The Tampa Bay New Construction Buyer's Guide

10 Insider Tips for Buying with Confidence

The Sunshine Duo Real Estate Team

Rimma Pennington & Rita Levina · Great Homes Realty Inc.

727-742-6077 · rimma@homesbyrimma.com

sunshineduonewconstruction.com

Buying New Construction Is Its Own Adventure

A brand-new home is one of the most exciting purchases you'll ever make — everything fresh, everything yours from day one. Tampa Bay's builders create wonderful communities, and buying from them works differently than buying a resale home. The process has its own rules, its own contract, and its own opportunities.

Buyers who know how the process works consistently get better outcomes. Here are ten insider tips we share with every client — so you can walk into any model home informed, confident, and ready.

1. Know who's who: the model-home agent represents the builder.

The friendly agent in the sales office does a great job — for the builder. That's simply their role. You're entitled to an expert of your own, someone whose only job is looking out for your goals, your budget, and your timeline.

◆ Your tip: Having your own agent means someone is advocating on YOUR side of the table throughout the purchase. Just remember to register your agent on your FIRST visit (see #2).

2. Register your agent on your very first visit.

Most builders ask that your agent accompany or register you on your very first visit or first contact — and even filling out a builder's website form can count as first contact. It's a simple policy, and it's easy to get right when you know about it in advance.

◆ Your tip: Before you visit any model home or fill out a builder website form, reach out to us. Registration takes two minutes and ensures you're represented from day one.

3. Plan for the all-in price, not just the base price.

That '$350s' sign refers to the base floor plan with standard finishes on a standard lot. Lot premiums, structural options, design-studio upgrades, and closing costs commonly add 10–25% — so a $360K base home can become a $420K contract. Knowing this upfront makes budgeting easy.

◆ Your tip: We help you budget for the ALL-IN price from day one — and identify which upgrades add resale value and which are cheaper to do after closing.

4. Incentives are negotiable — and they change monthly.

Builders love keeping base prices steady, so they reward buyers in other ways: closing-cost credits, mortgage rate buydowns, free upgrades, waived fees. Incentives swing with inventory and quarter-end sales targets — the same house can carry a $5K incentive one month and $25K the next.

◆ Your tip: We track incentives across Tampa Bay communities every month and know when a builder is motivated. Timing your contract can be worth more than any 'discount.'

5. Compare the preferred-lender offer with an outside quote.

Builders often offer attractive credits through their in-house or preferred lenders — and sometimes it's a genuinely great deal. The only way to know for sure is comparing full loan estimates side by side, including rate, fees, and credits together.

◆ Your tip: Always get at least one outside quote. We'll help you compare the true cost — credit included — not just the headline rate.

6. The builder's contract is unique — review it before you sign.

Builder contracts are written by the builder's attorneys and differ from the standard Florida resale contract: deposit terms, timelines, and completion dates all work differently. Understanding these terms before signing is what turns a good deal into a confident one.

◆ Your tip: Have someone in your corner read the contract with you. We review deposit terms, escalation clauses, and delivery-date language before you commit.

7. Independent inspections are a smart move — even on a brand-new home.

New homes are built fast and by many hands, and county code inspections are minimums rather than craftsmanship checks. An independent inspection is inexpensive insurance that everything behind the walls matches the quality you see in front of them.

◆ Your tip: We recommend two independent inspections — pre-closing, and before the 12-month warranty expires (the '11-month inspection'). A few hundred dollars each can save you tens of thousands.

8. Study the master plan, not just today's view.

New communities evolve: future phases, amenities, schools, and commercial areas are all mapped out in the master plan. The lot with a quiet view today may sit next to tomorrow's newest phase — and knowing the plan helps you pick the spot that stays perfect.

◆ Your tip: We research the master plan, CDD/HOA details, and phase timing before you pick a lot — so there are no surprises, only pleasant ones.

9. Choose your lot with resale in mind.

Premium lots (water view, conservation, corner, no rear neighbors) carry premiums for good reason — many return their value at resale and beyond. Details like easements, drainage, and orientation matter too, and they're easy to evaluate before you choose.

◆ Your tip: We evaluate lots with resale in mind. The right $5K lot premium can return multiples when you sell — it's one of the best investments in the whole purchase.

10. You can (and should) negotiate more than price.

Beyond incentives: washer/dryer/fridge packages, blinds, fences, gutters, garage-door openers, extended warranties — all negotiable, especially on inventory ('spec') homes the builder would love to see become someone's home before quarter-end.

◆ Your tip: Inventory homes are where the best opportunities live. Tell us your timeline — if you can close in 30–60 days, we can often find a nearly-finished home with maximum builder motivation.

The Bottom Line

Tampa Bay's builders create wonderful homes, and we work with them every week. The builder's team does their job well — and you deserve someone doing the same for **you**: an expert who knows the communities, the contracts, and the opportunities, and whose only mission is your best outcome.

We are Rimma Pennington and Rita Levina — the Sunshine Duo. We specialize exclusively in helping buyers navigate new construction across the Greater Tampa Bay area: choosing the right community and lot, timing incentives, reviewing builder contracts, coordinating inspections, and negotiating everything negotiable.

Ready to look at new construction — or just have questions?

Call or text: **727-742-6077**
Email: **rimma@homesbyrimma.com**
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