

**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 Pennsylvania: Disclosures, Closing, and Free FSBO Listing

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

QUICK ANSWER

Selling your home by owner in Pennsylvania is legal and can save you tens of thousands of dollars. Pennsylvania requires a statutory seller disclosure and is a title/escrow state for closings. You can list your Pennsylvania 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 Pennsylvania

Up to \$17,970

On a typical \$299,500 Pennsylvania home, eliminating the 6% agent commission keeps up to **\$17,970** in your pocket on this sale.

WHERE THE 6% COMES FROM

Listing side, ~3% (~\$8,985): No listing commission when you sell by owner on SaveOnYourHome.com.

Buyer side, ~3% (~\$8,985): 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 \$299,500 home (Pennsylvania's full-year 2025 statewide median per the Pennsylvania Association of Realtors), a Pennsylvania FSBO seller keeps roughly \$7,000-\$9,000 that would otherwise go to a buyer's agent commission of 2.5%-3% ([BriefGlance citing Pennsylvania Association of Realtors data](#)).

Use the free [SaveOnYourHome.com Savings Calculator](https://www.saveonyourhome.com/savings-calculator) to estimate the full potential savings on your specific Pennsylvania sale.

Pennsylvania Seller Disclosure Requirements

DISCLOSURE TYPE

Statutory

STATUTORY FORM / LEGAL BASIS

Seller's Property Disclosure Statement (68 Pa. Cons. Stat. § 7301 to § 7315 (Real Estate Seller Disclosure Law)).

What Pennsylvania Sellers Must Disclose

- Structural systems: roof, foundation, walls, floors
- Major systems: HVAC, plumbing, electrical, water and sewage
- Environmental hazards known to the seller
- Mine subsidence history in applicable coal-region counties
- Seller's expertise in contracting, engineering, or architecture relevant to the property

Federal Lead-Based Paint Rule

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

Pennsylvania-Specific Considerations

Pennsylvania requires disclosure of the seller's own professional expertise (contracting, engineering, architecture) if relevant, a distinctive feature. Mine subsidence disclosure is

required in counties with historic underground coal mining. The law does not by itself invalidate a completed sale solely for a late or defective disclosure, but the buyer may pursue damages under § 7311.

How Closing Works in Pennsylvania

CLOSING HANDLED BY

Title state, with regional variation, Pennsylvania does not have a statutory attorney requirement for residential closings, and title companies handle the majority of closings statewide; however, the Philadelphia metro area has a stronger attorney-involvement custom for title review, while the Pittsburgh/western Pennsylvania region is more purely title-company-driven, making the state best described as "title state with regional attorney custom" or "hybrid" depending on location ([Quill Title](#)).

ATTORNEY REVIEW PERIOD

N/A, Pennsylvania does not have a separate statutory attorney review period like Illinois or New Jersey ([Quill Title](#)).

In most of Pennsylvania, a title company handles the closing, conducting the title search, issuing title insurance, and disbursing funds, without a statutory requirement for attorney involvement ([Quill Title](#)). In the Philadelphia metro area, attorneys are more customarily involved in reviewing title work and closing documents, while western Pennsylvania markets like Pittsburgh rely more heavily on title companies alone. Buyer and seller are jointly and severally liable for the Realty Transfer Tax, which is customarily split 50/50 between the parties but is negotiable in the agreement of sale ([Pennsylvania Department of Revenue](#)). FSBO sellers should confirm with their chosen title company or attorney which local custom applies in their specific county.

TRANSFER TAX

Pennsylvania's Realty Transfer Tax combines a 1% state rate with a local rate that varies by municipality/school district (commonly around 1%, for a typical combined total

near 2%); buyer and seller are jointly and severally liable and customarily split the tax 50/50, though this is negotiable by contract ([Pennsylvania Department of Revenue](#)). Some cities have significantly higher combined rates, for example, Philadelphia's combined city (3.278%) plus state (1%) rate totals 4.578% ([City of Philadelphia](#)), and Pittsburgh and Reading have combined rates around 5%. Family transfers (spouse, parent-child, grandparent-grandchild, siblings) may qualify for exemptions.

Special FSBO Considerations for Pennsylvania

1. Pennsylvania's Realty Transfer Tax is customarily split 50/50 between buyer and seller, but because both parties are jointly and severally liable, FSBO sellers must make sure the allocation is explicitly stated in their agreement of sale to avoid disputes ([PA Department of Revenue](#)).
2. Local transfer tax rates vary significantly by municipality, a Philadelphia FSBO seller faces a combined rate of 4.578% versus roughly 2% in many other parts of the state, which materially affects net proceeds calculations ([City of Philadelphia](#)).
3. Because Pennsylvania has no statutory attorney requirement, FSBO sellers can use a title company alone for closing in most of the state, but should verify local custom, especially if selling in the Philadelphia metro area where attorney involvement is more common ([Quill Title](#)). Verification recommended with a licensed Pennsylvania attorney for any county-specific seller disclosure obligations not covered here.

Why List Your Pennsylvania Home Free on SaveOnYourHome.com

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

Ready to List Your Pennsylvania Home Free?

Join Pennsylvania homeowners keeping their equity with SaveOnYourHome.com.

[List Your Home Free](#)

Free Weekly FSBO Q&A Call for Pennsylvania Homeowners

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

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

Yes. Title state, with regional variation, Pennsylvania does not have a statutory attorney requirement for residential closings, and title companies handle the majority of closings statewide; however, the Philadelphia metro area has a stronger attorney-involvement custom for title.

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

Pennsylvania requires a statutory seller disclosure. The legal basis is: Seller's Property Disclosure Statement (68 Pa. Cons. Stat. § 7301 to § 7315 (Real Estate Seller Disclosure.

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

Pennsylvania's Realty Transfer Tax combines a 1% state rate with a local rate that varies by municipality/school district (commonly around 1%, for a typical combined total near 2%); buyer and seller are jointly and severally liable and customarily split the tax 50/50, though this is negotiable by contract.

Is there an attorney review period in Pennsylvania?

N/A, Pennsylvania does not have a separate statutory attorney review period like Illinois or New Jersey (Quill Title).

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

On a typical Pennsylvania 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 \$299,500 Pennsylvania home, eliminating that 6% keeps up to about \$17,970 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 \$8,985) can be negotiated as a lower price or a closing credit on this same sale.

Do I need MLS access to sell FSBO in Pennsylvania?

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

Pennsylvania FSBO Recommendation

Complete Pennsylvania'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 Pennsylvania real estate attorney.

Related Free Pennsylvania 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 Pennsylvania](#)

- [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 Pennsylvania 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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SaveOnYourHome.com, LLC • 8 The GRN STE B, Dover, DE 19901
201-696-0291 • info@saveonyourhome.com
www.SaveOnYourHome.com