

NEW CONSTRUCTION BUYER TOOL

Temple Builder Scorecard

A 12-point comparison framework for incentives, warranty, quality, lender traps, school districts, and resale risk in Temple and Belton new construction.

The model home is not the score.

Builders sell emotion: finishes, incentives, and urgency. This guide scores the things that still matter after closing: warranty service, tax stack, lender terms, inspection quality, school district, and resale demand.

Local

Flintrock, Carothers, Omega, and Kiella generally carry stronger local accountability in the research packet.

National

DR Horton, Lennar, KB, Centex/Pulte, and others can win on entry price and rotating incentives.

Verify

Pricing, incentives, availability, HOA dues, and school boundaries can change quickly.

The cheapest base price is not always the cheapest house. You have to score the lender requirement, tax stack, warranty risk, and post-closing service before calling a deal good.

QUICK COMPARE

Builder snapshot from the research packet.

BUILDER	MARKET POSITION	STANDOUT	WATCH-OUT
Flintrock	Local / entry to mid-range	Best warranty service reputation in the packet.	Verify current promotion and phase availability.
Carothers	Local / mid-range to luxury	Spray foam insulation and semi-custom flexibility.	Higher price floor; confirm warranty details.
Omega	Local / entry to mid-range	55+ years local history and broad community selection.	Watch communication and closing timeline details.
KB Home	National / entry	Energy efficiency and design studio customization.	Foundation and warranty complaints in broader review data.
DR Horton	National / budget	Low entry price and major inventory.	DHI Mortgage dependency and warranty-service complaints.
Centex / Pulte	National / entry to mid-range	Accessible floor plans and established national process.	Pulte Mortgage review risk and construction complaint history.

Source basis: New Construction Builders in Temple, TX & Surrounding Areas, compiled March 31, 2026. This is a consumer guide, not a warranty/legal conclusion. Re-verify before purchase.

Score each builder before the second tour.

1. Warranty execution	_____	/10
2. Independent inspection attitude	_____	/10
3. Preferred lender flexibility	_____	/10
4. Incentive value after rate math	_____	/10
5. Tax stack and HOA cost	_____	/10
6. School district / campus fit	_____	/10
7. Lot drainage and grading	_____	/10
8. Foundation and soil risk	_____	/10
9. Included features vs upgrades	_____	/10
10. Energy efficiency	_____	/10
11. Resale buyer pool	_____	/10
12. Local reputation	_____	/10

Green flags

- They welcome independent inspections.
- Warranty process is documented and responsive.
- Incentive math still works with total payment.

Red flags

- "You only get the deal with our lender."
- Unclear HOA/MUD/PID cost.
- Punch items pushed until after closing.

Builder incentives can hide the real price.

Questions to ask the builder rep

- What exact incentives disappear if I use my own lender?
- Is the rate temporary, permanent, FHA, VA, or conventional?
- What is the APR, not just the advertised rate?
- Can the price be reduced instead of lender credits?
- Is the home already complete, or are specs still subject to change?

Inspection checkpoints

- Pre-drywall inspection
- Final inspection before blue tape
- Re-inspection before closing
- 11-month warranty inspection
- Drainage check after first heavy rain if possible

Builder Type Cheat Sheet

Lowest entry price	Often national	Verify total cost
Best local accountability	Often local	Check reviews
Most customization	Local / KB	Varies
Best advertised rate	Often national	Read APR
Best warranty experience	Research favors local	Verify current

NEXT STEP

Before you visit the model home, let Taylor score the short list.

Taylor can compare the current builder inventory against your payment target, school district needs, lender strategy, VA/FHA/conventional fit, and resale plan before you get pulled into a weekend of pretty finishes.

Send this

- Budget or target payment
- Loan type: VA, FHA, conventional, cash
- Preferred school district
- Must-have bedrooms, office, garage, yard
- Move-in deadline

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New construction buyer representation in Temple, Belton, Salado, Troy, and Bell County.