READ BEFORE YOU REGISTER ANYWHERE

# The Houston New Construction **Buyer's Checklist**

*From Eddie Weir · REALTOR®, ABR · REMAX Signature · I represent the buyer, not the builder.*

## 01 BEFORE YOUR FIRST MODEL-HOME VISIT

- ☐ **Line up your own representation first.** The friendly rep in the sales office works for the builder — that's their job, and most are good at it. It means nobody in that room is required to be on your side. **Many builders require your agent to be registered on your FIRST visit** — walking in alone can limit your options for representation in that community. Per NAR, only about 6 in 10 new-home buyers bring their own agent.
- ☐ **Know how your agent gets paid — in writing.** In most Houston new builds, the builder offers compensation for buyer representation. We confirm it in writing before you tour, so you know exactly where you stand. And no — skipping representation doesn't automatically get you a discount.
- ☐ **Get pre-approved with your own lender before touring.** You can still choose the builder's preferred lender later — if their full package wins. Without an outside Loan Estimate in hand, you have nothing to compare it against.
- ☐ **Research the builder, not just the community.** Warranty record, reviews from earlier phases, how they handled punch lists. The community sells the lifestyle; the builder builds your house.
- ☐ **Decide: standing inventory vs. to-be-built.** Inventory homes carry the deepest negotiating room (especially near quarter-end) but finishes are fixed. To-be-built gives you control of specs with less price flexibility — get every inclusion in writing *before* you sign.

## 02 THE INCENTIVE DECODER

| THE INCENTIVE | WHAT IT REALLY IS | WHAT TO ASK |
|---|---|---|
| **Rate buydown** | A lower interest rate — temporary (e.g., 2-1) or permanent. Often the largest lever in the whole package. | Temporary or permanent?<br>*"What's my exact payment in year 1 — and in year 3?"* |
| **Closing-cost credit** | Cash toward your closing costs, subject to your loan program's contribution caps. | Does my loan cap this?<br>*"What happens to any credit I can't use?"* |
| **Design-center credit** | Store credit — spent at the builder's own pricing. Usually worth less than the number on the sign. | What does it actually buy?<br>*"Can I apply this toward closing or the rate instead?"* |
| **The catch** | Most incentives are tied to the builder's **preferred lender** — whose rate may not be your best option. Compare Loan Estimates side by side, then ask: *"Which incentives survive if I use my own lender?"* | |

> *The sign says "$25K in incentives." The real question is what those dollars are worth **to you** — in monthly payment, cash to close, and lifetime cost. That's a 20-minute math exercise. I run it with my buyers before they commit to anything.*

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YES — EVEN ON A BRAND-NEW HOME

# Inspections & the **Houston homework**

*City code is a minimum, not a quality standard — and the builder's own checks are the builder grading its own homework.*

## 03 INSPECT AT THREE MOMENTS

- [ ] **Pre-drywall.** The only time plumbing, wiring, framing, and insulation are visible. Once the drywall goes up, nobody sees behind it again. Your contract should preserve inspection access — confirm it before signing.
- [ ] **Before closing.** An independent, third-party inspection while you still have **real leverage** — a punch list the builder completes before you fund, not a warranty claim you chase afterward.
- [ ] **Month 11.** One more look before the builder's one-year warranty expires. Settlement cracks, HVAC performance, drainage — documented and claimed while the warranty still pays for it.

The city's inspection, the builder's quality control, the appraisal, and the warranty all do different jobs. None of them is an inspection working for *you*.

## 04 WHAT'S OFTEN NEGOTIABLE

INCENTIVE STACKING | LOT PREMIUMS | UPGRADES & APPLIANCES | CLOSING TIMELINE | CONTRACT TERMS

BASE PRICE — MOSTLY STANDING INVENTORY, NEAR QUARTER-END

Builders protect the base price (it sets their comps). The value usually moves through structure — rate, credits, premiums, inclusions. Negotiate the package, then check the sticker.

## 05 HOUSTON-SPECIFIC HOMEWORK

- [ ] **MUD / PID taxes.** New districts often carry higher total property-tax rates than established areas. Get the **full tax rate for the exact lot, in writing** — then check what your real monthly payment looks like.
- [ ] **HOA.** Fees, what they cover, and the rules you're agreeing to live with. Ask for the current budget and any planned assessments.
- [ ] **Flood.** Check the flood maps even for new construction, and ask how the lot drains and what the community's detention plan is. In Houston, this question is never optional.
- [ ] **Schools.** Fast-growing districts redraw attendance zones. Verify current zoning for the exact address directly with the school district — not the sales office.

FREE · 15 MINUTES

**The new-construction shortlist call**

Text or call 346-660-4629
Book a call: calendly.com/eddieweir

**How I help, in plain terms:** I shortlist communities and builders around your commute, budget, and resale exit · register with you on visit one · put the incentive options side by side in real numbers · coordinate independent inspections at the moments that matter · and negotiate the package — with the builder relationships to know what's actually available. *Background in corporate strategy and data — I read the deal before you fall in love with the model.*

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