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THE CLOSING BLUEPRINT

# The 2026 Houston
# New Construction Guide

How to get builder incentives negotiated and expert representation — at no cost to you — so you never walk into a builder alone.

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THE BIG MISTAKE

# Never walk into a builder alone

The friendly rep at the model home is an excellent salesperson — for the builder. Register there without your own agent and you often give up your right to free representation, then negotiate against a professional with no one on your side.

- Bring your agent on the **first visit** (or before you register) to keep representation.
- It costs you **$0** — the builder pays the buyer's-agent commission.
- You get someone negotiating incentives, reviewing the contract, and protecting your timeline.

THE INCENTIVES

# Where the real money is

Builders compete on incentives more than sticker price. The biggest wins are usually not where buyers look:

| Incentive | Why it matters |
|---|---|
| **Rate buydown** | Often the largest dollar value — lowers your payment for years. |
| **Closing costs** | Builder-paid closing costs can save thousands up front. |
| **Upgrades** | Design-center credits and included upgrades add real value. |
| **Price (inventory)** | Standing/spec homes are the most negotiable on price. |

Many of these are negotiable — but they go to buyers who know to ask and have representation to push.

THE LENDER QUESTION

# Should you use the builder's lender?

Builders push their in-house lender hard, often tying the best incentives to using them. Sometimes that's a genuinely good deal — sometimes the incentive is funded by a higher rate or fees. As both your Realtor and a mortgage broker, I do the full math:

- Compare the builder's lender (incentive included) against independent options.
- Look at the **total cost**, not just the headline incentive.
- Make sure any rate buydown is real and not buried in price.

You don't have to choose blind. I'll lay the builder's offer next to my lending so you pick the cheapest overall path.

YOUR STEPS

# From model home to keys

- **1. Talk to me first** — before you register at any builder, so you keep free representation.
- **2. Get a matched list** — communities and builders that fit your price, area, and timeline.
- **3. Tour with representation** — I negotiate incentives and review the contract and upgrades.
- **4. Win the financing** — we compare the builder's lender vs. better options and lock the best deal.

Ready to start? Text **BUILD** to 832-956-1759 or go to theclosingblueprint.com/new-construction and I'll send your matched list.

This guide is educational and is not a commitment to lend or a guarantee of any builder incentive. Incentives, pricing, and availability vary by builder, community, and time and are subject to change. Reggie Jones, Realtor & Mortgage Broker, NMLS #2420958. Equal Housing Opportunity.