

New vs Resale: Carrying Cost Worksheet

The purchase price is only the start. Fill in the real monthly and yearly costs side by side so you compare homes on what they actually cost to own.

Cost factor	New Construction	Resale
Purchase price		
Estimated property taxes (yr)		
CDD fee (yr, if any)		
HOA dues (yr)		
Homeowners insurance (yr)		
Flood insurance (yr, if any)		
Lawn / landscaping (yr)		
Window treatments, fence, sod (new builds often need these)		
Appliances / fridge included? (cost if not)		
Immediate repairs or updates		
Roof age / AC age (resale risk)		
Builder warranty (new) or inspection findings (resale)		
Other		
Estimated total monthly cost		

WHAT TO WATCH

New construction: property taxes reset higher after the sale (they are often advertised on the old, lower assessment), lot premiums add up, CDD fees are common, and build timelines can run months. Budget for window treatments, landscaping, and a fence, which are rarely included.

Resale: check the age of the roof and AC, since both are expensive and affect insurance. Older homes may need updates but often include mature landscaping, appliances, and window treatments, and they usually have lower or no CDD fees.

Ready for straight answers? Send us two homes you are weighing and we will help you fill this in with real local numbers. Call or text **941.867.8667** or visit **theagntgroup.com**. The AGNT Group helps buyers and sellers across Sarasota and Manatee counties.