

Builder Comparison Worksheet

Take this with you to model-home visits. Use the same categories at every community so you can compare the complete deal, not just the model, incentive, or advertised payment.

Buyer(s)		Date	
Community		Builder	
Sales counselor		Phone / email	

1. Compare the complete purchase

Item	Amount / Notes
Home / plan	
Homesite / address	
Base or inventory price	\$
Lot premium	\$
Structural options	\$
Design / finish upgrades	\$
Other builder charges	\$
Gross purchase price	\$
Builder credits / incentives	-\$
Estimated net price before financing	\$

2. Financing and monthly ownership cost

Compare	Builder / Preferred Option	Alternative / Notes
Preferred lender incentive		
Outside lender quote		
Interest rate / APR		
Loan type / term		
Estimated cash to close		
Principal + interest		
Estimated property taxes		
Homeowners insurance		

HOA dues		
PID / MUD / other assessment		
Estimated total monthly housing cost		

3. Construction, inspections and warranty

Question	Answer / Notes
Current construction stage	
Estimated completion window	
Independent inspections allowed?	
Pre-drywall inspection timing	
Pre-closing inspection timing	
Builder orientation / walkthrough	
Warranty coverage	
Warranty claim process	
Deposit / earnest money	
Refundability deadlines	
Delay / substitution provisions	

4. Community and resale considerations

Item	Notes
HOA and major restrictions	
PID / MUD / special assessments	
Tax-rate assumption	
Schools / district	
Internet / utilities	
Future community phases	
Planned roads / commercial development	
Amenities and completion timing	
Current builder inventory	
Future new-home competition	
Lot orientation / adjacency	
Resale strengths / concerns	

5. My decision notes

What I like most	
What concerns me	
Questions to resolve	
Next step / follow-up	

Before you register, tour or sign: builder registration, representation, incentives and contract terms can vary. Confirm the rules for the specific builder and community. This worksheet is for comparison and planning and is not legal, tax, lending or inspection advice.

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