

HOUSTON NEW CONSTRUCTION HOME BUYING CHECKLIST + TIPS TO SAVE THOUSANDS

PURPLE SHIRT REALTY — BETTER DEAL GUARANTEE

TEXT/CALL ROBERT AT 832-551-9151



Most Buyers Overpay by Thousands...

Here's How to Avoid It

If you're buying a new construction home in Houston, this checklist will help you:

- ☒ Avoid builder traps
- ☒ Maximize incentives
- ☒ Lower your monthly payment
- ☒ Reduce your out-of-pocket costs
- ☒ Get the best possible deal



Why this matters?

(Most Buyers Get This Wrong)

Most buyers walk into a builder without representation...

And unknowingly leave money on the table...

And at worst, make a \$10,000–\$30,000 mistake they don't even realize until it's too late.

Builder Realty:

- ☒ Builder reps work for the builder
- ☒ They are paid to sell homes
- ☒ They do NOT represent your best interests

The Reality Most Buyers Don't Realize

Two buyers can purchase the exact same home...

...and have VERY different outcomes

The difference? Who represents them.



My Better Deal Guarantee

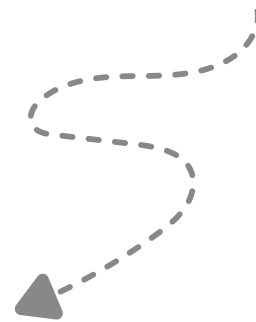
On **every new construction home** I help my clients with:

- 👉 I protect AND improve the deal — including adding additional incentives I personally contribute to make your deal even better.

What This Means for You:

- ✓ Pay less out of pocket
- ✓ Get better terms
- ✓ Avoid costly mistakes
- ✓ Get protection from builder pitfalls

Most buyers don't even know this is possible.



Real Client Example

- Purchase Price: \$379,000
- Builder Incentives: 3.99% Fixed Interest Rate
- Additional Incentives I Secured: \$10,000 Closing Costs
- (\$5K from me, \$5K from Builder)

Total Savings: \$10,000 CASH

- Purchase Price: \$435,000
- Builder Incentives: 3.99% Fixed Interest Rate, \$0 Closing Costs
- Additional Incentives I Secured: \$15,000 Price Reduction (\$7.5K from me, \$7.5K from Builder)

Total Savings: \$15,000 Purchase Price

Who This is For

- First-time buyers
- Relocation buyers moving to Houston
- Buyers considering new construction
- Anyone who wants to avoid costly mistakes
- Anyone who wants the best deal possible



Before You Visit Any Model Home

Most Important



Text/Call Robert FIRST: 832-551-9151

Some builders will NOT allow representation after your first visit.

THIS IS THE #1 MISTAKE BUYERS MAKE

This mistake alone can cost you thousands.

Why This Matters:

Your Realtor is your first line of defense against overpaying
Over 50% of new construction homes are NOT listed online
Builder reps do NOT negotiate for you
Strategy matters more than price
Important details are often not fully explained

Where I Make the Biggest Difference

Compare incentives vs TRUE cost
Negotiate price, upgrades, and terms
Identify better deals most buyers miss
Protect you throughout the process
Provide inspection guidance

Before You Move Forward:

Speak with an experienced Realtor about lender options
Decide:

- Spec / Inventory home (better incentives, faster)
 - Build-to-order (more choices, fewer incentives)
- Create your “deal must-haves” list

TIPS TO SAVE THOUSANDS

Move-in ready homes often have the BEST deals
(better prices, rate buydowns, closing costs, upgrades)



Before You Shop

Set Yoursef Up To Win

- ☒ Decide your comfortable monthly payment
- ☒ Get pre-approved (lender choice is CRITICAL)
- ☒ Confirm available cash and needed funds
- ☒ Verify income type (W2, 1099, self-employed)
- ☒ Confirm job history (2+ years preferred)
- ☒ Check credit scores (600+, 640+ for best incentives)
- ☒ Determine if assistance programs are needed
- ☒ Avoid major financial changes

Build Your Strategy:

- ☒ Define must-have features vs deal breakers
- ☒ Choose top 3 target areas

TIPS TO SAVE THOUSANDS

Always compare:
Rate, APR, Cash to close & Monthly payment



Community & Location

(Houston Specific)

- ☑ Verify school zoning (can vary within subdivision)
- ☑ Confirm property tax rate
- ☑ Review HOA dues + restrictions
- ☑ Check flood & drainage factors
- ☑ Drive commute during real traffic

TIPS TO SAVE THOUSANDS

Always compare:
Rate, APR, Cash to close & Monthly payment

Community & Location

- ☑ Ask about builder incentives
- ☑ Compare builder lender vs outside lender
- ☑ Request full cost breakdown
- ☑ Ask about down payment assistance
- ☑ Ask about credit improvement options

TIPS TO SAVE THOUSANDS

Builder lender incentives (especially on inventory homes)
often create the BEST overall deal



Incentives Checklist

- ☒ Incentives available this week: _____
- ☒ Closing costs: \$_____
- ☒ Rate incentive: _____
- ☒ ☐ Rate buydown: ☐ Permanent ☐ Temporary
- ☒ Price reduction: \$_____
- ☒ Design center credit: \$_____

Included Features:

- | | |
|---|---|
| ☒ Appliances | ☒ Gutters |
| ☒ Blinds | ☒ Tankless water heater |
| ☒ Smart home system | ☒ Covered patio |
| ☒ Garage opener | ☒ Hard flooring |
| ☒ Sprinklers | |

TIPS TO SAVE THOUSANDS

Compare TOTAL COST
(Price + Rate + Closing Costs + Taxes)



Contracts & "Gotchas"

- | | |
|---|--|
| ☒ Completion timeline | ☒ Lot premium: \$_____ |
| ☒ Delay clauses | ☒ HOA fees |
| ☒ Earnest money | ☒ Warranty details |
| ☒ Upgrade limitations | ☒ Property tax explanation |

 Low payments today can increase later if taxes are underestimated

Lot & Home Quality

Interior:

- ☒ Straight walls
- ☒ Doors function properly
- ☒ Windows seal correctly
- ☒ Cabinets aligned
- ☒ No poor finishes

Exterior:

- ☒ Proper drainage
- ☒ Grading and slope
- ☒ Easements
- ☒ No early cracking

TIP: A cheap home isn't a good deal if quality is poor



Final Week To Closing

- ✓ Verify Closing Disclosure
- ✓ Confirm incentives applied correctly
- ✓ Verify rate + cash to close
- ✓ Complete walkthrough
- ✓ Confirm repairs
- ✓ Secure insurance
- ✓ Avoid financial changes

Tip: Errors at closing can cost thousands — review everything carefully

Want The Best Deal For Your Situation?

I'll personally help you:

- ✓ Find the BEST incentives available right now
- ✓ Identify top homes in your price range
- ✓ Calculate your TRUE monthly payment
- ✓ Compare homes side-by-side
- ✓ Make sure you don't overpay
- ✓ Protect you from costly mistakes

IMPORTANT

Builders will NOT tell you everything — and they will NOT negotiate for you.
That's where I come in.



Next Step

(This Is Where You Save The Most Money)



Text "CHECKLIST" to 832-551-9151

I'll personally help you:



Show you the BEST deals available right now



Break down your TRUE monthly payment



Identify hidden incentives most buyers miss



Help you avoid the mistakes that cost thousands

Even if you're just starting — this gives you a huge advantage

Purple Shirt Realty — Better Deal Guarantee

Helping first-time and relocation buyers get the best possible deal on new construction homes



Disclaimer:

This checklist is informational only. Always verify details with your builder, lender, title company, Realtor, HOA, and insurance provider.

