

WHAT ARE YOU
Really Paying For?

7 Essential Tips to Navigate Real
Estate Commissions in 2026



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Ready to Demystify

Commission Changes?

If you're preparing to sell your home, you've likely heard there have been changes in how real estate commissions are discussed and structured. Naturally, many sellers are asking, **"What does this mean for me?"**

This guide was created to bring clarity, not confusion. The goal is to help you understand what services real estate professionals provide, how compensation can be structured, and how those choices may impact your bottom line.

With experience helping sellers navigate changing markets, we've seen firsthand how informed decisions lead to better outcomes. By the end of this guide, you'll feel confident, informed, and better prepared to choose the right strategy for your sale in 2026.



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Here's what you'll learn in this guide:

1. How today's real estate commission structures work and what that means for sellers
2. What services real estate professionals provide and how they impact your sale
3. How different compensation models may affect your net proceeds
4. What's changed in recent years and what has become standard practice
5. Common misconceptions about commissions and how to avoid costly assumptions
6. Smart questions to ask when choosing a real estate professional
7. How informed decisions can help you protect your bottom line in 2026

Let's get started!



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Why Commission Structures Are Changing

In recent years, new industry rules were implemented to increase transparency around how buyers and sellers work with real estate professionals. These changes are now fully in effect and part of today's standard real estate process.

What's New

Written Buyer Agreements: Buyers must now sign an agreement with their agent before touring homes. This agreement explains how the agent will be paid and ensures everyone is on the same page.

Compensation Details Removed from the MLS: Offers of compensation (when a seller or their agent offers to pay the buyer's agent) will no longer be shown on the MLS (Multiple Listing Service). The MLS is a local system that agents use to share home listings. Sellers can still choose to offer compensation to buyer's agents, but this information must now be shared privately, not on the MLS.

How It Worked Before: In the past, sellers often paid the buyer's agent's compensation. Buyers typically paid for their down payment, closing costs, inspections, and other fees upfront. Sellers paid agent fees out of the money they made from the sale. For example, if a seller said they paid X% to sell their home, that amount was usually split between the agent for the seller and the agent for the buyer.

What This Means Now: Under today's rules, sellers can still pay the buyer's agent if they want to attract more buyers. However, buyers can also pay their own agent, or both the buyer and seller can share the cost.

Because real estate markets and regulations continue to evolve, commission structures and compensation arrangements may vary by location, brokerage policy, and local market conditions.





Commission Models Explained

Not all commission structures are created equal, and that's great news for sellers who want more options. In the past sellers typically paid either a flat fee model or a percentage of the sale price as options for compensating their REALTOR®. You'll likely also now encounter hybrids of the two.

Percentage-based fees (e.g., X%) are the most common and are calculated as a portion of your home's sale price, while flat fees are fixed amounts regardless of the sale price.

Hybrid models might combine elements of both, offering a blend of flexibility and value. Each option comes with pros and cons, and what works best depends on your home, market conditions, and your goals.

The key is to focus on what services are included, not just the numbers. A lower fee might mean fewer marketing services, while a higher fee might include premium offerings like professional photography or staging.

Commission structures are always negotiable and should reflect the services provided, market conditions, and your specific goals as a seller



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How Commissions Affect Sale Price and Net Proceeds

The goal when selling your home **shouldn't be to pay the lowest commission**, it's to **walk away with the most money in your pocket**. If offering compensation to the buyer's agent helps attract more buyers and results in a higher sales price, your net proceeds could be greater, even after paying that fee. Let's look at a few real world examples.

Example #1:

House is listed for sale for \$400,000. Seller agrees to pay the listing agent a percentage of the sales price to market, negotiate, and sell the home. They decline to offer compensation to the selling agent's brokerage. The seller only gets five showings in the first two weeks and two offers that are below the asking price. He doesn't take either offer.

After a month they reduce the price to \$375,000. This generates renewed interest and they get more showings. Finally they receive an offer for \$365,000, which they accept. After all expenses the net proceeds to the seller are \$263,250.

Example #2:

House is listed for sale for \$400,000. Seller agrees to pay both the listing and selling agents' professional service fees. They get 10 showings in the first two weeks and four offers. Two are at asking price, and two are below. The seller chooses the best offer. After all expenses the seller's net proceeds from the sale are \$275,500.

In this case, offering compensation to the buyer's agent resulted in more interest and a higher sales price, leaving the seller with greater net proceeds. While this result isn't guaranteed, outcomes like this are common in many real-world transactions.

These examples are for illustration purposes only. Results vary based on market conditions, pricing strategy, buyer demand, and negotiation outcomes.

A skilled real estate agent's priority is marketing the home effectively which results in helping you sell in less time for the highest profit.

*These scenarios illustrate how strategy and exposure can influence outcomes. **They are not guarantees of performance**, and individual results will depend on pricing, condition, demand, and negotiation factors.



Evaluating Agent Services Structure Based on Commission



Not all agents provide the same level of service, even if their fees are similar. The best way to evaluate an agent isn't just by their commission it's by what you're getting for it. Marketing, negotiation, staging advice, and regular communication are just a few of the services that can make or break your home sale.

Ask agents to outline exactly what's included in their fee. Are they hiring a professional photographer? Running paid ads? Hosting open houses? Will they do a professional video of your home, a 360° virtual tour, have it staged? Do they have a huge worldwide network of real estate agents they can tell about your property? A transparent breakdown of services will help you make a more informed decision and ensure you're comparing apples to apples.





Tips for Comparing Compensation

When evaluating agents, don't fall into the trap of choosing the lowest fee without understanding what's behind it. Look for value, not just cost by asking these key questions: How will they market your home? What's their track record for selling properties like yours? How available will they be throughout the process?

A great agent will clearly explain how their commission supports a successful sale. They'll outline the services they provide, the strategies they use, and the results you can expect. The cheapest option might not attract enough buyers or negotiate effectively, while the most expensive one may overpromise and underdeliver. Look for an agent with experience navigating buyer-agent compensation conversations and contract structures.

Compare not only the fees but also the quality of service, the tools they use, and their history of results. Your goal should be to hire an agent who offers the best combination of value, expertise, and professionalism to help you achieve the highest possible net proceeds.

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Common Misconceptions

Here are some common misconceptions home sellers have when choosing a listing agent:

EXPERIENCE

Misconception: More experience always means better results.

Reality: While experience is important, it's not the only factor. Some seasoned agents rely on outdated strategies, while newer agents might be more tech-savvy and innovative. Find out how many homes they sold in the last 12 months, did they represent more buyers or sellers, and what was the average list price to sales price ratio? Consistently low list-to-sale price ratios may indicate pricing or negotiation challenges

Misconception: A newer agent won't do as good a job.

Reality: Newer agents often work harder to prove themselves, have access to the same tools as experienced agents, and may be backed by a strong brokerage or mentorship program. They also have more time to devote to your home sale and can be much more responsive and give you more personal attention.

PRICE

Misconception: Paying a lower commission means saving money.

Reality: A lower commission might come with limited services, less marketing, or fewer resources, which can result in a lower sale price. Conversely, a higher commission doesn't guarantee better results either. Focus on what you're getting for the fee and how it impacts your bottom line.

KEY TAKEAWAY

Don't base your decision solely on experience, commission, or team size. Instead, ask questions about their specific approach, marketing plan, availability, and track record to ensure they're the right fit for your needs and goals.



Questions to Ask

When Choosing an Agent

Here are some great questions to ask when interviewing a real estate agent to list your house:

- **What is your marketing strategy for my home?**

Ask for specifics about online advertising, professional photography, video tours, social media promotion, and other tactics they'll use to attract buyers.

- **What is your pricing strategy for my home?**

A good agent should provide a comparative market analysis (CMA) and explain how they'll determine the right price to attract offers without undervaluing your property.

- **How will you handle showings and open houses?**

Find out if they offer flexibility for showings, how often they plan to hold open houses, and their approach to ensuring your home is presented well.

- **What is your track record for selling homes similar to mine?**

Ask about their average days on market, list-to-sale price ratio, and recent success stories with homes like yours.

- **Who will be my main point of contact, and how often will we communicate?**

If they're part of a team, clarify whether you'll work directly with them or someone else and how frequently they'll provide updates.

- **What are the costs involved in selling my home?**

Get clarity on their commission, any additional fees, and whether you'll be responsible for staging, photography, or other marketing costs.

- **How do you handle buyer agent compensation conversations in today's market?**

Making informed decisions helps you avoid costly assumptions and choose strategies that protect your net proceeds in today's market.





Questions to Ask

When Choosing an Agent

- ***How much do you use video in your marketing?***

This question helps you understand how the agent leverages video marketing to showcase listings, reach a wider audience, and connect with motivated buyers all over the world in a way that other agents might not.

- ***What sets you apart from other agents?***

This question helps you understand their unique skills, resources, or approach that could give you an advantage.

- ***What happens if my home doesn't sell in the timeframe we expect?***

Discuss their plan for price adjustments, marketing tweaks, or other strategies if the property lingers on the market.

- ***Can you provide references/reviews from recent clients?***

A reputable agent should have no problem sharing testimonials or connecting you with past clients who can speak to their performance.

These questions will help you assess the agent's expertise, approach, and communication style to ensure they're the right fit for your needs.



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When Paying a Buyer's Agent May Make Strategic Sense

When Offering Buyer-Agent Compensation May Work In Your Favor:

- Competitive price ranges with many active listings
- Relocation or out-of-area buyers who rely heavily on representation
- Homes that appeal to first-time buyers who may not be able to pay their own agent fee
- Slower market conditions where incentives improve showing activity
- When maximizing exposure and offer competition is a priority

The goal isn't to pay more, it's to position your home to attract the strongest buyers and achieve the highest net return



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Final

Thoughts

Thinking About Selling in 2026? Let's Get Strategic.

With today's commission structures and industry standards, your selling strategy matters more than ever. Let's build a plan that protects your profit and gives you clarity at every step.

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WHY REMAX

At **REMAX Heritage Professionals**, we believe selling your home isn't just about listing it, it's about maximizing your profit, protecting your time, and minimizing your stress. In today's shifting real estate landscape, experience, strategy, and resources matter more than ever.

Here's what sets us apart:

- **Full-Service Marketing:** From professional photography and video tours to targeted online advertising, print materials, and open houses, we ensure your home gets maximum exposure from day one.
- **Expert Negotiation:** We don't just accept offers, we analyze them, counter strategically, and protect your equity every step of the way.
- **Local Expertise, Global Reach:** Backed by the REMAX brand, we combine neighborhood knowledge with worldwide marketing power to attract serious, qualified buyers.

When it comes to one of the biggest financial transactions of your life, avoid guesswork and unnecessary risk. With REMAX Heritage Professionals, you get the service, guidance, and results you deserve, without the overwhelm.



LET'S CONNECT



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