FREE GULF COAST REAL ESTATE GUIDE

Building a home in the Pensacola area

A new build starts long before finishes and floor plans. The lot, contract, allowances, financing, insurance, and schedule determine whether the finished home meets your goals and budget.

Inside this guide

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Read online: bryceburch.com/guides/building-a-home-pensacola/

01 / THE DECISION

Decide what the lot must support

Begin with the daily-life map: commute, schools or services relevant to you, utilities, drainage, access, and the type of home you want. Before buying land, investigate zoning, setbacks, easements, flood exposure, soil and drainage, utility availability, and any HOA or architectural rules. The right lot on a map may be expensive or impractical to build on.

Ask qualified local professionals to assess the lot for your intended design. Buildability, permit, and utility answers should be documented before you make an irreversible commitment.

ACTION LIST

- Write down the intended home and site requirements.
- Investigate utilities, drainage, flood exposure, easements, and restrictions.
- Get professional feasibility input before closing on land.

02 / THE DECISION

Compare builder proposals on the same basis

Ask what is included in the base price and what is an allowance or upgrade. Site work, driveway, landscaping, appliances, permits, utility connections, and change orders can create a large gap between an advertised price and the final cost.

Verify the contractor's license and ask for insurance information, references, recent completed projects, warranty terms, and who supervises work. Compare the scope, not only the number at the bottom of the proposal. Put specifications and promises in writing.

ACTION LIST

- Request an itemized scope and allowance list.
- Verify the builder's license through Florida DBPR.
- Speak with recent clients and review warranty terms.

03 / THE DECISION

Protect the budget and schedule

Ask a lender how construction financing, draws, rate changes, and conversion to permanent financing work for your situation. Build a contingency for surprises and temporary housing or carrying costs if completion moves. Review how delays, material substitutions, inspections, and changes are handled in the contract.

Track selections and decisions in one place. A small design change can affect price, timing, and other parts of the home. Before approving one, request the revised cost and schedule in writing.

ACTION LIST

- Budget for contingencies and an extended timeline.
- Understand draw schedules and carrying costs.
- Approve change orders only with written price and timing.

04 / THE DECISION

Plan the final handoff

Before the final payment or closing, review required inspections, punch-list items, warranties, manuals, and how service requests will be handled. Consider an independent inspection at appropriate stages if your contract permits it. Photograph completed work and keep a digital folder of plans, permits, receipts, and warranty documents.

The goal is not only a finished house. It is a home that works on the selected site, with known costs, a clear record of decisions, and a path for resolving issues after move-in.

ACTION LIST

- Confirm inspections and punch-list process.
- Collect warranties, manuals, plans, and permit records.
- Clarify who handles post-closing service requests.

BRING THESE QUESTIONS

Make the next conversation useful.

What is the all-in price of this lot and home?

Which proposal items could change?

How will a delay affect my finances and move?

NOTES

FURTHER READING

Florida DBPR: verify a license: https://www.myfloridalicense.com/wl11.asp?lookup=1&mode=0

CFPB: explore home loan options: https://www.consumerfinance.gov/owning-a-home/

This guide is educational and is not financial, legal, medical, or construction advice. Confirm property-specific facts and consult the relevant licensed professional before committing.

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