

THE ULTIMATE GUIDE TO BUYING NEW CONSTRUCTION HOMES IN FLORIDA



ATCHLEY
PROPERTIES

BY JEFF O'LEARY, REALTOR®

INTRODUCTION

WELCOME TO YOUR NEW HOME JOURNEY



Congratulations — you're considering a brand-new home! For many buyers, this is the ultimate dream: a fresh start in a home that's never been lived in, designed around your lifestyle, and built for years of comfort and enjoyment.

When you buy new, you're not inheriting someone else's design choices or outdated finishes. You don't have to worry about wear and tear, hidden maintenance issues, or replacing old systems. Instead, you get the satisfaction of choosing the details yourself — from floor plan to finishes — and the peace of mind that comes from knowing everything is brand new and under warranty.

But here's the truth: while new construction offers incredible advantages, the process is rarely as simple as it appears. In fact, many people assume that buying a new home is easier than purchasing a resale home, yet it often involves more steps, more decisions, and more moving parts. For some buyers, the process can feel overwhelming — or even frustrating — if they're unprepared.

Disclaimer:

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Much of that stems from the fact that every builder has its own process, pricing structure, and timeline. Between deposits, design appointments, inspections, and closing, there are dozens of decisions that will shape your experience and your budget. Without a clear plan, what should be an exciting milestone can quickly become stressful.

That's why this guide exists.

Since 2007, I've worked with hundreds of families, retirees, and relocation buyers who set out to purchase new homes. I've seen the excitement — and I've seen the common mistakes that cost buyers time, money, and peace of mind. Every situation is a little different, but the steps and principles in this guide will help you prepare, plan, and make confident decisions at every stage.

What You'll Learn Inside

By the time you finish reading this guide, you'll understand:

- How to find the right community for your lifestyle and budget — proven steps based on hundreds of successful purchases.
- Why builder types matter and how knowing the difference can save you time, stress, and money.
- How builder pricing works so you can spot hidden costs and budget with confidence.
- How to prepare for the design center and make smart choices without overspending.
- What to expect from contract to close — and how to avoid surprises along the way.

This isn't just theory — it's part of the same process I use every day with my clients here in Lakewood Ranch, Sarasota, and throughout Manatee County. While much of what I share comes from local experience, these insights will help you make smarter decisions no matter where you're building.

Think of this as your roadmap to buying smarter, building better, and creating the new home you've been dreaming of.

If, at any point while reading this guide, you have questions or feel that our guidance and expertise could help you make the right decisions, I would be honoured to support you through the process.

So let's get started — your new home journey begins right here.

CHAPTER 1

FINDING THE RIGHT COMMUNITY



When most people start looking for a new home in Florida, their focus is on the house itself — the floor plan, the finishes, the upgrades. But here's the truth: the community you choose will have just as much impact on your daily life and future resale value as the home you build inside it.

Think of it this way — your house is your personal sanctuary, but your community is the stage it sits on. The amenities, the location, the school system, the neighborhood feel... all of these shape your lifestyle and your long-term satisfaction.

That's why the very first step in buying new construction isn't picking a floor plan — it's finding the right community.

So how do you actually find the right community?

It starts with getting clear on what you want and need — and applying a proven process that helps you see past the model homes and glossy brochures. These steps will help you find the right community faster and with greater confidence.

Step 1: Determine Your Ideal Location

Florida offers hundreds of master-planned and gated communities, each with its own personality. Some are vibrant and family-focused, with playgrounds, splash pads, and top-rated schools nearby. Others are peaceful retreats designed for golf enthusiasts or active adults seeking a resort-style lifestyle.

Where you choose to live will shape your daily routine, lifestyle, and long-term investment. Your location choice will affect:

- Daily convenience - commute times, grocery runs, and school pickups.
- Lifestyle - whether you're steps from a golf course, beach, or nature preserve.
- Future value - areas with strong growth and development often appreciate faster.

Step 2: Determine Your Budget

Your budget is the foundation of your new home search. It not only defines your price range — it also helps you focus on communities that fit within your financial goals.

- Pre-approval is key: It helps you know your true buying power before you start touring models.
- Look beyond the purchase price - HOA fees, CDD fees, insurance and maintenance can vary dramatically by community.

Step 3: Identify Your Must-Haves and Deal-Breakers

Many buyers skip this step — and that's exactly how they end up chasing the wrong homes. Getting clear on your priorities now helps you stay focused and make confident decisions later.

Create a simple list of must-haves, nice-to-haves, and deal-breakers. Must-haves are non-negotiables like bedroom count, proximity to schools, or gated entry. Nice-to-haves are features you'd enjoy but can live without, like an outdoor kitchen or home office. Deal-breakers are things that would make you walk away — such as high HOA fees, long commutes, or no backyard.



PRO TIP: *If you're buying with a partner, make separate lists and compare — it's the easiest way to align and avoid surprises later.*



Step 4: Consider Your Daily Life

Your home isn't just where you sleep — it's where life happens. The right community should make your everyday routine simple and enjoyable, not stressful.

Think about how you live day to day. Do you want to be close to work, schools, or healthcare? Is quick access to shopping, dining, and entertainment important, or would you trade that for more privacy and quiet?

Also consider how much time you'll spend in the community versus exploring nearby areas. The more your surroundings match your lifestyle, the happier you'll be with your decision long-term.

Step 5: Evaluate Community Amenities

In Florida, amenities are a major part of what makes each neighborhood unique — and they often shape both your lifestyle and monthly budget.

Golf courses, resort-style pools, and pickleball courts can make life feel like a vacation — but they come with higher HOA fees and, at times, added CDD assessments.

When reviewing amenities, think about both your lifestyle now and future resale appeal. Even if you won't use every feature, options like gated entries, fitness centers, or walking trails can increase your home's desirability later.

The Village Guru™ Consultative Approach

The Village Guru™ Consultative Approach goes far beyond simply touring model homes. It's part of a proven system I've refined over nearly 20 years of helping buyers make confident, informed decisions when building or purchasing a new home. Together, we:

- Clarify your priorities with our Needs & Wants exercise.
- Review the true costs, including hidden and long-term fees.
- Compare communities side by side to find what truly fits your lifestyle and budget.

This is just one part of our proven system — built to guide you from your first search to closing with confidence. Discover more about **The Village Guru™ Buying Process here.**

CHAPTER 2

UNDERSTANDING NEW HOME BUILDERS



When you first start exploring new construction communities in Florida, you'll quickly notice something — not all builders are the same. Some focus on affordable homes built efficiently and quickly, while others specialize in luxury properties with custom details and design flexibility.

Choosing the right builder isn't just about price — it's about aligning your lifestyle, expectations, and long-term goals with what that builder offers.

The good news? Once you understand the different types of builders and what they specialize in, your search becomes much more efficient. You'll know which builders to focus on, what to expect from each, and how to narrow your options with confidence.

In Florida, most new homes are built by one of four main types of builders. Knowing how each operates will help you set clear expectations and find the right fit for your budget, timeline, and vision.



PRO TIP: *Research your builder and visit a completed community — their finished work says more than any brochure ever could.*

The Four Main Types of Home Builders in Florida

Large Subdivision Builders

These are the “big box” builders you’ll see across Florida. Their focus is on affordability and efficiency.

Best For: Budget Conscious Buyers

Great At: Efficiency & Affordability

Trade Off: Limited or No Personalization

Customization: What you see is what you get

Customizable Subdivision Builders

Offer more flexibility - You’ll choose a model & then select from a menu of structural options and design finishes.

Best For: Buyers who want individuality but don’t need a one-of-a-kind home.

Great At: More Options

Trade Off: Higher cost than larger subdivision builders

Customization: Moderate with set floor plans

Semi-Custom Builders

Let you make changes to floor plans and choose from high-end finishes. It’s a more personalized experience & product.

Best For: Luxury buyers who want a unique but structured process.

Great At: More flexibility, premium features & higher quality construction.

Trade Off: Higher cost and longer build times.

Customization: Extensive High-End design options

Full Custom Builders

Full custom builders offer complete freedom. You’ll work with architects and designers to create a one-of-a-kind home.

Best For: Buyers with specific visions and the budget to bring them to life

Great At: Endless options, unmatched personalization, true dream home

Trade Off: Highest cost, most time-consuming, requires more involvement

Customization: If you can envision it, they can do it!

Key Factors to Consider When Choosing a Builder

No matter the type, every builder comes with unique policies, pricing structures, and reputations. Here are the areas you need to focus on:

- **Structural Options:** Does the builder allow you to expand floor plans, add extra rooms, or change layouts?
- **Design Options:** Can you choose premium finishes, or are you locked into packages
- **Lot Costs:** Lot premiums can add tens of thousands to your purchase. Don't overlook this piece.
- **Build Process & Timeline:** How long does the average home take to complete? Are there guaranteed timelines?
- **Warranties & Service:** What coverage is provided — and for how long?

RED FLAGS TO WATCH OUT FOR

Not all builders are created equal, and a few signs can reveal what kind of experience you'll have.

Be cautious if a sales rep discourages you from using your own agent or hesitates to share key details — like the contract paperwork or full pricing information, including options and lot premiums — before you sign. Transparency matters, and if you're not getting it, proceed carefully.

Check warranty reviews as well. Slow or unresponsive service can point to bigger issues. And when touring, don't just rely on the model home — it's often filled with upgrades. Walk through a few completed homes to see the builder's true quality.

Finally, if the salesperson can't clearly explain the process or tries to rush your decision, trust your instincts — reputable builders don't rely on pressure tactics.

A Final Point on Understanding New Home Builders

The builder you choose will shape everything — your design options, your budget, your timeline, and even your long-term satisfaction. By asking the right questions and knowing what to look for, you can choose with confidence and avoid costly mistakes.

CHAPTER 3

NAVIGATING NEW HOME PRICING



One of the biggest surprises buyers face with new construction is that the sticker price is rarely the final price. That “base price” you saw online is just the starting point. Once you add the lot premium, structural options, and design upgrades, the total can look very different.

Every builder prices homes differently. Some offer set, all-inclusive packages, while others let you customize — which can change the price significantly. Even builders in the same range may vary in what’s included, from finishes and appliances to outdoor features.

Unlike resale homes, where the price includes everything you see, new construction breaks each element down separately. Your final cost depends on the choices you make.

Understanding how builder pricing works helps you avoid surprises and make informed decisions about where to spend and where to save.

The 5 Key Cost Factors in New Construction Homes



1. Base Price

The base price is the advertised starting point for a floor plan. It includes the structure of the home, the standard features, and whatever comes “out of the box.”

But here’s what many buyers don’t realize when they see the advertised price — “standard” is often very basic. The model home you toured? It’s usually loaded with upgrades that can add tens or even hundreds of thousands of dollars to the final price.

To budget effectively, ask the builder if they can provide examples of the same floor plan at three levels: a basic version with standard finishes, a mid-level upgraded home, and a fully upgraded model similar to the showcase home.

This will give you a realistic picture of your total investment and helps you compare builders more accurately.



PRO TIP: *It’s not uncommon for Buyers to spend 15–25% above base price on new construction homes without all-in pricing.*



2. Lot Premium

The lot premium is the additional cost you pay for the piece of land your home sits on. Not all lots are created equal — location, size, orientation, and view can all dramatically affect both price and long-term satisfaction.

In many Florida communities, lots with lake views, larger yards, or extra privacy come with higher premiums. Corner lots, cul-de-sacs, or those that back onto preserves often carry added value — and added cost. On the flip side, lots near main roads or community entrances might come with smaller or no premiums at all.

Lot premiums can range anywhere from a few thousand dollars to well over \$100,000, depending on the community and the desirability of the location.



PRO TIP: Visit the lot in person — check sun exposure, nearby homes, and future development before committing.



3. Structural Options

Structural options are the major upgrades that shape how your home is built — things like extended lanais, higher ceilings and doors, or upgraded impact windows. These choices affect not just your layout and lifestyle, but also your total cost.

What many buyers don't realize is that structural options are chosen upfront, usually at the time of signing your purchase contract. That means you'll need to review what's available — and how much each upgrade costs — before you commit.

This stage moves quickly, and without preparation, it's easy to overspend on features you don't need or miss out on upgrades that truly add value.



PRO TIP: Review the available structural options in advance — once the contract is signed those decisions are locked in.



4. Design & Finish Upgrades: Where Style Meets Cost

Once your structural options are finalized, the next major cost factor is your design and finish selections — things like flooring, cabinetry, countertops, and lighting. This is where your personal style truly comes to life, but it's also where budgets can shift dramatically.

Every small upgrade seems manageable on its own, but together, they can add tens of thousands to your final price. Even for buyers with flexible budgets, choosing every finish and making it all work together is a big task.

A little preparation goes a long way. Understanding typical upgrade costs and planning your priorities ahead of time can help you stay on budget and still achieve the look you want.

Later in this guide, we'll explore the design appointment in more detail — with practical tips to help you navigate the process, stay organized, and make confident design choices.



PRO TIP: *Want to skip the design stress? Builder Inventory homes with pre-selected packages often cost less and look great.*



5. Deposits and Financing: What to Expect Upfront

For first-time new construction buyers, deposits can be a surprise — they're often much higher than resale homes in the same price range. Understanding this upfront helps you avoid surprises when it's time to move forward. Typical deposit ranges:

- 10–20% for production or semi-custom builders
- 20–30%+ for semi-custom and full custom builders

Example: On a \$600,000 home, expect a deposit between \$60,000 and \$180,000.

If you're building from scratch, many builders also require a design deposit — often up to 25% of total design upgrade costs — to lock in materials and selections. For custom homes, payments are usually made through draws at key stages like foundation, framing, and roofing, meaning more funds are needed upfront or in phases to stay on schedule.

Financing & Contingencies

Unlike resale homes, where financing approval usually happens after your offer is accepted, builders expect buyers to be fully approved before signing. Once the contract is in place, there's no financing contingency, so having everything ready upfront keeps the process smooth and stress-free.



PRO TIP: Deposits are usually non-refundable — be confident in your decision and financing before moving forward.

CHAPTER 4

DESIGNING YOUR NEW HOME



In the last section, we covered the costs of new construction — how pricing, upgrades, and deposits really work. Now, let's shift to strategy to making smart design choices that fit your lifestyle, budget, and long-term goals.

Once you've chosen your home, lot, and structural options, this is where your vision takes shape. You'll select the finishes and features that make your home truly yours.

It's also where many buyers feel the most pressure. With so many options — and limited time in the design center — it's easy to overspend or feel overwhelmed. But with the right preparation, this stage can be one of the most enjoyable and rewarding parts of the process. In this section, we'll cover:

- The difference between structural and cosmetic upgrades — and which to prioritize.
- How to prepare for your design appointment like a pro.
- Common mistakes to avoid and how to stay on budget.

Let's start by breaking down the two main types of upgrades every new construction buyer should understand.

Structural vs. Cosmetic Upgrades

Before stepping into the design center, it's essential to understand the two main types of upgrades — because knowing the difference will help you prioritize your budget where it truly counts.

Structural Upgrades

Major layout or functional changes that must be chosen before construction begins. Once the foundation is poured, these can't easily be added later. Examples include:

- Extended lanais or patios
- Higher ceilings
- Expanded garages or kitchen layouts

These upgrades directly affect your livability, resale value, and long-term comfort. Always decide on structural options before signing your contract, and make sure you fully understand what's available and what each option costs.



PRO TIP: Focus on structural upgrades first — you only get one chance to get these right. You can't update ceiling height later.

Cosmetic Upgrades

Design choices that personalize the home's look and feel, usually selected during your design center appointment. Examples include:

- Flooring, cabinetry, and countertops
- Lighting, fixtures, and paint colors
- Decorative tile, backsplashes, and hardware

These are the details that bring your home to life and reflect your style, but most can be upgraded later — often at a lower cost once you've settled in.



PRO TIP: For design, prioritize hard to change items like flooring, counters and cabinetry; smaller finishes can be enhanced later.



The Design Center Appointment

For many buyers, this is the reason to choose new construction — the chance to create a home that fits their unique style. But it's also where many feel the most pressure. With limited time and endless upgrades, it's easy to get overwhelmed or overspend.

That's why preparation is key. The more planning you do before your appointment, the smoother the process and the happier you'll be with the result. Most builders schedule one or two design center appointments lasting just a few hours, so knowing what you want (and what you can live without) makes all the difference.

Steps for Getting Prepared

- Create a Design Board to define your colors, finishes, and overall look.
- Consider an independent design consult that can help you refine your vision.
- Visit the Design Center Early: Ask to preview the materials before your official appointment so you can build a realistic list.



PRO TIP: Most builders use set suppliers, knowing your preferences early helps match your style within available options.



Know Your Budget

Your design appointment is one of the most exciting parts of building your home — but it’s also where costs can climb quickly. Before your design appointment, take time to understand your budget and set clear priorities.

How to prepare:

- Request pricing early. Ask for a list of standard and upgraded finishes ahead of time so you can plan where to spend and where to save.
- Set clear limits. Decide on a firm budget and a stretch number so you can make confident decisions on the spot.
- Focus on must-haves. Invest in upgrades that improve your lifestyle or long-term value — like durable flooring or quality cabinetry — and save on items you can replace later.
- Do your homework. Visit model homes or browse online design galleries to get a sense of colors and finishes that fit your style and price range.

Once your selections are finalized, the exciting part begins — construction starts, and your vision starts taking shape.



PRO TIP: *Even with careful planning, materials can run short or be delayed — have backup design options ready just in case.*

Handling Stress During the Design Phase

It's completely normal to feel pressure at this stage — you're making dozens of decisions that affect both your budget and your long-term enjoyment of your home. The key is to stay grounded and focused on what truly matters.

Here's how to keep the process under control:

- Break decisions into categories — tackle one space at a time (kitchen, baths, flooring, lighting).
- Stick to your vision board to avoid distraction and impulse choices.
- Don't get upsold on features that don't add real value to your lifestyle or resale.

Remember that perfection doesn't exist. Aim for a home that feels right for you and will still appeal to future buyers.

Avoid This Common Regret

Many buyers get caught up in the excitement of picking finishes and overlook the less glamorous — but equally important — details. For example, many buyers wish they had added more outlets, pre-wiring, or practical upgrades like extra storage, gas lines, or hose bibs.

The key point here is to not forget the essentials while focusing on the fun stuff.

How We Help Our Clients

Guiding clients through this phase is one of my favorite parts of the process. Together, we:

- Identify upgrades that add true lifestyle or resale value.
- Create a clear “must-do now” vs. “upgrade later” plan.
- Stay on budget without sacrificing what matters most.

With clear priorities, preparation, and the right guidance, you can make confident choices that balance style, function, and budget.

Next, in Chapter 5, we'll cover what happens from contract to close — including inspections, walkthroughs, and the final steps that bring your new Florida home to life.

CHAPTER 5

FROM CONTRACT TO CLOSE



You've chosen your community, selected your lot and structural options, signed the contract, and completed your design appointment. Now comes the final stretch — moving from contract signing to closing day.

This is where excitement really builds, but it's also where details matter most. Staying organized, asking the right questions, and maintaining open communication with your builder can make the difference between a smooth experience and one filled with unnecessary stress.

In this section, we'll cover what to expect during the construction process, key inspections, your builder's warranty, and how to prepare for closing day with confidence.

Understanding the Builders Warranty

One of the biggest advantages of buying new construction is the warranty — but not all warranties are created equal. It's essential to know exactly what's covered and for how long.

Typical coverage includes:

- Workmanship Warranty (1 year): Covers materials and finishes such as flooring, drywall, paint, and fixtures.
- Systems Warranty (2 years): Covers mechanical systems including HVAC, plumbing, and electrical.
- Structural Warranty (up to 10 years): Covers major components like the foundation, roof framing, and load-bearing walls.

The above examples reflect common warranty timeframes from builders in the Sarasota-Manatee area, but coverage varies by builder.

Always read your warranty documents carefully to understand what's included, what's excluded, and what maintenance you're responsible for as the homeowner. Missing a maintenance requirement — even unintentionally — could void part of your warranty.

The Importance of Home Inspections

Even though your home is brand new, inspections are still essential. Independent inspections help catch hidden issues early and give you peace of mind before closing.

The most common inspection milestones:

- Pre-Foundation Inspection: Confirms site preparation and plumbing work are correct before the concrete is poured.
- Pre-Drywall Inspection: Identifies issues with wiring, plumbing, insulation, or framing before walls are sealed.
- Final Inspection: Ensures the home is complete, functional, and move-in ready.
- One-Year Warranty Inspection: Documents any defects to be addressed under the builder's warranty before coverage expires.

Builders don't require independent inspections — but having your own inspector is one of the best investments you can make to protect your new home.

Staying Informed During Construction

Most builders provide progress updates, but proactive communication is key.

- Request photo or video updates at each milestone.
- Visit the site if possible — seeing progress firsthand helps you stay engaged.
- Keep records of all builder communication in one place.



PRO TIP: *Keep all communication with your construction manager in writing — it protects you if issues arise later.*

The Pre-Closing Walkthrough

Before closing, you'll complete a final walkthrough — often called a “punch list” or “blue tape” walkthrough. This is your chance to identify and document any cosmetic or functional issues.

Tips for a thorough walkthrough:

- Bring painter's tape to mark every issue.
- Test every faucet, outlet, light, and appliance.
- Open and close every door, window, and cabinet.
- Inspect flooring, tile, and paint closely for defects.

It's not uncommon to find minor cosmetic imperfections — this is normal in new construction. What's important is that your builder representative documents each item and provides a timeline for repairs.

Also keep in mind that closing will not be delayed for cosmetic issues, but you should confirm when and how they'll be addressed after move-in.



PRO TIP: *Take your time. This is your final opportunity to ensure everything meets expectations before closing.*

CONCLUSION

CONGRATULATIONS – AND WELCOME HOME



Closing day is when it all comes together — the home you’ve envisioned is finally yours. By planning ahead and following the steps in this guide, you’ve set yourself up for a smooth, rewarding experience.

Our goal is to make every stage — from choosing your community to getting the keys — as seamless and enjoyable as possible. With the right preparation and support, building your Florida dream home is not only achievable, it’s exciting.

A Final Word

I hope you found this guide helpful and inspiring. Buying a home is never just a transaction — it’s a major life decision filled with emotion and excitement. By understanding the process and avoiding common mistakes, you’ve already positioned yourself for success.

My goal in creating this guide was to share real-world insight — to empower you to make confident, informed choices.

Wishing you every success in your home search and all the best in your Florida real estate journey ahead.

READY TO START

YOUR FLORIDA HOME BUYING JOURNEY?



Whether you're buying, building, or relocating, having the right guidance makes all the difference. I've helped countless clients move from uncertainty to clarity — and I'd love to help you do the same.

Schedule a free consultation call to discuss your goals, compare communities, answer your questions and create a personalized plan for your Florida home search.

It's a no-pressure conversation designed to help you make confident, informed decisions — wherever you are in the process.

[Click Here to Book Your Call](#)

(Takes you to The Village Guru booking page)



ABOUT THE AUTHOR

JEFFREY O'LEARY



With nearly two decades of real estate experience and a proven record as a top-producing Broker in Canada and now a Realtor® in Florida, Jeff has earned recognition as a multi-time Emerald Elite Award recipient, placing him among the top agents in the Better Homes and Gardens Real Estate network.

Before relocating to Florida, Jeff built a successful career in the Greater Toronto Area, serving as a Director of the Mississauga Real Estate Board and speaking on agent marketing at major conferences including OREA Emerge, INMAN, NAR, and Better Homes and Gardens Real Estate events across Canada and the U.S.

Drawing from this experience, Jeff combines marketing expertise with a consultative approach to help clients make confident, informed decisions. His goal is simple: to make the process of buying, building, or selling as seamless and stress-free as possible.

When he's not helping clients, Jeff enjoys exploring Florida's Gulf Coast with his family, coaching high school baseball, and sharing insights through his YouTube channel, The Village Guru Florida™.

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