



New Construction Homes

Your guide to buying new in Florida, Massachusetts, Rhode Island and Connecticut, from builder selection to closing day.

RYAN AND MEGAN WINSLOW · WINSLOW HOMES



YOUR TEAM

Meet Ryan and Megan

- ◇ Real estate brokers in FL, MA, CT and RI
- ◇ Mortgage Bankers with The Federal Savings Bank, licensed in all 50 states and territories via NMLS
- ◇ Buyer representation at no additional cost to you
- ◇ We negotiate with builders, review contracts and protect you throughout

WHY BUILD NEW

Why Choose New Construction?

- ◇ Everything is new, from roof and HVAC to appliances and flooring.
- ◇ No surprise repair costs that often come with resale homes.
- ◇ Many builders offer structural warranties of up to 10 years.
- ◇ Pick a move-in-ready spec home in a master-planned community or a custom build.
- ◇ Builder incentives resale sellers rarely match save you tens of thousands over your loan.



NEW CONSTRUCTION

By the Numbers

30% to
50%

Lower utility bills than homes
built before 2010

10 years

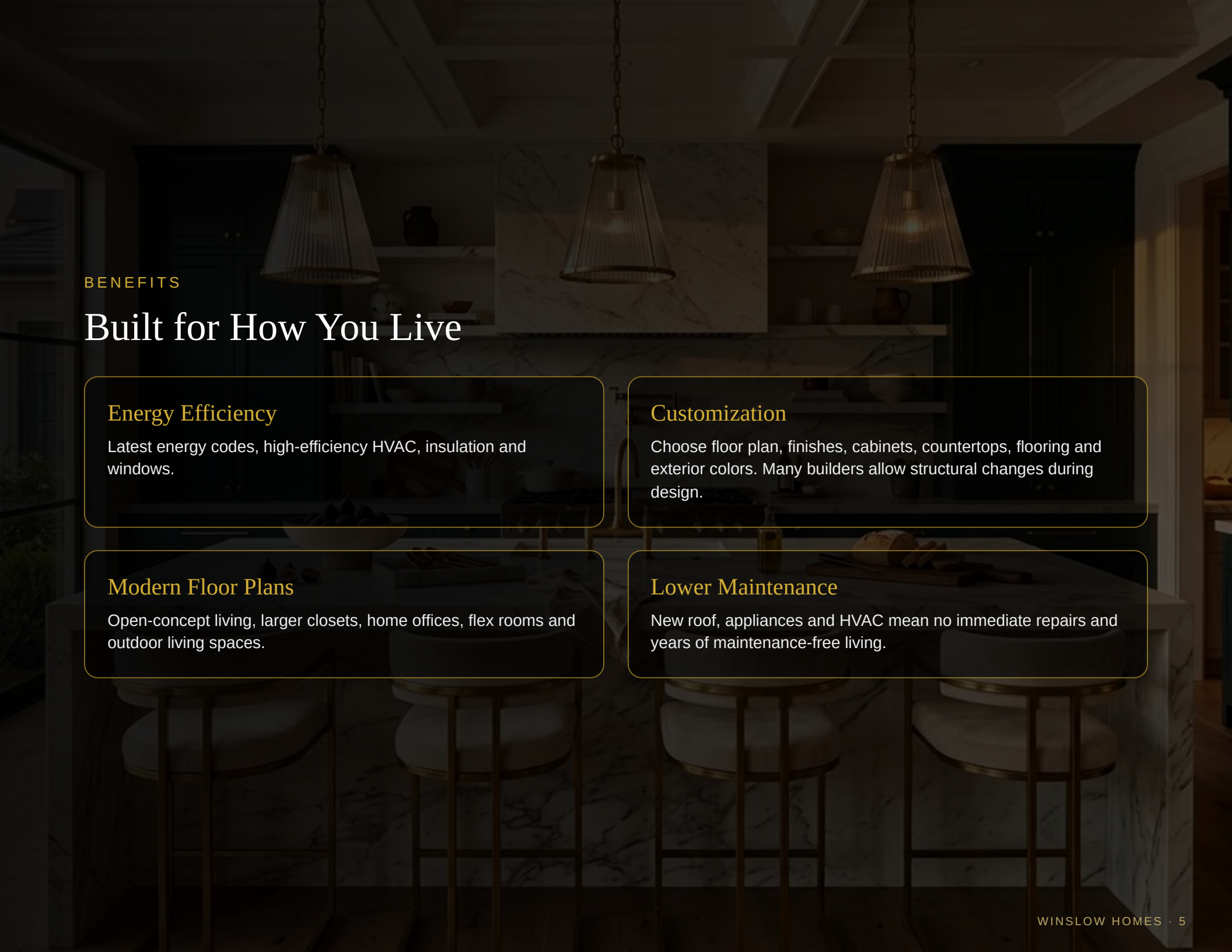
Structural warranty from
most builders

4 to 8
months

Typical build time

\$0

Your cost for buyer
representation



BENEFITS

Built for How You Live

Energy Efficiency

Latest energy codes, high-efficiency HVAC, insulation and windows.

Customization

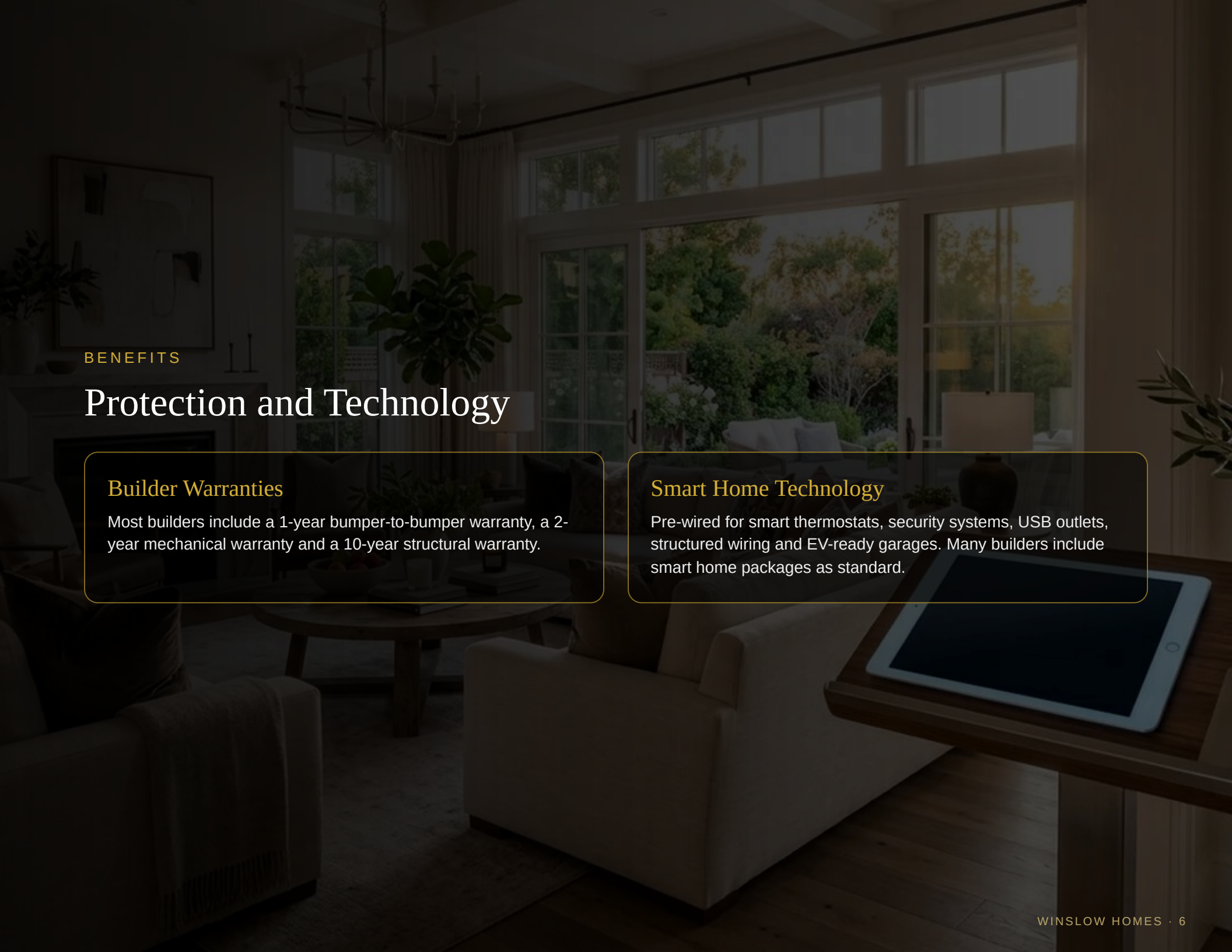
Choose floor plan, finishes, cabinets, countertops, flooring and exterior colors. Many builders allow structural changes during design.

Modern Floor Plans

Open-concept living, larger closets, home offices, flex rooms and outdoor living spaces.

Lower Maintenance

New roof, appliances and HVAC mean no immediate repairs and years of maintenance-free living.

A modern living room with large windows, a chandelier, and a tablet on a table.

BENEFITS

Protection and Technology

Builder Warranties

Most builders include a 1-year bumper-to-bumper warranty, a 2-year mechanical warranty and a 10-year structural warranty.

Smart Home Technology

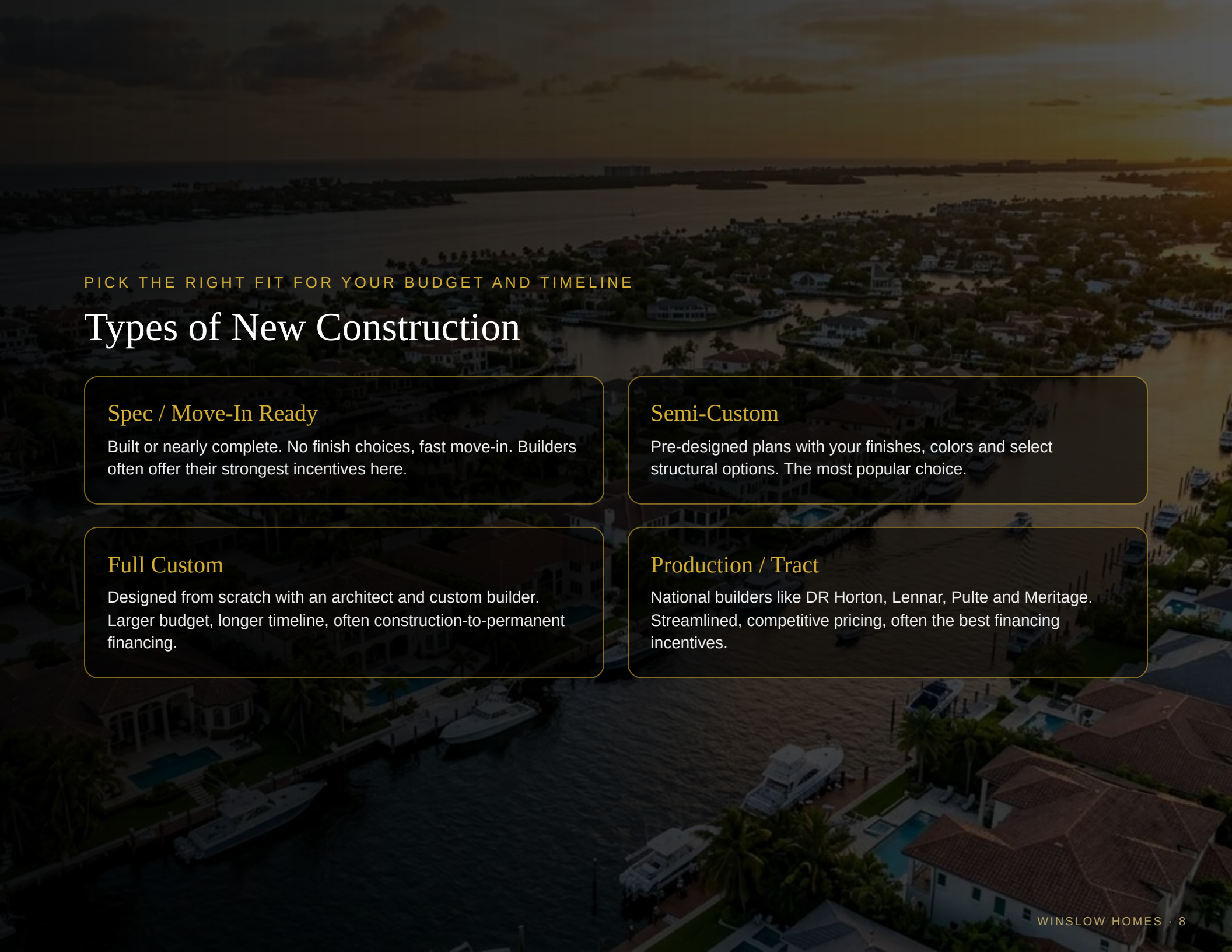
Pre-wired for smart thermostats, security systems, USB outlets, structured wiring and EV-ready garages. Many builders include smart home packages as standard.



BENEFITS

The Insurance Advantage

- ◆ Homes built to current codes typically qualify for significantly lower insurance premiums.
- ◆ This matters most in Florida, where insurance costs have risen substantially.
- ◆ Newer roofs, impact-rated windows and hurricane-resistant construction save thousands per year.
- ◆ Homes built to the latest Florida Building Code qualify for lower wind and flood premiums.

An aerial photograph of a waterfront residential development at sunset. The scene shows numerous houses with swimming pools and docks, situated along a body of water. The sky is a mix of orange, yellow, and blue, with some clouds. The water reflects the light from the sky. In the background, there are more houses and a distant shoreline.

PICK THE RIGHT FIT FOR YOUR BUDGET AND TIMELINE

Types of New Construction

Spec / Move-In Ready

Built or nearly complete. No finish choices, fast move-in. Builders often offer their strongest incentives here.

Semi-Custom

Pre-designed plans with your finishes, colors and select structural options. The most popular choice.

Full Custom

Designed from scratch with an architect and custom builder. Larger budget, longer timeline, often construction-to-permanent financing.

Production / Tract

National builders like DR Horton, Lennar, Pulte and Meritage. Streamlined, competitive pricing, often the best financing incentives.

THE PROCESS, PART ONE

Plan and Contract

Get pre-approved

Before model homes, get pre-approved with a lender who understands construction timelines. It strengthens your negotiating position.

Choose community and plan

Research builders, visit models and pick the community, lot and floor plan. We compare value, reputation and location.

Sign the agreement

Builder contracts differ from resale. We review every clause and secure inspection rights, financing contingencies and completion deadlines.

Design center

Choose finishes, colors and upgrades. We advise which add resale value and which to handle after closing.





THE PROCESS, PART TWO

Build, Inspect and Close

Construction

Most homes take 4 to 8 months. Expect progress updates and walk-throughs at framing, pre-drywall and pre-closing.

Inspections

Always get independent inspections, even on new homes: pre-drywall for framing, electrical and plumbing, then a final before closing.

Not a substitute

Builder inspections never replace your independent inspector.

Walk-through and closing

Document every punch-list item. The builder fixes them before or shortly after closing, and your agent confirms each one.

BUILDERS COMPETE HARD FOR BUYERS IN TODAY'S RATE ENVIRONMENT

2026 Builder Incentives

Rate Buydowns: \$8,000 to \$25,000+

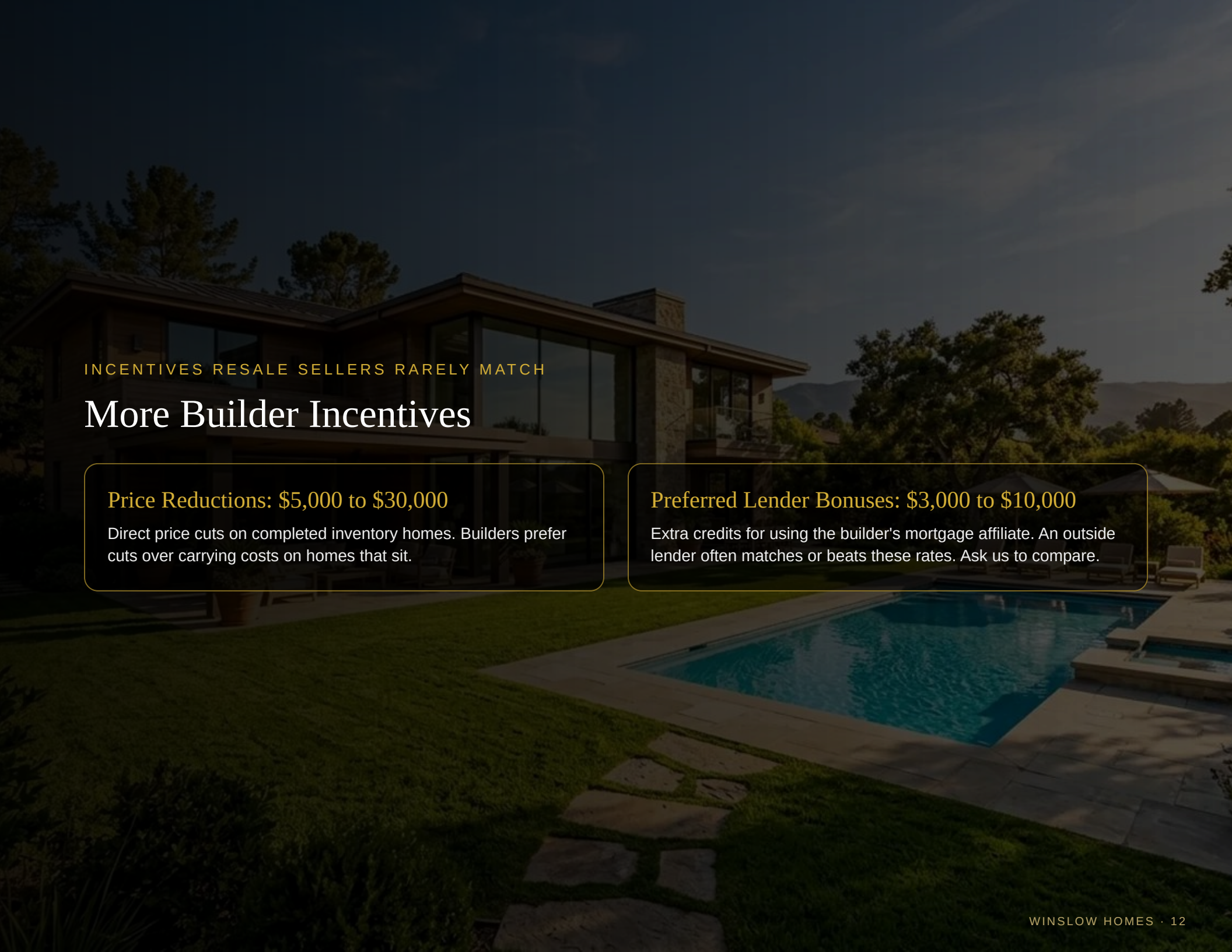
Builder pays to cut your rate 1% to 2%, for 1 to 2 years or permanently. Saves \$200 to \$500+ per month.

Closing Cost Credits: \$5,000 to \$15,000

Builder pays toward closing costs, cutting your cash to close. Often tied to the builder's preferred lender.

Upgrade Packages: \$10,000 to \$40,000+

Free or discounted upgrades like premium countertops, hardwood floors, screened lanais or appliance packages.



INCENTIVES RESALE SELLERS RARELY MATCH

More Builder Incentives

Price Reductions: \$5,000 to \$30,000

Direct price cuts on completed inventory homes. Builders prefer cuts over carrying costs on homes that sit.

Preferred Lender Bonuses: \$3,000 to \$10,000

Extra credits for using the builder's mortgage affiliate. An outside lender often matches or beats these rates. Ask us to compare.

IMPORTANT

Bring Your Own Agent

- ◆ Builder sales representatives work for the builder, not for you.
- ◆ Bring your own buyer's agent on your first visit to any new community.
- ◆ Sign in without an agent and some builders refuse to pay your agent later.
- ◆ Winslow Homes agents are experienced new-construction negotiators.
- ◆ Your agent is free to you. The builder pays your agent.



New Construction by State

WINSLOW HOMES · 14



MOST PERMITS IN THE NATION
Florida



LIMITED SUPPLY, PREMIUM PRODUCT
Massachusetts



CUSTOM AND INFILL BUILDS
Rhode Island



RESURGING, GREEN INCENTIVES
Connecticut



BY STATE

Building New in Florida

- ◆ Florida leads the nation in new construction permits.
- ◆ Population growth, moves from high-tax states and demand for hurricane-resistant homes drive the market.
- ◆ DR Horton, Lennar, Maronda and Meritage build across Central and Northeast Florida.
- ◆ Incentives rank among the most generous in the country.
- ◆ 2-1 rate buydowns and closing cost credits are common on inventory homes.
- ◆ Latest-code homes earn lower wind and flood premiums.

BY STATE

Building New in Massachusetts

- ◆ Zoning, land scarcity and permitting limit new construction.
- ◆ New homes are a premium product with strong appreciation potential.
- ◆ Townhome and condo communities lead in the Boston metro area.
- ◆ Custom builds on single lots stay popular in Plymouth, Marshfield and the South Shore.
- ◆ Construction-to-permanent financing is common for custom builds.
- ◆ Many towns adopted the stretch energy code, so efficiency standards run high.





BY STATE

Building New in Rhode Island

- ◆ Compact geography limits supply, so new builds hold particular value.
- ◆ Small to mid-size builders lead, with custom and semi-custom homes on single lots or small infill sites.
- ◆ Proximity to Boston and New York job markets attracts commuters.
- ◆ RIHousing financing, including down payment assistance for qualified buyers, pairs with new construction.

BY STATE

Building New in Connecticut

- ◆ New construction is resurging, driven by relocating professionals and proximity to New York City.
- ◆ Options range from luxury waterfront homes to affordable townhomes for first-time buyers.
- ◆ State rebates reward homes meeting ENERGY STAR and Zero Energy Ready Home standards.
- ◆ Several communities expedite permits for green-built homes.



NEW BUILDS FINANCE DIFFERENTLY THAN RESALE

Financing New Construction

Standard Purchase Loan

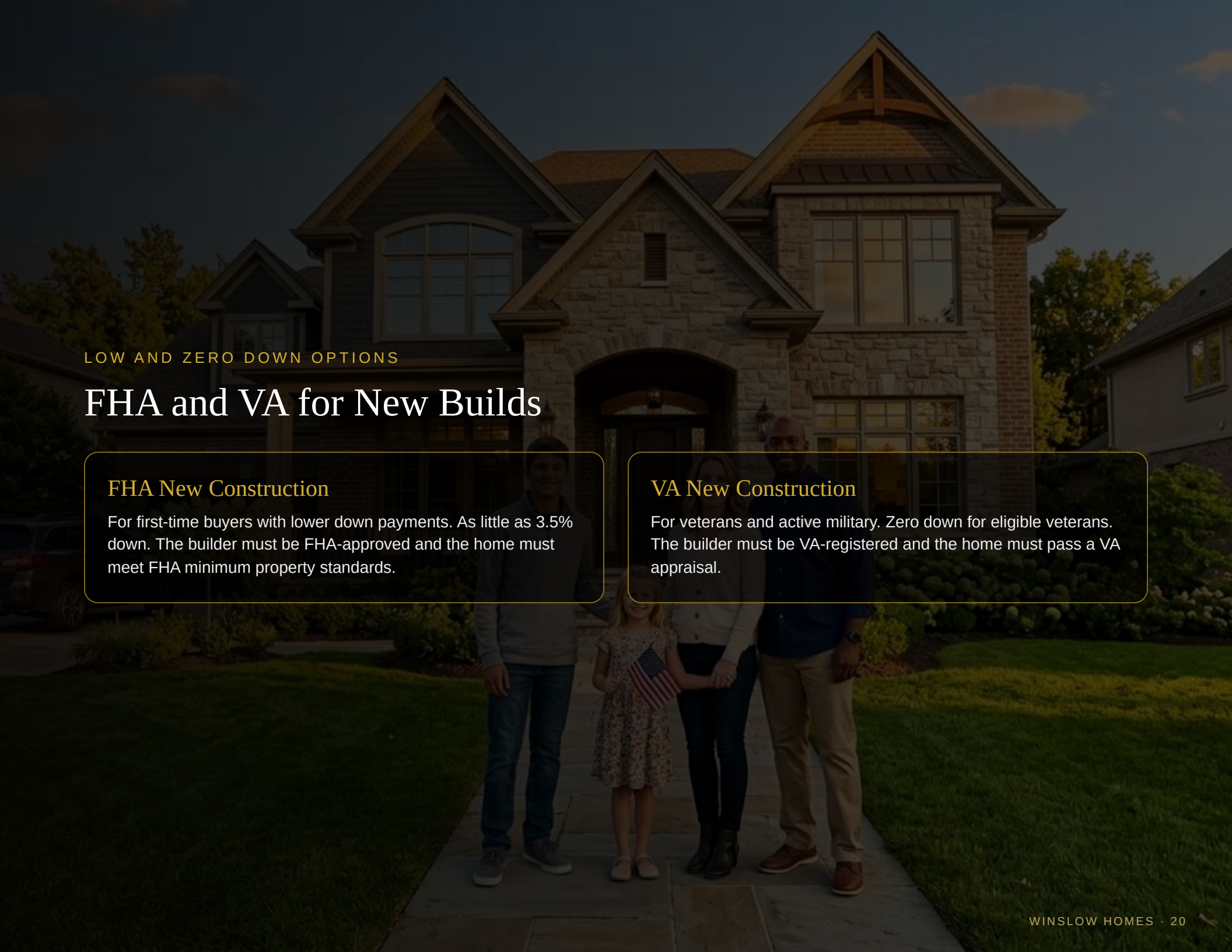
For spec and inventory homes. Lock your rate near completion and close like a resale. FHA, VA and conventional available.

Construction-to-Permanent

For custom builds. One loan converts to a permanent mortgage at completion. One closing, one set of fees, interest-only during construction.

Extended Rate Lock

For semi-custom 4 to 8 month builds. Lock 6 to 12 months against rate increases. Initial rate sometimes slightly higher.



LOW AND ZERO DOWN OPTIONS

FHA and VA for New Builds

FHA New Construction

For first-time buyers with lower down payments. As little as 3.5% down. The builder must be FHA-approved and the home must meet FHA minimum property standards.

VA New Construction

For veterans and active military. Zero down for eligible veterans. The builder must be VA-registered and the home must pass a VA appraisal.

\$400,000 LOAN, 2-1 TEMPORARY BUYDOWN, 6.8% BASE RATE

Rate Buydown Math

\$2,088

Monthly in year one, at 4.8%

\$2,217

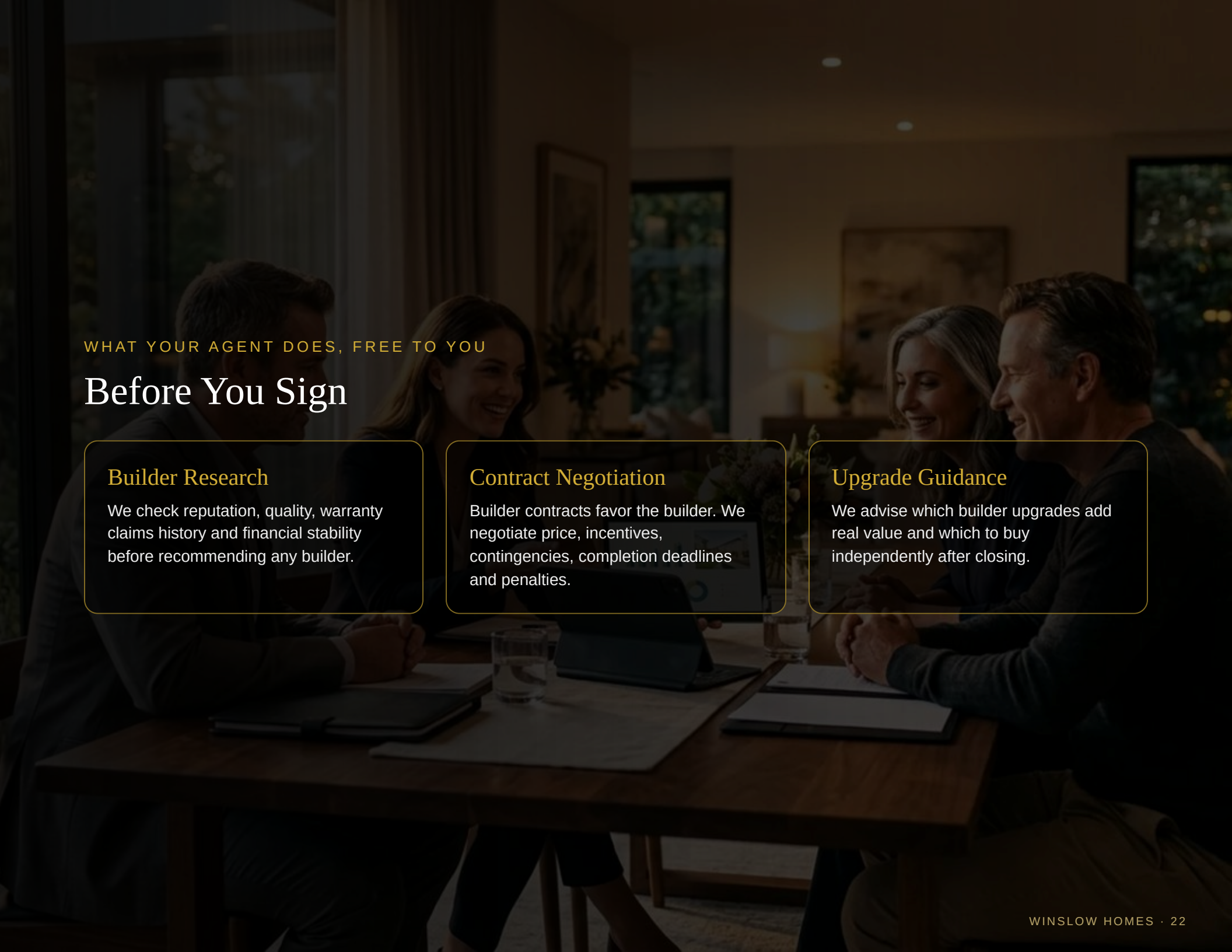
Monthly in year two, at 5.8%

\$2,352

Monthly from year three, at
6.8%

\$6,000

Roughly saved in two years,
paid by the builder



WHAT YOUR AGENT DOES, FREE TO YOU

Before You Sign

Builder Research

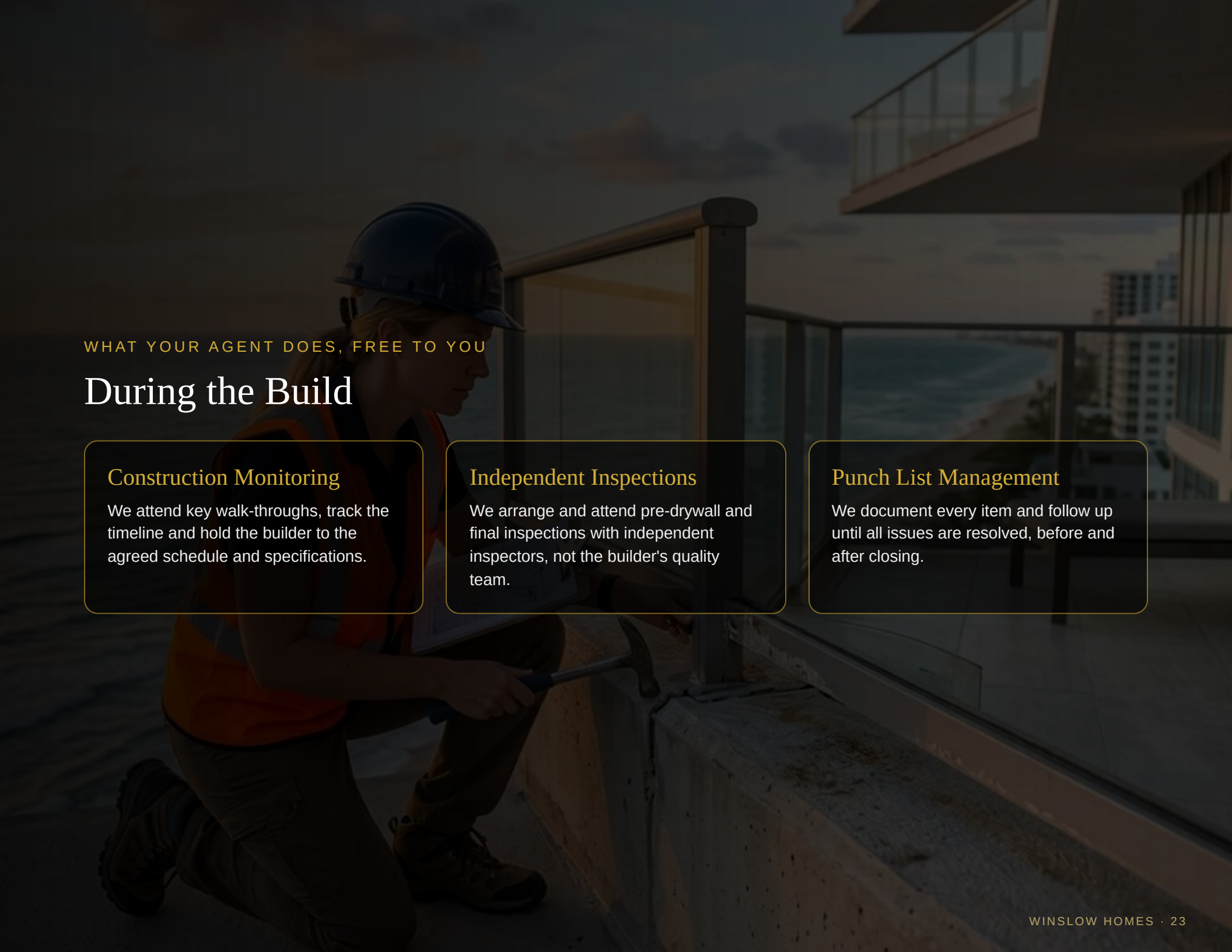
We check reputation, quality, warranty claims history and financial stability before recommending any builder.

Contract Negotiation

Builder contracts favor the builder. We negotiate price, incentives, contingencies, completion deadlines and penalties.

Upgrade Guidance

We advise which builder upgrades add real value and which to buy independently after closing.



WHAT YOUR AGENT DOES, FREE TO YOU

During the Build

Construction Monitoring

We attend key walk-throughs, track the timeline and hold the builder to the agreed schedule and specifications.

Independent Inspections

We arrange and attend pre-drywall and final inspections with independent inspectors, not the builder's quality team.

Punch List Management

We document every item and follow up until all issues are resolved, before and after closing.



YOUR MORTGAGE TEAM

Financing with Ryan and Megan

- ◇ Mortgage Bankers with The Federal Savings Bank.
- ◇ Federally licensed in all 50 states and territories via NMLS.
- ◇ Ryan Winslow NMLS #2426605. Megan Winslow NMLS #2692933. NMLS #478258.
- ◇ Experienced in new construction financing and build timelines.
- ◇ Ask them to compare builder lender offers before you commit.

NEXT STEP

Ready to Build Your Home?

- ◆ Spec home or custom build, our team guides every step.
- ◆ Tour model homes and explore new communities with your own agent.
- ◆ Connect with a Winslow Homes new construction specialist.
- ◆ Call or text (386) 690-5858.
- ◆ Email Broker@WinslowHomesLLC.com or visit winslowhomesllc.com.





Let's Build Your Home

Call or text **386-690-5858**

Broker@WinslowHomesLLC.com

winslowhomesllc.com

Miami, Fort Lauderdale, New Smyrna Beach, Orlando, the Florida Keys and surrounding towns in Florida. Worcester County and Boston in Massachusetts. Rhode Island and Connecticut.

Winslow Homes LLC, 3539 Tuscany Reserve Blvd, New Smyrna Beach, FL 32168. Equal Housing Opportunity. Ryan and Megan Winslow are Mortgage Bankers with The Federal Savings Bank.