FREE BUYER'S GUIDE

# The New Construction Buyer's Guide

Why you need your own agent before you tour a Kingston model home — and the questions worth asking before you sign anything.

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Serving Kingston & the Corkscrew Corridor · Estero, FL · Updated August 2026

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# What's Inside This Guide



This guide is provided for general educational purposes and reflects common new construction and Florida real estate practices as of 2026. It is not legal, financial, or contractual advice. Contract terms, builder policies, and agency practices vary and can change; always review your specific purchase agreement carefully and consult a licensed Florida real estate attorney for guidance on your transaction.

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# "I'll Just Deal With the Builder Directly"

**It's the single most common assumption new construction buyers make — and it's the one that costs them the most leverage.**

The thinking usually goes one of two ways: either "having my own agent means one more person to pay," or "the builder's sales office is friendly and helpful, so I don't need anyone else." Both are understandable reactions to walking into a polished, professionally staged sales center. Neither holds up once you understand how that sales center actually works.

Every person you meet in a builder's sales office — the "New Home Consultant," the design center coordinator, the closing coordinator — is an employee or licensed agent of the builder. Their paycheck, their bonus structure, and their training all point in one direction: selling that builder's home, at that builder's price, on that builder's terms. That doesn't make them dishonest. Most are genuinely knowledgeable and pleasant to work with. But it does mean that, absent your own representation, there is no one in the room whose job is to look out for you.

## 02 Who the Builder's Rep Really Works For

Legally and financially, the on-site sales representative works for the seller — the builder. That relationship exists the moment you walk into the model home, whether or not it's ever spelled out loud. Under Florida law, unless a real estate licensee has established a written representation agreement naming you as their client, you generally shouldn't assume that person owes you the same duties — the same undivided loyalty and advocacy — that your own buyer's agent would.

In practice, this shows up in small but meaningful ways throughout a transaction: which lots get shown to you first, how firmly (or not) pricing and incentives get negotiated on your behalf, how contract questions get answered, and whose interpretation of an ambiguous contract clause wins out later. None of that requires bad faith on the builder rep's part — it's simply the natural result of who signs their paycheck.

> ***The builder's rep can be completely honest with you and still not be working for you.***

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# Does It Cost You Anything?

Usually, no. In the large majority of new construction transactions, the builder pays the buyer's agent's commission directly out of its own marketing and sales budget at closing — the same way it would if you'd worked with no agent at all. Going it alone doesn't typically lower your purchase price; it just means no one negotiated on your behalf for the price you did pay.

One nuance worth knowing: since 2024, industry-wide changes (stemming from a national settlement involving the National Association of Realtors) mean buyer's agent compensation is no longer automatically published or guaranteed the way it once was. It's now something buyers and their agents agree to in writing, upfront, before touring homes. For new construction, most builders still maintain their own commission policy for properly registered buyer's agents — but the terms are set individually by each builder. It's simply worth asking your agent, before you visit any model home, exactly how they're compensated on that specific community. A good agent will explain it plainly; it's standard practice now, not a red flag.

## 04 The One Rule You Can't Break: Register First

If there's a single takeaway from this entire guide, it's this one. Most builders will only recognize and compensate your agent if you are registered with them, through your agent, before or during your very first visit to that builder's sales center — not after. Many builders will not add agent representation retroactively once you've toured on your own, which means showing up "just to look" before contacting an agent can permanently take representation off the table for that community.

! **Planning to visit any Kingston sales center soon?** Contact Kyle first so he can register you as your representative — it takes five minutes, costs you nothing, and protects your ability to have someone in your corner for the rest of the process.

This is even more relevant today because of the buyer-broker agreement changes mentioned above: agents are now generally expected to have a signed representation agreement in place with you before touring homes together. Bringing your agent in from the very first visit, rather than after the fact, keeps both pieces — builder registration and your own representation agreement — in order from day one.

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# What Your Agent Actually Does For You

A buyer's agent's value in new construction looks different than in a resale purchase — there's no back-and-forth price negotiation over a listed home, and no seller disclosure to review. Instead, the value shows up in a handful of specific, practical ways over the course of the build:

- **Comparing builders and lots objectively.** A builder's on-site rep only knows and sells their own community. At Kingston alone, five different builders — Lennar, Pulte, Neal Communities, Taylor Morrison, and Kolter Homes — are each selling their own product, pricing, and lot inventory. Your agent can compare all of them side by side, plus nearby communities along the Corkscrew corridor, on price, included features, HOA and CDD costs, and lot location.
- **Reviewing the purchase contract before you sign.** New construction contracts are builder-drafted, largely non-negotiable documents. An agent who reviews these regularly can flag deposit schedules, construction-delay language, price-escalation clauses, and cancellation terms before they become a surprise later — not instead of an attorney, but as an informed first read.
- **Helping you prioritize upgrades.** Some options are far cheaper to select at the design center than to retrofit after closing; others are just as easy, and usually cheaper, to add later with an outside contractor. An agent who's walked other buyers through the same builder's design center can help you tell the difference before you commit.
- **Attending walkthroughs and the final inspection.** A second, experienced set of eyes at the pre-drywall walk and the final walkthrough, helping build the punch list of items the builder needs to address before closing.
- **Comparing financing options.** Many builders offer incentives tied to using their preferred, in-house lender. Your agent can help you weigh that incentive honestly against quotes from an outside lender, rather than taking the in-house offer at face value.
- **Keeping the timeline — and communication — on track.** A single point of contact for questions across the typical 8–14 month build process, not just at the first visit and the closing table.
- **Supporting you after closing.** From year-one warranty claims to eventual resale, an agent who was part of the purchase already knows your home and your community.

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# Smart Questions to Ask Before You Sign

Whether you bring an agent or not, these are worth getting clear answers to before you put down a deposit:

1. What is the estimated completion date, and what happens financially if construction runs past that date?
2. What exactly is included in the base price, and what counts as an upgrade?
3. Is there a lot premium on this homesite, and is it negotiable?
4. What are the estimated HOA and CDD (Community Development District) fees, and are they capped or expected to rise over time?
5. What's covered under the builder's warranty, and for how long?
6. Is there an incentive for using the builder's preferred lender, and how does it compare to outside financing?
7. What is the deposit schedule, and under what conditions is any of it refundable?
8. If I register with my own agent today, will that representation be honored for the rest of this transaction?

## 07 Florida Agency Law, Briefly

Florida recognizes a few distinct types of real estate representation, and it's worth knowing the difference. A **single agent** owes you full fiduciary duties — loyalty, confidentiality, obedience, and advocacy on your behalf. A **transaction broker**, which is the default relationship when nothing else has been established in writing, provides more limited representation: honesty, disclosure of material facts, and proper handling of funds, but not the undivided loyalty of a single agent. A **non-representative** relationship involves only the most basic duties of fair dealing.

Absent a written agreement naming you as their client, you generally shouldn't assume the person you're speaking with at a sales center is operating as your single agent. That's precisely why a simple, written buyer representation agreement with your own agent — something increasingly standard industry-wide since 2024 — matters: it puts in writing, in plain terms, who is actually working for you.

# Ready to Take the Next Step?

Reach out before you tour any Kingston model home — it costs nothing and keeps your options open for the rest of the process.


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