

Your home. Your financing options.

Cove | Harbour | Vanguard / Lehigh Acres & Lee County

Build one of our models on your lot or explore a lot purchase with your build. Start with a lender review to understand your total budget and cash needed before paying for preconstruction.

FINANCING ROUTE	HOW IT MAY FIT YOUR PROJECT
Construction-to-permanent	Finance construction in your name, with funds released through draws, then transition to a mortgage. Ask about one-close and two-close options, including conventional bank or credit-union programs.
FHA construction-to-permanent	An option for eligible primary-home borrowers through participating lenders. Can cover building on land you own or purchase. Down payment, mortgage insurance and lender requirements apply.
VA construction financing	Eligible veterans, service members and certain surviving spouses may qualify without a down payment. Construction lender availability, entitlement and closing expenses must be checked.
USDA construction financing	May offer no down payment for eligible households and qualifying rural properties. The lender must check the specific address, income eligibility and construction program availability.
Land equity or other assets	Eligible equity in land you own may help meet the required contribution. Other possible sources include savings, documented eligible gifts, or equity from another property. Any new debt must be reviewed by the lender.
Purchase one of our spec homes	Choose a home we are building and obtain a purchase mortgage when it is ready to close. Conventional, FHA, VA or USDA options depend on borrower, property and lender eligibility.

How we help

We help assemble the plans, specifications, construction budget and schedule for lender review, and coordinate builder documentation and construction draws. Ask your lender about eligible land equity, assistance programs, permitted closing-cost credits and whether preconstruction payments can count toward your required investment.

Preconstruction: \$5,000

\$2,500 at signing and \$2,500 when we deliver the completed budget and proposal. Includes lot/document review, standard-model and finish review, preliminary site-work coordination, and a detailed proposal. Surveys, testing, engineering, permits and plan modifications are separately approved expenses.

\$2,500 construction credit: Sign the construction contract within 60 days after delivery of your completed proposal to receive a \$2,500 credit toward the builder fee. Written agreements govern the scope, payments and credit.

Your first step

Have a participating lender review your income, credit, debts, available cash and lot ownership. Request a written estimate of the down payment, closing costs, construction-period payments and reserves. **\$5,000 is the preconstruction fee, not a promise of sufficient funds to build.**

Financing is provided by independent lenders, subject to approval, appraisal and program availability. No loan approval, interest rate or cash-to-close amount is guaranteed. You may choose your lender. Program rules can change. Prepared October 22, 2026.

Program information: HUD construction-to-permanent | VA purchase/build loans | USDA housing programs