MODERNHORIZONHOMES

THE BUILD SMART UPGRADE GUIDE



About Us



Hello, we are Lauren and Michael Borgen, a passionate and dynamic real estate duo proudly serving the Treasure Coast of Florida.

Real estate has always been more than just a career for us—it's a calling. We thrive on connecting with people, understanding their unique needs, and guiding them through one of the most significant decisions of their lives. Whether it's finding the perfect new construction home, assisting with a seamless sale, or working with custom builders, we take pride in offering exceptional service and ensuring our clients feel confident and supported every step of the way.

Together, as Modern Horizon Homes and brokered by Real Broker, LLC, we are backed by a forward-thinking and innovative brokerage. Real, LLC provides us access to cutting-edge technology, ongoing education, and a community of driven professionals, all of which enhance our ability to provide exceptional service in today's fast-paced and competitive market.

Specializing in new construction homes, we offer clients insights into the latest trends, builder options, and financing opportunities. From finding the right lot to working with builders to ensure a smooth and successful build, we're here to guide you every step of the way when it comes to new construction. What sets us apart is our commitment to educating our clients, empowering them to make informed decisions, and ensure
ring they feel confident throughout the real estate process.

In our downtime, we enjoy spending time with our mini Goldendoodle, Whiskey, who brings so much joy and energy to our lives. We also love cruising to beautiful destinations, indulging in retail therapy, and exploring the vibrant communities of the Treasure Coast.

If you're looking for reliable, knowledgeable, and approachable real estate professionals who truly love what they do, we'd be honored to assist you. Let's work together to make your real estate dreams a reality!

"I believe in going above and beyond to provide top tier service & and exceptional client experience."



Welcome to Your Build

Building a brand-new home is exciting, and the design studio appointment is where many of the biggest decisions happen, often in a single afternoon. This guide shares the same advice we give our own clients, including:

- Choosing the right lot for your lifestyle, views and future resale
- What to lock in before the drywall goes up, so you don't regret it later
- Hidden gems most buyers never think to add
- Which upgrades tend to pay you back when it's time to sell
- Which upgrades are mostly personal style
- Where you can often save by waiting until after closing
- Questions to ask at your design studio appointment

The simple rule we use: if it lives inside the walls, the slab, the ceiling or the roofline, decide it now. If it sits on the surface, it can usually wait.



Before You Begin

The recommendations in this guide are the personal opinions of Lauren & Michael Borgen, based on our own experience helping buyers through the new construction process. They are not professional advice from a builder, contractor, appraiser, lender, attorney or financial advisor.

- Every builder and community is different. Standard features, options and pricing vary by community, floor plan and budget, and they change often.
- Always verify current pricing, what is included and selection deadlines directly with your builder's design studio before making a decision.
- Future resale value depends on market conditions and is never guaranteed.
- Work done after closing may require HOA approval, permits and licensed contractors, and could affect parts of your builder warranty.

Start With the Right Lot

You can change almost every finish later. You can never change your lot.



SUN AND ORIENTATION:

West-facing backyards get sunset views but strong afternoon sun on the lanai. East and north stay shadier for evenings outside. South keeps a pool warmer. Pick the direction that fits how you live.

VIEWS AND PRIVACY:

Water, preserve and golf views are top requests. Ask if the land behind you is protected and how lake levels change. Corner lots trade privacy for size; cul-de-sacs are quieter.



LOCATION IN THE COMMUNITY:

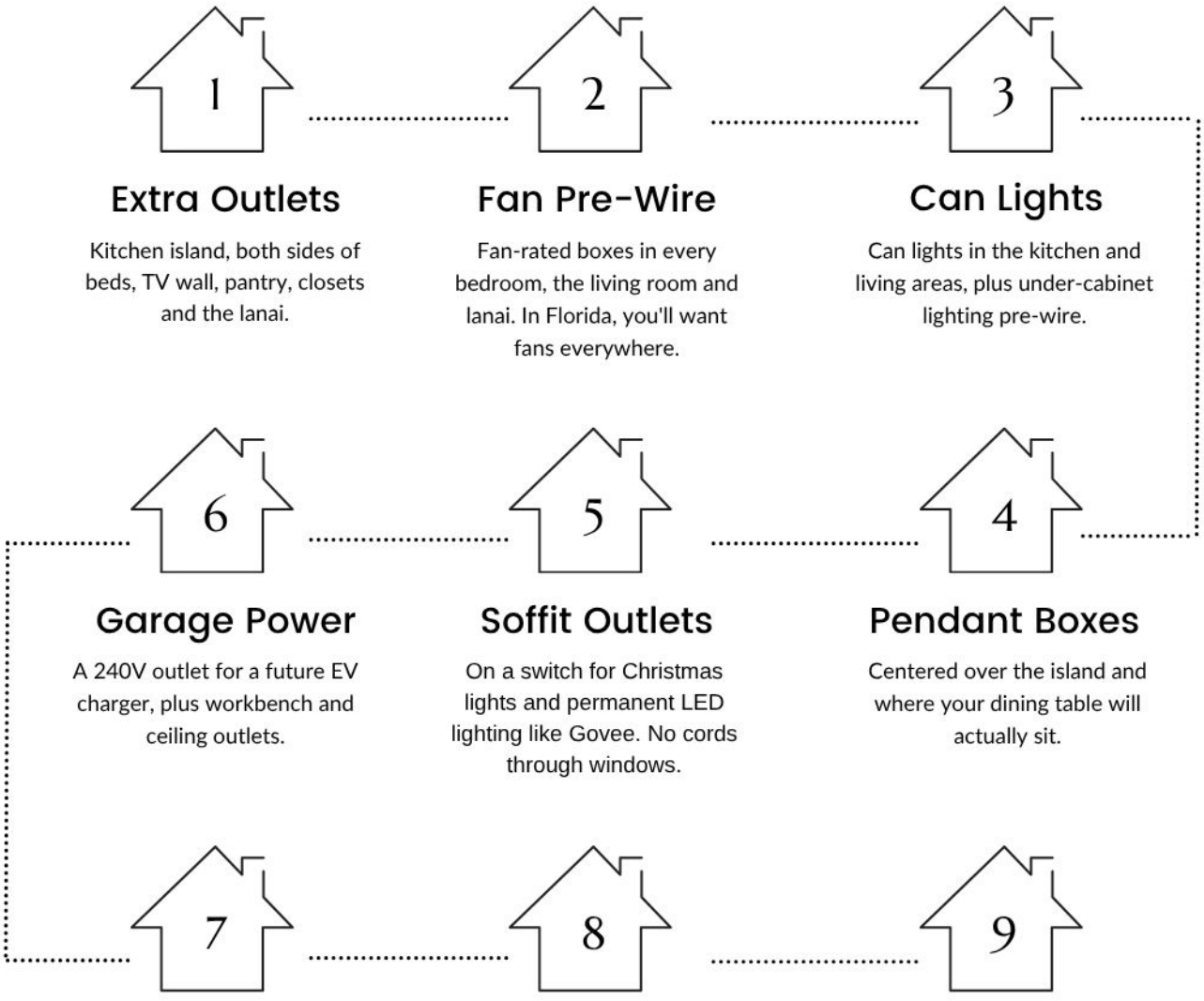
Check distance to the clubhouse and main roads, what is planned behind you, and transformer boxes or mailbox kiosks near the lot.

SIZE, DRAINAGE AND PREMIUMS:

Confirm room for a pool, easements and flood zone. Premium lots tend to hold their appeal at resale. Visit morning, afternoon and evening.

Don't Skip These

These are the items buyers most often wish they had added. They are inexpensive while the walls are open, and messy, costly or sometimes impossible to add after the drywall goes up.





Wire It Now

Technology and Low Voltage

Cat6 to the office and each TV, a ceiling drop for a Wi-Fi access point, TV wall conduit to hide cords, and speaker wire for the living room and lanai.

Security and Smart Home

Pre-wire the doorbell camera, exterior camera spots and alarm contacts, and ask for a C-wire at the thermostat. Running cable now doesn't commit you to installing anything.

Plumbing and Gas

Gas stubs for a range, grill or tankless water heater, a summer kitchen rough-in on the lanai, a water softener loop, and extra hose bibs around the home.

Structure and Outdoor Living

An extended or covered lanai, a larger walk-in shower, a garage extension or golf cart garage, and planning for a future pool. Ask exactly where gutters are included.

Pro Tip: Document Everything

Visit at the pre-drywall stage and take photos and video of every wall before it closes, so you always know where wires, pipes and blocking are. Many buyers also hire an independent pre-drywall inspector.

Hidden Gems to Add



WHAT IS A HIDDEN GEM?

Small, often inexpensive details most buyers never think to ask for, the kind that make people say "I wish I had known." Not every builder offers every item, so ask what is available in your community.

POWER AND LIGHTING:

- **Vanity Drawer Outlet**

Power for a toothbrush or hair tools, so counters stay clear.

- **Charging Drawer**

A hidden kitchen drawer outlet for phones and tablets.

- **Switched Tree Outlet**

Turn the Christmas tree or a lamp on from a wall switch.

- **Garage Freezer Circuit**

A dedicated circuit so a tripped outlet never spoils food.

- **Door-Activated Lights**

Pantry and closet lights that turn on when the door opens.

PLUMBING, BATH AND GARAGE:

- **Hot Water Recirculation**

Hot water fast, even at the far end of the house.

- **Smart Shower Valve Spot**

Place it by the entry so you never step under cold water.

- **Humidity-Sensing Fans**

Bathroom fans that turn on by themselves. A Florida must.

- **Utility Sink**

In the laundry or garage for pets, plants and messy projects.

- **Garage Mini-Split Pre-Wire**

Turn the garage into a cool gym, workshop or hobby space.

More Hidden Gems

FLORIDA STORM PREP

- A whole-house surge protector at the panel. Florida has a lot of lightning.
- Impact-rated garage and front doors, if not already standard.
- Storm shutter anchors for any openings that aren't impact-rated.
- Better attic insulation and a radiant barrier for summer bills.



BATH, LAUNDRY AND GARAGE

- Comfort-height toilets and taller vanities.
- Shower niches where you'll use them, plus a bench and handheld wand.
- Wider 36" doorways and grab bar blocking for aging in place.
- Recessed dryer vent and washer boxes.
- A hot and cold hose bib in the garage.
- Leak pans and sensors under the washer and water heater.
- An insulated garage door with a battery-backup opener.

OUTDOOR LIVING AND THE FUTURE

- Conduit sleeves under the driveway and walkways before pavers go in.
- Lanai ceiling blocking for a swing or hammock chair.
- An outlet on the lanai ceiling for a heater or TV.
- Extra pavers before the screen enclosure goes up.
- Solar-ready conduit from the attic to the panel.
- A built-in pet door if you have dogs or cats.

Not every builder offers every item, so ask what is available in your community.

Upgrades That Add Resale Value

01.

Space and Structure

- An extra bedroom, den, bonus room or larger garage adds usable space, and space is what buyers compare first.
- A water or preserve view or no rear neighbors can matter more than any finish.

02.

Kitchen and Primary Bath

- Taller cabinets, a larger island and a clean mid-level quartz appeal to the most buyers.
- A walk-in shower and double vanities rank high, especially in 55+ communities.

03.

Florida Living and Systems

- Covered lanais, summer kitchens and pools sell in Florida.
- Hard-surface flooring, ceiling fans in every room, efficient AC and storm readiness lower bills and build buyer confidence.



Adds Value or Personal Style?

COMMON UPGRADES	VALUE	STYLE
Extra Bedroom, Den or Bonus Room	✓	
Designer Light Fixtures		✓
Extended or Covered Lanai	✓	
Hard-Surface Flooring in Living Areas	✓	
Kitchen Layout and Cabinets	✓	
Primary Bathroom Upgrades	✓	✓
Ceiling Fans in Every Room	✓	
Bold Accent Tile and Backsplash		✓
Efficient AC and Insulation	✓	
Top-Tier Finishes in Secondary Baths		✓
Premium Lot or View	✓	
Luxury Appliance Packages		✓

Future buyers pay for space, function and systems more than high-end finishes. Style upgrades can make your home feel beautiful and uniquely yours, so choose them because you love them, not because you expect the money back. Tip: spend your design money in the kitchen and primary bathroom. You don't need top-level cabinets in the laundry room or secondary baths unless you want them.

Often Cheaper After Closing

Studio pricing includes the builder's labor, overhead and margin, so surface items can cost less through outside companies after you close.

BLINDS AND SHUTTERS

Blinds and plantation shutters usually aren't included, and outside companies offer more choices. Order early so they're ready soon after closing.

FIXTURES AND PAINT

Light fixtures, fans, paint, backsplash, hardware and faucets are easy swaps later, as long as the wiring, boxes and outlets are in place.

GARAGE AND CLOSETS

Epoxy garage floors, storage and custom closet systems are common post-closing projects. Add the outlets and wall blocking now so they're easy later.

Just because it can wait doesn't mean it has to. Convenience has real value:

1. Move right in with everything finished:

No contractors, dust or scheduling in your new home. Especially helpful if you are relocating from out of state.

2. Weigh the financing trade-off:

Studio upgrades are spread over your mortgage, with interest. Post-closing projects are paid up front.

3. Flooring is a judgment call:

It can save money later, but it means delaying your move or emptying rooms. If you replace it, do it before furniture arrives.

Your Design Studio Visit

The design studio appointment moves fast, and many selections are final once your deadline passes.

Set a firm budget, rank your must-haves, and bring this list with you. We are happy to review your selections with you before your appointment.





QUESTIONS TO ASK YOUR DESIGN STUDIO

1. **What is standard, and can I see a model with standard selections?**
2. **Which options are structural and which are finishes?**
3. **What does each added outlet, fan pre-wire and light cost?**
4. **Are impact windows and doors standard? Where are gutters?**
5. **What incentives apply, and can credits go toward closing costs?**

Tip: get outside quotes for items like blinds, closet systems and backsplash before your appointment, so you can compare real numbers instead of guesses. If the builder is offering design studio credit, using it in the studio may beat paying cash later. Remember that studio upgrades are spread over your mortgage, with interest, while post-closing projects are paid up front.

More Studio Questions

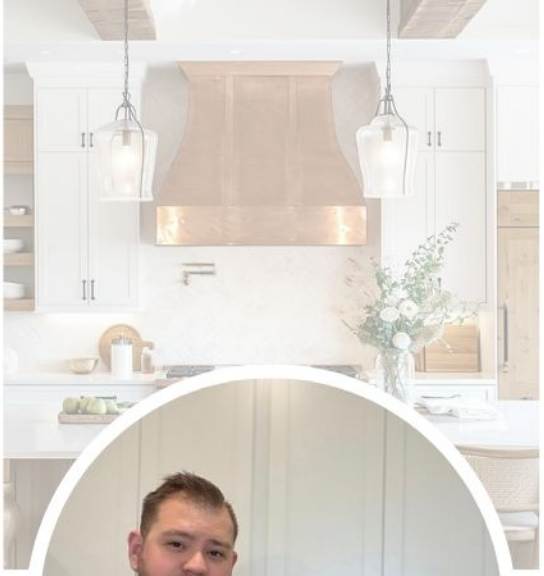
Your selections shape your budget, your timeline and your home's future resale. These questions help you avoid surprises after the contract is signed.

DEADLINES, DEPOSITS AND CHANGES

1. **How much is due for options up front? Is it refundable?**
2. **When is my selection deadline, and what do changes cost?**
3. **Will special-order items affect my completion date?**
4. **Can I visit at pre-drywall, and bring my own installer or inspector?**
5. **How do outside contractors after closing affect my warranty and HOA approval?**











We hope this guide helps you build a home you love, and one that pays you back when it's time to sell. Whether you are choosing a lot, prepping for your design studio appointment or walking your home before drywall, we are here to guide you every step of the way.

Important: bring us with you, or have us register you, on your very first visit to any new construction community. Many builders require your agent to be registered at that first visit in order to represent you, and our representation never costs you a thing.

Call or text 772-877-7722, email modernhorizonhomes@gmail.com, or book an intro call at calendly.com/modernhorizonhomes/book-an-intro-call. Let's build something great together!

Lauren & Michael Borgen

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