BUYER GUIDE · OCALA & MARION COUNTY

The Ocala New Construction Buyers Guide

How to buy a brand new home in Marion County the smart way, and how Marion Oaks, Calesa Township, and Melody Preserve actually compare.

FREE GUIDE

Cristian Gonzalez

I don't just find homes, I engineer your wealth.

REALTOR · EXP REALTY · OCALA, FLORIDA · SEARCHOCALAHOMES.COM

New construction is one of the strongest plays in Ocala right now. Builder concessions, warranties, energy efficiency, and lower insurance on newer roofs can stack in your favor. But every community is priced, structured, and financed differently, and the person in the model home works for the builder. Here is how to buy well.

START HERE

The one rule that saves buyers the most

The onsite sales rep is paid by the builder to protect the builder. Your job is to have someone on your side. Bringing your own agent generally costs you nothing and gives you independent help on price, terms, lot selection, and comparing incentives. The catch: most builders require you to register your agent on your **first visit**. Bring your agent from the very first tour.

THE COMMUNITIES

Three options, compared

Pricing and incentives change constantly. Treat every figure as a reference and confirm current numbers with the builder.

Marion Oaks · SW Ocala, 34473

One of the largest, most active new construction areas. A mix of community builds and spot lots means strong entry pricing and choice. **Best for:** first-time buyers, VA buyers, investors, fast closings. **Builders:** D.R. Horton (incl. Express), LGI, Adams Homes, K. Hovnanian (Aspire), Maronda, Ryan Homes. **Range:** roughly low $200s to low $300s. **Fees:** many lots have no HOA; verify HOA and any CDD by section.

Calesa Township · SW Ocala, 34476

Master-planned, all ages, by Colen Built (the family developer behind On Top of the World). The amenity play: extensive trails, community pools, soccer fields, basketball courts, dog park, yoga pavilions, plus Circle Square Commons access. HOA around $130/month. Hero credit for military, teachers, and first responders. Confirm current pricing and incentives.

Melody Preserve · 55+, near On Top of the World

A newer 55 plus community, also Colen Built. Around 230 single-family homes and roughly six floor plans. Low HOA around $55/month. Amenities: pickleball, walking trail, two dog parks, mail kiosk. Ask for the disclosure on any special assessment that raises the effective tax rate.

MONEY MECHANICS

HOA, CDD, and the preferred lender

HOA vs CDD. An HOA fee funds amenities and upkeep. A CDD assessment repays the community's infrastructure bonds and appears on your annual property tax bill. A community can have one, both, or neither. Always request both disclosures and add them to your true monthly cost.

Builder incentives. Closing credits, rate buydowns, and design dollars are real money, but the best incentives are usually tied to the builder's preferred lender. Compare the full cost (rate plus fees minus incentive) against an independent lender or a VA loan before you commit.

> **ASK EVERY BUILDER**
>
> What is the total monthly cost including HOA, CDD, taxes, and insurance? What is the full incentive with your lender versus my own? And what is the estimated tax rate on this exact address?

PROTECT YOURSELF

Yes, you still inspect a new home

New does not mean flawless. Schedule independent inspections at three points:

- **Pre-drywall**, while framing, wiring, and plumbing are visible
- **Final walkthrough**, to build the punch list before you sign
- **Around eleven months**, before the first-year warranty expires

Read exactly what the builder warranty covers and hold them to the punch list before closing, not after.

NEXT STEP

Let's talk about your move

I track live pricing, incentives, and lot availability across Ocala's active builders, and I represent you, not the builder.

DM **BUILD** to @gonzalez.realtor on Instagram, or visit searchocalahomes.com