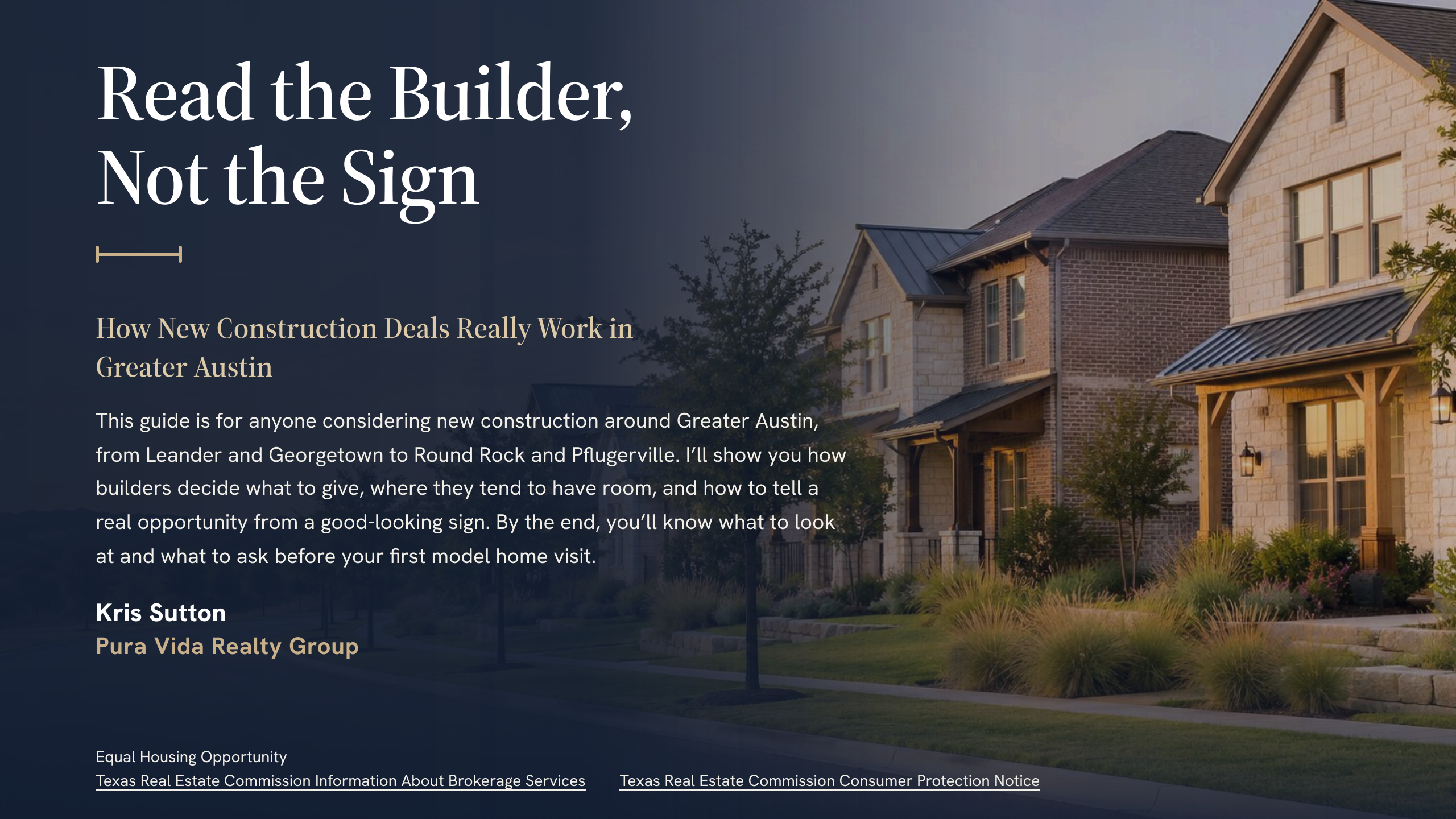
Read the Builder, Not the Sign

How New Construction Deals Really Work in Greater Austin

This guide is for anyone considering new construction around Greater Austin, from Leander and Georgetown to Round Rock and Pflugerville. I'll show you how builders decide what to give, where they tend to have room, and how to tell a real opportunity from a good-looking sign. By the end, you'll know what to look at and what to ask before your first model home visit.

Kris Sutton
Pura Vida Realty Group



Equal Housing Opportunity
Texas Real Estate Commission Information About Brokerage Services
Texas Real Estate Commission Consumer Protection Notice

USED TO WORK FOR

The builders

NOW WORK FOR

You

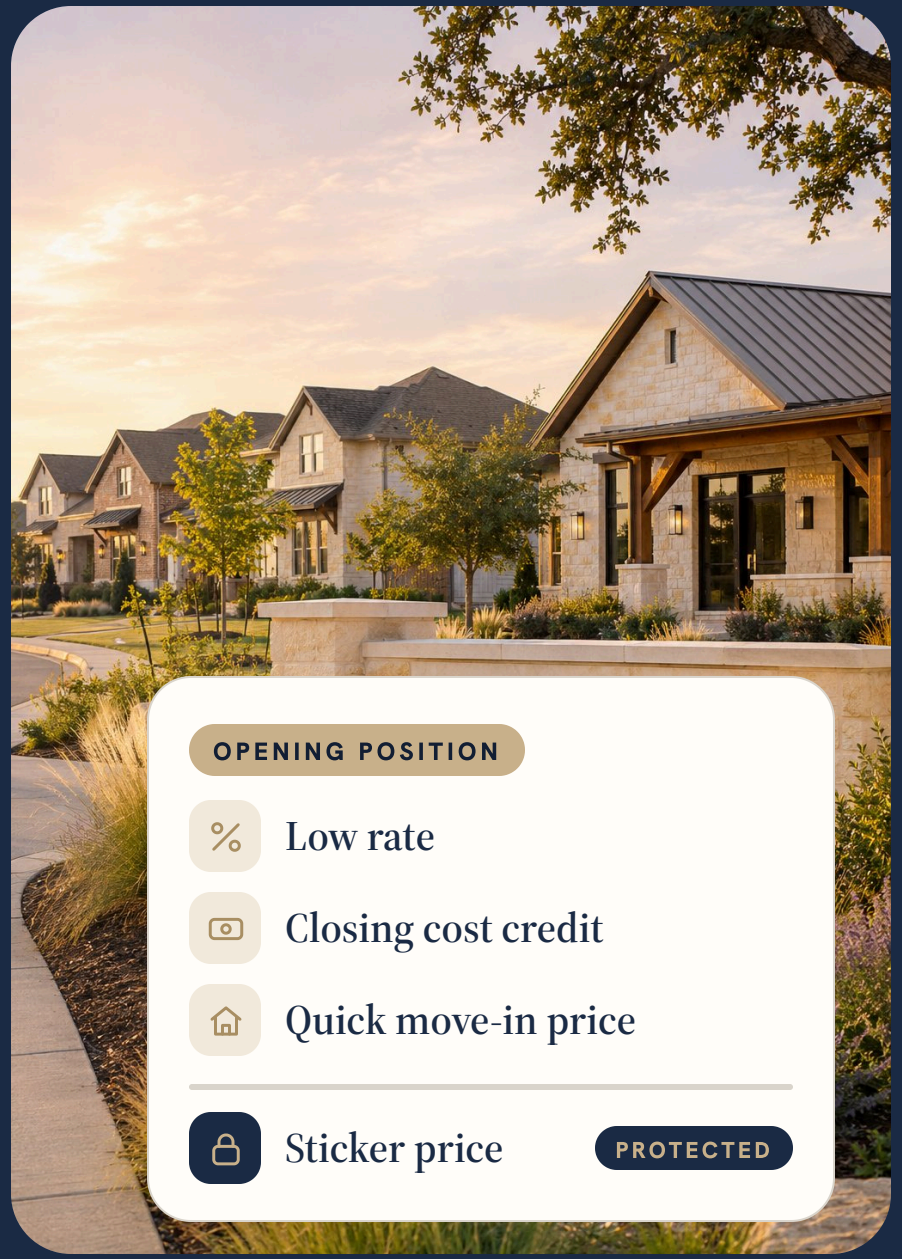
Why I See It Differently

I spent years as Vice President of Sales for a national homebuilder, watching pricing, finished inventory, and incentives from the inside. Over about 20 years, I've been involved in the management and sale of more than 2,000 homes across Greater Austin, and I've built homes myself as Co-Founder of Pura Vida Homes.

I used to work for the builders. Now I work for you.

The Sign Out Front

Nearly every new community around Austin has a sign out front: a low rate, a closing cost credit, a quick move-in price. The sign is the builder's opening position, and it does its job well. Most buyers read it and then try to negotiate the sticker price. In my experience, that's the one number a builder works hardest to protect, and it's worth understanding why before you sit down with a builder.





Why Builders Guard the Sticker

When a builder cuts the base price, that cut shows up in the comparable sales that appraisers use for every remaining home in the community, and it frustrates the buyers who already paid more. So builders guard that number. In October 2026, new homes across the Austin area sold for about 98% of their list price on average, even after roughly three months on the market (HomesUSA.com). The room is real. It often shows up somewhere else.

COMPARABLE SALES

98%

OF THE LIST PRICE

Where Builders Have Room

When a builder wants to make a deal work, the money tends to move through a few places. Each one costs the builder something different, and each one is worth something different to you. The skill is matching the two.

1

Lot premium

the homesite charge

2

Closing costs

cash at the table

3

Rate buydown

a lower payment

4

Design credits

upgrade dollars

5

Price

the most guarded

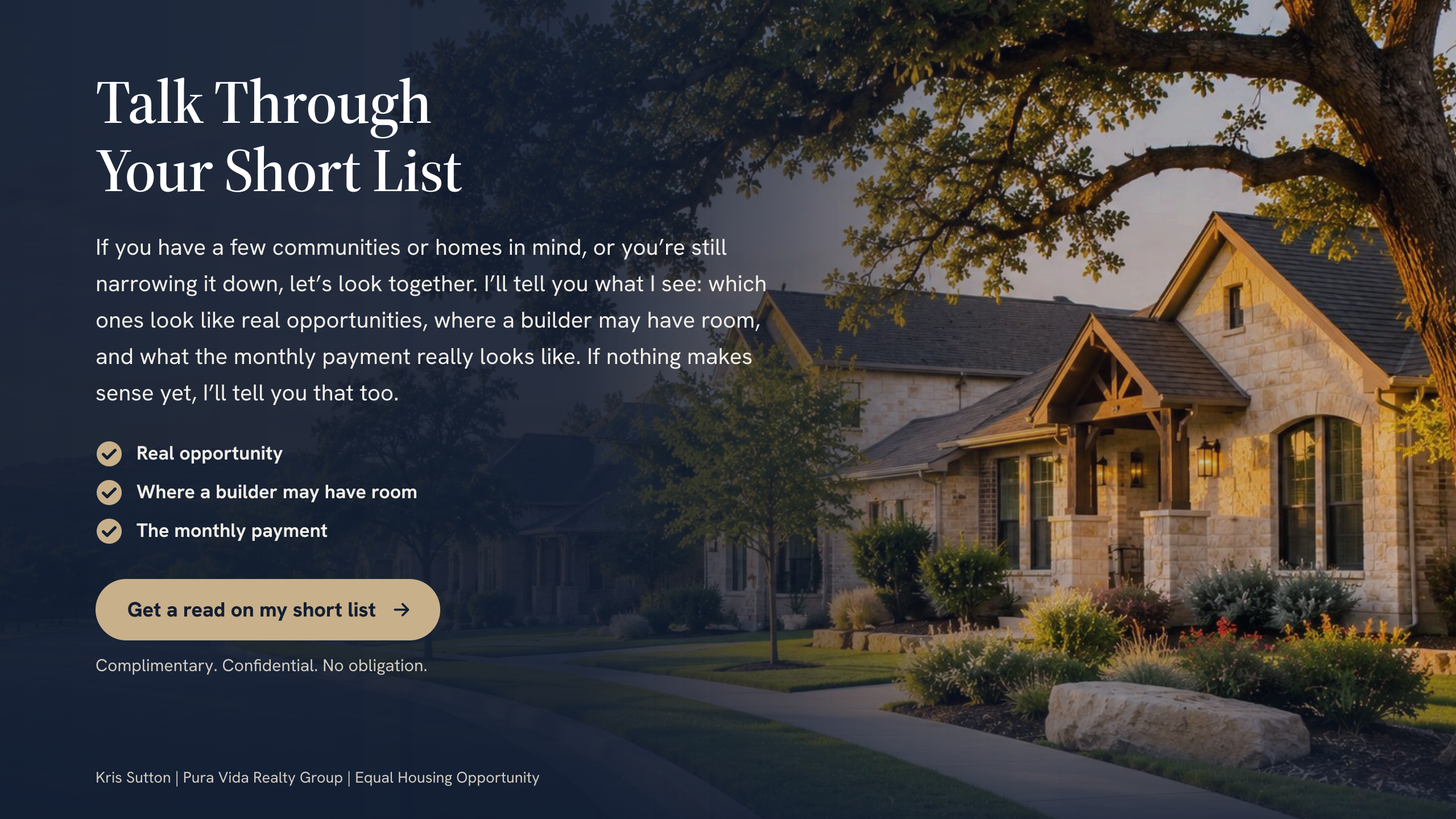
Talk Through Your Short List

If you have a few communities or homes in mind, or you're still narrowing it down, let's look together. I'll tell you what I see: which ones look like real opportunities, where a builder may have room, and what the monthly payment really looks like. If nothing makes sense yet, I'll tell you that too.

- **Real opportunity**
- **Where a builder may have room**
- **The monthly payment**

Get a read on my short list →

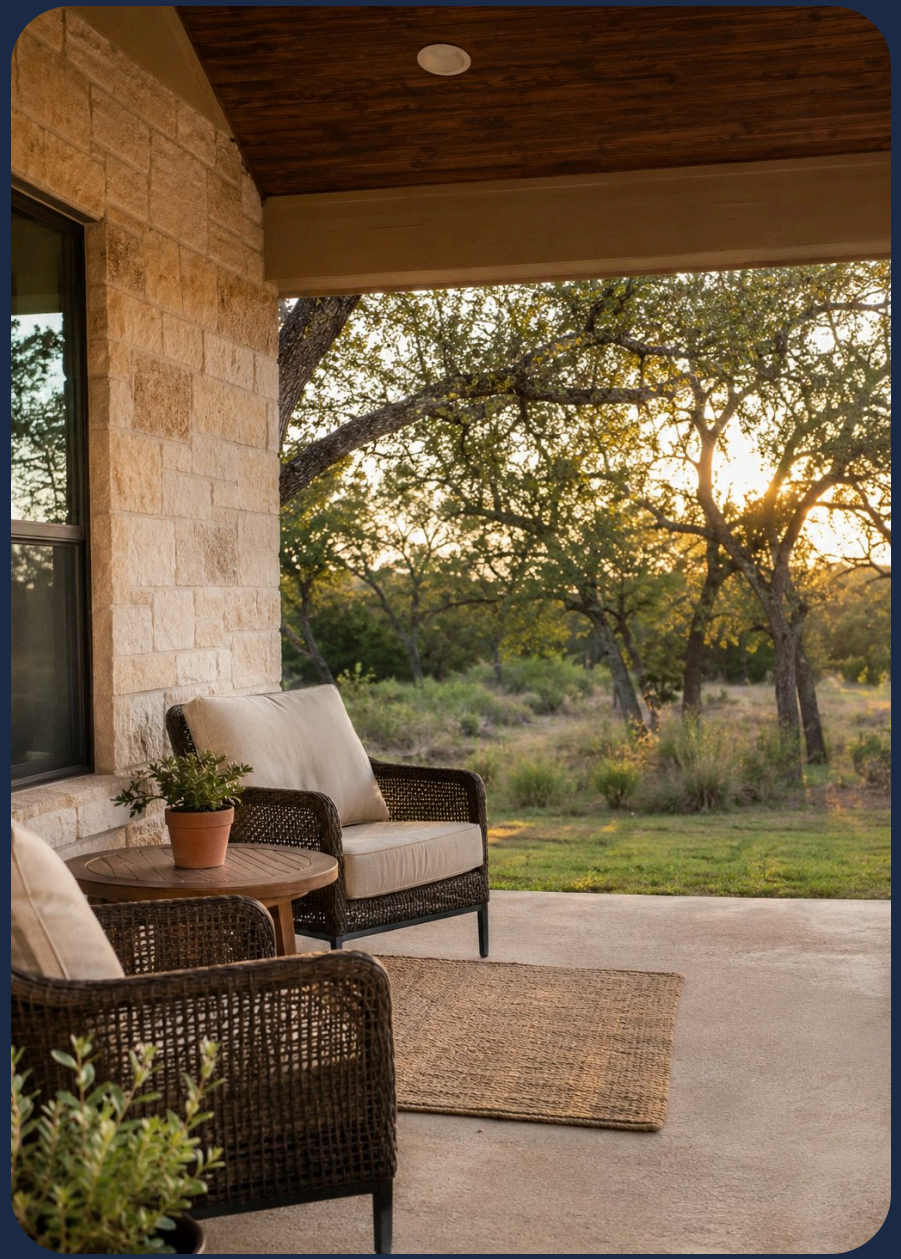
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Homes a Builder Needs to Sell

A finished home that hasn’t sold costs the builder money every month it sits. So the signals worth watching are on the home itself: when it was finished, how long it has been available, whether the price or incentive has changed, and whether it’s one of the last homes in a phase. Those are often the homes where the conversation opens up. Some of this is visible online. The rest takes knowing where to look.





The Lot Premium Question

A lot premium is the extra charge for a particular homesite, like one that backs to a greenbelt, sits on a cul-de-sac, or has a bigger yard. It's priced separately, so it can sometimes move without the builder changing the price everyone sees. In Crystal Falls in Leander, I got the builder to waive the lot premium, which took an additional $50,000 off the advertised price. Every builder is different, but it's always worth asking.

The price everyone sees | **Lot premium**

Waive the lot premium

Upgrades Worth Paying For

Upgrades are where a new home’s price can quietly climb. Look at them the way a builder does. Some are worth doing now because they’re hard or expensive to change later, like structural options, extra outlets, or plumbing in the right spot. Others, like light fixtures and some finishes, can often be added later for less. Design credits go furthest on the first group.

DESIGN CREDITS

WORTH DOING NOW

- **Structural options**
- **Extra outlets**
- **Plumbing in the right spot**

ADDED LATER

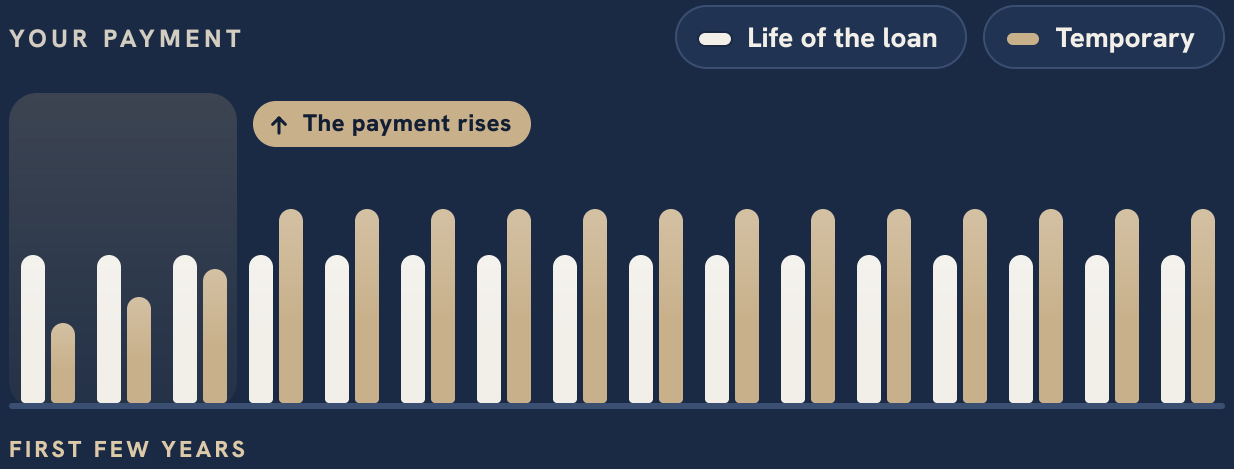
- **Light fixtures**
- **Some finishes**





Reading a Rate Buydown

A buydown is the builder paying to lower your rate. Some last the life of the loan. Others are temporary, and the payment rises after the first few years. Many require the builder's preferred lender, so get at least one outside quote and compare the full terms. The real question is where that money does the most for you: a lower rate, your closing costs, or a lower price.



Rates, incentives, and tax rates vary by builder, lender, and district, and they change. Confirm current details before you decide.

Your Real Austin Payment

Two homes with the same price can carry very different payments around Austin. Many new communities sit in a MUD or PID, special districts that add their own tax or assessment. Tax rates vary by city, county, and school district, and once a new home is finished, it’s taxed on its full value. Add HOA dues and insurance. Filing your homestead exemption helps after you qualify. I compare all of it before you choose.



Same price · Tax · MUD or PID · HOA dues · Insurance

Homestead exemption



Rates, incentives, and tax rates vary by builder, lender, and district, and they change. Confirm current details before you decide.



Quick Move-In or Build

A finished home lets you see exactly what you're buying, move in within weeks, and lock your rate sooner. It's also where builders are often most flexible. Building from the ground up gives you your choice of lot, plan, and finishes, but it usually takes six to twelve months, and your rate and timeline are less certain. If you have a relocation date or a lease ending, the calendar often makes this choice for you.



If You Have a Low Rate

If you’re holding a low mortgage rate, moving can feel like it makes no sense. The real question isn’t your old rate. It’s your new payment. A homeowner in Allandale felt exactly that way. We compared the numbers, and a builder’s rate buydown on the right home kept their payment the same in a larger new home. Every situation is different. My brokerage can also sell your current home, so both sides run as one plan.

~~Your old rate~~ → **Your new payment**

Your current home + **Your new home** → **One plan**





Before Your First Model Visit

Policies vary, but many builders only recognize your agent if that agent registers you on your first visit. So talk to me before you go, and if you've already toured a few communities, before your next one. The model home team is there to sell the builder's homes, and they're good at it. Having your own representation from the start keeps someone focused on your side of the deal.

- **Talk to me before you go**
- **Registered on your first visit**
- **Your side of the deal**

Let’s Compare Your Options

When you’re ready, let’s sit down with the homes and communities you’re considering. I’ll compare the builders side by side, show you the real monthly numbers, and tell you where I think there’s room. If something doesn’t make sense, I’ll say so. Either way, you’ll leave knowing exactly where you stand before you talk numbers with any builder.

Show me the real numbers →

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