

5 BIG WAYS REAL ESTATE COMMISSIONS HAVE CHANGED IN ST. PETERSBURG (2025 EDITION)

What Every Buyer and Seller Needs to Know Before Making a Move

Whether you're buying or selling in 2025, one thing is clear: real estate commissions have changed. This guide breaks down the **five biggest changes**, what they mean for you, and how to avoid overpaying. With real examples and simple strategies, you'll be ready to negotiate your best deal—on either side of the transaction.



*St.
Petersburg*

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What happened?



The National Association of Realtors (NAR) was sued for anticompetitive practices and lost the case.

As part of the settlement, they agreed to change several longstanding industry practices.



Business / Economy

Biggest shakeup in a century set to hit real estate agents this week: Here's how they're preparing



By [Samantha Delouya, CNN](#)

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706 comments



Commission practices vary more by location. Ask your agent what's working in the St. Pete area right now.”

The 5 Big Changes Sellers Need to Know

1

You're No Longer Expected to Pay the Buyer's Agent by Default

If you're planning to sell a home in 2025, one of the biggest changes you'll encounter is this:

You're no longer automatically expected to offer compensation to the buyer's brokerage.

For decades, sellers typically paid commissions to both their own agent and the buyer's agent. That was the norm, not the law. In 2025, this has changed. You are no longer automatically expected to pay the buyer's agent. This opens the door to more flexible negotiations and cost-saving opportunities.



Why the Change?



The National Association of Realtors (NAR) settled a major lawsuit in 2024. The rule changes took effect in August 2024 and changed the way agent compensation is handled and disclosed.

2

Buyer Agent Compensation Can't Be Advertised on the Multiple Listing Service



In the past, sellers (via their listing agent) published buyer agent commissions on the MLS.* That's no longer allowed. If you do choose to offer compensation, your agent must communicate this outside the MLS—usually by contacting buyer agents directly.

The MLS

The MLS—(Multiple Listing Service)—is a private, agent-only platform used to share detailed property information. In the past, sellers could have their listing agent **publish the compensation** offered to a buyer's agent directly in the MLS, making the terms clear upfront. That's no longer allowed.

Now, if a buyer's agent wants to know what, if anything, you're offering, they'll need to call your listing agent directly—often before or after each showing. While this creates extra communication steps, your listing agent can still share compensation details through other means, like email marketing, brokerage websites, or printed materials. The change simply moves this info out of the MLS and into more manual channels.

3

Offering Compensation Is Now a Strategy, Not a Rule

You have options. Offering buyer agent **compensation is no longer a requirement**—it's a strategic decision. In competitive markets, offering compensation may help attract more buyers. In hot markets, skipping it may have no impact. The key is to align your approach with your goals and local conditions.

Here's what to consider:



More Exposure: Some buyer's agents may prioritize showing homes where their compensation is guaranteed by the seller.

Negotiation Power: If you offer a competitive commission, you may be in a better position to ask for a stronger price or fewer contingencies.



More Buyers: First-time buyers who lack the funds to pay their agent may be unable to make an offer on your home without seller concessions.

4

Buyers May Ask for Closing Cost Credits Instead

If you don't offer buyer's agent compensation up front, buyers may still request a seller-paid credit to help cover their agent's fee. This doesn't change your net outcome much—but it shifts how and when compensation is negotiated.



Example

Martha's home is in a hot area and in excellent condition, so she decides to offer no compensation to a buyer's agent.

Within a few days, a buyer makes a full price offer, but includes the following condition: "seller to contribute \$12,000 towards closing costs."

This not-so-coincidentally equals 2.5% of the purchase price, the amount the buyer agreed to pay their agent.

Martha and the listing agent counter with an offer of \$8,000 towards closing costs (the buyer will have to pay their agent the difference). The buyer accepts. If Martha had offered a 2.5% commission up front, she'd have netted \$4,000 less on the sale of her home.



Offering \$0 compensation could save you thousands if you remain flexible during negotiations.

5 Be Flexible and Strategic to Maximize Your Net Proceeds

Now more than ever, understanding how buyer agent compensation affects your bottom line is key. Your listing agent should help you weigh each offer carefully:

Does the offer include credit requests?



Buyers may ask you to cover their agent's commission through a closing cost concession.

This is now a common workaround. Instead of you offering compensation up front, the buyer asks for a seller-paid credit to help cover their agent's fee.

Is the buyer unrepresented?

Your agent may agree to lower their compensation when they represent both sides in a transaction. Ask your listing agent: if you bring a buyer, will you reduce your commission amount? If so, by how much?

In some cases, buyers may choose not to use an agent. They might negotiate directly or be working with an attorney. Your listing agent should help you evaluate these offers and explain how compensation or dual roles might be handled.

Don't be afraid to counter-offer compensation requests

Everything is negotiable. If the buyer's agent requests 2.5% compensation, counter with 2%.

The 5 Big Changes Buyers Need to Know

1

You Must Sign a Buyer's Brokerage Agreement Before Touring Homes



Before the rule change, many buyers—especially repeat buyers—never signed a formal agreement with their agent. They simply called an agent, scheduled showings, and got help writing an offer when they were ready. Now, that casual arrangement is no longer allowed.

Under the new rules, you must sign a written agreement with your agent before touring any homes (except open houses). This agreement spells out what your agent will do for you and how they'll be compensated. While this change adds formality up front, it's designed to create transparency for everyone involved.

Section Two

2

Buyer Agent Compensation Can't Be Advertised on the MLS

The MLS (Multiple Listing Service) is a private database used by real estate agents to share property details and coordinate showings. Until recently, buyer agents could see exactly how much compensation was being offered by the seller right there in the MLS. As of 2025, that information is no longer allowed.

How do I know if the seller will pay?

Your agent will need to contact the listing agent directly to ask if any compensation is being offered—and how much. It adds a layer of communication and uncertainty to the process, but it's critical to understand.

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Section Two

3 You Might Be Responsible for Paying Your Agent Directly



In many cases, sellers are no longer covering your agent's fee. That means you could be responsible for your agent's commission—unless it's negotiated another way.

Example

Let's say you agree to pay your agent 2.5% of the purchase price. If the seller offers that same amount to your agent's brokerage, you won't owe anything out of pocket. But if the seller offers less—or nothing at all—you may need to cover the difference.

For example, if the seller only offers 1.5%, you'd be responsible for paying the remaining 1% at closing. This is why it's critical to talk to your agent upfront about how compensation will be handled in each situation. Also remember to ask about market conditions in Pinellas County and St. Petersburg and whether Bay Area sellers are typically offering compensation.

Section Two

4 You Can Still Avoid Paying Out of Pocket (With the Right Strategy)



Just because you're agreeing to pay your agent doesn't mean the money has to come from your pocket at closing.

Here are **four** smart ways buyers are avoiding out-of-pocket commission costs in 2025:

1 Work with an Agent Who Targets Seller-Paid Listings

Only make offers on homes where the seller is willing to cover 100% of your agent's commission. Your agent will need to ask the listing agent directly, since this info isn't listed in the MLS anymore.

2 Include Buyer Agent Compensation in Every Offer

If a seller isn't offering commission upfront, your agent can write it into your offer as part of the deal—either through a higher purchase price or a closing cost credit to cover their fee.

Section Two

3 **Shop FSBOs (For Sale by Owner)—Without Hiring an Agent**

You can negotiate directly with the owner, often without using a buyer's agent. Be sure to involve a real estate attorney, since FSBO transactions can be riskier without professional guidance.

4 **Go Direct and Unrepresented**

You can work directly with the listing agent or negotiate without agent representation. This does not guarantee to lower your overall cost since the listing agent could keep both sides of the commission.

5

Buyer's Brokerage Agreements: What You're Signing



You must sign this agreement before touring homes with an agent (except at open houses). It spells out:



Duration: How long the agreement lasts (can be as short as one day or one house).



Agent Duties: What your agent will do (finding homes, writing offers, negotiating).



Compensation: What you agree to pay and how it will be handled.



Exclusivity: Whether you're working with just one agent (exclusive) or multiple agents (non-exclusive).

Everything is negotiable—don't be afraid to ask questions or request changes.

Example Scenarios

Example 1

You agree to pay your agent 2.5%. You make an offer on a \$500,000 home. The seller is offering 2.5% to buyer's agents.

You owe nothing out of pocket—your agent is compensated by the seller.

Example 2

Same situation, but the seller is offering only 1.5%. You pay the 1% difference (\$5,000)—unless your agent negotiates a seller credit to cover it.

Example 3

The seller offers nothing. You are responsible for the full 2.5% (\$12,500).

Again, you may be able to negotiate this amount as part of your offer through seller concessions or price adjustments.

Bottom Line

- Understand your agreement with your agent before touring homes.
- Ask your agent to inquire whether sellers are offering compensation.
- Negotiate closing cost credits or other creative solutions if needed.
- Choose an agent who knows how to work with the new rules—and advocate for your bottom line.



Know Your Representation in Florida

In Florida, real estate agents are not allowed to act as dual agents—meaning they cannot legally represent both the buyer and seller with full **fiduciary** duties to each party.

Instead, agents can operate as **transaction brokers**, a designation that allows them to assist both sides in the same deal.

A transaction broker does not have a fiduciary responsibility to either party, but must still:

- Deal honestly and fairly
- Use skill, care, and diligence
- Disclose all known facts that materially affect the property's value
- Account for all funds
- Present all offers and counteroffers
- Maintain limited confidentiality

This means if a buyer chooses to work directly with the seller's agent (often to avoid paying separate commission), that agent is legally a neutral facilitator—not an advocate for either side.



Ask your agent what kind of relationship they're offering you: single agency, transaction brokerage, or no representation. It's your right to know.

Glossary

MLS (Multiple Listing Service)

A private, agent-only database that lists detailed property information. As of 2025, it no longer includes buyer agent compensation details.

Buyer's Brokerage Agreement

A written contract between a buyer and their real estate brokerage that outlines services, responsibilities, compensation, and whether the relationship is exclusive or not. Required before touring homes (except open houses).

Listing Agreement

A contract between a home seller and their listing brokerage that defines the listing price, marketing plan, and how much the seller agrees to pay the listing agent.

Transaction Broker (Florida)

A licensed real estate professional who provides limited representation to both the buyer and seller in the same transaction without fiduciary duties to either. Common in Florida and legally distinct from dual agency.

Closing Cost Credit

An amount a seller agrees to contribute toward the buyer's closing costs. In 2025, this is often used to help cover the buyer's agent's fee if the seller doesn't offer commission upfront.

FSBO (For Sale by Owner)

A home that is listed and sold directly by the owner, without a listing agent. FSBO transactions may allow buyers to avoid commission costs but often require legal guidance.

Commission

The fee paid to real estate agents (usually as a percentage of the sale price). In 2025, commission amounts and who pays them are fully negotiable between buyers, sellers, and their agents.

Questions?

Have questions about buying or selling in St. Pete under these new rules? Let's talk strategy. I'll help you review your options, protect your bottom line, and make your next move with confidence.



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