

SUMMIT HOME BUILDERS



The Southwest Florida Building Guide

A fun, plain-English roadmap for turning “Maybe we should build” into an actual home - without losing your mind or your budget.

Before you fall in love with the land, fall in love with due diligence.

LAND

BUDGET

DESIGN

BUILD

Created for future homeowners in Sarasota, Charlotte and surrounding Southwest Florida communities.

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Good news: you do not need all the answers

Most successful builds begin with a few clear decisions - not 97 Pinterest screenshots and a floor plan drawn on a napkin. This guide shows what matters now, what can wait, and what can turn a “cheap” lot into a very expensive patch of dirt.

The three things to know first

1) What you can comfortably spend on the whole project. 2) Roughly how much house you need - not how much house Instagram says you need. 3) Whether you own land, are shopping, or need help avoiding a dud.

1 Clarify the goal

Decide whether this is a primary home, seasonal home, multigenerational plan, or long-term investment. Your intended use should shape the lot, floor plan, finishes and financing.

2 Establish the complete-project budget

Think beyond the house contract. Land, loan costs, design, surveys, site conditions, utilities, insurance, permitting and owner-selected upgrades can all affect the total.

3 Make sure the “deal” is actually a deal

A bargain lot stops feeling like a bargain when it needs a mountain of fill, a heroic septic system, utility extensions and a driveway long enough to qualify as a county road.

4 Match the plan to the property

Setbacks, easements, orientation, driveway location, trees, drainage and outdoor-living goals should influence the house - not be forced around a plan selected too early.

5 Build the right team

A builder, lender, designer or architect, engineer, surveyor and insurance professional may all play a role. Early coordination prevents redesigns and budget surprises.

Before you fall in love with the land, fall in love with due diligence

Palm trees and a “For Sale” sign do not automatically equal a buildable homesite. Before your deposit becomes nonrefundable, ask for enough time to check the expensive, boring stuff. Boring now is much better than terrifying later.

☐	Zoning & use Is a single-family home allowed? Are there minimum size, garage, rental, accessory-building or architectural rules?
☐	Setbacks & easements Confirm the actual buildable envelope after front, rear, side, drainage and utility restrictions.
☐	Flood & elevation Check the effective FEMA map, local floodplain information, base flood elevation and likely finished-floor requirements.
☐	Water & sewer Verify connection availability, capacity, fees and distance. If unavailable, investigate well and septic feasibility.
☐	Drainage & soils Look for standing water, low elevation, unsuitable fill, muck, buried debris and unusual grading needs.
☐	Environmental items Wetlands, gopher tortoise habitat, protected trees or coastal constraints may require additional review.
☐	Access & logistics Confirm legal access, driveway placement, culvert needs, construction access, power and space for material staging.
☐	Neighborhood fit Review deed restrictions, HOA/ARB rules, nearby values, planned roads and whether the intended home fits the area.

Give yourself an escape hatch

When possible, make the land purchase contingent on satisfactory due diligence. If the lot turns out to be part homesite, part swamp and part gopher-tortoise resort, you will be glad you did. A real-estate attorney or qualified agent can help structure the contract.

Build a budget that can handle real life

“What is your price per square foot?” is useful, but it is not a magic answer. Two 2,500-square-foot homes can cost wildly different amounts when one is a tidy rectangle and the other has twelve corners, giant glass walls, 14-foot ceilings and a kitchen fit for a cooking show nobody actually films.

Budget bucket	Examples
Land & acquisition	Purchase price, closing costs, title work and financing
Preconstruction	Survey, plans, engineering, selections, testing and review
Site & utilities	Clearing, fill, drainage, driveway, well/septic or utility connections
Home construction	Structure, systems, finishes, appliances and contracted allowances
Outdoor scope	Pool, cage, lanai, landscaping, irrigation, fencing and exterior features
Financing & ownership	Appraisal, lender fees, interest, insurance, taxes and temporary housing
Contingency	A personal reserve for unknowns, changes and items outside the contract

Do not spend your last dollar on the slab

Early in planning, many homeowners reserve roughly 10%-15% of the anticipated project budget for unknowns and owner-driven changes. Future You will appreciate having money left for blinds, furniture and the inevitable “while we’re at it...” idea.

Ask every proposal these questions

What is included? What is an allowance? What is excluded? Who pays if the site needs more fill or utility work? How are changes priced? And most importantly: which costs are quietly sitting off to the side waiting to surprise me?

Construction loans, minus the banker language

The lender wants to know three basic things: Can you repay it? Is the house worth it? And does the plan actually exist outside your imagination? During construction, money is generally released in draws as completed work is verified.

1

Prequalification

Discuss income documentation, credit, available cash, land equity, loan-to-cost limits, reserves and estimated monthly payment.

2

Plans, contract and appraisal

The lender typically needs sufficient project detail to appraise the proposed completed home and approve the builder and budget.

3

Closing and construction period

Loan documents are signed and construction begins after required approvals. Interest is commonly charged on funds already drawn, subject to the loan terms.

4

Draws and inspections

The builder requests payment for completed stages. The lender or draw administrator verifies progress before releasing funds.

5

Completion or conversion

After final approvals and loan conditions are met, a construction-to-permanent loan may convert into the long-term mortgage. Other loan structures may require separate permanent financing.

Bring these to the lender

Recent income and asset documentation; current debts; approximate land value and payoff; target all-in budget; expected down payment; preliminary plan or size; and the area where you want to build.

Important: Loan programs, draw procedures, rates and qualification rules vary. Compare total cost, not only the advertised rate, and confirm details directly with a qualified lender.

Design your life, then draw the rooms

A beautiful house that annoys you every day is just an expensive annoyance. Start with how your family actually lives: groceries, backpacks, guests, laundry, muddy shoes, quiet time and where everybody drops their stuff.

Daily life	Number of residents, guests, work-from-home needs, storage, pets and accessibility
Lot response	Sun, views, privacy, street presence, drainage, pool placement and outdoor-living orientation
Florida living	Covered lanai, shade, durable exterior materials, HVAC comfort, insect protection and indoor-outdoor flow
Storm resilience	Opening protection, roof geometry, approved products, water management and backup-power goals
Future flexibility	Aging in place, multigenerational use, resale, flex rooms and EV or generator readiness
Budget discipline	Simple structural spans and rooflines, repeated window sizes and prioritized finish upgrades

Separate “must-have” from “that would be awesome”

Spend first on things that are painful to change later: structure, ceiling heights, room sizes, windows and lanai depth. Fancy lights and cabinet hardware can wait. Moving an exterior wall later is frowned upon.

From “Let’s build!” to “Where are the towels?”

Every property is different, but most builds follow the same basic path. Some steps overlap, some feel painfully slow, and then suddenly six trades arrive at once and the house changes overnight.

1. Discovery	Goals, lifestyle, location, size, style, budget and financing
2. Lot review	Zoning, survey, flood, utilities, drainage, access and environmental concerns
3. Concept & feasibility	Plan direction, site fit, initial specifications and budget alignment
4. Construction documents	Architectural plans, structural engineering, energy and required site documents
5. Contract & selections	Scope, allowances, exclusions, schedule expectations and decision deadlines
6. Permitting	Plan review and approvals by the applicable city, county and agencies
7. Construction	Site work, foundation, structure, dry-in, rough systems, insulation, drywall and finishes
8. Completion	Final inspections, punch list, certificate of occupancy, orientation and closeout

Timeline reality: The schedule is affected by design, engineering, permits, weather, inspections, utilities, material lead times and occasionally the universe having other plans. A responsible builder should explain your project’s real schedule instead of promising a fantasy move-in date.

Seven ways people accidentally light money on fire

Most expensive mistakes happen before the slab is poured. Slow down around anything that is hard, messy or brutally expensive to undo.

- 1 Buying land before checking buildability**
Obtain parcel-specific due diligence and understand the usable building envelope.
- 2 Setting the budget from a social-media floor plan**
Specifications and site conditions matter as much as square footage.
- 3 Choosing the lowest number without leveling scope**
Compare the same plans, allowances, exclusions and quality expectations.
- 4 Changing plans late**
Late structural or system changes can affect engineering, permits, orders and schedule.
- 5 Using allowances that do not match your taste**
Price actual representative selections early whenever possible.
- 6 Spending every available dollar at closing**
Keep liquidity for personal changes, furniture, window treatments and surprises.
- 7 Assuming flood zone means only insurance**
Elevation, foundation, fill, drainage, equipment placement and documentation may also be affected.

The simplest rule

If it matters to your budget, schedule or sanity, get it confirmed in writing by the appropriate professional. "I thought someone said..." is not a construction document.

Are you ready to build - or just Zillow-ready?

Check every statement that is already true. This is not a loan qualification and nobody is grading you. It simply shows what conversation should happen next.

☐	I know the general area where I want to build.
☐	I own a lot or have identified possible lots.
☐	I know my comfortable complete-project budget range.
☐	I have spoken with a construction lender or have a cash plan.
☐	I know my approximate conditioned square footage.
☐	I have a short must-have list and style direction.
☐	I understand that site work and utilities can change the budget.
☐	I can keep a reserve outside the core contract.
☐	The key decision-makers agree on the main priorities.
☐	I have a realistic target for when I want to move in.

0-3 checked Start with a discovery and budget conversation.	4-7 checked You are ready for lot and plan feasibility.	8-10 checked You may be ready to assemble the full project team.
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Questions to ask before handing over a pile of money

The right builder should explain the process in plain English, spot risk early and show how your money and decisions are managed. If every answer is “Don’t worry about it,” you should probably worry about it.

1	Where do you build most often, and what types of homes fit your team best?
2	How do you evaluate a lot before design or contract?
3	What is included, excluded and carried as an allowance?
4	How are site-work unknowns handled?
5	Who communicates with us, how often and through what system?
6	When must selections be completed?
7	How are change orders priced and approved?
8	How do lender draws, inspections and lien releases work?
9	What insurance, licenses and warranty documentation will we receive?
10	Can we review a sample specification, schedule and contract before committing?

Vague is not a construction strategy

A builder does not need every parcel-specific answer on the spot. They should know what must be verified, who verifies it, and what happens if the answer is ugly.

Let's figure out what comes first

You do not need matching blueprints, a perfect lot and a ceremonial pen ready to sign a contract. A useful first conversation can simply identify your next move: financing, land review, plan direction or making the wish list behave around the budget.

START WITH A PROJECT DISCOVERY CONVERSATION

Bring your questions, a parcel address if you have one, your approximate budget range and any plans or inspiration you like.

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Official resources

Florida Building Code: floridabuilding.org

FEMA Flood Map Service Center: msc.fema.gov

Sarasota County flood maps: scgov.net/floodmaps

Charlotte County residential permits: charlottecountyfl.gov/departments/community-development/building-construction/permits/

This guide provides general educational information and is not legal, engineering, lending, insurance, tax or parcel-specific advice. Codes, maps, fees, product requirements and local procedures change. Verify all information for the specific property with the applicable agencies and qualified professionals. Florida currently uses the 8th Edition (2023) Florida Building Code, effective December 31, 2023, with applicable supplements and local requirements.