A FREE GUIDE FROM JAX PROPERTY

The 55+ New Construction Buyer Guide

What active adult buyers should know before their first model home visit in Jacksonville and St. Johns County, Florida

Six things to settle before you tour: builder contracts • lot premiums • design center pricing • CDD fees • builder incentives • buyer representation

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Before You Tour a Single Model Home

Most of the expensive mistakes in a new construction purchase happen in the first thirty minutes of the first model home visit — before anyone has looked at a contract. Buyers walk into a beautifully staged model, meet a friendly on-site sales representative, and sign a purchase agreement the same weekend, without comparing lots, options, or incentives against anything else in the market.

That risk is highest for active adult buyers. If you are relocating from out of state, you are buying in an unfamiliar market, often on a compressed timeline, comparing communities you can only visit for a few days at a time. This guide covers the six areas where preparation matters most in Jacksonville and St. Johns County — the parts of the purchase that are least visible from inside the model home.

> **One rule above all:** Nothing in this guide costs you anything to act on — including representation. But almost all of it must be handled **before** your first registered visit to a builder's sales office.

SECTION 1

The Builder Contract Is Not a Resale Contract

If you have bought and sold homes before, set those expectations aside. A production builder's purchase agreement is written by the builder's attorneys, for the builder. It is not the standard Florida Realtors/Florida Bar contract used in resales, and it treats deposits, timelines, and remedies very differently.

- **Deposits are larger and flow differently.** Expect a deposit at signing plus additional deposits for structural options and design center selections. Understand exactly which portions are refundable, and under what conditions, before you sign.
- **Completion dates are estimates.** Most builder contracts give the builder wide latitude on delivery dates. Ask what happens — to your rate lock, your lease, your moving plans — if the home delivers months late.
- **Remedies are asymmetric.** The builder's remedies if you default are usually spelled out in detail; your remedies if the builder underperforms are usually narrow. Know what you are agreeing to.
- **Some terms are negotiable.** Buyers assume builder contracts are take-it-or-leave-it. Pricing on the base home often is; but deposit structure, included options, closing cost credits, and rate buydowns frequently are not — especially on inventory homes.

> **Do this:** Ask for a blank copy of the purchase agreement and the HOA/community documents **before** writing an offer, and have someone representing your side read them. Builders will provide these on request.

SECTION 2

Lot Premiums and Homesite Position

Two identical floor plans in the same community can differ by $40,000 or more based on the lot alone — and the lot is the one thing you can never change. Builders price desirable homesites with “lot premiums,” but the premium reflects what sells today, not necessarily what resells tomorrow.

- **Ask for the full site map, not the available list.** Where are future phases? What is planned behind, beside, and across from your lot — more homes, a retention pond, commercial parcels, a road extension?
- **Construction sequencing matters.** Buying in an early phase can mean two or more years of construction traffic, dust, and noise. Ask where the construction entrance is and how long build-out is projected to run.
- **Water and preserve views carry premiums — verify what “preserve” means.** Some buffers are permanent conservation; others are simply unbuilt parcels that may not stay that way.
- **Think resale on day one.** Corner lots by mail kiosks, lots backing to parking areas or pool equipment, and lots facing amenity overflow parking are routinely discounted at resale even when the builder charged full premium.

> **Do this:** Before paying any lot premium, compare it against premiums for similar lots in other sections of the same community and in competing communities nearby. That comparison is exactly the kind of information an independent agent tracks and an on-site representative has no duty to volunteer.

SECTION 3

Design Center Pricing: Base Price vs. What You'll Actually Pay

The advertised “from” price and the price of the home you actually want are different numbers — sometimes dramatically so. Model homes are typically shown with tens of thousands of dollars in upgrades, and cumulative design center selections routinely add 10–20% to the base price.

- **Get the included-features list in writing.**

SECTION 5

Builder Incentives Change Monthly — and Aren't Always Advertised

The incentive you are quoted on a Saturday tour is a snapshot, not a fixed policy. Builders adjust incentives month to month based on inventory, quarter-end targets, and interest rates — and the best available incentive is not always the one on the website.

- **Incentives cluster on inventory (“quick move-in”) homes.** Builders carry these on their books, so rate buydowns, closing cost credits, and design credits are usually deepest there.
- **Quarter-end and year-end matter.** Publicly traded builders manage to quarterly closings. Timing an offer near those deadlines can change what's achievable.
- **Incentives are often tied to the builder's lender.** The financing incentive can be real value, but compare the full loan terms against outside lenders — not just the advertised rate.
- **The same builder offers different deals in different communities.** An incentive available at one Jacksonville-area community may quietly be better than what is offered at another a few miles away.

> **Do this:** Never treat the first quoted incentive as final. Ask what was offered last month, what applies to inventory homes, and how the offer compares across the builder's other active communities in the region.

SECTION 6

Representation: The Decision You Must Make Before Your First Visit

The on-site sales representative is knowledgeable, professional, and helpful — and works for the builder. They are contractually obligated to the builder's interests, and they are not positioned to negotiate on your behalf or to flag which lots and upgrades are less favorable for resale.

- **Independent representation typically costs the buyer nothing directly.** In most Florida new construction transactions, the builder compensates the buyer's agent through a commission structure already built into its pricing. Touring unrepresented does not reduce your price.
- **Timing is unforgiving.** Builder policies generally require your agent to be registered with the sales office at your **initial** contact — often your first visit or first online registration. Show up alone first, and most builders will refuse to recognize your agent afterward.

- **What a buyer's agent actually does here:** reviews the purchase agreement, evaluates lot position against future phases, negotiates structural and design options, compares incentives across communities, and tracks resale implications you won't see from the model home.
- **Choose someone independent.** An agent with contractual ties to a builder has the same conflict the on-site representative has. Ask directly whether the agent holds contracts with any homebuilder.

> **Do this:** Decide on representation before you tour anything — and if you register online or by phone first, name your agent at that point too. It is the single most time-sensitive item in this guide.

The Pre-Tour Checklist

Print this page. If you can check every box before you walk into a sales center, you are ahead of the overwhelming majority of new construction buyers.

- I have chosen an independent buyer's agent and will register them at my first contact with every builder.
- I have requested a blank purchase agreement and HOA/community documents to review before offering.
- I know the full site map: future phases, construction timeline, and what surrounds any lot I'm considering.
- I have the written included-features list for my plan and collection — not the model as decorated.
- I have a total budget covering base price, lot premium, structural options, design center, and closing costs.
- I have the CDD assessment, HOA dues, taxes, and insurance estimated as one monthly number.
- I know this month's incentives on both to-be-built and inventory homes, and how they compare at the builder's other communities.
- I understand which deposits are refundable, which are not, and my total at-risk cash before closing.
- I have compared at least two competing communities before committing to one.

About Jax Property

Jax Property is an independent new construction real estate practice based in Jacksonville, Florida, led by Realtor® Matthew Sodel. The firm holds no contracts with any homebuilder and works solely on behalf of buyers evaluating new construction communities throughout Jacksonville and St. Johns County — including floor plan and lot selection, builder incentive negotiation, and long-term resale considerations.

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