

Texas Hill Country

REAL ESTATE
GUIDE TO
BUYING LAND



Welcome to the Texas Hill Country

The Texas Hill Country is no longer a secret enjoyed only by Texans. Rolling hills, abundance of freshwater creeks and thriving culture make the Texas Hill Country an ideal place to call home. And as more and more residents and visitors flock to San Antonio and Austin, the Hill Country has been discovered by the nation. One of the Hill Country's fastest growing towns – the historic and beautiful New Braunfels.

With the eclectic and thriving city of Austin 45 minutes to the north and the culturally diverse San Antonio 30 minutes to the south, New Braunfels enjoys the scenic natural beauty of the Hill Country and a convenient proximity to two dynamic cities.



A few reasons why New Braunfels is the ideal location for your Hill Country Home:

Stunning Natural Beauty

People typically have the same reaction when they first see the Hill Country: “This is Texas?!” With rolling hills, lakes and rivers, towering trees and abundant greenery, there is always something beautiful to see.

Abundant Outdoor Activities

It is no surprise that New Braunfels has been a vacation retreat for Texans for generations. From hikes that wind through wooded areas and up rolling hills to take in scenic lake views, to miles of bike trails offering varying levels of difficulty, to the watersports offered on Canyon Lake, New Braunfels is a recreational haven.



Fun

Pack a picnic lunch—and your swimsuit—and head out to one of the local parks for a day of smiles. Or maybe zooming down one of the waterslides at Schlitterbahn is more your speed. You could always take part in the favorite local pastime of tubing the Comal River. Owners at New Braunfels' Vintage Oaks community enjoy their own nature trails, resort pool and lazy river—just a few of the amenities that have helped make this New Braunfels community a best-seller.

Texas Wine Trail

The Texas Wine Trail comprises 35 unique local wineries throughout the Texas Hill Country, including New Braunfels. Dry Comal Creek Winery is an award-winning winery known for its Black Spanish Wine, and is located directly across the street from Vintage Oaks.

Quick Drive to Two Major US Cities

Prefer a calm way of life but still want big city convenience? New Braunfels is convenient to not

one, but two cities, making it one of the most well-located places to live in Texas. Whether you work in Austin or San Antonio, or you just like the idea of being between two thriving cities, New Braunfels offers a truly ideal location.

World-Class Dining

Restaurants in New Braunfels reflect an international flavor rooted in the city's German heritage. But it wouldn't be the Lone Star state without some good 'ole Texas barbecue, like you'll find at Rudy's. A few favorite local dining options include Huisache Grill & Wine Bar in New Braunfels and The Gristmill in Gruene.



Shopping

In Downtown New Braunfels, you have the historic main plaza dotted with antique stores, quaint shops, and can't-miss boutiques (which offer a taste of what you'll find in the historic town of Gruene). Just up the road in San Marcos, the Premium Outlets have been voted among the "Best places to shop" by the Austin Business Journal and named the third-best place to shop in the world by ABC's "The View."

Relaxed, Friendly and Affordable - Quality of life

New Braunfels is located at the intersection of desirability and affordability, and those who call it home are proud to do so. With a low cost of living, an exceptional climate, beautiful topography, and an array of things to see and do, New Braunfels offers a quality of life that is second to none.

The People

Warm and welcoming, people move to the Hill Country to enjoy the natural beauty of the area. Life here is at a relaxed pace among warm and friendly neighbors. Most have come from bustling cities and simply want to live a more peaceful, family-friendly way of life here among nature and new friends.



Growth at a Glance: New Braunfels

As the U.S. housing market continues to recover throughout the country, residents are flocking to Texas. Growth is particularly strong in New Braunfels, a submarket of the San Antonio metropolitan area.

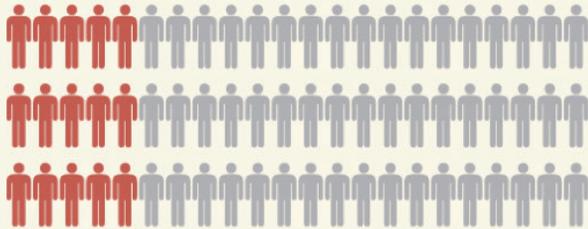


New Braunfels is the fastest-growing submarket in the San Antonio metro area.



As of 2012, the New Braunfels population is:

59,590



Since 2003, the New Braunfels population has grown

+25%

Since July 2011, the local population has grown 3.2%.

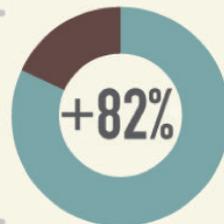
July 2011

+3.2%

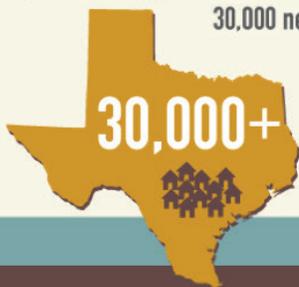
That's more than three times the national average and nearly 90% more than the average population growth in Texas!

Commercial investments in the local market are strong and on the rise!

In 2012, per capita in New Braunfels commercial investment was 82% higher than the 10-year average.



By September 2014, employment and population gains for the San Antonio-New Braunfels market are expected to support demand for more than 30,000 new homes.



In the fourth quarter of 2012, New Braunfels housing starts were up by 34%, when compared to Q4 2011.

That's outpacing the 25% annual average increase for the top major markets in Texas!



Vintage Oaks is New Braunfels' fastest growing community.

With over 3,300 acres, Vintage Oaks is a family friendly community of 1-14 acre homesites, custom and semi-custom homes.

- Miles of nature trails
- 2 pools
- Lazy River
- Clubhouse
- Sports Fields
- Picnic Grove
- Playground & Kids Pool
- Year 'round activities and events for all ages
- Gated and non-gated neighborhoods

From retirees to young families, Vintage Oaks has something to offer everyone.

Sources: U.S. Census Bureau, U.S. Department of Housing and Urban Development, New Braunfels Chamber of Commerce, New Braunfels Chamber of Commerce, Metrostudy, The National Association of Home Builders.



Choosing Your Community

When choosing a location for your dream home, it's important to do these things:

- Visit at different times of the day
- Drive around, time your commute
- Learn what's happening in the area and within the community i.e. new construction
- Learn if there is a Property Owners Association, research annual fees and services provided
- Research applicable taxes
- Read reviews
- Check the surrounding area
- Research zoning and building codes
- Meet current owners, ask their opinion of the neighborhood
- Learn if there are building covenants that will define the style, size or façade of home you will build here

Vintage Oaks has one of the highest rates of owner referral of any community in Texas. Owners happily invite their friends and family to become their neighbors.

Building vs. Buying

Many people think that buying a home allows them to move-in for less money and trouble, but that is not necessarily true.

THE ADVANTAGES OF BUILDING A HOME

- **Your Dream Home Your Way:** Why settle for someone else's choices when you can select your favorite cabinets, countertops, appliances, carpets and flooring? Your new home will reflect your style, not someone else's taste
- **Choose a Floorplan and Room Layout that Meets Your Needs:** Want a master bedroom on the first floor? It's yours. With massive

WHAT IS A MASTER-PLANNED COMMUNITY?

A master-planned community is a community that has worked with local and regional agencies and municipalities to deliver a comprehensively planned community.

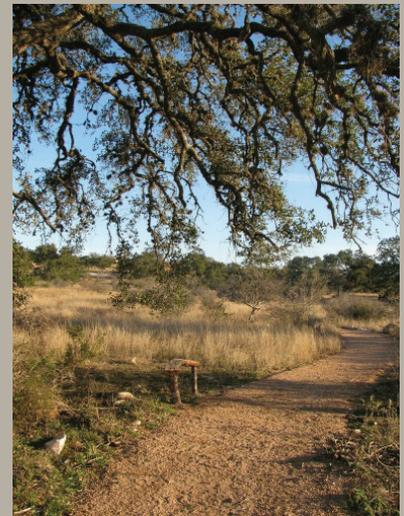
A master-planned community shows the full vision of the community, how it will look and feel at completion and what owners can expect as a part of the community. This distinction includes;

- Formal community entrance
- Amenities and open space plans to ensure there are ample parks, things to do and protected greenspace in the community
- Coordination with area utilities to ensure your property has access to the best utilities and services
- Coordination with emergency services (working with local agencies to ensure prompt access for fire, police, EMTs)

his and hers walk-in closets? Done! Want high ceilings and a luxurious, resort-style master bath? Perhaps you'd like a sitting room with a fireplace in your owner's suite or French doors that open to your private patio or the pool? Your home, designed for the way you live.

- **All New, Under Warranty:** A used home may have older or poorly maintained features that may soon need replacing. Your new home — and the products that comprise it — are brand-new and under warranty. What's the cost to replace a roof, appliances, countertops or a water heater on a used home? Those components of your new home feature the latest designs and building materials and should offer you years of comfort and enjoyment before needing replacement.
- **Energy Efficiency and Cost Savings:** Today's new homes are far more energy efficient than homes built just five years ago. With all of the advances in efficient windows, doors, heating & cooling and more, your new home will save you energy and money while you enjoy the comfort of a well-sealed, efficient home.
- **Comfort and Indoor Air Quality:** Today's new homes meet stringent energy standards and codes not in place even a few years ago. They combine high-performance energy efficiency with state-of-the-art ventilation and air filtration. The result is year-round, draft-free comfort and higher indoor air quality.
- **Low Maintenance:** Today's new homes have open floorplans and high ceilings that reflect the way we live today. They're also made of cutting-edge building products that require less care and maintenance. Another plus? The latest building systems and components are designed and engineered to work together and require less maintenance.
- **Safety:** State-of-the-art circuit breakers. Electric garage door openers with infrared beams that stop if a tricycle or child is too near. High-efficiency furnaces and air conditioners that use the latest environmentally-friendly coolants. Cabinets, carpets and paints that use fewer volatile organic compounds, so that you and your family can breathe easier. New technology and design keeps your family safer.
- **Easier Than You Think:** Sounds like a lot of work? At Vintage Oaks, simply choose the lot of your dreams and we will recommend a builder who can offer you plans, options and costs quickly, making the process fast, painless and far less expensive than you think!

- Title guarantees – in SouthStar Communities like Vintage Oaks, titles are guaranteed unencumbered
- Deeds and covenants ensure some consistency of architecture and presentation, protecting property values
- Community Manager – a group is hired, and ultimately directed by the Property Owners Association (property owners) to manage the Amenities and common areas in the community. Someone is on-hand to answer your questions and attend to issues





Building a Home at Vintage Oaks

No timeframe to build. When you find the homesite of your dreams, secure it at today's prices and low financing rates, and build when you are ready.

So many options. Gated and non-gated communities. A long list of highly recommended custom and semi-custom builders to accommodate any budget.

Variety of topography and locations. Wooded hilltop? Serene open pasture? Steps to the pool or tucked quietly behind a gate, Vintage Oaks offers a broad selection of areas to suit your desired lifestyle. But all enjoy the amenities and management of the Vintage Oaks community.

So many amenities. Resort-style amenities at one of the lowest Property Association annual fees in the Hill Country.

Guided by the owners. Vintage Oaks owners make up the committees and board that guide the community along with a seasoned developer.

Seasoned Developer. SouthStar Communities has been successfully developing residential communities across the Southern United States for nearly 25 years. They are actively developing and operating 5 communities in Texas today, located in the Texas Hill Country, outside Dallas and in Bryan-College Station

Happy Homeowners. As you tour Vintage Oaks, be sure to meet the homeowners, and ask them about living there. Vintage Oaks owners bring their friends and family to the community as new neighbors each month. There is no greater accolade for a community than the happiness of its homeowners and residents.

Choosing Your Homesite

Perhaps the best part of building your home is that you get to choose where you will be located. Heavily wooded lot? Flat and open for fun in the yard? Hilly and secluded with great views and privacy? When you decide to build, you choose the ideal homesite, and orient your home plan to your wants and needs, and what views it will enjoy.

CONSIDERATIONS WHEN CHOOSING YOUR HOMESITE:

- Budget: How much are you comfortable/ approved to spend?
- How large of a homesite do you want to own?
- Do you want a certain amount of road frontage or is seclusion more important to you?
- Zoning & Deed restrictions – do you want to be able to put any style or number of structures on your property or do you want a consistent community that protects values with community guidelines?



WHEN YOU ARE LOOKING AT HOMESITES WITH A LICENSED REALTOR®, HAVE YOUR QUESTIONS READY:

- **Are there currently utilities in place?** i.e. Water, electric, sewer
- **Is the property surveyed?** With a surveyed parcel, you have greater assurance that the acreage will be exactly what you contracted for. Boundary lines are shown on the survey map, as well as pinned and flagged on the property.
- **Is the title to the property clear?** (free of liens and other encumbrances)
- **Is title insurance available on the property?** We suggest that you consult your closing attorney, escrow agent or real estate agent for further information on title insurance.
- **What are the current taxes on the property?** Taxes usually relate to services provided by the town, county or school authority, and they vary by community. Ask your sales representative for more information on the local taxes in the area you are considering.
- **What are the deed restrictions on this property?** It is important that you understand what uses are permitted or not permitted on any given property to help you decide which parcels meet your requirements. Occasionally a property will meet all town requirements for a particular use, but a deed restriction will not permit that use. Be sure to ask if there are any deed restrictions before building. If you intend to build, inquire about building codes and what permits will be required.
- **If I choose to build, do I have to select a specific builder?** SouthStar Communities property owners have the freedom to select any builder, as long as the builder is qualified. All home designs will have to be approved by the Vintage Oaks Architectural Review Board to ensure architectural consistency and adherence to neighborhood covenants. This process protects the integrity of the community. Your builder/architect will present your plans for review.

- **Does the community have a Property Owners' Association (POA)?** At SouthStar Communities, we believe that Property Owners' Associations are vital to the success of the community.
- **How can I get information on building guidelines for my community/homesite?** Each community has a specific set of codes, covenants and restrictions that spell out the building standards for that community. To obtain this information, simply call or visit the community you're interested in and a representative will be happy to help you.

Custom vs. Semi-Custom Homes

A custom home is designed from the ground up by you, your builder and/or architect. It will be custom-fit to your lot and your desires. It involves many decisions to ensure the home is entirely to your specifications, which can take a good deal of time, but in the end your home will be exactly as you have chosen.

A semi-custom home is where you choose elements of a standardized plan – floorplan, façade, lot layout, etc that are common to the builder. Purchasers then are told what they can customize – finishes, non-structural walls, etc. Builders often have many plans to choose from, helping you to find one that fits your desires.

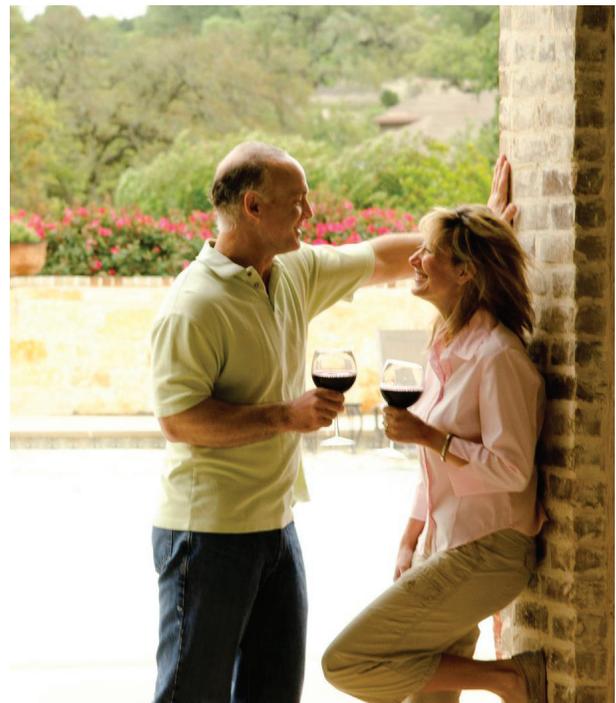
Considerations Before Hiring a Builder

Designing a dream home will be one of the most exciting events in your life. Here's how to make sure it results in the perfect home for you.

Determine what you need. For most, it starts with number of bedrooms, size of living areas and special preferences. Do you need a big gourmet kitchen, or an outside cooking area? A room for kids to play or a home theater? Home office space or a workshop? Write down what you absolutely need, and then what you would like should budget allow.

It's a good idea to get mortgage pre-approval when designing a dream home; this will set your budget and will let builders know you're ready to go, without financing issues slowing things down.

By now you should have an idea of which builders may be right for you. What do the builders you are considering offer in home plans? Do they only offer a set selection of models, do they have in-house design services, and will they work with plans that you supply?



Start looking at home plans – there are hundreds of sources on the internet for complete home plans for purchase. Before you purchase anything, review many floor plans and renderings of houses to get an idea of what appeals to you.

If there are existing new homes in the community that have caught your eye, ask about their builders and designers, and what the experience was like for those owners. Model homes are also a great way to really get a feel for a house. Browsing design magazines may give you ideas on floor plans and decorating details, too. Keep a folder of images/floorplans/finishes you like.

The biggest trend in home design right now is “green building”. This may simply mean energy efficient windows and weather stripping, or may extend to powerful solar systems that actually sell energy back to the utility, resulting in lower or non-existent energy bills. There are water catchment systems that capture rainwater or household grey water for “free” irrigation of gardens and yards. Many of these technologies can add to the purchase price, but may pay for themselves in utility savings and tax credits.

Selecting a Home Builder

Contact your lender to get pre-approved for your home. Knowing your hard budget will make the decision process easier.

Ask for referrals from friends, business associates, etc.

At every SouthStar community, your sales team will be able to provide a list of the most highly recommended builders in the area and describe the key differences among them.



Do your research on builders. Ask for references, tour model homes and complete online searches of their brands. Find out how long the company has been in business, how many homes they build annually, and their background and experience. Does the company have an after-sales service policy, and will they provide references from homeowners? Are they current with latest trends like green building and energy efficiency?

Get to know the builders you are considering – if the company offers standard plans, how much change is allowed? How flexible is the company? Will the builder modify the floor plans to your needs? Can you change some of the finishes? Add more features? Ask to see a copy of the company’s sales contract. See what other costs will the builder may charge you for, such as a new home warranty, legal and title fees, or adjustments on utility bills.

Does the builder have experience with the style of home you are contemplating? Can they design a home for you, or recommend a designer or architect? Ask about the standard features included in the basic price of the home. Does the builder offer a selection of standard finishing

products, such as flooring and tiles, and can you have a look? Does the builder offer upgrades and options, and what do they cost?

When will the builder be able to begin construction? What will be the completion date? Does the company have a clear process in place for dealing with delays, including informing you within a reasonable timeframe? Will you be able to visit the site during construction?

As you get answers to these questions, ask yourself if you feel the builder answers you satisfactorily? Is the builder able to offer suggestions or alternatives to meet your needs? Are you treated with respect?

Builders commonly offer a one-year warranty and after-sales service on workmanship and materials in your new home. This “promise” to customers is most often backed up by a third-party warranty. Ask builders to explain their after sales service policy — what can you expect from the company once you have moved into your new home? And always, make sure to check with the Better Business Bureau, and search the Internet for information.

Remember, when you build a custom home, you’ll be living in the finished product for a long time. Doing a little homework when choosing a builder can make all the difference.



About Author

SouthStar Communities is a seasoned developer with successful residential communities across the Southern United States. With over 25 years owning, operating and developing residential communities, our legacy is delivering beyond expectations for our residents, investors and partners. We welcome you to learn more at www.SouthstarCommunities.com.

Please contact a Land Consultant at 800-716-9433 to let us help you find the home of your dreams in **Vintage Oaks** or any one of our other communities in Texas:

Lake Ridge outside Dallas, TX
King Oaks, Bryan-College Station, TX
Havenwood at Hunters Crossing, New Braunfels, TX
The Reserve at Sugar Tree, Lipan, TX

