



LIVING IN ESTERO

NEW CONSTRUCTION | RESALE

FREE RELOCATION GUIDE

Moving to Southwest Florida? **Start in Estero.**

The relocation guide from someone who actually
lives here.

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RESIDENCE | **exp**
REALTY

WELCOME

I've made this move myself, and I'll help you get it right.

I lived through those Midwest winters, bought a second home in Fort Myers, then moved here full time. The hardest parts are choosing the right community from far away and knowing what a home will really cost you each month. Insurance and finance were my world before real estate.

My goal is simple: help you avoid the pitfalls I see buyers run into, and land in the right home at the right price.

Today I put all of it to work for buyers and sellers here in Estero — nearly \$9 million in home sales in the past year, much of it new construction in Verdana Village. Every listing I've taken has sold.

WHAT I BRING TO YOUR MOVE

Insurance — nine years as a State Farm Agency Owner, then an insurance franchise owner and independent broker here in Florida.

Finance — MBA from the Carlson School of Management and a previous corporate finance career. You'll get a realistic monthly number, not just a price.

Mortgage license — financing explained in plain English before you talk to a lender.

Project management — I previously managed global projects at Cargill. From contract to closing, I track every deadline with the seller or builder, lender, title and inspector, and make sure you know what's next.

RENE certified — a Certified Real Estate Negotiation Expert, including with builders.



HEATHER KIELPINSKI

REALTOR® WITH RESIDENCE | EXP REALTY

I grew up in Wisconsin and spent nearly 20 years in Minnesota. I live in Verdana Village now, and I specialize in new construction and resale along the Corkscrew corridor.

Whether you're buying a second home to escape winter or relocating here for good, I help buyers through it every week.

★★★★★

"Heather has been an absolute pleasure to work with... She is very well connected with Lennar and Pulte as well and took us through this process seamlessly."

— SHELLY W., VERDANA VILLAGE BUYER

THE FIRST REAL DECISION

New construction or resale?

This is the question I get before any other, and the one where I can save you the most money.

2,400

homes at Verdana Village build-out

~10,000

homes planned at Kingston, next door

The honest state of things. Builders here are competing hard for buyers right now. Depending on the builder and the month, that can mean price incentives, discounted lot premiums, closing cost incentives and interest rate buy-downs. Together, these can move the real cost of a new build in a way a resale seller usually can't match.

Estero is growing fast, and demand along the Corkscrew corridor is real. For you as a buyer, that much new inventory is leverage. A resale seller is asking you to pay their price for a home as it sits. A builder can adjust your purchase price, buy down your rate, and cover closing costs the same week. Knowing which builder is doing what, and when, is the difference between a fair deal and a great one.

When resale still wins. A mature community with grown landscaping. A lot position that isn't available new anymore — a lake, a preserve, a western exposure. A screened lanai, a pool and spa, and a full set of upgrades already installed and paid for, which in a new build can add well into six figures.

What I actually do here. I track builder inventory, lot releases, and current incentives day to day through direct relationships with the Pulte and Lennar sales teams in Verdana Village and with all of the builders selling in Kingston. I can tell you what's genuinely available, what a lot premium is really worth, and which incentive is a discount versus which one is just a number on a flyer. And I do that negotiating with the builder, for you.



BEFORE YOU WALK INTO A MODEL HOME

The sales representative in the model home is paid to represent the builder, not you. They're often great people and very helpful, but their job is to get the best deal for the builder.

Most builders here require your Agent to register you on your very first visit. If you walk in on your own, the builder may not recognize an Agent you bring in later. So have your Agent register you ahead of time, or join you for that first visit. **If you take one piece of process advice from this guide, take that one.**

What it actually costs.

FLOOD: WHY INLAND IS DIFFERENT

Closer to the coast and along the rivers, many homes sit in FEMA's high-risk flood zones, where lenders require flood insurance. The communities featured in this guide are inland, and all five fall outside the high-risk flood zones. That means lower flood risk, no lender-required flood insurance, and homeowners and flood coverage that typically costs less than it does near the coast.

Verdana Village, Kingston, The Place at Corkscrew and RiverCreek are mapped Zone X, FEMA's minimal-risk category. Summercrest, closer to US-41, is shaded Zone X, a moderate-risk area with a 0.2% to 1% chance of flooding in any given year. Lenders typically don't require flood insurance in either zone.

I lived near the coast in Fort Myers during Hurricane Ian, and I live inland here in Estero now, so I know the difference firsthand. Flood zones are mapped lot by lot, so it's always worth confirming the zone for the exact address before you write an offer.

Before I sold homes here, I insured them.

I was a State Farm Agency Owner for nine years, then an insurance franchise owner and independent broker here in Florida. So I can set honest expectations on flood, wind and cost — then connect you with a trusted insurance broker or State Farm Agent for real quotes.

HOA

Your homeowners association fee, billed monthly or quarterly. It pays for the amenity center, common areas, and community staff, and often lawn care, landscaping and irrigation.

It varies a lot between communities, so compare what's included, not just the number. Ask me for the current fee, what it covers, and whether any special assessments are planned.

CDD

Florida-specific, and it surprises almost every out-of-state buyer. A Community Development District (CDD) financed the roads, drainage, and utilities when the community was built. It appears on your property tax bill in the non-ad valorem section, not your HOA statement.

It has two parts. The bond portion is finite and ends once the bonds are repaid. The maintenance portion continues. Verdana Village, Kingston, The Place at Corkscrew, and RiverCreek all carry a CDD. Summercrest does not.

THREE THINGS THAT CHANGE YOUR MATH

Florida has no state income tax. Run your net picture with your accountant rather than estimating.

Buying from Canada? You're buying in USD, so budget on the exchange rate.

Property taxes reset when you buy. Don't budget off the seller's tax bill. If it's your primary home, file for the homestead exemption.

What to do with this: before you compare two homes, ask me for the HOA, the CDD, the estimated taxes, and a rough insurance estimate on each one. Price is the headline. The monthly carrying cost is what you actually live with.

Five communities worth your shortlist.

These are the five I'd put in front of you first. Same shape for each, so you can compare them from a thousand-plus miles away.



PRICE

High \$300s–\$1.3M+

BUILDERS

Pulte · Lennar

Verdana Village

my own community

Verdana Village offers new construction from two builders, Pulte and Lennar, plus resale homes, with prices from the high \$300s to over \$1.3 million. Developed by Cameratta Companies, when it's finished in 2028, the community is expected to have 2,400 homes. Amenities include a resort pool, spa, fitness center, indoor and outdoor dining, the Craft Lounge, bocce, a dog park, and indoor and outdoor pickleball and tennis. It's about 10 minutes east of I-75 and Miromar Outlets.

The honest trade-off: new-construction sales are planned to close out in early 2028, so the era of builder incentives here is finite — and Corkscrew Road backs up in season.



PRICE

Released Sept 2026

BUILDERS

Pulte · Lennar · Neal · Taylor Morrison · Kolter and more TBD

Kingston

the next chapter, right next door

Kingston is one of the most anticipated new communities in the area. Developed by Cameratta Companies, this brand-new master-planned community covers more than 6,700 acres between Corkscrew Road and State Road 82. Upon completion, it's planned to have about 10,000 homes and roughly 700,000 square feet of commercial space, plus parks, trails, a K-12 True North Classical Academy charter school (tuition-free, first phase planned for 2028), and roughly half the land preserved as wetlands and wildlife corridors. Builders include Pulte, Lennar, Neal Communities, Taylor Morrison and Kolter. Builders began releasing pricing in September 2026, and the grand opening is October 17, 2026.

The honest trade-off: you'd be early — which means the best lot selection and the least finished infrastructure at the same time. Amenities will be developed in three phases.



PRICE

High \$400s–\$1.5M

BUILDERS

Pulte · Lennar

The Place at Corkscrew

the established amenity community

Also developed by Cameratta Companies, The Place is a community of 1,325 single-family homes by Pulte and Lennar, ranging from ~1,700 to over 4,300 square feet. Recent sales have ranged from \$485,000 to ~\$1.5M. Amenities include a resort pool with a water slide, a splash park, beach volleyball, a two-story fitness center with classes and a spa, tennis, pickleball, bocce, basketball, an enclosed dog park, and a clubhouse with the Barefoot Bar and Grill.

Worth knowing: it's one of the most established and best-loved communities on the corridor, and resale is the only way in — new construction here sold out years ago.

Closer in, and the underrated pick.



PRICE

High \$500s–\$1.0M+

BUILDER

GL Homes

RiverCreek

GL Homes, closer in

Built by GL Homes, a privately owned builder operating in Florida since 1976, RiverCreek is a gated community with more than 550 single-family homes, with eight floor plans ranging from ~1,900 to ~4,400 square feet. Construction wrapped up in 2026 and resale homes start close to \$600,000 to over \$1 million. The four-acre amenity campus includes a 12,000-square-foot clubhouse, a resort pool, a fitness center, four tennis courts, six pickleball courts, a splash park, and a firepit. It's on Corkscrew Road, just a few minutes east of I-75.

The honest trade-off: The architecture is decidedly modern, the lots sit close together, and the lakes are smaller than what you see farther east on Corkscrew. Some buyers love the look on sight; others never warm to it. Drive through before you fall for a floor plan online.



PRICE

Starts in mid-\$500s

BUILDER

Toll Brothers

Summercrest

Toll Brothers · my underrated pick

Brand-new townhomes, sales started in September 2026, in an excellent central location close to US-41 and I-75. Mediterranean architecture, 3 bed / 2.5 bath, 1,944 to 2,570 sq ft across eight floor plans, base pricing starting in the mid-\$500,000s with 1 and 2 car garages. Gated, low HOA, no CDD assessment, with a planned pool, fitness center, clubhouse and social room. Built as a lock-and-leave community.

The honest trade-off: All townhomes, not single-family, and the amenities are still being built. It's also in shaded Zone X, a moderate flood-risk area. First move-ins are expected in December 2026.

Worth knowing: Vivid Shores comes up in almost every one of these conversations. It's actually in Bonita Springs, just south of Estero, with lakeside homes from the \$1 millions by Pulte and Stock Development. I help buyers there as well.

THE PART NOBODY TELLS YOU

What everyone gets wrong about living here.



THEY EXPECT

It's a snowbird-only place.

The truth: this is the misconception I correct most often. The season is real, and January through April is busy. But a large share of the homes are lived in year round. Many communities don't empty out in June. If you're picturing shuttered houses and a dark clubhouse all summer, that isn't what this is here in Verdana Village.

THEY EXPECT

"Living at a resort" is marketing copy.

The truth: most people say it genuinely feels that way. It's the ordinary Tuesday — pickleball in the morning, the cafe, someone you know at the pool. People underestimate how much of the value here is the community itself rather than the house.

THEY EXPECT

Insurance will be punishing.

The truth: it's backwards from what you expect. This is the single biggest gap between what people brace for and what they find. Inland, in a minimal-risk X flood zone, with newer construction, it's generally very manageable. Get the real quotes and judge the actual numbers, not the narrative. I have excellent insurance contacts for you.



NOBODY TELLS YOU

You're going to want a golf cart.

I didn't think I needed one, until I borrowed a friend's cart for an afternoon with family and bought my own shortly after. It's how people get to the amenity center, a neighbor's house or the pickleball courts, and most new residents figure that out within a month. It's smart to budget for one.

I use mine mostly for work. When I show homes in the community, I offer clients the golf cart tour, so you can get a feel for daily life here before you buy.

I'D RATHER YOU HEAR IT FROM ME

Corkscrew Road in season.

The corridor gets congested, especially in season January through April. It's a real trade-off for the location and the pricing, and it's worth driving at 8am on a February weekday — not just at 11am in August.

The home search checklist

01 From home

Where almost everyone starts

- ☐ Book a call or Zoom with me: budget, timeline, must-haves, and whether you lean new construction or resale.
- ☐ Watch community tours on YouTube to get a feel for each community.
- ☐ I can create an MLS search so you learn what resale homes actually sell for in Estero.
- ☐ Tour models and listings with me live on video. Some customers even go under contract virtually.
- ☐ Buying resale? Get pre-approved with a lender who knows Southwest Florida. I'm happy to share a list of lenders I trust.

Building new? Builders often tie their best incentives to their preferred lender, so choose your builder before you get fully pre-approved.
- ☐ Compare the HOA, CDD, estimated taxes, and rough insurance estimates, not just the purchase price.

02 On the ground

Once you come down to see it

- ☐ I'll register you with the sales team at each builder before your first model-home visits.
- ☐ Explore the model homes and spec homes, on your own or with me.
- ☐ Walk the homesite: what backs onto it, how far the amenity center is, what the road sounds like.
- ☐ Drive Corkscrew Road at 8am on a weekday.
- ☐ Choose your home. I'll write and negotiate the offer with the seller's agent or negotiate with the builder on your behalf.

Most of my clients start their search from home, then come down once the shortlist is real.



If you're building in Verdana or Kingston, I send regular photo and video updates of your new home going up. That's a standing habit with every build client, not a special favor. When you're a thousand-plus miles away, it's the difference between anxiety and confidence.

★★★★★

"Throughout the entire building process, Heather was incredibly responsive, always available to answer our questions and kept us informed every step of the way."

— ANDREW M., VERDANA VILLAGE



BOOK A ZOOM CALL

Scan to pick a time — 30 minutes, from wherever you are.

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WHAT GOOD LOOKS LIKE

I do not just sell in Verdana Village. I live here, and I helped my own dad move onto my street.

I would not have done that if I did not believe in this community.

I mention that not as a sales pitch but as the most honest credential I have.

The one I'll name: my dad. Ronald Kielpinski had been to Verdana Village once — he visited when I bought my own Lennar home here in 2025. He knows a great value when he sees it, and he loves new construction. So when I found him a Pulte Renown on the lake down the street from me, he bought it virtually and moved here from Minnesota a couple months later. He lives here with his partner Irene and they're gloriously happy here.

Referred by neighbors. A couple came to me last year through neighbors. They expected the buying process to take 6–12 months. We connected by phone and video, and they never set foot here during the search. We found a very strong year-end deal with Pulte and they were under contract within days. I represented them in person for the walkthrough and the punch-list items they couldn't attend themselves. That's not the typical timeline and I wouldn't promise it to anyone. But it's what's possible when someone on the ground is genuinely watching inventory and pricing for you.

NEXT

How I help from here.



MY PALMS RELOCATION PLAN

Five steps from "just looking" to "welcome home."

The hardest part of moving from a distance is the part where someone has to be standing in the room. That's where I come in.

- P Plan.** A consultation on budget, timeline and what you actually want, so we narrow to the right communities, builders and floor plans.
- A Area discovery.** Virtual tours and saved MLS searches first, then model homes in person when you're ready. I register you with each builder before your first visit.
- L Lock it in.** I write and negotiate your offer, whether it's with the seller's agent or directly with the builder.
- M Move-in ready.** Inspections, insurance, lender deadlines, and regular photo and video updates if you're building.
- S Settle in.** Closing, my trusted local vendor list, and walkthroughs and punch lists handled for you if you can't be here.

I can represent you entirely virtually if you need me to. I've closed with buyers I never met in person.

If you just want to ask one question about a community, ask it.



BOOK A ZOOM CALL

Scan to pick a time — 30 minutes, from wherever you are.

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SOURCES — Southwest Florida MLS · greaterftmyers.com · pulte.com · lennar.com · kingstonliving.com · Toll Brothers · vividshores.com · Redfin

All market data, pricing and community details in this guide are as of September 2026. Information is believed accurate but is not guaranteed; confirm pricing, incentives, fees, insurance, and community details directly before making a decision. Nothing here is a guarantee of price, timeline, or return.

MOVING TO SOUTHWEST FLORIDA? START IN ESTERO.

