

**SaveOnYourHome.com**

Free nationwide FSBO listings. No listing fees. No commissions. Ever.

Sell Your Home Commission-Free. Keep Your Equity Where It Belongs, In Your Pocket.

A trusted nationwide FSBO platform, built to help homeowners keep more of their equity.

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How to Sell Your Home By Owner in California: Disclosures, Closing, and Free FSBO Listing

A complete FSBO guide for California homeowners: what you must disclose, how California closings work, and how to list your home free on SaveOnYourHome.com.

QUICK ANSWER

Selling your home by owner in California is legal and can save you \$39K-\$47K. California requires a statutory seller disclosure and is an attorney state for closings. You can list your California home free on SaveOnYourHome.com, a nationwide FSBO platform, with no listing fees and no commission owed to us.

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Estimated FSBO Savings in California

Up to \$47,100

On a typical \$785,000 California home, eliminating the 6% agent commission keeps up to **\$47,100** in your pocket on this sale.

WHERE THE 6% COMES FROM

Listing side, ~3% (~\$23,550): No listing commission when you sell by owner on SaveOnYourHome.com.

Buyer side, ~3% (~\$23,550): When your buyer finds you directly through your free listing, that 3% can be negotiated as a lower price or closing credit instead of going to a buyer's agent.

TYPICAL RANGE ON THE SELLING SIDE

On a \$785K home, a California FSBO seller keeps roughly \$39K-\$47K that would otherwise go toward listing-side commission (based on a typical 5-6% total commission split against California's 2026 statewide county-tax-adjusted median price; C.A.R. median price data, [prnewswire.com](https://www.prnewswire.com)). Verification recommended with licensed California attorney for exact figures on any specific transaction.

Use the free [SaveOnYourHome.com Savings Calculator](#) to estimate the full potential savings on your specific California sale.

California Seller Disclosure Requirements

DISCLOSURE TYPE

Statutory

STATUTORY FORM / LEGAL BASIS

Real Estate Transfer Disclosure Statement (TDS) and Natural Hazard Disclosure Statement (NHD) (Cal. Civ. Code § 1102 et seq. (TDS); Cal. Civ. Code § 1103 et seq. (NHD); Cal. Civ. Code § 1102.6c (agent-free transactions)).

What California Sellers Must Disclose

- Structural systems: roof, foundation, walls
- Major systems: electrical, plumbing, HVAC, water heater
- Environmental hazards: lead paint, asbestos, radon, mold, methamphetamine contamination
- Natural hazard zones: flood, fire, seismic (Alquist-Priolo fault zones), and wildfire hazard severity zones
- HOA membership, dues, and assessments
- Death on the property within the last three years (if asked, per Cal. Civ. Code § 1710.2, or unprompted if related to a physical defect)

Federal Lead-Based Paint Rule

Federal Title X (42 U.S.C. Section 4852d) requires every seller in every state, including California, to disclose known lead-based paint and lead-based paint hazards for homes built before 1978, provide the EPA pamphlet "Protect Your Family from Lead in Your Home," and give buyers a 10-day period to test for lead before becoming bound to the contract.

California-Specific Considerations

California is widely regarded as having the nation's most extensive disclosure regime. The TDS applies even when no agent is involved, and the Natural Hazard Disclosure Statement is a separate mandatory document covering fire, flood, and earthquake zones.

How Closing Works in California

CLOSING HANDLED BY

hybrid (escrow state; attorney not required)

ATTORNEY REVIEW PERIOD

N/A

California is a true escrow state: a neutral, independently licensed escrow company (distinct from the title company) holds funds, documents, and instructions until all contract conditions are satisfied, and no attorney is required ([attorney-faq.com escrow states list](https://attorney-faq.com/escrow-states-list/)). The escrow holder coordinates the title search and title insurance with a separate title company, collects and disburses funds, and records the deed with the county recorder. Escrow periods typically run 30-45 days for financed purchases and as little as 7-21 days for cash deals, with no legal minimum escrow period set by California law ([805 Escrow](#)). Both parties sign closing documents through escrow rather than at a single closing table.

TRANSFER TAX

Every California county charges a documentary transfer tax of \$1.10 per \$1,000 of sale price (0.11%) under Revenue and Taxation Code Section 11911; many cities add their own additional transfer tax on top of the county rate ([AskDoss California Transfer Tax Guide](#)). Payment responsibility is set by local custom and negotiation rather than state law: sellers customarily pay in most California markets, including the county tax, while city-level tax responsibility varies (often seller-paid in Southern California, more negotiable in Northern California).

Special FSBO Considerations for California

California sellers of 1-4 unit residential property must complete the statutory Transfer Disclosure Statement (TDS) and Natural Hazard Disclosure (NHD) under Civil Code Section 1102 et seq. ([Bay Legal PC FSBO checklist](#)). In certain transactions, the escrow holder must notify buyers of a 3 1/3% state income tax withholding requirement on the sale proceeds ([California Department of Real Estate](#)). Sellers must also work with an independent escrow company (separate from title) to legally close, which is a distinct process step compared to title-only states.

Why List Your California Home Free on SaveOnYourHome.com

SaveOnYourHome.com is a nationwide FSBO platform built for California homeowners who want to sell their home without paying a listing agent. Listing your home on SaveOnYourHome.com is completely free, with no listing fees, no commissions to us, and no strings attached. We give California sellers a professional listing page, buyer inquiry tools, and free educational resources so you can market your home yourself and keep the equity you've built.

Unlike agent-based platforms, SaveOnYourHome.com is a pure FSBO marketplace. We don't take referral fees, we don't push you toward paid services you don't need, and we never charge you a commission when your home sells. The savings from selling FSBO in California, often \$39K-\$47K, stay in your pocket.

Ready to List Your California Home Free?

Join California homeowners keeping their equity with SaveOnYourHome.com.

[List Your Home Free](#)

Free Weekly FSBO Q&A Call for California Homeowners

Selling your California home by owner does not mean going it alone. Every week, SaveOnYourHome.com hosts a free live Q&A call where California homeowners can ask real questions about pricing, disclosures, showings, offers, and closing, and get honest, commission-free answers before they list.

The call is 100% free, there is nothing to buy, and every seller is welcome, whether you are just researching FSBO or already have your home on the market. Bring your questions and get clear guidance from the SaveOnYourHome.com team.

[Reserve your spot on the next free weekly Q&A call →](#)

Check Out My Book: FSBO Isn't Crazy. It's Strategic!

There has never been a book like this for homeowners selling by owner, an honest, unbiased, step-by-step guide that walks California FSBO sellers through the entire process on their own. That is why I wrote it.

[Get the book on Amazon →](#)

Yehuda Kohn, Founder, SaveOnYourHome.com

Frequently Asked Questions About Selling FSBO in California

Do I need a real estate attorney to sell my home FSBO in California?

Yes. hybrid (escrow state; attorney not).

What must I disclose to buyers when selling FSBO in California?

California requires a statutory seller disclosure. The legal basis is: Real Estate Transfer Disclosure Statement (TDS) and Natural Hazard Disclosure Statement (NHD) (Cal. Civ. Code § 1102 et seq. (TDS); Cal. Civ. Code § 1103 et seq. (NHD); Cal. Civ. Code § 1102.6c (agent-free.

How much is transfer tax in California, and who pays it?

Every California county charges a documentary transfer tax of \$1.10 per \$1,000 of sale price (0.11%) under Revenue and Taxation Code Section 11911; many cities add their own additional transfer tax on top of the county rate (AskDoss California Transfer Tax Guide.

Is there a mandatory attorney review period in California?

California does not have a statutory post-signing attorney review period like New Jersey's. FSBO sellers can still ask an attorney to review the contract before signing.

How much can I save by selling my home FSBO in California?

On a typical California sale, real estate commissions total about 5% to 6% of the sale price, roughly 3% to the listing agent and 3% to the buyer's agent. Based on a \$785,000 California home, eliminating that 6% keeps up to about \$47,100 inside your transaction. When you sell FSBO on SaveOnYourHome.com, there is no listing fee and no listing-side commission owed to us. If your buyer also comes to you directly through your free SaveOnYourHome.com listing without a buyer's agent, the buyer-side ~3% (about \$23,550) can be negotiated as a lower price or a closing credit on this same sale.

Do I need MLS access to sell FSBO in California?

No. SaveOnYourHome.com is a nationwide FSBO platform that reaches California buyers directly without requiring you to pay for MLS access or a listing agent.

California FSBO Recommendation

Complete California's official form or a comparable comprehensive form, keep copies of everything you disclose, and have a real estate attorney review your disclosure package before signing. Verify current requirements with a licensed California real estate attorney.

Related Free California FSBO Resources on SaveOnYourHome.com

- [Free Seller Playbook: Complete Step-by-Step FSBO Guide](#)
- [Free Buyer Ebook: Buying a Home Without a Buyer's Agent](#)
- [FSBO Savings Calculator: See How Much You'd Save in California](#)
- [Join the Free Weekly FSBO Q&A Call](#)
- [All 50 State Disclosure Guides](#)

Important Legal Disclaimer. *Please read carefully before relying on any information in this guide.*

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No warranty of accuracy or currentness. *State disclosure laws, closing procedures, transfer taxes, and required forms change frequently, and their application depends on the specific facts of your property and transaction. While we make reasonable efforts to keep this guide accurate as of the last-updated date shown below, we make no representations or warranties, express or implied, about the completeness, accuracy, reliability, or timeliness of any information on this page. Statutory citations and form references may become outdated between updates.*

Consult licensed professionals. *Before completing your seller disclosure, signing any contract, or closing on your home, you should consult a licensed California real estate attorney, and where appropriate a licensed tax professional, title company, and licensed home inspector. Every FSBO transaction has facts that a competent professional needs to review.*

Third-party citations are not endorsements. *Links to state statutes, government agencies, industry associations, and third-party sources are provided for reference only. We do not endorse and are not responsible for the content, accuracy, or availability of any third-party site or resource.*

Your decision, your responsibility. *The decision to sell your home by owner rather than through a licensed real estate agent is yours alone. You assume all risk related to that decision, including pricing, marketing, showings, negotiations, disclosures, and closing. To the fullest extent permitted by law, SaveOnYourHome.com, LLC and its affiliates, officers, employees, and contractors disclaim all liability for any loss, damage, or claim arising out of or related to your use of or reliance on this guide.*

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