

**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 New Jersey: Disclosures, Closing, and Free FSBO Listing

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

QUICK ANSWER

Selling your home by owner in New Jersey is legal and can save you tens of thousands of dollars. New Jersey requires a statutory seller disclosure and is an attorney state for closings. You can list your New Jersey 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 New Jersey

Up to \$31,500

On a typical \$525,000 New Jersey home, eliminating the 6% agent commission keeps up to **\$31,500** in your pocket on this sale.

WHERE THE 6% COMES FROM

Listing side, ~3% (~\$15,750): No listing commission when you sell by owner on SaveOnYourHome.com.

Buyer side, ~3% (~\$15,750): 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 \$525,000 home (New Jersey Realtors' year-end 2025 all-property statewide median), a New Jersey FSBO seller keeps roughly \$13,000-\$16,000 that would otherwise go to a buyer's agent commission of 2.5%-3% ([InsiderNJ citing NJ Realtors year-end housing data](#)).

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

New Jersey Seller Disclosure Requirements

DISCLOSURE TYPE

Statutory

STATUTORY FORM / LEGAL BASIS

Seller's Property Condition Disclosure Statement (Real Estate Consumer Protection Enhancement Act, P.L. 2024, c.32; N.J.S.A. 46:3C-10; flood provisions at N.J.S.A. 56:8-19.2).

What New Jersey Sellers Must Disclose

- Structural condition: roof, foundation, basement, additions and permits
- Major systems: HVAC, plumbing, electrical, water heater
- Underground and above-ground fuel storage tanks, including removed tanks and NJDEP records
- Flood risk disclosure: FEMA flood zone status, flood insurance history, and prior flood damage (mandatory for all real property sellers, including commercial)
- HOA fees, pending litigation, and open permits

Federal Lead-Based Paint Rule

Federal Title X (42 U.S.C. Section 4852d) requires every seller in every state, including New Jersey, 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.

New Jersey-Specific Considerations

New Jersey became a mandatory statutory disclosure state on August 1, 2024, a major shift from its historically buyer-beware approach. Underground oil tanks are one of the most

litigated disclosure issues in the state given widespread older suburban development. The 2024 flood law requires 9 additional questions for every seller, regardless of flood history.

How Closing Works in New Jersey

CLOSING HANDLED BY

Attorney state with a unique attorney-review structure, under NJ State Bar Assn v. NJ Assn of Realtor Boards, 93 N.J. 470 (1983), and N.J.A.C. 11:5-6.2(g)(2), broker-prepared contracts must include a 3-business-day attorney review clause; however, this attorney review clause applies to broker-prepared contracts and does not automatically apply to a pure FSBO transaction without broker involvement (Simon Law Group, simonattorneys.com NJ Closing Guide, njclosingguide.com).

ATTORNEY REVIEW PERIOD

3 business days from delivery of a fully signed contract when the contract was broker-prepared and includes the standard attorney-review clause (confirmed in NJ Supreme Court case Conley v. Guerrero, 228 N.J. 339 (2017), law.justia.com). Note: FSBO sellers using an attorney-drafted contract without a broker should have their attorney explicitly include an equivalent review clause, since the statutory 3-day rule is tied to broker-prepared contract practice, verification recommended with a licensed New Jersey attorney for FSBO-specific contract language.

In New Jersey, once a purchase contract is signed, either party's attorney has 3 business days to review and disapprove or propose changes to the contract if it was broker-prepared with the standard attorney-review clause ([Simon Law Group](https://simonlawgroup.com)). After attorney review concludes, the buyer's attorney typically orders a title search and title insurance through a title company, while attorneys for both sides handle the legal paperwork, mortgage payoff, and closing itself, title companies rarely run the closing independently of attorneys in NJ. As of August 1, 2024, all residential sellers must complete a Property Condition Disclosure Statement under the NJ Real Estate Consumer Protection Enhancement Act (P.L.2024, c.32) before the buyer becomes contractually obligated ([squarespace-hosted NJR Form 140 disclosure notice](https://www.squarespace.com/hosted-njr-form-140-disclosure-notice))

+01.pdf). FSBO sellers without a broker should still retain an attorney to draft the contract and ideally include an attorney-review contingency, since that protection is not automatic without broker involvement.

TRANSFER TAX

The seller pays New Jersey's base Realty Transfer Fee (RTF), a tiered fee based on sale price (roughly 1% effective rate for typical-priced homes) ([NJ Realtors](#)). For homes sold above \$1 million, effective for contracts fully executed on or after July 10, 2025, a new Graduated Percent Fee (GPF) is imposed entirely on the seller instead of the prior 1% buyer-paid 'mansion tax': 1% on the portion over \$1 million, rising to 2% over \$2 million, 2.5% over \$2.5 million, 3% over \$3 million, and 3.5% on amounts of \$3.5 million and above, this GPF is separate from and in addition to the standard RTF ([NJ Realtors](#)).

Special FSBO Considerations for New Jersey

1. The NJ 3-business-day attorney review period is triggered by broker-prepared contract practice, FSBO sellers without a broker should explicitly negotiate an attorney-review clause into their contract rather than assuming it applies automatically ([Simon Law Group](#)).
2. As of August 1, 2024, all residential sellers, FSBO or not, must complete the full Property Condition Disclosure Statement (questions 1-108) under the NJ Real Estate Consumer Protection Enhancement Act, P.L.2024, c.32 ([static1.squarespace.com](#)'s+Property+Condition+Disclosure+Statement+(NJR+140)+01.pdf).
3. Since March 20, 2024, all sellers of real property in New Jersey, residential and commercial, must complete the mandatory Flood Risk Addendum (questions 109-117) on the disclosure statement, covering FEMA Special/Moderate Risk Flood Hazard Area status, flood insurance, flood history, and elevation certificates, regardless of whether the rest of the disclosure statement is completed (N.J.S.A. 56:8-19.2, [law.justia.com](#) Holland & Knight, [hklaw.com](#)).

Why List Your New Jersey Home Free on SaveOnYourHome.com

SaveOnYourHome.com is a nationwide FSBO platform built for New Jersey 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 New Jersey 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 New Jersey, often tens of thousands of dollars, stay in your pocket.

Ready to List Your New Jersey Home Free?

Join New Jersey homeowners keeping their equity with SaveOnYourHome.com.

[List Your Home Free](#)

Free Weekly FSBO Q&A Call for New Jersey Homeowners

Selling your New Jersey home by owner does not mean going it alone. Every week, SaveOnYourHome.com hosts a free live Q&A call where New Jersey 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 New Jersey 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 New Jersey

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

Yes. Attorney state with a unique attorney-review structure, under NJ State Bar Assn v. NJ Assn of Realtor Boards, 93 N.J. 470 (1983), and N.J.A.C. 11:5-6.2(g)(2), broker-prepared contracts must include a 3-business-day attorney review clause; however, this attorney review clause.

What must I disclose to buyers when selling FSBO in New Jersey?

New Jersey requires a statutory seller disclosure. The legal basis is: Seller's Property Condition Disclosure Statement (Real Estate Consumer Protection Enhancement Act, P.L. 2024, c.32; N.J.S.A. 46:3C-10; flood provisions at N.J.S.A..

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

The seller pays New Jersey's base Realty Transfer Fee (RTF), a tiered fee based on sale price (roughly 1% effective rate for typical-priced homes) ([NJ Realtors](#)). For homes sold above \$1 million, effective for contracts fully executed on or after July.

Is there an attorney review period in New Jersey?

3 business days from delivery of a fully signed contract when the contract was broker-prepared and includes the standard attorney-review clause (confirmed in NJ Supreme Court case Conley v. Guerrero, 228 N.J. 339 (2017)).

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

On a typical New Jersey 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 \$525,000 New Jersey home, eliminating that 6% keeps up to about \$31,500 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 \$15,750) can be negotiated as a lower price or a closing credit on this same sale.

Do I need MLS access to sell FSBO in New Jersey?

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

New Jersey FSBO Recommendation

Complete New Jersey'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 New Jersey real estate attorney.

Related Free New Jersey 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 New Jersey](#)
- [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.*

Not legal, tax, or financial advice. *This guide is general informational content published by SaveOnYourHome.com, LLC for New Jersey homeowners considering selling their home by owner (FSBO). It is not legal advice, tax advice, financial advice, investment advice, or real estate brokerage advice. Reading this page does not create an attorney-client, broker-client, or fiduciary relationship of any kind between you and SaveOnYourHome.com, LLC, its founder, its employees, or its contractors.*

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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 New Jersey 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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