A BUYER'S WORKSHEET · NEW CONSTRUCTION · ST. JOHNS COUNTY, FLORIDA

The Real All-In Cost of a New Construction Home

The price on the builder's sign is the beginning of the number, not the number. This worksheet walks you through every cost between the base price and what you will actually spend — and tells you exactly where to get each real figure in writing.

Bring this to every model home visit.
Fill it in with verified numbers — never estimates from a sales office conversation.

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How to use this worksheet

Three rules. **One:** a number doesn't count until it's in writing — a signed addendum, a printed fee schedule, a rate lock, a recorded assessment. Sales-office conversation is not a number. **Two:** fill this out per specific address, not per community — lot premium, CDD, flood zone, and taxes change street by street. **Three:** do the math before you fall in love with a floor plan, because after is when buyers stop negotiating.

PART 1 — THE CONTRACT PRICE (what you sign for)

The advertised base price is the smallest number you will see all day. These lines are what turn it into your contract price.

COST LINE	WHERE TO GET THE REAL NUMBER	VERIFIED $
Base price *The advertised starting price for the floor plan*	Builder's current price sheet, dated & printed — prices change without notice	$ ________
Lot premium *Can be substantial on water, preserve, corner & cul-de-sac lots*	Site plan + written lot pricing. Ask: which comparable lots sold without a premium?	$ ________
Structural options *Extra garage bay, extended lanai, bonus room — locked at contract*	Written structural options addendum, priced line by line before you sign	$ ________
Design center / finishes *Flooring, cabinets, counters. Model homes show upgrades, not base*	Ask for the average design-center spend for your floor plan, and the base-finish spec sheet	$ ________
Builder incentive (subtract) *Often conditioned on using the builder's lender & title*	The incentive addendum, in writing, with every condition attached to it	$ ________
PART 1 TOTAL — REAL CONTRACT PRICE		$ ________

BEFORE YOUR FIRST MODEL VISIT

Most builders only credit your agent if that agent is registered at your **first** visit. Touring alone first can forfeit independent representation for the entire contract — at no discount to you. Call me before you tour: 561-504-4798.

PART 2 — THE COST OF OWNING THE ADDRESS (every year)

St. Johns County specifics live here. Two identical houses two streets apart can carry very different annual costs.

COST LINE	WHERE TO GET THE REAL NUMBER	VERIFIED $
CDD assessment (bond + O&M) *Most large St. Johns communities carry one; SilverLeaf is a notable exception*	The community's adopted assessment roll or the county tax bill for a comparable closed home — not the sales office	$ ______________
HOA dues *Sometimes layered: master + neighborhood + gated section*	The HOA budget & fee schedule in the governing documents — every layer that applies to your lot	$ ______________
Property taxes — as reassessed *New construction is reassessed on full improved value after closing; the lot-only bill is temporary*	St. Johns County Property Appraiser: estimate on full purchase price, not the vacant-lot bill	$ ______________
Homeowners insurance *Florida premiums vary widely by construction type & location*	A real quote for the specific address from your own independent agent	$ ______________
Flood zone / flood insurance *Zones change street by street; 'we've never flooded' is not a zone*	FEMA flood map lookup + written elevation certificate for the lot, then a quote if required	$ ______________
PART 2 TOTAL — ANNUAL COST OF OWNERSHIP		**$** ______________

PART 3 — MAKING IT LIVABLE (the after-closing money)

A new home closes unfinished in ways resale homes aren't. Price these before contract — they're real cash, just later.

COST LINE	WHERE TO GET THE REAL NUMBER	VERIFIED $
Window coverings *Every window in the house is bare on day one*	Quote per window count for your floor plan	$ ______________
Fence *Rarely included; HOA dictates style & material*	Fence contractor quote + HOA-approved spec	$ ______________
Gutters *Often not standard on the full perimeter*	Builder option price vs. post-close contractor quote	$ ______________
Landscaping beyond builder grade *Base package is typically minimal*	Landscape quote; check HOA minimums	$ ______________
Screened lanai / enclosure *A Florida line item — often cheaper post-close, but verify HOA rules*	Builder option vs. two post-close enclosure quotes	$ ______________
Appliances not included *Refrigerator and washer/dryer are frequently excluded*	The inclusions list in your contract — read it line by line	$ ______________
PART 3 TOTAL — POST-CLOSE COMPLETION		**$** ______________

PART 4 — THE FINANCING FINE PRINT

The builder's lender incentive is real money — but it has a price. Run both columns before you accept it.

COST LINE	WHERE TO GET THE REAL NUMBER	VERIFIED $
Closing costs — builder's lender *With the incentive applied*	Loan estimate from the builder's lender, in writing	$ ______________
Closing costs — your own lender *Without the incentive*	A competing loan estimate from an independent lender, same day	$ ______________
Rate difference over your realistic hold *A higher rate can quietly out-cost the incentive in a few years*	Compare both locked rates over the years you'll realistically own — not over 30	$ ______________
Title & escrow fees *Builder may require their title company for the incentive*	Both fee sheets, side by side	$ ______________
PART 4 — WHICH LENDER ACTUALLY COSTS LESS?		**$ ______________**

The final number

Part 1 — Real contract price	$ ________________
Part 3 — Post-close completion	+ $ ________________
Your real all-in cost	**= $ ________________**
Part 2 — Annual cost of owning the address	$ ________________ / yr
Same-community resale (3-yr-old, fenced, blinds, gutters in) — all-in	$ ________________

Run the last line honestly. In some St. Johns communities a three-year-old resale with the completion items already done lands below a base build once you total everything. Sometimes new still wins. The point is to decide on two finished numbers — not one advertised one.

WANT A SECOND SET OF EYES ON YOUR NUMBERS?

Send me the address and your filled-in worksheet and I'll tell you what's missing, what's high, and what to push back on — before you sign anything. I represent buyers, never builders, anywhere in St. Johns County.

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