

home shopper

magazine

Helping home shoppers improve their lives with new home information and negotiating tools — to find the perfect home at the perfect price.

RIISING INTEREST RATES
Shouldn't Stop You from
Buying a New Home

PRE-QUALIFIED

versus

PRE-APPROVED

Want to Buy?
Start With
why?

WHY IT'S STILL A

GREAT TIME TO

BUY!

A NEW HOME

YOUR
NEGOTIATION
TOOLBOX
BUILD THE BEST DEAL

ON THE SET WITH
Dak Prescott



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TOM'S TAKE

From the Publisher



Now that the frenzied home-buying rush of the last 18 months has slowed, many home shoppers may feel like they lost the chance to find a great home while interest rates were low. Some may even feel their best chance to buy a home is gone, and the market has left them in the rear-view mirror. Buying a home during the feeding frenzy wasn't as easy as it may have looked! While interest rates were very low, so was supply. New home prices were pushed higher by labor scarcity, rising demand, and material shortages due to supply chain issues. Then, once a buyer selected a home, in many cases, the home's construction was beset by challenges and may have taken longer than expected. If the time wasn't right for you to buy a home six months ago, it wasn't right! Let's face it, much more goes into the decision to buy a home than a low-interest rate. Several factors often determine the right time to buy a home, and a low-interest rate is only one of them.

So, why is today a great time to buy a home? Well, if you were not ready then but are ready now, you've already cleared the first hurdle! The biggest factor in the timing for a new home is you. If you've decided now is the right time, you're halfway home! Here are some reasons why today may be the perfect time for you to take that step towards a new home! First, prices have finally settled! Worrying about rapidly rising prices from one week to the next or bidding wars above list price is a thing of the past. Prices have topped off! Second, in some cases, prices may decrease. Look around and see if your favorite builder is beginning to offer incentives to home buyers. Since demand has slowed, builders are more open to offering buyers some enticing offers to buy a home. Third, the selection is starting to show up in new home communities. While labor and material shortages are still a concern, many builders have new homes that are completed, and these homes need buyers! Finally, while interest rates are higher than they were, they are still historically low!

The best time to buy a new home isn't when the new home is ready for you, but when you're ready for the new home!



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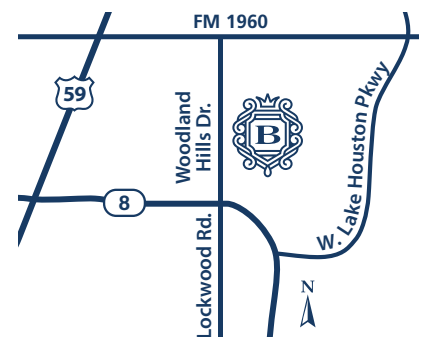


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5

Reasons Why It's Still A Great Time To Buy A New Home

As the dust settles on the home buying rush and interest rates creep up, you may think you missed the party and will have to wait a while to purchase your home after prices and rates fall. Nothing could be further from the truth!

While supply, demand, and low-interest rates may steal the headlines, many factors contribute to the perfect time to buy a new home. Here are a few things to think about as you consider moving from home shopper to home buyer!

1 First, the best time to buy a home is when you're ready, not when the market says it's time to buy. If your budget is set and you think now is the right time to consider buying a home, that will be the most important part of your decision. You've done the numbers and looked at homes online. You've got a pretty good idea about what you can get for what you want to spend. You may not have been ready during the frenzy. Now is the perfect time to take the next step if you're ready.

2 Second, buying a home is not all about the money. Sure, money's involved, but it's involved in rent, leasing, or buying a car! For most of us, buying a home is about much more than just money. It's more of a personal decision than a financial one. No one would consider purchasing a home the way we would look at buying a share of stock. We know that long before we realize a profit on our home, it will pay us thousands in benefits in family memories. We're more concerned about what a new home will do for our lives than our bank account. Homes are personal. They are the places where we share our hopes and dreams. Many of us purchase a home because we need a new home. Some people want a new home because their family is growing, they desire better schools for their children, a better neighborhood, and a closer location to work, play, or worship. Many of these things can't wait on the interest rate to cooperate.

3 Third, let the "post-boom" market work for you. Many things will happen, and some may help you find unexpected bargains. First, not everyone that contracted to buy a home will complete their purchase. These cancellations may have occurred because increased rates impacted the buyer's ability to purchase, construction delays or the

buyer's income situation changed while the home was under construction. If there is a community you like, reach out to the builder's on-site representative and let them know you're interested in looking at any home that comes back on the market. There may be a waiting list in that community, but don't be concerned; you may be able to get to the top of a waiting list quicker than you think.

4 Fourth, interest rates are still historically low! If you've been reading the headlines, it may not seem like rates are low, but they are. For most of the last 30 years, interest rates have been higher than they are right now, and with the amazing credit managing programs and innovative mortgage products, rates a point or so higher than they were a year ago probably won't stop you from getting the home of your dreams. Today's mortgage rate is about the same as in 2018 and early 2019.

5 Fifth, happy days are here again! Right now, home shoppers are in demand. There is often a lull in the home buying action after a booming market like the one we just experienced. We've seen demand soften a little bit. This may seem like a great time for everyone to catch their breath, but it isn't. Homebuilders need to continue to sell homes regardless of the market condition, and now they need to do it with fewer buyers in the market. I've recently seen some home builder incentives in my email. Once you register on a builder's website, you may see some interesting offers.

Buying a home should start in your heart and head and then move over to your bank account. Rest assured that your home be a great investment.

But the years of wonderful family memories are the greatest return on investment of all! 🏠



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CHOOSING THE **PERFECT** HOMESITE

The Site You Choose Will Play a Major Role in Determining How You Enjoy Your New Home.

One unique part of buying your new home is the homesite upon which you'll build. In any given community, development or neighborhood, builders will be selling a selection of six to ten floor plans and four to five elevations (the way the exterior of the house appears from the front.)

Builders regulate the number and placement of each floor plan and elevation to make sure that identical homes are not placed side by side or across the street from each other. This helps avoid a "cookie cutter-like" appearance to the neighborhood. It also helps home values for resale in the future by limiting the number of homes that may directly compete with each other.

Narrow Your Search

The first step of narrowing your search is deciding in what part of town you'd like to live. Then you narrow it down to the communities using critical criteria such as schools, travel times, and proximity to your job, friends or family. Generally, you'll drive through a community at least once prior to walking into a model. These drive throughs are important to discovering the look and feel of a community while you determine if it's the right fit.

Try driving through on both a weekend and during the week, as the personality of the community may be

different. Look for things like homesite size, community cleanliness, neighbor activities and parking. Characteristics such as front, rear or side entry entrance garages make a huge difference in community appearance.

How far apart are the houses and how close to the street are they? Are the streets wide enough to accommodate traffic, but narrow enough to discourage speeding? All these are critical evaluations you'll make as you drive through each community. Remember, if it bothers you a little at this point, it will bother you a lot the longer you live in the home.

Premium Lots

Be aware that when buying or building a new home the cost of the homesite may not be included in the "list price" of a new home. While the new home sales counselor is talking about the available homesites in the community, you'll hear the terms "homesite premium" or "lot premium." These terms mean building your home on one of these sites will cost more than other homesites.

Often, when a builder or developer purchases a piece of land, they know corner lots, oversized homesites, sites with privacy, additional trees or great views are in demand and will raise the price. Generally a builder will



Every single [homesite] has its own view, elevation, slope and character. Take in all these considerations as you search.



have a good selection of attractive homesites that range in price from zero to thousands of dollars depending on the characteristics of the property.

Unique homesites will not only add to your quality of life, but when you're ready to sell your home it will add to your resale value. Don't despair if you've found a perfect lot that comes with a premium, the cost a builder charges you for a premium lot is negotiable and you may get your perfect homesite for less than you think!

Separate "Wants" & "Needs"

The wonderful thing about homesites is that they're all unique. Every single one has its own view, elevation, slope and character. Take in all these considerations as you search. Try to separate your homesite "wants" from your "needs." An oversize lot is nice, but it comes with more landscaping costs. Corner lots are usually bigger, but there is additional traffic associated with them. Water view homesites are limited in supply and builders will want to get a premium for them. Carefully examine all these elements as you review your choices and weigh the cost and benefits of each premium homesite.

A Homesite Appropriate for YOUR Home "Plan"

As you continue to move through the home buying process, you'll eventually select a new home "plan". Once you've selected your plan, your new home sales counselor will show you the homesites for which your plan is appropriate. Big homes don't fit on small lots and very often

a builder is reluctant (or even forbidden by community standards) to put a smaller floor plan on a large lot.

By now, the sales counselor should know what you want, and present you with a few options. If you have a favorite lot and it's not in the selection they present you with, inquire if that homesite is still available or appropriate for this plan. Review all the recommended selections and then it's time to walk each homesite.

Take Your Floor Plan into Consideration

As you approach each homesite, you should have a copy of the floor plan in your hands. You'll want the builder to mark off the corners of the foundation on the site and show you exactly how your home will sit on this particular piece of property. From there, you can walk to your kitchen and survey what you'll see each day.

You'll be able to see how your back yard would lay out in reference to the rest of the home and you can evaluate the view from your bedroom window. If you're planning on putting in a pool or outdoor kitchen, make sure these are marked too so you can make a fully informed decision about this homesite. This is an exciting time, and many rush past this step but you'll never be able to fully evaluate this homesite without it. Extra time at this step will always pay off down the line.

Once you have been shown all the appropriate lots for your home, go over each one with the sales representative, review the costs and benefits associated with each, you'll be able to weigh each one and make the best decision for you and your family. 🏠



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Before You Buy, Start With

why?



Shopping for a new home can be as easy or as complicated as you want to make it. So many new home buyers don't have a process to follow during their search, and this can make things a little more difficult and confusing than they need to be.

A clear process or plan can help us stay focused on our goal while we're navigating the exciting home buying landscape. Let's face it, looking at beautiful new homes in perfect new communities is intoxicating! Who doesn't like imagining their children coming home from a top-rated school, spending a little time studying in their own artfully decorated bedrooms, playing a video game in the awesome media room, and then going out to the community pool with all their new friends? It's all very heady stuff. These are the images of which new home dreams are made. It's easy to lose sight of everything you need when we're looking at a perfectly designed and decorated model home. That's why I believe







to ensure you end up purchasing the perfect new home, you should know why you're moving



that a solid pre-search process that helps home shoppers set the parameters of their new home will give them more confidence as they maneuver through the new home buying landscape and help them get the perfect home for their family.

It may sound simple, but the most important thing to do before you start the new home purchase process, especially before you enter your first model home, is to clearly understand the why(s) behind the reason(s) you want a new home. Is it because your family is growing, or that you desire a better school for your children? Is it because the community development is encroaching on your neighborhood and you feel threatened by growing crime numbers in the area? Have your children left the house, or have you suffered a divorce and need less space? Is it because your current home is falling apart, costly, and inefficient, or are you tired of apartment living? Did you get a raise and want a nicer home?

All of these are great reasons to move, but to ensure you end up purchasing the perfect new home, you should know why you're moving, or you run the risk of buying a home that doesn't satisfy the main reason you wanted to move in the first place! The fact is, there are probably a few critical reasons that you feel you need to move, and you should understand and explore all of them from the most important to the least. You can even include the entire family in this discussion. As you begin, make sure

to write down all the reasons your family wants a new home. Call this list your "Whys List." Some reasons will be easy to think of, and others may take a little time. Don't be concerned if the list gets long. Buying a new home is an important decision, and it's best to get as much as you can on paper before you leave your old home. And, you'll probably edit this list as you move through your search, so don't worry. Just write!

It may not seem like it, but writing all your reasons down at this early stage is the critical first step in the process. A friend of mine once said that the source of every problem is much further upstream than you think. This first step is where you will lay the foundation for everything you do during your search, and it will provide you with a handy and constant reference point to use when the emotional process of new home shopping begins or when things start getting confusing or complicated. Approaching this first step carefully and thoroughly will give you the confidence to know that whatever homes you see, real estate agents you speak with, or new home salespeople you encounter, you'll have an internal personal guide that will help keep you on track.

Why To . . . and Why Not

You can easily segment your Whys list into sections. The first section lists all the whys you want to move, and

the second is the reasons why you don't like your current residence. The first list could include things like more bedrooms, places for the children to play, closer to work, less traffic, energy-efficient, great schools, near the lake (or shopping or golf or church), bigger yard, gated community, bigger kitchen, covered patio, lower taxes, closer to schools, home office, game room, more bathrooms or living space for parents. Some of the new master-planned communities have amazing amenities like massive water parks, Jr. Olympic competition swimming pools, tennis and basketball courts, on-site elementary and middle schools, inexpensive childcare, cafés, movie theaters, and exercise rooms. If these are things you'd like in your new home, write them on your "Why To" list.

Once you've spent a little time on the "Whys To" list, you can start on your "Whys Not To" list. The first few entries on this list will probably come very easily. This list may include things like: your current house is too small, the kitchen is outdated, no room for the kids to play, the house smells, neighbors make too much noise, don't like doing laundry in the common laundry room or a

laundromat, bad schools, no room for the kids to study in the house, too far from work, awful traffic, no place for the kids to play, no kids in the neighborhood, too much crime, the house smells, the house is unsafe, area floods, too much trash in the neighborhood, too close to an undesirable neighborhood, utility bills too high, rent too high, too much wasted space, needs major renovations, outdated appliances, and HVAC systems, or there is nowhere for visiting parents to stay when they visit.

You'll see that some of the "Why Tos" and the "Why Not Tos" are pretty aligned. Some items may be opposite sides of the same issue. These are probably some of the most important things on your list and should be taken very seriously. If they're bothering you enough for you to write them down (in slightly different versions) on both lists, they're probably critical to you.

Once you've completed your lists, you've taken the first step to find the perfect new home. I realize that it sounds corny, but knowing your "Whys" will make you a wise new home shopper! 🏠

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What Makes A Great Commercial ...



Dak Prescott, Monument Realty, The Official Real Estate Company of the Dallas Cowboys, and Hot On! Homes Join Forces for some Great Commercials!

Dak Prescott and the Monument Realty team recently got together with the Hot On! Homes production crew to create a series of Monument Realty Commercials that will appear in the Hot On! Homes shows and across the social media platforms for both companies. Dak, the popular quarterback of the Dallas Cowboys, has joined the Monument Realty Team as Chief Quarterback Officer, and works closely with Monument Realty CEO, Eddie Burns performing public relations duties, company culture support, community outreach and recruitment duties for Monument Realty.

During the course of the ambitious shoot, Dak delivered multiple commercials, recruiting video and even went shoulder to shoulder with Hot On! Homes Host, Natalie Woods-Stanyer to talk about how Monument Realty agents could help home shoppers that were watching the show find their dream home.

Monument Realty is the Official Real Estate Company of the Dallas Cowboys and the Texas Rangers, has been voted the #1 Small Company to Work for According to the Dallas Morning News, and the Best in DFW Real Estate Company. The Hot On! Homes and Monument Realty partnership was formed earlier this year to help Hot On! Homes viewers find the perfect home by providing support and information any viewer interested in learning more about a particular area or aspect of a new home purchase.

If you have a question about local real estate, run a play with Dak Prescott and the Monument Realty Team! 🏠



ON SET WITH
DAK PRESCOTT





Don't Let H Stop Y

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on inventory homes,
appetizing discounts

High Interest Rates Don't Stop You From Buying Your Dream Home

You may not be hearing this on the news, but right now is a great time to buy a house. In fact, today is a better time to buy a house than tomorrow will be! I realize I sound like a real estate salesperson, but I'll tell you a secret. Times of high demand in the home building industry, such as we are experiencing now, is like the once-a-year sale at Nordstrom's. You'll never get better prices on new homes than you will now. But what about interest rates? Let's discuss why now is a great time to buy, and then we'll deal with interest rates.

Why is now a great time to buy? Because builders need to sell homes no matter the market's state. You have noticed advertised incentives and discounts in emails and marketing materials you'll receive from real estate agents. Builders use incentives to encourage buyers to their communities and look at homes or homes for sale. Incentives can range from outright discounts on the price to some very interesting and creative money-saving incentives that come in various shapes and sizes, but the best ones are on inventory homes. If a builder has a home that has been on the market longer it remains on the market, the more eager the builder is to sell. Builders don't make any money on a home until it is sold. The longer a completed home remains unsold, the more it costs the builder. Builders are always very eager to try and make great deals on homes, and, to sell these homes, many builders will offer discounts off the price of these homes.

Another tactic home builders will use are home buyer incentives. Incentives can range from free upgrades, a design center allowance, free pools, outdoor kitchens, or a slew of other very nice upgrades. While these items will not reduce the price of your home, they will certainly add significant value to your home and increase your enjoyment of the home. Many of these incentives are offered on "to be built" homes simply because a home builder can't easily alter the layout of an existing home. To be built homes are critical to a home builder's business. Incentives are possible on to be built homes because upgrades are easy to add to a home during construction, and the builder only puts into the home the exact items that the buyer desires.

Finally, new home prices at all product levels in the industry have started to drop, so when you combine easing prices, great incentives, and discounts, you get great prices on new homes. So, with discounts, a home that was offered for \$500,000 a year ago may be the same price or even lower today! So, how do higher interest rates factor into the equation? First, your payment may not be much different than it would have been a year ago. Let's face it, low-interest rates and a higher-priced home isn't much different from higher interest rates and a lower-priced home. What really matters is how the home and the payment factor into your budget. Second, your down payment will go much farther with a lower-priced home than with a higher-priced one. Finally, purchase the home you love. And, if the interest rates go down in the future, you can refinance your home. You'll be locked in at a great rate if the rates go up!

These are just some of the reasons that today is the best day to find, fall in love with, and purchase your dream home! 🏠



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- Outdoor living areas with grills and firepits
- Enjoy your afternoons at The Dock that will feature a boat ramp for electric boats, dock area, kayak launch, boardwalk and boat ties

Pomona has something for every member of the family, with events scheduled almost every day! Playgrounds for the kiddos, game tables for teens, outdoor grills and fire pits for adults. And that's just the beginning! We'd love to help you find your forever home. Pomona is far enough away to escape from it all, yet close enough to downtown Houston to be convenient.



Five Questions Every Salesperson Should Ask...

and How to Answer Them

Shortly after you enter a model home, a new home salesperson will greet you and begin to ask you a few questions about your new home goals. Their ultimate goal, of course, is to help you purchase a home, and these questions will help them, and you get there. Though some of the questions may seem a little personal, they're asked with good intentions. Your answers you give will help the salesperson direct you toward houses that fit into your budget and deliver the things you want in your new home.

What has you out shopping for a new home?

Can you imagine how many times new home salespeople greet a home shopper who has walked into their model only to hear them answer, "Oh, we're just looking." Salespeople know that everyone who buys a home was "just looking" at some point, and they want to see how ready you are to discuss buying a new home seriously. There is no "just looking" in a salesperson's mind, only shopping or buying! Everything a salesperson says or asks you will be used to determine your readiness to buy a new home.





Make sure the salesperson knows who will live in the home, any needs they have, and their ages

Introducing the word “buy” into their discussion will at least allow you to start moving toward a buying decision. Be ready for the word “buy” to come up in several different ways. In your discussion with the salesperson, the word “buy,” in all its forms and tenses, will come up often. You’ll hear phrases like “When the Johnson family bought this floorplan, they ...”, “Buying this home is probably easier than you think with some of the discounts we’re offering.” Don’t be put off by a salesperson who seems a little pushy. You have the ultimate power in this discussion, and if you feel the conversation is getting away from you, you can tell the person that you’re not ready to buy in the near future, and they’ll probably give you a little more space!

Are you Pre-Qualified?

We recommend that you become pre-qualified for a home before you begin shopping. This process will tell you how much home you can afford and help you keep your new home search focused. If you’re not pre-qualified, the salesperson may feel that you’re not a serious buyer and may not take your new home search too seriously. If you tell them you’re not pre-qualified, they’ll probably ask

when you will be. If you are pre-qualified, the salesperson may ask you if you have a price for your home or monthly payment. In many cases, you’ll find that you’re pre-qualified for “more home” than you are comfortable buying. If a salesperson asks the amount you’re pre-qualified for, instead of telling them the full amount, tell them how much you want to spend on a home. As you get closer to making a buying decision, you’ll probably start discussing a monthly payment with the salesperson. Giving the builder your desired monthly payment will give the builder more options to find a home that can work into your budget, and in some cases, they can get you a home that fits into your budget that is nicer than you thought you could afford. Remember, you’re not obligated to buy any home that you and the builder discuss if you’re not completely comfortable with the home, the elements in it, and the price. Let the builder do all they can to find a home that fits all your wants and needs. In the end, if it’s not perfect, don’t buy it! Give the builder the information they need to do their job and see what kind of a deal they can

create! You might be really surprised at the homes you can afford.

What do you do for a living?

This isn't a question about your job; it's a question about how much money you earn so that the salesperson can mentally qualify you for a price point. If you answer, "I'm an engineer," they'll assume that you make whatever engineers in that city make. If you say you're store manager, they'll do the same. This is the easiest way for them to get a range on your household income in a polite and non-invasive manner.

Children, Family Living In the Home & Hobbies

The salesperson will want to know what your hobbies are and if you have any children or family members that will live in the home so they can better understand your needs as you approach a new home. Families with young children have different needs than those with older ones. Families with a parent or relative living with them have different needs than those that don't. Creating options that don't meet your needs is a waste of time and money and won't get you any closer to the perfect home. Make sure the salesperson knows who will live in the home, any needs they have, and their ages. Once you do this, get ready to hear the names of your children or parents come up as the salesperson discusses rooms (Won't Julie love this room?) as they show you the home!

You'll also want to let the salesperson know your family's hobbies or activities. Salespeople should know their community and neighborhood well, and they can inform you of local activities, organizations, shopping, and restaurants that will become part of your decision. These are all important elements of a community, but if you've done your homework, you probably know all of them already; however, you may not know some of the things that the neighborhood has in the works. While the salesperson is talking to you, ask about churches, schools, parks, or highways planned for the area. The information you need is new information that you can't

find on a builder's website, but you should get it from the salesperson. New information is what you need from the salesperson while they're telling you about the community.

What is the most important thing you'd like in a new home?

As a sales manager, I thought this was a great question for both the shopper and salesperson. Generally, your most important needs will have more to do with the neighborhood than the home. Having good schools for your children, a shorter drive to work, an amenity center with a splash pool, or great shopping and restaurants nearby may be more important than oil rubbed bronze faucets or granite in the master bedrooms. Either way, you should be prepared to let them know what you need in your new home. Remember, this is an extremely early stage of the conversation, so let the salesperson know several of the things you want in your home and see how they handle it. If they say ask if there are some things you could live without, you can politely tell them "not at this point" then, let them do their job!. This is also an important question if you have preferences about the direction your home faces or certain interior design features.

In trying to sell you a home, most salespeople will ask you questions designed to get you thinking in a "buying" direction. These questions help them do just that. Being prepared for a salesperson's questions is the first step in getting the information you'll need to make the right decision. In most cases, getting the salesperson the information you want them to have should also help them put homesites, floor plans, and upgrades in front of you that meet your budget needs. 🏠

Let the builder do all they can to find a home that fits all your wants and needs. In the end, if it's not perfect don't buy it.

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UNDERSTANDING

FLOOR PLANS

Once you've selected the community that perfectly fits the life you want for your family, it's time to look at floor plans. There are a few things to keep in mind once you start looking at plans that help you get more confident and will make this process a fun and exciting one that will help you make the perfect choice.

The first thing to keep in mind is that there is a huge difference between the front of a home (the "elevation") and the arrangement of rooms inside. Builders usually have several different "elevations" that will work with different floor plans, so don't worry too much about the outside of your home.

The reasons you've decided to buy a new home are elements that are important for you to incorporate into your new home. Telling the new home counselor about the reasons will help them eliminate some plans. If you've decided that you need at least four bedrooms, the sales counselor will remove all the three bedroom plans from consideration. In a process called "discovery" the sales

representative will ask you questions to determine the best plans to present to you with. They will try and learn everything they can about how you want to live in your new home and help you make the best choice.

Very often, the model home becomes the most popular in the community. This happens for several reasons. First, the model home is often a signature or very popular design. Second, the model home plan is often the easiest to see and the sales person doesn't have to "paint a picture" for you. Third, the best sales person will listen to what you want and then make the model fit those needs. This isn't necessarily a bad approach, as the reason that these plans became popular in the first place was because they met the needs of so many families. Great sales people will listen to your needs and have a few floor plans in mind as they walk you through the model to show you some signature elements of that builder's homes.

Once you find three or four new home plans that fit your lifestyle. The first thing to do is to arrange the plan so

that you can easily locate the front door on each. Then the sales person will help you compare them.

The sales person may say, “As you enter through the eight foot mahogany door with beveled glass, a \$1,200 feature that is included as standard in this community, you’ll see a beautiful dining room to your right and a private home office to your left. The dining room is 12 feet by 16 feet, has a 12 foot high ceiling with recessed lighting.

You mentioned that a formal dining room was important to you because your home is where the family gathers for every holiday. This is an oversized room that joins the kitchen through this short hallway so you’re never far away. How does that sound?”

The sales person should take you through the entire home in this manner. While the sales counselor paints a picture on the floor plan, don’t be afraid of writing names of who will have particular rooms. This will help you discover how “right” this plan is for you. Don’t feel bad about making emotional commitments to what you find is the wrong floor plan. At this point you’re not obligated to buy anything. Do this with a few home plans then you’ll absolutely know when the right one comes along.

Many floor plans are not drawn to scale and thus may slightly misrepresent the home. Also, if the floor plan doesn’t have room measurements, ask for the

dimensions and mark them down on the plan. A couple of measurements to keep in mind are twin beds (3.5’), queen bed (7’) king bed (8’), washer (3X3’), couch (3.5 X 7’). If you have any odd shaped furniture, such as antiques, measure it and make sure it fits in the new home. You’ll also want to inquire about any storage space the plan offers that isn’t indicated on the plan itself. Finally, clarify the meaning of any symbols that appear on the floor plan that you don’t understand.

The sales counselor maybe able to show you what your floor plan looks like by taking you to a similar home in the community. If the builder is selling you one floor plan but demonstrating another, listen very carefully and take notes. Also get the floor plan of the home you’re walking, lay the two plans side by side and take note of any differences before you start to walk around. If the rooms are unfurnished they look slightly smaller than those that are furnished. While you may not be able to imaging what a 12 by 12 foot bedroom looks like on paper, you will once you’re standing in the middle of one. Taking time to carefully go over the floor plans will not only greatly increase your comfort level with this part of the home buying process, but make you confident you’re making the right choice. 🏠





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A woman with dark hair, wearing a blue and white plaid shirt, is sitting on a light-colored couch. The background is a soft, out-of-focus indoor setting. A decorative graphic of white dots forms a partial L-shape, starting from the top left and extending horizontally across the middle of the image.

PRE-QUALIFIED

versus

PRE-APPROVED

As you begin your new home search, two terms that you'll hear often are "mortgage pre-qualification" and "mortgage pre-approval." While these both have different meanings, they are often used interchangeably, which can lead to some confusion, especially if this is the first time you've purchased a home. You'll want to know the similarities and differences between the two and which one you'll want to have as you embark on your search.

Both pre-approval and pre-qualification have excellent benefits. Either will give you the general price of the homes you can afford so you can focus your search on properties that will fit into your budget. Both will send a message to the new home salesperson that you're a serious buyer and that there is a high likelihood that you'll be able to close



What's the Difference and Which is Best for You?

on the home you're considering. Some home builders will actually require a pre-approval or pre-qualification letter before they'll bring the contract to their sales manager. So, if you're going to need one of these things eventually, it may be best to get it out of the way early.

The biggest difference between pre-approval and pre-qualification is that pre-qualification doesn't go into the depth that pre-approval does. With pre-qualification, a lender is simply trying to give you a broad set of price parameters on the home you can afford based on an overview of your financial history. You can supply this information yourself, and, in most cases, the lending institution won't take the time to verify it. You can even get pre-qualified over the phone. Pre-approval is often the next

step in the mortgage process but requires bank documents, pay stubs, other income documentation, and a credit check.


It's important to know that neither the pre-approval nor pre-qualification guarantees that you will receive the loan. The actual mortgage loan process is more in-depth and thorough than the process for either pre-approval or pre-qualification, but it is a great first step on your way to getting the home of your dreams.

Getting pre-qualified or pre-approved will help get you on the track to new homeownership, keep your new home search in your budget, and let the home builder know you're a serious buyer! 🏠




Your Negotiation Toolbox

Your discussion with the new home salesperson is a two-way street. If you're unprepared for the meeting, you'll think that you're in the midst of a congenial conversation while the salesperson is conducting a well-rehearsed sales process. To make sure you get the very best deal, you should approach your discussion the same way.



Think of every discussion you have with the salesperson as an exchange designed to get you the deal you want. While they're trying to get a sale, you're doing what you can to "work the deal." Here are some very helpful tactics to put in your toolbox that you can use to tilt the balance of power and price in your favor.

Keep Interest High



Salespeople are just like the rest of us, and they respond to positive signals. To keep the salesperson's interest high and make sure you get the very best deal, make sure you do things that encourage them. Let them know by your words, body language, and gestures that you're really interested in this house. The first thing you can do is answer in the affirmative when they ask you any

of the soft closes. You can put off answering "yes" to the direct questions about buying, but you can certainly answer yes to the more innocuous ones. Affirmatively nodding and paying attention to the salesperson are also great ways to keep them engaged in the conversation. Something else you could try is to use the names of your children or family members in your statements, such as, "Suzy would love this room!"; or "Our family would love this room!" These statements don't obligate you, but they send a clear message to the salesperson that they should keep working on the deal. While the salesperson is doing their best to get you to visualize living in this home, you should be doing your best to get them to visualize selling it! What you really want when you're working with a salesperson is their very best effort, and demonstrating you're interested will certainly help.

The End of The Month

When I was a new home sales manager, there was just a different intensity on my sales team at the end of the month than there was at the beginning. We all had sales targets to hit and as the end of the month drew near, we all became more and more aware of the target- especially if there was a risk we'd fall short. Salespeople and builders are no different than most companies that sell products. They all have monthly projections and goals. Salespeople are especially aware if they have not met their sales quotas, as are sales managers. If the sales in this particular community as falling below expectations, then the sales team may be willing to take a little less or give you a little more to get this deal in before the end of the month. You won't know this going into, but if you know you're going to make an offer on a particular home and waiting a few days or a week to get closer to the end of the month may get you a better deal.

Two Way Street

Salespeople are great at letting you know all the hurdles they've overcome to make your new home deal happen, but they're not really good at letting you know what you've done (or, more importantly, given up) to get the deal done. No worries, you can remind them by keeping a list of all the items not getting or how much more money you're spending to make this deal happen. You should be keeping a list, along with the value of things you're paying more for, or what you're not getting to keep some balance in the negotiations. This is the primary reason that you should keep a list of all you want, are don't without and what you're paying above your initial budget. If you do not do this, all of your important sacrifices will be lost. A good list of all you're doing, contributing, or sacrificing will help keep the scales balanced.

Available Inventory Homes

Builders don't to hold onto inventory homes any longer than they need to, and will often make the very best deals on these homes. Inventory homes, often called "spec" (short for speculative homes) are houses that the builder completed without a particular buyer in mind. In other

words, the builder has bought and paid for the home before anyone committed to buy it. So, the longer a builder has this home for sale after it is completed, the more it costs the builder to "hold" it. Many builder will make aggressive deals on these homes, especially those that they've had for awhile. If you find a spec home that you truly love, your builder may be more willing to offer a deal on the home.

A Couple of Thousand Here and A Couple of Thousand There

As you enter the final stage of your new home purchase, understand that most deals that a builder may balk at accepting are often only a couple of thousand of dollars away from being accepted. For the most part, when you're at the end of negotiating the final price of your new home, you're much closer to getting the deal than you may think you are. When I was a sales manager, a few thousand dollars would often determine if we would take the deal or not. As a buyer, you should end your first stage of negotiation with an offer to the builder that you think they probably won't accept. The good news is, builders rarely flatly refuse an offer, rather, they will counter your offer with one of their own. Though your number and their's may be far apart, in reality you're getting close. You should keep this in mind, and if you need to toss in two or three thousand at the very end of the deal to get the home you want, you'll be surprised a how often that last contribution will get you the home of your dreams. Having a little "reserve money" to throw into the deal after the builder counters your offer is the most important reason that you should underplay your budget and targeted home price at the beginning of your discussions. A few thousand dollars, especially if you contribute it at the very end, may be the "pot sweetener" that gets you the home. Don't bring out this money too early or it will lose its impact, and you won't have anything left in the tank to use later. Using this money at the very end will definitely get you the most bang for these "late" bucks.

These are just a few of the ways you can use proven sales techniques in your favor to maintain balance in your negotiations with a salesperson and get you the deal you want on the home you love! 🏠

DESIGN STUDIO SURVIVAL GUIDE



When it comes time to design your new home you'll be asked to visit the builder's design center. A design expert will help you handpick every detail. Designing your new home is one of the most fun and exciting parts of the new home buying process. However, if you just jump into it, you could find yourself overwhelmed by your choices.

Know your decorating style.

Your ideas should have a common theme. It can be completely unique to you, copy a picture, a place or even a home featured in a magazine. However, having a style that transposes into every room is very important. This creates



Each room should flow together naturally and have a similar style to create a unified effect. Using the same color tone can also make your home look larger

a unifying bond throughout the home and will tie every room together!

Ask yourself, “How do I want this room to make me feel?” Do you want to be comfortable and relaxed? Or would you rather the room have an energetic effect? This comes into play especially when choosing the paint colors for each room. Once you know the feel and theme of the rooms, then the design center employees will have no problem helping you choose the perfect color to paint your walls and furniture to help you accomplish your dream room!

Make sure there is a continuity of design.

The furniture, as well as the color scheme, should tie together. Not all of the rooms need to match, nor should they. However, each room should flow together naturally and have a similar style to create a unified effect. Using the same color tone can also make your home look larger while choosing multiple colors can cause it to appear smaller.

Each room should be functional.

Everyone wants their home to be pretty, but it also

needs to fit its purpose. You need to take into account kids, parents, grandparents and visitors. Think of who you will be entertaining in your new home and what sort of activities will be going on. If you have young children, you aren’t going to want to have white furniture and white walls. Try to anticipate how the family is going to function in the home. In a similar way, you need to think about the size of your fridge and quite areas.

Think to yourself, “Will it last?”

Although it may be fun to create a room that is trendy and unique, trends change often. When choosing your cabinetry, countertops and flooring, ask yourself if what you are selecting today will be something that will still be stylish years from now. If you want to make a room trendier, think about the accessories instead! Throw pillows, area rugs and other decorative touches can add whimsy and are affordable enough to change frequently.

Design centers can feel overwhelming. However if you take the time to remember your touchstones of style, feel, color scheme and functionality, your experience will go a lot smoother. The designer will be able to help you more effectively and you will come out of the design center excited about your new home design. 🏠



Hot On! Homes Welcomes Three New Builders

If you've been to the Hot On! Homes website recently, you may have noticed some exciting new builders and beautiful new communities. Saratoga Homes, Liberty Home Builders, and Bloomfield Homes have recently joined the Hot On! Homes line up.

Saratoga Homes is a homebuilder that started operations in El Paso and has grown into one of the top builders in the Houston, Texas and Austin, Texas markets. Saratoga will be featured in the Hot On! Homes programs in those two markets and featured homes with wonderful designs and great value!

Liberty Home Builders is another Texas home builder with divisions in San Antonio and Houston. Liberty Home builders also delivers affordable new homes to home buyers. Home shoppers will immediately notice the open floor plans and beautiful elevations, large walk-in closets and thoughtful designer finishes in every home.

Bloomfield Homes, in the Dallas Fort Worth Metroplex has quickly grown from a small, local builder into one of the top builders in the nation. Bloomfield Homes is known for innovative designs, a strong architectural appeal, and

“all included” standard features. A hands-on detailed, custom-builder approach combined with years of volume-builder knowledge and experience allows Bloomfield Homes to provide buyers beautiful homes at an exceptional value.

Bloomfield Homes, Saratoga Homes, and Liberty Home Builders are featured on the Hot On! Homes website and in all the weekly Home Shopper Club emails. Take some time and include these three outstanding home builders in your new home search.





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