

Affordable Florida: Your Guide to New Construction Communities in Florida

Alex Hemphill

Internet Sales Coordinator,
Lennar SW Florida Division

Garry Walmsley

Sr. Global Real Estate Advisor,
The FUNK Collection, Brokered by eXp Realty, LLC



Today's Facilitator



ALAIN FORGET

Head of Business Development

Alain has been working for RBC for over 45 years, holding various business and sales leadership roles in Canada, the Caribbean and the U.S. He is passionate about helping Canadians purchase U.S. homes and works closely with consumers, real estate professionals and other strategic partners to provide education and opportunity to Canadian buyers in the U.S. Alain acts as spokesperson for the media and at real estate conferences as a subject matter expert. He is also a licensed real estate agent in Florida with CIPS Designation (Certified International Property Specialist) and holds a degree in Finance & Management.

Register Questions

Please use the *Chat* bar to submit your questions in writing during the live presentation

*Note, this webinar is being recorded, and the presentation will be made available on our virtual advice event landing page at **rbcbank.com/vae**.*



ESCAPE TO PARADISE

LENNAR®



ALEX HEMPHILL

I have personally been with the Lennar for the last 9 years and have been in both on-site sales as well as my current role, Internet Sales Consultant. This means I am not tied down to one location – I can help provide details, inventory, and exceptional guidance on all 41 of our communities we're currently building in in Southwest Florida. I personally live in the greater Sarasota area and have for the last 11 years, so I have firsthand experience about day-to-day necessities, lifestyle, and amenities the area has to offer.

I launched my real estate career in 2015 and have worked with multiple new construction builders ever since, so my knowledge on the process, materials, & guidelines are deeply rooted. My reputation amongst my peers is well respected and highly favored. My team and I work hard to keep ahead of the curve, combining luxury and affordable home building with the latest technology and state of the art amenities, both in the home and in the communities.

I've spent nearly a decade excelling in the competitive landscape of the greater Fort Myers and Sarasota real estate markets and have worked behind the scenes with hundreds of other real estate agents. My secret sauce, and the reason for so many great reviews, is my directness, transparency, and always making everyone feel like a close friend. This ability is both a natural instinct as well as dedicated commitment to advanced & ongoing training and education in the new construction real estate market.

LENNAR®





PLAY



RELAX



GOLF

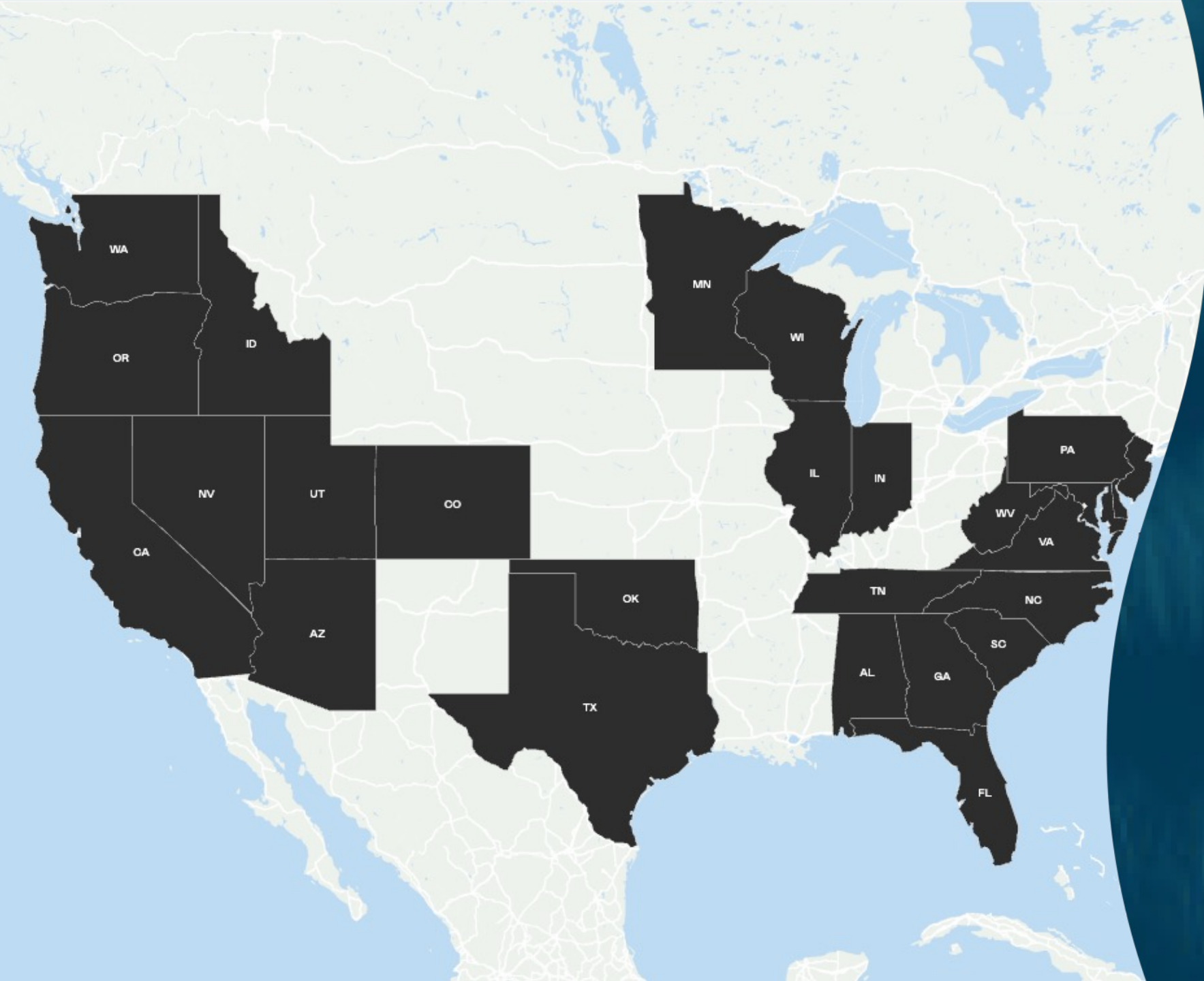


ABOUT LENNAR

One of the leading homebuilders in the U.S.

Delivered more than 1 million
homes since 1954

LENNAR®



ABOUT LENNAR

Lennar builds homes in 26 states and
more than 70+ markets across the nation

Options for every stage of life from
first-time homebuyers to move-up
buyers and active adults

LENNAR®

WHY LENNAR

Lennar's key values are
Quality, Value and Integrity

Lennar is also known for their Everything's
Included® program, which includes popular
features and upgrades into every new home
they build at no additional cost

Lennar also offers mortgage, title and of
course, home services all under one roof for a
truly simplified homebuying experience

LENNAR





LENNAR SOUTHWEST FLORIDA

More than 65 new home neighborhoods across

SW Florida's most desirable cities, from
Sarasota to the Naples and Ave Maria areas

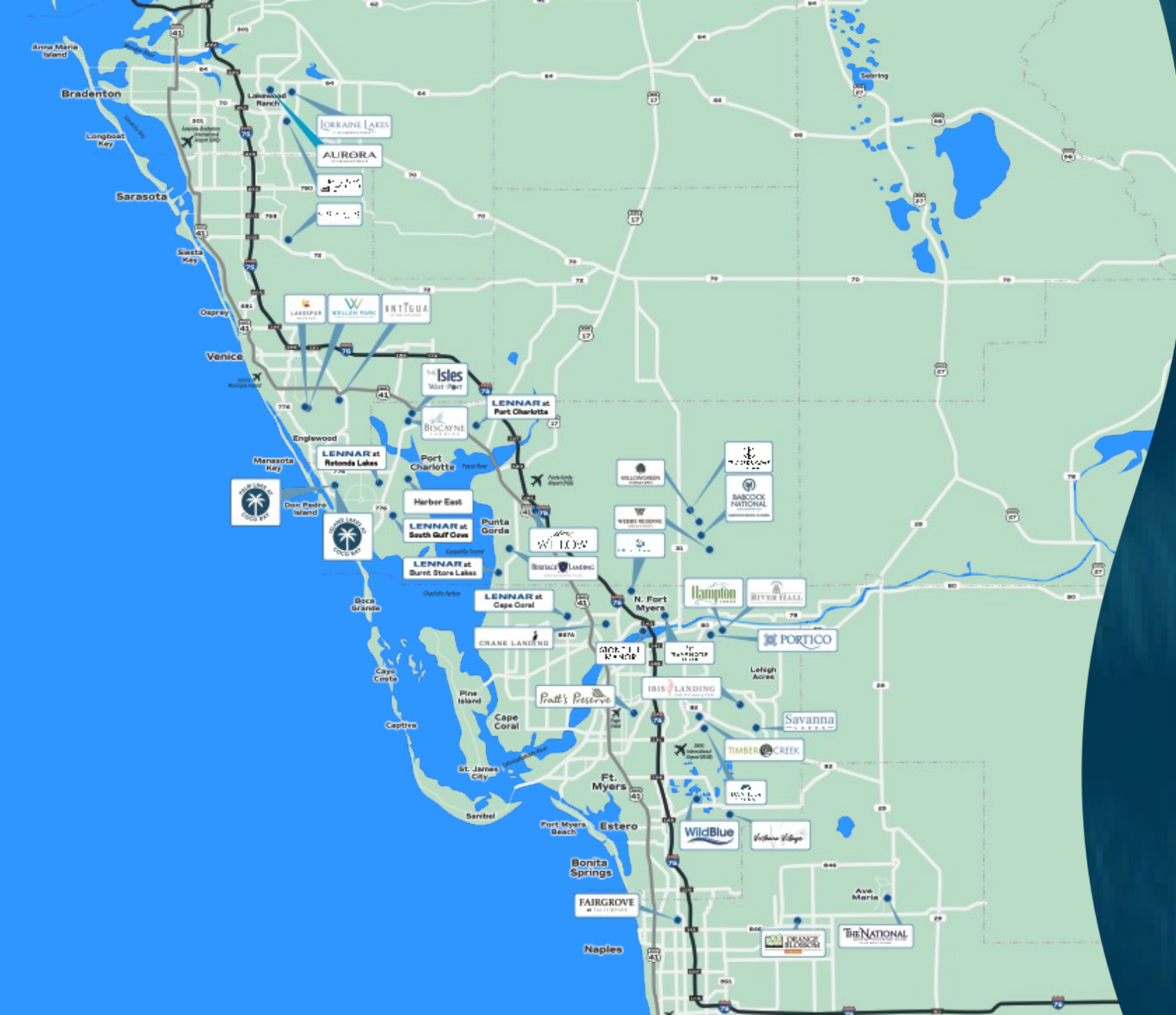
Discover options for every type of buyer with
prices that start from the high \$200s to luxury
homes in the \$1 Millions

LENNAR®

SOUTHWEST FLORIDA

In Southwest Florida, there are numerous communities to explore, and Lennar offers options to suit every lifestyle preference. Our experienced real estate team is here to help you navigate the entire process every step of the way.

LENNAR



SOMETHING FOR EVERYONE



SOMETHING FOR EVERYONE



LENNAR

SOMETHING FOR EVERYONE



LENNAR

SOMETHING FOR EVERYONE



LENNAR

SOMETHING FOR EVERYONE



LENNAR

SOMETHING FOR EVERYONE



LENNAR

FINDING THE RIGHT HOME FOR YOU

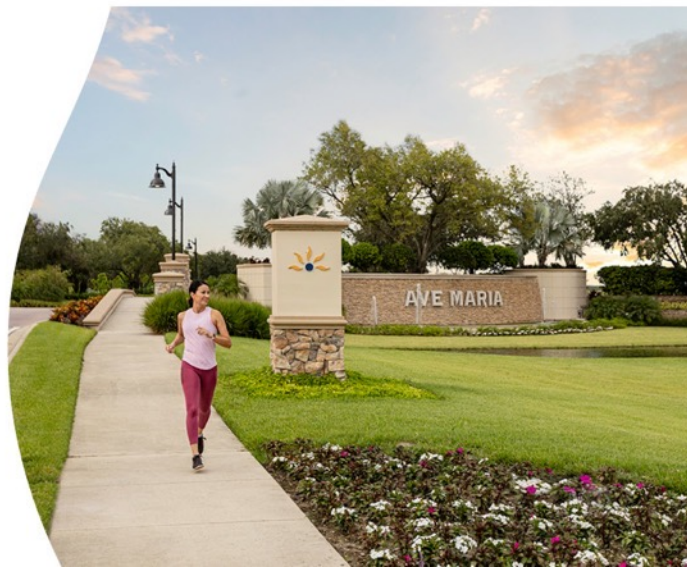
Variety of product types: **Single-family, coach homes, villas, townhomes, condos**

Ideal for seasonal use or year-round sunshine

Homes range from **1,200 to 5,600** square feet, 2 - 6 bedrooms; 2 - 4 bathrooms

Communities are set **near pristine, white sand beaches on the Gulf of Mexico**

Convenience to downtown areas, recreation and highways for commuting



LENNAR

FINDING THE RIGHT HOME FOR YOU



The Lakeside in National Golf & Country Club
From the high \$700s in Ave Maria, FL



The Venice in River Hall Country Club
From the high \$400s in Alva, FL



The Arrowhead in Heritage Landing
From the high \$300s in Punta Gorda, FL



The Birkdale in Ibis Landing Country Club
From the mid \$200s in Lehigh Acres



The Caviano in Talis Park Fairgroves
From the high \$900s in Naples, FL



The Princeton II in River Hall Country Club
From the mid \$500s in Alva, FL

FINDING THE RIGHT HOME FOR YOU



LENNAR

FINDING THE RIGHT HOME FOR YOU



LENNAR

FINDING THE RIGHT HOME FOR YOU



LENNAR

WHERE PARADISE STARTS AT TEE TIME



LENNAR®

WHERE PARADISE STARTS AT TEE TIME



LENNAR®

WHERE PARADISE STARTS AT TEE TIME



LENNAR

WHERE PARADISE STARTS AT TEE TIME



Golf communities with **championship golf courses** designed by **renowned architects**

Country club communities

Resort-style communities with
top-notch amenities

Bundled Golf & Social Membership available





FLORIDA LOOKS GOOD ON YOU

FLY & TRY

Exclusively Available at:



THE NATIONAL
GOLF & COUNTRY CLUB
AT AVE MARIA, FLORIDA



HERITAGE
LANDING
GOLF & COUNTRY CLUB



WELLEN PARK
GOLF & COUNTRY CLUB

ENJOY A 3-DAY &
2-NIGHT STAY FOR ~~\$299~~ **\$150***

**SPECIAL reduced rate if you book by June 20th*

LENNAR®

FLY & TRY ITINERARY



LENNAR®

From the moment you arrive, you'll get acquainted with your team, who will show you all the best of living at one of our golf communities! With a lifestyle this exciting, we guarantee you won't want to leave!

1ST DAY

Arrival & Discovery

When you first arrive, you'll have a meet and greet with a New Home Consultant who will get you acquainted with the community and show you where you'll be staying!

Once you've settled in, a New Home Consultant will take you on a tour of the community

Spend some time relaxing or enjoy exploring the community and planned amenities.

Optional delightful dinner at the clubhouse for two (\$50/per person. Value not included in the \$299 figure. Gratuity not included.)

FLY & TRY ITINERARY



2ND DAY Exploration

You'll have a private consultation at the Welcome Home Center with a New Home Consultant, who will answer any questions you may have about the homes and the community.

Enjoy exclusive access to our amenities and club activities.

You can also participate in the following exciting experiences:

Private Pickle Ball, or Private Tennis Lesson
(two passes included)

One 18-hole Round of Golf for two
(cart fees & restrictions may apply)

3RD DAY Departure

Checkout is at 11 am — we can't wait to have you back!



LENNAR

THANK YOU

Please contact us to learn more and
find your new home in SW Florida.

Alex Hemphill

Internet Sales Consultant – Lennar SWFL

Alex.Hemphill@Lennar.com

239-470-1680 (cell)

239-208-6408 (office direct)

LENNAR







Garry "GW" Walmsley



GARRY WALMSLEY

Senior Advisor - The FUNK Collection, Brokered by eXp Realty, LLC

✉ garry@buyorlandovillas.com 🌐 buyorlandovillas.com

📞 U.S.: +1 (407) 923-2134 🏠 422 Main Street, Suite #1

📞 U.K.: +44 (0) 1932-911007 📍 Windermere, FL 34786

📷 @thegarrywalmsley

🌐 Garry Walmsley

📺 Garry Walmsley

📺 The Garry Walmsley

Garry embodies the perfect blend of British personality and American drive, a combination that not only sets him apart but also deeply enriches his professional engagements. His distinctive background after two decades in this niche industry, coupled with a fervent dedication to customer service, renders him an indispensable asset for anyone exploring lifestyle or investment-grade assets, including resort and Airbnb opportunities throughout Central Florida, including the #1 vacation destination in North America - Orlando, FL..

With a profound understanding of the Airbnb and hospitality industries and an acute awareness of client requirements, Garry offers unparalleled service. His ability to consistently exceed client expectations comes from not just his knowledge, but from his heart—his commitment to genuinely understanding and fulfilling the needs of those he serves. Renowned for his capacity to forge and sustain robust client relationships, Garry has crafted a successful career largely predicated on referrals and recurring business.

His approachable yet professional demeanor makes him the preferred consultant for individuals and corporate entities alike. Garry's alliances with premier Airbnb hospitality and management entities enable him to provide bespoke, white-glove service. Whether it's facilitating the purchase or sale of golf-centric properties, or navigating the complexities of resort and Airbnb-style real estate, Garry is unwavering in his commitment to delivering stellar service and ensuring that his clients' objectives are not just met, but exceeded.

Furthermore, his tailored services extend globally, particularly providing foreign nationals, with a primary focus on those who reside in Canada and the United Kingdom, with an entry into his expansive network of professional relationships and vetted resources. Garry's dedication to excellence, bolstered by years of experience in this specialized market, is profoundly appreciated by his clientele, underscoring his reputation as a highly valued expert in his field and an indispensable asset for many.

Canadians have been consistently the #1 Foreign Buyer and Seller of Real Estate in the United States across 10 of the last 15 years.

Canada By The Numbers Since 2007

\$163.6B

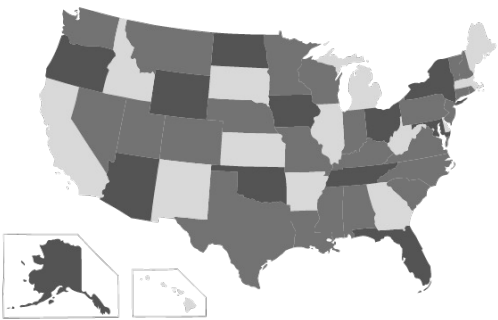
Since 2007, Canadians have purchased \$163.6 BN of U.S. Real Estate making Canadians the #1 Foreign National purchaser in dollar volume within the United States.

Source: 2023 Profile of International Transactions in U.S.
Residential Real Estate April 2022–March 2023.

467,000

Since 2007, Canadians have purchased 467,000 properties, making Canadians the #1 Foreign National purchaser of real estate units within the United States.

Source: 2023 Profile of International Transactions in U.S.
Residential Real Estate April 2022–March 2023.



Up-To-Date - The Latest U.S. Data

\$6.6B

**Volume Residential
Real Estate**

Source: 2023 Profile of International Transactions in U.S.
Residential Real Estate April 2022–March 2023.

8500

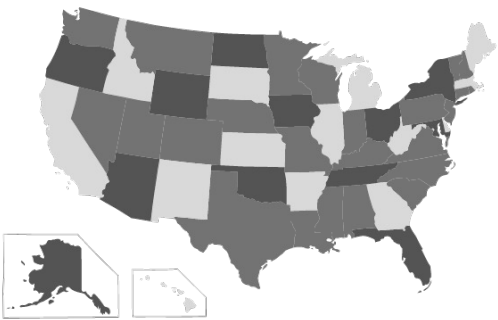
**Units Purchased
4/2022 - 3/2023**

Source: 2023 Profile of International Transactions in U.S.
Residential Real Estate April 2022–March 2023.

10%

**Of All Foreign
National Purchases**

Source: 2023 Profile of International Transactions in U.S.
Residential Real Estate April 2022–March 2023.



23%

Florida remains the top destination for foreign buyers, with a buyer share of 23%.

55% of Canadians favored Florida for their real estate purchases followed by Arizona (14%), California (4%), Louisiana (4%), Nevada (4%), Texas (4%), Washington (4%), North Carolina (2%), Vermont (2%) and U.S. Virgin Islands (2%).

55%





Canadians preferred the purchase of a Single-Family Home (71%), as opposed to a Town Home (4%), Condominium (18%) or Other (7%).

71%



49%

Canadian buyers were the most likely to purchase a home for vacation use at 49%.

3.2M

Visitors

Canada remains the #1 Foreign Visitor to Florida and showed an 15% increase in visitors compared to the same time CY2022

Source: Visit FLORIDA 2023 Year Review.

18%

Of Purchases

The top five countries of origin were Canada (18%), Colombia (10%), Brazil (7%), Argentina (7%), and the U.K. (4%),

Source: 2023 Profile of International Residential Transactions in Florida August 2022–July 2023.

\$2.1B

Dollar Volume

Canadians purchased the most in dollar terms by a significant margin. In total, Canadians purchased \$2.1 billion in 2023.

Source: 2023 Profile of International Residential Transactions in Florida August 2022–July 2023.

\$413K

Median Purchase Price

Median sale price for international buyers was \$416,000 in 2023, which is \$68,700 more than the median sale price in 2021.

Source: 2023 Profile of International Residential Transactions in Florida August 2022–July 2023.

47%

Favor Detached Properties

Although lower than the U.S. numbers, Canadians favored a Single-Family Home (47%), Condo (40%) and Town Home (7%)

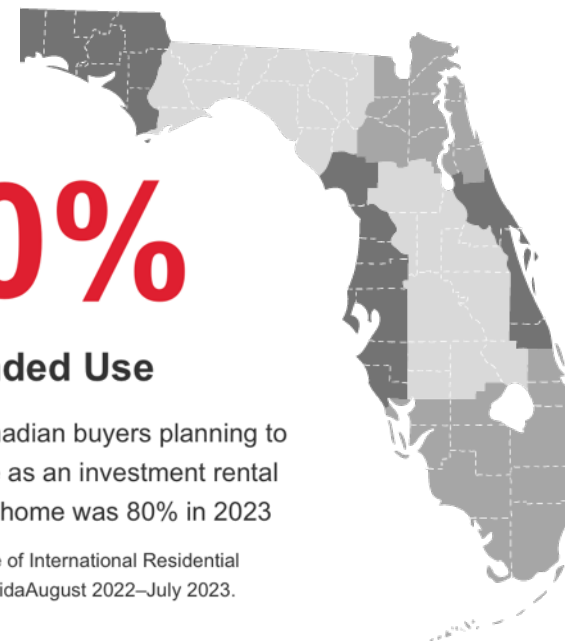
Source: 2023 Profile of International Residential Transactions in Florida August 2022–July 2023.

80%

Intended Use

The number of Canadian buyers planning to use their purchase as an investment rental and/or a vacation home was 80% in 2023

Source: 2023 Profile of International Residential Transactions in Florida August 2022–July 2023.



81% of Canadians made an all-cash purchase.

Close to two-thirds of Florida's international buyers purchased a property entirely with cash. Despite the availability of mortgage funding available to Canadians when purchasing real estate in Florida, many are still not aware of the ability to leverage funds through U.S. Lenders and Canadian Banks where preferential terms exist.



38%

Of Canadians will purchase their real estate asset with rental income being a driving force in the decision being made.

True to their reputation, Canadian buyers are naturally snowbirds, with nearly one in two (47%) indicating they plan to use their property as exclusively as a vacation home. Vacation Home (47%), Vacation Home & Rental (21%), Residential Rental (17%), Primary Residence (10%), Other (10)%.

47%





WHY ORLANDO?

- STRONG POPULATION GROWTH
- THRIVING TOURISM INDUSTRY
- RESILIENT JOB MARKET
- EDUCATION AND UNIVERSITIES
- INFRASTRUCTURE DEVELOPMENT
- POTENTIAL FOR SHORT-TERM RENTALS
- LONG-TERM CAPITAL APPRECIATION
- PROFESSIONAL PROPERTY MANAGEMENT
- NO STATE INCOME TAX

WHY ORLANDO?

- > #1 CITY WITH 74 MILLION TOURISTS IN 2022
- > #2 CITY IN THE U.S FOR JOB GROWTH
- > #2 CITY POPULATION GROWTH IN LARGE MSAS IN U.S.
- > 1000+ NEW RESIDENTS ADDED EVERY WEEK
- > 500,000 COLLEGE STUDENTS WITHIN 100 MILES OF ORLANDO
- > \$10 BILLION INVESTED IN INFRASTRUCTURE
- > ACCESS TO 3 SEAPORTS + 7 INTERNATIONAL AIRPORTS
- > GROWING AIR, RAIL, SEA + SPACE INDUSTRIES

“Orlando has an innate ability to turn fantasy into reality and is the driving force behind the success of the City.” - Orlando Economic Partnership



P R E - C O N S T R U C T I O N

MYSK BY SHAZA

Indulge in the epitome of luxury hospitality with MYSK Condo's (Studio, 1 + 2 Bed) at Everest Place, inspired by the opulent and glamorous Emirates lifestyle. Pricing from Mid \$300K's - Reservations Now Open

P H A S E 1 N O W S E L L I N G

WINDSOR CAY

Windsor Cay Resort, the 5th in the growing series of Airbnb Zoned Resorts from Pulte Homes - Phase 1 Now Selling. Detached Pool Homes (5-10 Bed) + TownHomes with Private Pool (5-6 Bed) - Pricing from High \$500K's

P H A S E 3 R E L E A S E

SOLARA RESORT

Mattamy Homes at Solara Resort - their only Airbnb Zoned resort in the U.S. offering Detached Pool Homes (6-9 Bed) + TownHomes with Private Pool (4-6 Bed) + Resort Clubhouse. Phase 3 Now Selling from \$597,000

P R E - C O N S T R U C T I O N

NICKELODEON

Upscale Condo's (Studio, 1 + 2 Bed) featuring the one-of-a-kind Nickelodeon experience will full access to amenities and service of a world-class branded resort. Pricing from Mid \$300K's - Reservations Open





LAKE NONA

LAKE NONA

Lake Nona, located in the southeastern part of Orlando, Florida, is a vibrant, master-planned community known for its innovative approach to health and wellness, technology, and sustainable living.



SUNBRIDGE - ST. CLOUD

DEL WEBB

Experience luxury and convenience in Sunbridge's first gated 55+ community featuring new, low-maintenance Single-Family & Villa homes. Enjoy a vibrant social life in one of the top 25 Best Places to Retire by U.S. News.



SUNBRIDGE - ST. CLOUD

SUNBRIDGE

A vibrant community where nature meets everyday living. Featuring beautiful homes, workplaces, eateries, and schools, all set against the stunning backdrop of Florida's natural beauty. This is not just a place to live—it's a place to thrive.



CENTER LAKE RANCH

CENTER LAKE

A new creation is underway in St. Cloud with walkable neighborhoods, lush natural surroundings, intertwined in 1,000 acres of preserved uplands and lowlands, with beautiful ponds, canals, walking trails, and green spaces.



HISTORICAL DATA

Mortgage Rates - Given that we receive questions relating to the correlation of mortgage rates vs. real estate values on a daily basis, which seems to be a data record that many investors look at in regards to whether “Is Now A Good Time To Buy?” or “I’ll Wait Given The Rates!”, I decided to conduct some research into the validity of what actually happens in the market and should you wait to purchase.

Year	Interest Rate Housing Market	Average Home Value - U.S.	Average Home Value - Orlando	Dow Jones	Warren Buffet Net Worth
1957	5.25%	\$18,899	\$12,220	435.69	\$140,000
1970	8.50%	\$24,758	\$15,001	838.92	\$25,000,000
1983	3.20%	\$63,948	\$59,654	1,258.64	\$620,000,000
1996	7.81%	\$111,923	\$105,500	6,448.27	17,000,000,000
2009	5.04%	\$187,295	\$187,700	10,428.05	37,000,000,000
2022	6.83%	\$388,238	\$381,762	28,725.03	97,100,000,000

As you’ll be able to see in the above referenced data, rates do not effect the value of a real estate asset, although the cost of ownership can be affected.

“Those who capitalize from the current market, will be those who have a long-term view or plan”

LONG-TERM PLAN + QUALITY ASSETS = GREAT UPSIDE!

TIP: There’s significant opportunities available which are being camouflaged as 'housing market uncertainty.'

Register Questions

Please use the *Chat* bar to submit your questions in writing during the live presentation

Stick around after the event to provide your input for our future advice events!

*Note, this webinar is being recorded, and the presentation will be made available on our virtual advice event landing page at **rbcbank.com/vae**.*



Disclaimers

This presentation offers general information only and is not intended as legal, financial or other professional advice. A professional advisor should be consulted for your specific situation. While information presented is intended to be factual and current, its accuracy is not guaranteed and it should not be considered a complete analysis of the subjects discussed. All expressions of opinion reflect the judgement of the presenter(s) as of the date of publication and are subject to change. No endorsement of any third parties or their advice, opinions, information, products or services is expressly given or implied by Royal Bank of Canada or its affiliates.



EQUAL HOUSING
LENDER

Equal Housing Lender. Member FDIC.

® / ™ Registered trademarks of Royal Bank of Canada. Used under license.

RBC Bank means RBC Bank (Georgia), N.A., a subsidiary of Royal Bank of Canada.

© RBC Bank (Georgia), N.A. 2024