



TAMIKA SCOTT
REALTOR®

THE GREATER HOUSTON EDITION

RELOCATING BUYERS GUIDE

Your clear path to Houston
homeownership.

TAMIKA SCOTT
REALTOR®

Keller Williams Realty Southwest

832.816.6291

tamika_scott@kw.com

homesbytamika.com

GUIDANCE • PREPARATION • CONFIDENCE



Welcome to Your Relocation Home Search

Relocating to a new area is a big decision - and choosing the right home is about more than finding a house you love. We will look at the complete financial picture, the location, the home itself, and the financing options available to you.

WHAT WE'LL CONSIDER

- Monthly housing payment and overall affordability
- Interest rates and available financing options
- Builder incentives and seller contributions
- Closing costs, prepaid expenses, and cash to close
- Rate buydown opportunities
- Home upgrades, repairs, and maintenance
- Commute, schools, amenities, and surrounding area
- Move-in timeline and long-term plans

TWO PATHS TO CONSIDER

NEW CONSTRUCTION	PREVIOUSLY OWNED / RESALE
Builder incentives may help with eligible closing costs, rate buydowns, or design selections.	Seller contributions are negotiated and depend on the seller, market, offer terms, and lender rules.

My goal is to help you compare the options - not simply choose a house. We will identify the combination of price, payment, incentives, location, and condition that fits your goals.

Understanding Builder Incentives

New construction can be particularly attractive when a builder is offering incentives. The value depends on the community, home, lender, loan program, and current promotion.

EXAMPLE: \$20,000 BUILDER INCENTIVE

Potential use	What it may help with
Closing costs	Reduce eligible costs and the amount of cash needed at closing.
Rate buydown	Potentially lower the interest rate or payment, depending on the loan structure.
Design center	Apply eligible incentive dollars toward selections when permitted by the builder.
Other eligible costs	Use according to the builder's and lender's program rules.

WHY THE INCENTIVE MATTERS

The headline price is only one part of the transaction. A builder incentive can change the amount of cash needed at closing or the financing cost, subject to loan and program limits.

IMPORTANT

Builder incentives are not universal and can change. We will verify the current offer, preferred-lender requirements, expiration dates, and allowable uses before you rely on an incentive.

New Construction vs. Resale

Consideration	New construction	Previously owned
Incentives	Builder promotions may be available.	Seller contributions are negotiated.
Rate options	Preferred-lender incentives may be available.	Depends on loan and seller terms.
Closing costs	Builder may offer eligible assistance.	Seller may contribute if negotiated.
Condition	Major systems are generally newer.	Depends on age, condition, and updates.
Repairs	Often fewer immediate repairs, but not guaranteed.	May require repairs or improvements.
Personalization	Selections may be available during construction.	Existing finishes and layout.
Warranty	Builder warranty may be available.	Coverage varies by property.
Timing	Depends on construction stage.	Often quicker, depending on property.
Location	Often newer or developing communities.	May offer established neighborhoods.

THE KEY QUESTION

Instead of asking only, 'Which home has the lower price?' we will ask: 'Which option gives you the right combination of monthly payment, upfront costs, location, features, and overall fit?'

Don't Forget the Interest Rate

A home's purchase price does not tell the entire affordability story. Your interest rate can materially affect the principal-and-interest portion of your monthly payment.

COMPARE THE COMPLETE HOUSING COST

- Purchase price
- Interest rate and loan type
- Estimated principal and interest
- Property taxes
- Homeowners insurance
- HOA fees
- Closing costs and prepaid expenses
- Builder or seller contributions
- Rate buydown structure
- Immediate repairs or upgrades

A resale home may have a lower list price but still produce a higher monthly or upfront cost depending on the financing, seller contribution, taxes, insurance, HOA, and condition of the property.

Likewise, a new-construction home with a higher price may have incentives that change the cash-to-close or financing picture. The numbers need to be compared side by side.

WE WILL COMPARE THE NUMBERS BEFORE YOU DECIDE.

Financing terms, rate availability, and incentive eligibility are determined by the lender and applicable program rules. This guide is for general educational purposes and is not a loan estimate or financial advice.

Your Relocation Home Search

Before we start touring, let's establish the details that will guide the search.

LOCATION	Where are you relocating from? Where do you want to live? What commute or area considerations matter most?
BUDGET	What monthly payment feels comfortable? What purchase-price range are you considering?
FINANCING	Have you been pre-approved? What loan program and down payment are you considering?
HOME	Bedrooms, bathrooms, office, garage, lot, one-story or two-story, amenities, and must-haves.
TIMELINE	When do you need to be in the home? Are you flexible based on construction timing?

WHAT I CAN DO FOR YOU

- Identify communities and resale homes that fit your target area
- Research current builder incentives and available inventory
- Coordinate builder and resale showings
- Help compare the financial structure of each option
- Coordinate with your lender, builder, title company, and inspectors
- Help you evaluate the surrounding area and relocation considerations
- Represent your interests throughout the transaction



TAMIKA  SCOTT
REALTOR®

YOUR RELOCATION. YOUR GOALS.

Let's Find the Right Home

- not just any home.

TAMIKA SCOTT, REALTOR®

Whether you're moving across town or across the country, my job is to make the home-buying process easier to understand and easier to navigate.

We'll look at the communities, homes, incentives, and financing options available to you - and then let the numbers and your priorities guide the decision.

Keller Williams Realty Southwest

832.816.6291

tamika_scott@kw.com

homesbytamika.com



YOUR NEXT CHAPTER STARTS HERE.