra for a lot, look past the view: which way the home faces in the Texas sun, drainage and grading, easements, what will be built behind you, and whether any part of the lot sits in a mapped flood zone.

Preferred-Lender Incentives

Many of the best incentives require the builder's preferred or affiliated lender. They can be a great deal. Get a competing Loan Estimate anyway and compare rate, APR, points, fees and cash to close side by side.

Federal law (RESPA, Section 9) generally prohibits a seller from requiring you to buy title insurance from a particular title company as a condition of the sale.

Spec vs To-Be-Built

	SPEC / INVENTORY	TO-BE-BUILT
Timing	Sooner; may be finished	Longer; you wait for the build
Choices	Already selected	Your plan, lot, finishes
Leverage	Often more; carrying costs	Usually less on price
Inspections	Some phases may be past	Every phase is possible

Why “it’s new” isn’t enough

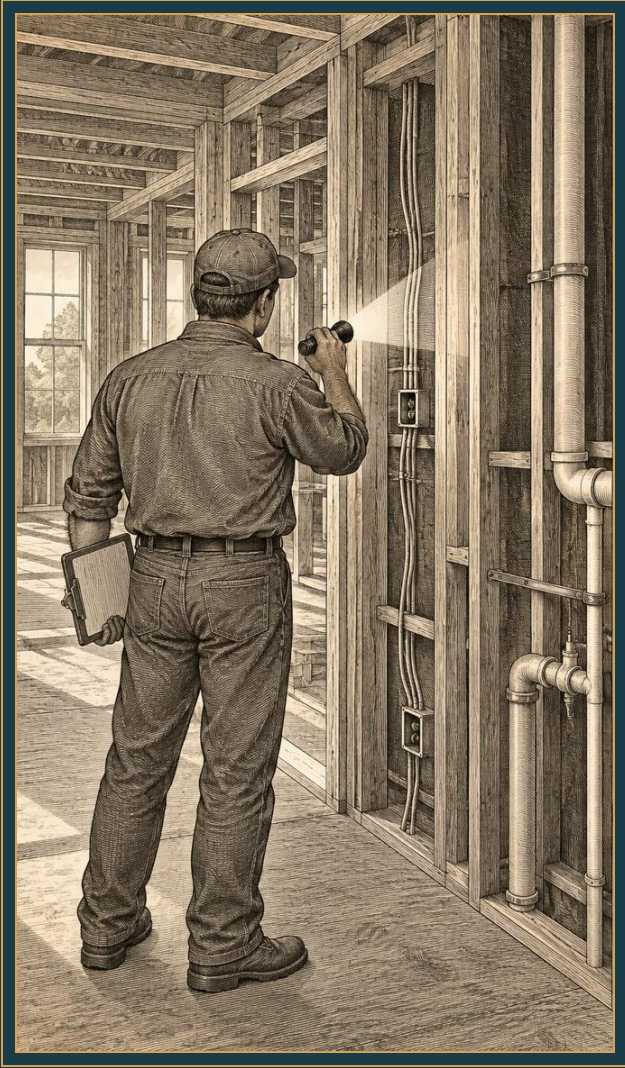


PLATE II *The last look inside the walls.*

Dozens of trades and subcontractors touch a new home on a tight schedule. Most do good work. Some mistakes are simply covered up by the next trade, and once drywall goes up, they are hidden.

Municipal inspections check for minimum code compliance at certain stages. They are not a review of quality or workmanship on your behalf, and how much is inspected depends on where the home is built.

An independent inspector licensed by the Texas Real Estate Commission (TREC) works for you, not for the builder. A phased inspection plan lets problems be fixed when it is still easy and inexpensive to fix them.

PUT ACCESS IN WRITING

Some builders limit when outside inspectors can visit or require them to carry insurance. Your advisor asks for inspection access in the contract and coordinates every visit.

Inspect in phases, *not just at the end*

i

Pre-Pour (Foundation)

BEFORE THE CONCRETE IS POURED

Checks the forms, steel reinforcement or post-tension cables, vapor barrier, plumbing penetrations and beam dimensions against the plans. Parts of Central Texas sit on clay soils that shrink and swell, so the foundation deserves a careful look.

ii

Pre-Drywall (Framing)

AFTER ROUGH-INS, BEFORE INSULATION AND DRYWALL

Your last chance to see inside the walls: framing, sheathing, window flashing, roof structure, fire blocking, and rough plumbing, electrical and HVAC.

iii

Final

BEFORE YOUR WALK-THROUGH AND CLOSING

A full inspection of the finished home: roof, attic, HVAC operation, plumbing, electrical, appliances, grading and drainage, and finishes. The findings become your written punch list before you close.

iv

11-Month Warranty

SHORTLY BEFORE THE FIRST YEAR ENDS

Many builder warranties cover workmanship for the first year. An inspection near month eleven catches settling cracks, sticking doors, roof, drainage and HVAC issues while they are still covered. Check your own warranty's dates and submit claims in writing.

CHOOSING AN INSPECTOR

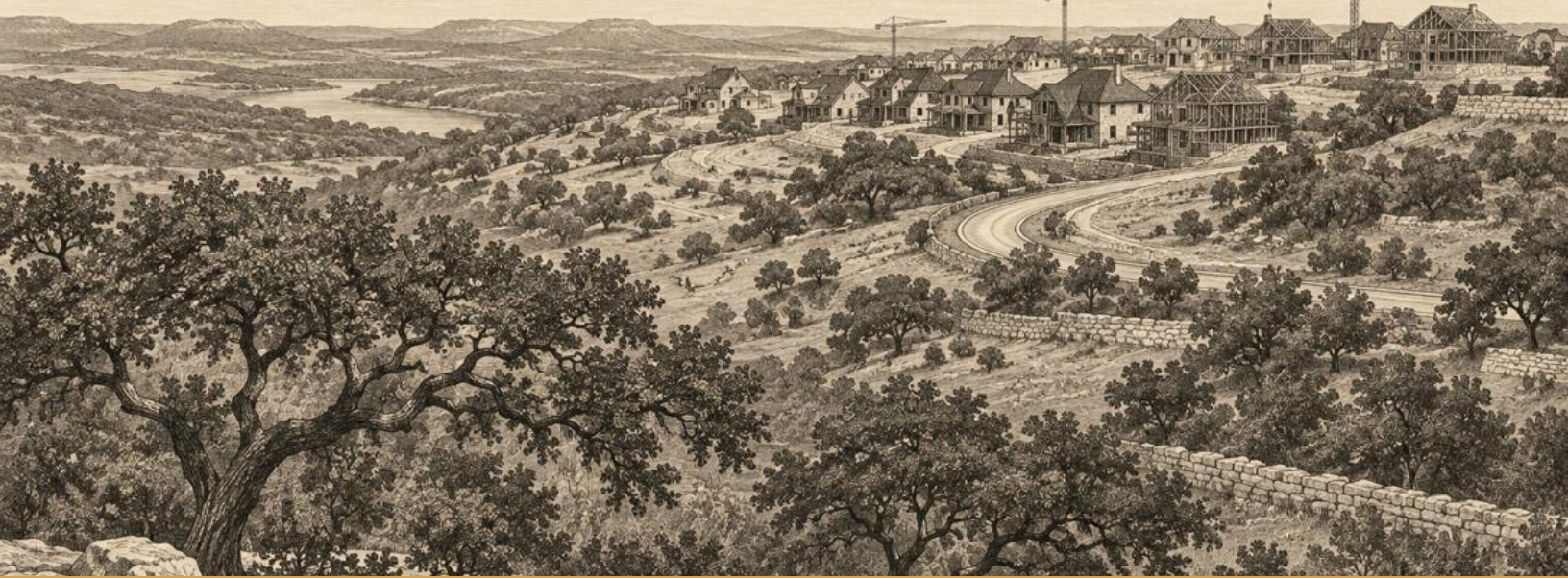
Look for a TREC-licensed inspector who regularly performs new-construction phase inspections. Ask for a sample report, and make sure each visit is scheduled before the next stage covers the work.

The road *to your keys*

- ◇ Get pre-approved, call your advisor
Know your budget and register your advisor before your first visit.
- ◇ Choose the community, plan and lot
Compare fees, taxes, lot orientation and resale potential.
- ◆ Sign the builder's contract **NEGOTIATE**
Review deposits, delay terms, incentives and inspection access.
- ◇ Design-center selections
Meet the selection deadlines; changes later often cost more.
- ◇ Permits and site work
The lot is prepared and utilities are brought in.
- ◆ Foundation **PRE-POUR**
Inspect before the concrete is poured.
- ◆ Framing and rough-ins **PRE-DRYWALL**
Inspect before insulation and drywall.
- ◇ Drywall, finishes, landscaping
Watch your rate lock and loan timing as completion nears.
- ◆ Final inspection and walk-through **FINAL**
Punch list in writing, before closing.
- ◇ Closing and move-in
Keys in hand. Save your warranty documents.
- ◆ Month eleven **WARRANTY**
Inspect again and submit warranty requests.

Timing varies by builder, plan and season. Inventory homes may already be past some steps.





— BUILDING NEW IN CENTRAL TEXAS

Local ground, *local rules*

Where New Homes Are Rising

New communities ring Austin and San Antonio and line the I-35 corridor between them, out into the Hill Country. Each area has its own commute, schools, tax rates and price points.

MUDs and PIDs

Many new communities are in a municipal utility district (MUD) or public improvement district (PID) that adds a tax or assessment. Texas requires sellers to disclose them. Read the notices and add the cost to your budget.

Sun and Heat

Orientation, shade, window placement and attic insulation shape summer comfort and cooling costs.

The Ground Matters

Parts of the region sit on expansive clay soils that move with moisture. Foundation design, drainage and the pre-pour inspection matter here.

Your First Tax Bill

Texas appraises property as of January 1. A home finished during the year may be taxed on the lot alone at first, then on the full home the next year. Budget for the full amount from the start.

Water and Drainage

Check FEMA flood maps, lot grading and the community's drainage plan before you choose a lot.

Bring these *to the sales office*

Price and Contract

- 01 What is included in the base price, exactly?
- 02 What incentives are available, and what are their conditions?
- 03 Are lot premiums and option prices negotiable?
- 04 How much is the deposit, and when is it refundable?
- 05 What happens if completion is delayed?

Warranty and Service

- 01 Who backs the warranty, and what does each part cover, for how long?
- 02 How do I submit a warranty request, and how fast is the response?
- 03 Is there a scheduled 11-month or one-year visit?

Build and Quality

- 01 May I hire independent inspectors at each phase?
- 02 Who is my construction contact, and how often will I get updates?
- 03 Does an engineer review the foundation design and the steel before the pour?
- 04 Can I see homes you built a few years ago?
- 05 Are spec features in the model included in my home?

Community and Costs

- 01 Is the community in a MUD or PID? What is the current rate?
- 02 What are the HOA dues, and what do they cover?
- 03 What is planned for the land around this lot?
- 04 How many homes and phases remain to be built?

“If it matters to you, get the answer in writing.”

Verbal promises in a sales office are hard to enforce. Your advisor helps you ask the right questions and makes sure the answers end up in the contract or an addendum.

Eight ways buyers *pay more than they need to*

-
- | | |
|---|---|
| <p>01 Touring alone first
Many builders require your advisor at the first visit. Skip it and you may lose representation.</p> | <p>05 Upgrading the wrong things
Spend on structure and systems that are hard to change; finishes can wait.</p> |
| <p>02 Shopping the base price
Compare homes as you would actually build them, with lot, options and fees included.</p> | <p>06 Forgetting taxes and dues
Budget for MUD or PID taxes, HOA dues and the full-value tax bill after the first year.</p> |
| <p>03 Taking the incentive without comparing
Get an outside Loan Estimate and compare the total cost, by APR.</p> | <p>07 Signing without reading
Know the deposit, delay and change-order terms before you sign.</p> |
| <p>04 Skipping independent inspections
Code inspections are a minimum. Your inspector works for you.</p> | <p>08 Missing the warranty window
Inspect near month eleven and send requests in writing before coverage ends.</p> |
-

“The most expensive problem is the one you find after closing.”

Every mistake on this page is avoidable with a plan, a checklist and an advisor who has walked buyers through new construction before.

Tear it out. *Tick it off.*

Before You Tour STEP 1

- ☐ Talk with your Ascend advisor and register them
- ☐ Get pre-approved and set a true all-in budget
- ☐ List must-haves: rooms, commute, schools

Before You Sign STEP 2

- ☐ Price the home with lot, options and fees
- ☐ Check MUD, PID and HOA costs and notices
- ☐ Compare the preferred lender with an outside Loan Estimate
- ☐ Review deposits, delays and inspection access
- ☐ Get every incentive in writing

During the Build STEP 3

- ☐ Meet design-center deadlines
- ☐ Pre-pour foundation inspection
- ☐ Pre-drywall inspection
- ☐ Visit the site and keep a photo log

Before Closing STEP 4

- ☐ Final inspection by your own inspector
- ☐ Written punch list, completed or agreed in writing
- ☐ Confirm rate lock and closing date
- ☐ Set up utilities and homeowner's insurance
- ☐ Collect warranty documents and manuals

After Move-In STEP 5

- ☐ Note your warranty dates on the calendar
- ☐ Log issues as they appear
- ☐ 11-month warranty inspection
- ☐ Submit warranty requests in writing
- ☐ Protest your appraisal if the value looks wrong

NOTES



— YOUR NEXT STEP

Walk in with *an advisor.*

Before you tour a model home, talk with an Ascend advisor. We will help you compare communities, register with the builder, negotiate, line up inspections and stay on your side from contract to the 11-month warranty visit.

TALK TO AN ADVISOR · [ASCENDGROUPRE.COM](https://ascendgroupre.com)

(512) 890-1372

i

START A CONVERSATION

Call, or reach us at
ascendgroupre.com.

ii

BUILD YOUR SHORT LIST

Communities, plans and lots that
fit your budget.

iii

TOUR TOGETHER

Registered with the builder from
your first visit.

- General information only, not legal, tax, lending or engineering advice. Builder contracts, warranties, incentives and inspection policies vary and change. Confirm all terms in your own documents.

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Exceptional Properties. *Extraordinary Texas.*

Guiding Central Texas buyers and sellers since 2013. More than 10,000 homes sold.

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EQUAL HOUSING OPPORTUNITY