THE AI TEAM

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GREATER AUSTIN / OCTOBER 2026

Austin New Construction Incentive & Home List

A smarter shortlist.
A clearer path to your next home.



Original illustration - not an actual home or community.

Brohn • Meritage • MileStone
Homes, incentive checks & a buyer checklist

Research checked October 26, 2026

theaiteam.us/austinnew

Could you qualify for up to $20,000 in builder incentives?

Book a buyer consultation. Eligibility and restrictions apply.

THE OCTOBER OFFER

Incentives worth a closer look

Published builder terms reviewed October 26, 2026. Not a lender quote.

UP TO 6% FLEX CASH

Only on select qualifying Hot Homes.
Qualifying contracts: on or before October 31, 2026.

Brohn's Austin incentive page says reduced prices are already included in advertised pricing. Additional Flex Cash requires financing through its preferred lender; the amount varies by home and community.

How the credit may be used

Eligible uses may include closing costs, an interest rate buydown, a further price reduction, upgrades, early lease termination costs or other approved uses.

Get your home-specific offer

Ask for the exact dollar amount, the basis for any percentage, eligible uses, lender restrictions and required closing date in writing. Flex Cash is not an unrestricted cash payment.

Offers may change or end without notice. Restrictions and lender approval apply. Do not assume promotions can be combined. A separate rate headline is reviewed on the next page.

Official source: Brohn Austin incentive terms

FINANCING CLARITY

Read beyond the rate

Published headline confirmed; complete financing terms not verified.

The official pages for 165 Daylily Drive, 104 Adze Drive and 3000 Little Don Drive display a 4.5% interest rate with 6.480% APR, plus a closing-cost offer, and a December 15, 2026 closing deadline.

This is a report of builder advertising, not a confirmed financing offer for you. The reviewed official text did not establish the loan type, fixed or adjustable structure, loan term, down payment, credit criteria, points, rate-lock period, payment schedule or closing-cost coverage limit. Do not treat the rate as fixed for the full loan term.

What the terms mean

Interest rate: used to calculate interest on the loan.
APR: a broader cost measure that includes certain financing charges. Compare similar loan products.
Temporary buydown: reduces initial payments for a limited period; payments later increase. Ask how a proposed buydown works.

Before you rely on it: request the full lender disclosure and Loan Estimate. Confirm eligibility, all payments, deadlines and whether the rate offer uses the same Flex Cash budget. Do not add the offers together.

Builder rate headline and closing deadline: 104 Adze Drive

Buyer resource: CFPB guide to comparing Loan Estimates

BROHN HOME SHORTLIST

Four places to start

Advertised examples as of October 26, 2026. Builder status: NOW. Availability and completion are not independently confirmed.

HARVEST RIDGE | ELGIN

165 Daylily Drive

$246,260

3 beds | 2.5 baths | 1,501 sq. ft.
2 stories

East of Austin, Harvest Ridge offers cottage, alley, patio and traditional home collections.

The summary lists 2.5 baths while the prose heading says 2; confirm the home specifications.

View official home details

Explore the official community page

CASETTA RANCH | KYLE

3043 Winding Creek Road

$259,545

3 beds | 2 baths | 1,326 sq. ft.
1 story | 2-car garage

A single-story option with a detached garage and alley access. Community amenities include a pool and neighborhood park.

The home page mentions 6% Flex Cash; confirm eligibility and complete terms.

View official home details

Explore the official community page

Advertised prices exclude financing and other ownership costs. Sizes are approximate. Reconfirm price, availability and incentives before touring.

BROHN HOME SHORTLIST

More room to explore

Advertised examples as of October 26, 2026. Builder status: NOW. Availability and completion are not independently confirmed.

CASCADE | LIBERTY HILL

104 Adze Drive

$333,120

4 beds | 2.5 baths | 2,107 sq. ft.
2 stories | 2-car garage

A larger floor plan in Liberty Hill. The builder identifies the community collection as 30-foot patio homes.

The summary lists 2.5 baths while the prose heading says 2; confirm the home specifications.

View official home details

EDGEBROOKE | PFLUGERVILLE

3000 Little Don Drive

$445,235

5 beds | 2.5 baths | 2,595 sq. ft.
2 stories | 2-car garage

A five-bedroom option in Pflugerville. The builder lists patio and traditional home collections in Edgebrooke.

Confirm the lot, included finishes and total ownership costs before comparing with resale.

View official home details

Advertised prices exclude financing and other ownership costs. Sizes are approximate. Reconfirm price, availability and incentives before touring.

MERITAGE HOMES

A dated October offer

Published Austin promotion checked October 26, 2026. Home-specific eligibility still requires confirmation.

4.49% initial rate: FHA APR 6.26%; VA APR 5.603%. This is a 30-year 5/1 ARM: fixed initially for five years, then adjustable, not fixed for 30 years. Ask for adjustment caps, index, margin and payment schedule.

Dates & eligibility

Full-price contracts accepted October 15-31, 2026 on select Austin homes. Close within five days of completion or 45 days of purchase, and no later than December 15, 2026. MTH Mortgage and Carefree Title required for the rate benefit.

Published assumptions

Builder example: $400,000 price, 640 credit score, FHA 96.5% loan-to-value or VA 100%. These are offer assumptions, not approval guarantees.

Closing-cost credit

Up to $10,000; closing credit capped at 3% of base price. Total qualifying incentives are capped at 3% of base price plus lot/unit premium. Unused credit is forfeited. No combining promotions.

Rate locks vary. Closing-cost terms use different assumptions; request a consistent quote. Mention the promotion at contract.

Official Meritage Austin promotion and complete terms

Compare this ARM with a fixed-rate alternative in your buyer consultation.

MERITAGE HOME SHORTLIST

Two Liberty Hill options

Official home-page snapshots checked October 26, 2026. Status shown: Now. Prices differ across some cached builder pages; reconfirm before relying on them.

417 Wild Spur Lane

$314,990

3 beds | 2.5 baths | 1,589 sq. ft.

Butler Farms - Americana Collection. The Saguaro plan; two stories, two-car garage.

View official home, price and specifications

124 Windfall Trail

$336,990

4 beds | 2 baths | 1,720 sq. ft.

Butler Farms - Reserve Collection. The Callaghan plan; one story, two-car garage.

View official home, price and specifications

These homes are research examples, not reserved inventory. The general Austin promotion does not establish eligibility for either address. Confirm the incentive, closing timeline, price, included features and full ownership costs in writing.

MILESTONE COMMUNITY BUILDERS

Explore with a current quote

Community information checked October 26, 2026. No active October incentive verified from the official sources reviewed.

Crosswinds | Kyle

MileStone describes homes with 3-4 bedrooms, 2-3.5 baths and approximately 1,546-2,512 square feet. Amenities listed include a pool, splash pad, playgrounds, dog park and trails.

Home prices and specific addresses: not verified. The official available-homes page did not provide usable listing details during review. Treat Crosswinds as a community to investigate, not a confirmed inventory list.

Official Crosswinds community and available-homes page

An older rate is not a current offer

The MileStone special-rate page carries a January 11, 2024 contract, closing and funding deadline. That promotion is expired. We do not present its rate or savings as available in October 2026.

Official special-rate page: expired terms

What to request in your consultation

A current address-specific price sheet, incentive amount and uses, financing conditions, APR, loan structure, required lender, expiration and closing dates. Request a newly dated offer before making comparisons.

MileStone remains part of the search. No dollar incentive or loan qualification is promised without current written terms.

NEW CONSTRUCTION VS. RESALE

Choose the better fit

New construction can be compelling. The right answer depends on the home, location and full cost.

A fresh start

New systems and finishes may mean fewer near-term replacements. Resale may offer mature landscaping or established surroundings. Inspect either home; new does not mean defect-free.

A layout that works for you

New-home collections can offer different sizes and configurations. Quick move-in homes may have selections already fixed. Resale may offer a location or lot that is hard to replicate.

A different cost equation

Builder credits can reduce eligible upfront costs. Compare the final price, financing fees, taxes, insurance and HOA charges with resale, where seller concessions may also be negotiable.

Know the trade-offs

Check warranty coverage, exclusions and service procedures. Confirm completion timing, nearby future construction, commute routes and amenity access. Compare actual home features rather than model-home upgrades.

Tour both if you are undecided. Compare one new home and one resale home with similar space, location and total budget.

BRING THIS TO YOUR CONSULTATION

The buyer comparison checklist

Use the same assumptions for the new-home and resale options you compare.

- ☐ Home & location
  Final address, lot, bedrooms, baths, square footage, parking, included finishes and commute.
- ☐ Price & credits
  Written final price; exact incentive amount; allowed uses; lender requirement; contract and closing deadlines.
- ☐ Loan & payment
  Comparable Loan Estimates: loan type, term, rate, APR, points, fees, mortgage insurance and future payment changes.
- ☐ Total ownership cost
  Full improved-property tax estimate, insurance, HOA dues, special district assessments and maintenance budget.
- ☐ Condition & delivery
  Independent inspection, warranty documents, completion date, walkthrough and repair process.
- ☐ Representation & contract
  Buyer representation terms, compensation, registration requirements, deposits, contingencies and cancellation provisions.

CFPB: compare loan costs, cash to close and five-year costs

YOUR NEXT STEP

Could you qualify for up to $20,000 in incentives?

The AI Team, powered by Epique Realty

Book a buyer consultation to find out whether you qualify for up to $20,000 in builder incentives. Compare Brohn, Meritage and MileStone, and request a tour of homes that fit your goals.

BOOK YOUR BUYER CONSULTATION
theaiteam.us/austinnew

AI assistant follow-up: +1 888-985-7148
Call to request your consultation or tour. Incentive amounts vary; $20,000 is not guaranteed or a verified offer on every listed home. Home, program, lender and buyer eligibility apply. This is not a government grant. Only the lender determines loan approval.

Independent buyer representation

The AI Team, powered by Epique Realty, offers independent buyer representation and is not affiliated with these builders or their lenders. Builder sales staff represent the seller. Representation and compensation follow written agreements. Ask about builder registration before visiting.

About this guide

Research checked October 26, 2026 using official builder sources linked throughout. Published claims were reviewed; no direct builder or lender confirmation was obtained. Brohn loan terms remain incomplete; MileStone current incentives and home prices are unverified. Prices and offers may change or end. Financing requires lender approval. No guaranteed savings, loan approval or home availability.

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Official Austin home search

Official Austin incentive terms

Equal Housing Opportunity