

Costs and the money. Plain English, every fact sourced and dated.

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Questions? Talk with Fadi.
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What does it cost to sell a house in California?

From Mr. Cash Offer, with Fadi Haweileh, CA DRE #02002344 · Facts checked November 23, 2026 · Online: mrcashoffers.com/guides/cost-to-sell-a-house-california/

QUICK ANSWER

Selling a California home usually means paying some mix of agent commission, transfer tax, escrow and title fees, your share of property taxes, and any repairs or credits you agree to. Your loan payoff comes out of the price too. Commissions aren't set by law, and most other fees vary by company, county and city, so ask for a written estimate of every line before you sign anything.

At a glance

Cost	What sets it
Agent commission	Negotiable; not fixed by law
Transfer tax	County rate of $0.55 per $500, plus some city taxes
Escrow and title	Not fixed by law; ask your escrow officer
Loan payoff and liens	What you owe, as of the closing date
HOA documents	The HOA's actual cost, if you're in one
California withholding	3 1/3% of the price unless an exemption applies

What does each line mean?

Agent commission

California law requires every listing agreement for a home of up to four units to say this: "The amount or rate of real estate commissions is not fixed by law. They are set by each broker individually and may be negotiable between the seller and broker." The rate also can't be pre-printed on the form.

Since August 17, 2024, offers to pay the buyer's agent can't be posted on the MLS (the agents' shared listing database), according to the National Association of REALTORS (a trade group). Sellers can still offer that pay off the MLS. Ask each agent, in writing, what you'd pay.

Documentary transfer tax

Transfer tax: county first, then some cities add more

Rates and LA's thresholds change. Check your city's own page. Who pays is set by contract and local custom.

$0.55 per $500
County tax (about $1.10 per $1,000) when the value is over $100; loans that stay on the home aren't counted

+ $4.50 per $1,000
Extra inside the City of LA; ULA adds 4% over $5.4M, 5.5% at $10.9M+ (thresholds for sales closing after June 30, 2026)

$10 to $25 per $1,000
Oakland's city tax, set by price band (Alameda County Recorder)

Counties may charge $0.55 for each $500 of value, about $1.10 per $1,000, when the value is over $100. Loans that stay on the property aren't counted. Cities that follow general state law may add half the county rate, credited against the county tax. Some cities set their own, higher taxes:

- **City of Los Angeles:** an extra $4.50 per $1,000 (0.45%) on top of the county tax. Its Measure ULA adds 4% for sales over $5,400,000 and 5.5% at $10,900,000 or more. Those are the thresholds for sales closing after June 30, 2026. The city's chart applies the higher rate to the whole price. The thresholds change every year, so check the city's page.
- **San Francisco:** tiered by price. $2.50 per $500 up to $250,000, $3.40 per $500 above $250,000 to under $1 million, $3.75 per $500 from $1 million to under $5 million, and higher above that.
- **Oakland:** Alameda County's Recorder lists Oakland's city tax "at full value": $10 per $1,000 up to $300,000, $15 to $2 million, $17.50 to $5 million, and $25 above.
- **City of Riverside:** the county's sheet says, "Within the City of Riverside the tax rate is $1.10 per $500."

Who pays is set by your contract and local custom, not by state law. Rates change, so check your city's own page.

Escrow and title

Escrow fees "are not fixed by law or regulated by the State," says a DRE-hosted escrow pamphlet from 2010. Splitting the escrow fee is customary, customs differ by region and county, and buyer and seller can agree to any split in writing. No current official source says who pays title insurance in each county. Treat it as negotiable and ask your escrow officer for today's fees.

Your loan payoff and any liens

Your lender must send a payoff demand statement within 21 days after it gets your written request. It shows what it takes to pay the loan in full, with a daily amount. The lender may charge up to $30 per statement, but that cap doesn't apply to FHA or VA loans. If a notice of default has been recorded, the 21-day rule applies only to requests made before the notice of sale is first published, so ask early.

Escrow usually pays off loans and recorded liens from your proceeds (common practice, not a state rule). Ask your escrow officer for the list.

Your share of property taxes

California property tax bills come in two parts. The first is due November 1 and late after December 10; the second is due February 1 and late after April 10. At closing, the year's tax is commonly split between you and the buyer by date. That's common practice; check your closing statement.

HOA documents

If your home is in a homeowners association, you must give the buyer its governing documents, budget, assessments and other listed papers. You pay the HOA for them, but the law limits the fee to a "reasonable fee ... based upon the association's actual cost." The HOA:

- Must deliver within 10 days of your written request
- Can't charge extra for electronic copies
- Must give a written fee estimate first, if you ask in writing
- Must list document fees separately from other charges

You don't have to buy every document on its form. Documents you already have, you give the buyer free.

The natural hazard disclosure

If the home is in certain mapped zones (flood, fire, earthquake and others), you must disclose it, and that can't be waived. A seller who uses information from a public agency or a qualified expert, with ordinary care, generally isn't liable for its errors that they didn't personally know about. A report from such an expert is one way to get it. We found no official price for one.

Repairs and credits

After an inspection, a buyer may ask for repairs or a credit. You can agree, counter or say no. You can also sell as-is, but the DRE says the seller must still disclose known material facts and defects. See our as-is guide.

Holding costs

Until closing, you keep paying the mortgage, taxes, insurance, utilities, HOA dues and upkeep. Add up your own monthly total.

California withholding (Form 593)

At closing, escrow generally must hold back 3 1/3% of the sales price for California income tax, unless an exemption applies. It isn't required when the price is $100,000 or less, the home is in foreclosure, or you certify an exemption on Form 593. One exemption is a principal residence: you generally owned and lived in it as your main home at least two of the five years before the sale. When an estate or trust sells, the person who died counts as the one who lived there.

The FTB says withholding "is a prepayment of income ... tax," not an extra tax. You claim it on a California tax return. You may also choose a calculation based on your gain instead. Escrow can't give tax advice, so ask a tax professional.

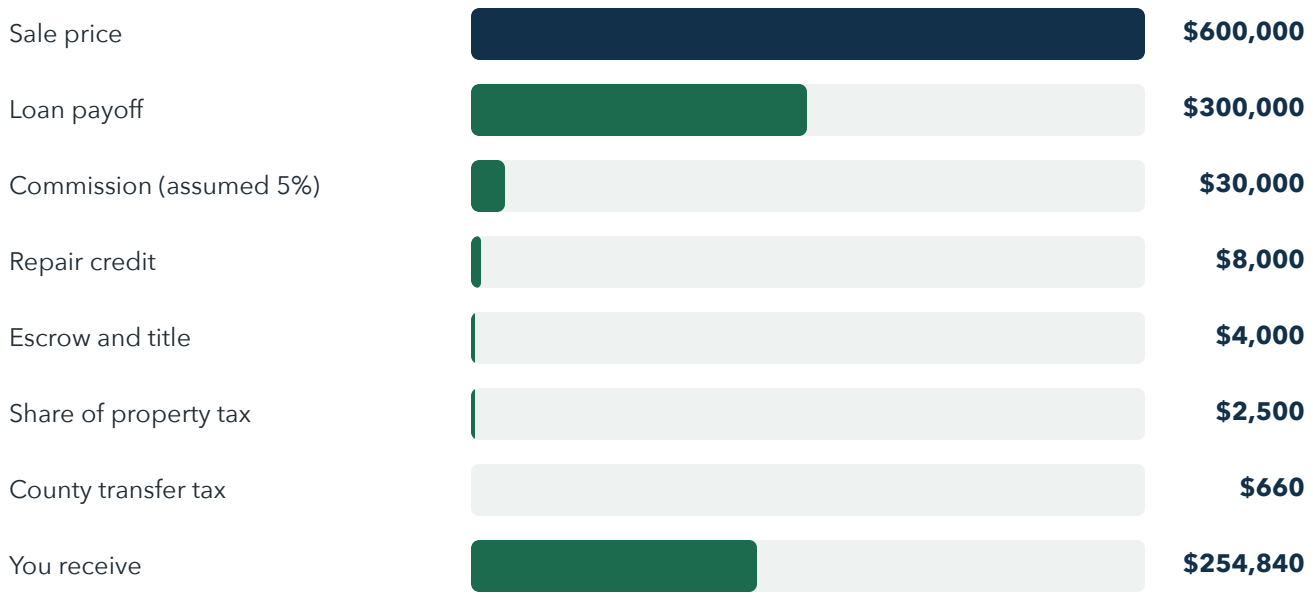
Capital gains, briefly

Under federal tax rules (IRS Publication 523), you may exclude up to $250,000 of gain on a main home ($500,000 for married couples filing jointly) if you generally owned and lived there at least two of the last five years. California taxes gains as ordinary income. Inherited homes follow their own rules; see our capital gains on an inherited home guide. Ask a tax professional.

Example (made-up numbers)

Where the money goes (made-up example)

Made-up numbers, same as the table. Assumes no city transfer tax, no HOA, a main home with the Form 593 exemption certified by closing (so no withholding). Commissions are negotiable.



Not a real sale. These aren't typical or average amounts. Assumptions: a $600,000 sale outside any city with its own transfer tax, a 5% commission (commissions are negotiable), the seller's main home, with the Form 593 exemption certified by closing (so no withholding), and no HOA.

Line	Amount
Sale price	$600,000
Commission (assumed 5%)	minus $30,000
County transfer tax ($0.55 per $500)	minus $660
Escrow and title (made-up)	minus $4,000
Repair credit (made-up)	minus $8,000
Seller's share of property tax (made-up)	minus $2,500
Loan payoff (made-up)	minus $300,000
You receive	**$254,840**

Change any line and the result changes.

What to do this week

1. Ask your lender in writing for a payoff demand statement.
2. Ask two or three agents for a written net sheet with every line filled in.
3. Look up your city's transfer tax on its official page.
4. If you have an HOA, ask in writing for the document fee estimate.
5. Ask a tax professional about Form 593 and any gain.

Watch out for

- **A single total with no breakdown.** Ask for every line in writing.
- **Assuming no withholding.** Escrow needs a signed Form 593 by closing to skip it.

Questions people ask

How much does it cost to sell a house in California?

It depends on your commission, city, loan and repairs. There's no official average.

Who pays the transfer tax?

Your contract and local custom decide. No state law sets it.

Are commissions negotiable?

Yes. Listing forms must say they're "not fixed by law."

Does escrow hold back money for California taxes?

The standard amount is 3 1/3% of the price, or a gain-based amount you choose, unless an exemption such as a main home applies. It counts toward your California tax.

Can my HOA charge anything it wants for resale documents?

No. The fee is limited to its actual cost, with no extra charge for electronic copies.

Where Mr. Cash Offer fits

Fadi Haweileh is a California real estate salesperson (DRE #02002344) with eXp Realty of Greater Los Angeles, Inc. (DRE #02188471). If you sell to Mr. Cash Offer, the buyer is not your agent and can profit if the house is later resold. If you list with Fadi's team instead, he earns a commission. Either way he's paid. If selling turns out to be the right path, he'll show you a cash offer and what listing would likely net, side by side, and you decide. If it isn't, the steps above still apply. A cash offer is usually below full market value. Before you decide, get a second estimate from an agent who isn't buying. Our cash offer or list it guide shows how to compare the two.

Call Fadi, no pressure: **(909) 731-6884**



Questions about your situation?

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Sources

Checked on November 23, 2026. California statute links open on the Legislature's site (use a regular browser).

- Business and Professions Code 10147.5 (commission notice) (https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=BPC&sectionNum=10147.5)
- Revenue and Taxation Code 11911 (county and city transfer tax) (https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=RTC&sectionNum=11911)
- Civil Code 2943 (payoff demand statements) (https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CIV&sectionNum=2943)
- Civil Code 4525 (HOA documents) (https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CIV&sectionNum=4525)
- Civil Code 4528 (HOA document fee form) (https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CIV&sectionNum=4528)

- Civil Code 4530 (HOA document fees) (https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CIV&sectionNum=4530)
- Civil Code 1102 (seller disclosures) (https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CIV&sectionNum=1102)
- Civil Code 1103 (natural hazard disclosure) (https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CIV&sectionNum=1103)
- Civil Code 1103.4 (natural hazard information from agencies and experts) (https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CIV&sectionNum=1103.4)
- DRE Reference Book, Chapter 20 (https://dre.ca.gov/files/pdf/refbook/ref20.pdf)
- LA Office of Finance, Measure ULA FAQ (https://finance.lacity.gov/faq/measure-ula)
- LA County Registrar-Recorder, Documentary Transfer Taxes (https://www.lavote.gov/home/records/property-document-recording/documentary-transfer-taxes)
- San Francisco Assessor-Recorder, Transfer tax (https://www.sf.gov/transfer-tax)
- Alameda County Clerk-Recorder, Documentary Transfer Tax (https://auditor.alamedacountyca.gov/clerk-recorder-real-property-tax/)
- Riverside County Assessor-County Clerk-Recorder, Documentary Transfer Tax Information Sheet (https://rivcoacr.org/media/Uploads/pages/13792/Documentary%20Transfer%20Tax%20Information%20Sheet)
- NAR, What the NAR Settlement Means for Home Buyers and Sellers (a trade group, not a government agency) (https://www.nar.realtor/the-facts/what-the-nar-settlement-means-for-home-buyers-and-sellers)
- DRE-hosted escrow pamphlet (2010) (https://www.dre.ca.gov/files/pdf/escrow_info_consumers.pdf)
- Board of Equalization, Publication 29 (https://www.boe.ca.gov/proptaxes/pdf/pub29.pdf)
- Franchise Tax Board, 2026 Form 593 instructions (https://www.ftb.ca.gov/forms/2026/2026-593-instructions.html)
- Franchise Tax Board, Publication 1016 (https://www.ftb.ca.gov/forms/misc/1016.html)
- IRS Publication 523 (https://www.irs.gov/publications/p523)
- Franchise Tax Board, capital gains (https://www.ftb.ca.gov/file/personal/income-types/capital-gains-and-losses.html)

This guide explains general California rules. It isn't legal or tax advice.