

Thinking About Selling?

The Southern California Home Seller's Guide

Selling your home is a big financial decision and often an emotional one. A good plan takes most of the stress out of it. This guide walks you through each stage, from deciding whether to sell to handing over the keys, so you know what to expect and where your choices make the biggest difference.

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1. Before You List

Is now the right time?

The best time to sell usually depends more on your life than on the market. Ask yourself:

- Why am I moving, and when do I need to be in my next home?
- How much equity do I have?
- Am I buying another home here, moving out of the area, or downsizing?

If you're also buying, there are ways to handle both moves. You can sell first and rent back from the buyer for a short time, buy first with a contingent offer, or ask your lender about bridge financing.

Understanding your home's value

Your home's value comes from comparable sales ("comps"): similar homes nearby that recently sold. Online estimates are a starting point, but they can't see your upgrades, your

view, your lot or your HOA. A local agent's market analysis looks at all of that and gives you a realistic range.

Preparing financially

Ask your agent for an estimated seller net sheet. It shows what you'll likely walk away with after paying off your loan and covering your selling costs.

- [ ] Request a loan payoff estimate from your lender
- [ ] Talk to a tax professional about capital gains. Many owners who've lived in their home two of the last five years can exclude a large portion of the profit from federal tax.
- [ ] If you're 55 or older, ask about Prop 19, which may let you transfer your property tax base to your next California home
- [ ] If you're buying next, get pre-approved before you list

Choosing an agent

Look for someone who knows your neighborhood and can show you a clear plan. Ask each agent:

- How did you arrive at this price range, and which comps did you use?
- What's your marketing plan, beyond the MLS?
- How often will I hear from you, and how?
- What are the listing agreement terms and fees? (These are negotiable.)

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2. Preparing Your Home

What actually needs to be fixed

Focus on anything a buyer's inspector will flag or a buyer will worry about:

- Leaks, water damage and plumbing problems
- Roof, electrical, and heating and air issues
- Broken windows, doors, locks and appliances
- Safety items California requires before a sale, such as smoke and carbon monoxide detectors and a properly strapped water heater

You'll also fill out California seller disclosures. Be thorough: if you know about an issue, disclose it, even if you've fixed it.

What isn't worth spending money on

Big projects right before listing rarely pay for themselves. Usually skip:

- Full kitchen or bathroom remodels
- Custom upgrades that reflect your personal taste

- Major additions or new pools

TIP Fresh neutral paint, updated light fixtures and minor repairs give you more for less.

Decluttering

Buyers need to picture their own life in your space.

- [ ] Clear countertops and tabletops
- [ ] Pack away family photos and personal collections
- [ ] Thin out closets and the garage (buyers open everything)
- [ ] Remove extra furniture so rooms feel larger

Staging

Staging arranges furniture and decor to show how each room can be used. An occupied home can often be staged with what you already own plus a few accents. A vacant home usually benefits from professional staging. If you use virtual staging in photos, California requires listing photos that have been digitally altered to be clearly disclosed.

Photography

Most buyers see your home online first, so the photos are your first showing. Use a professional real estate photographer. Depending on the home, add video, a floor plan, twilight shots or drone images.

Curb appeal

The first impression starts at the street.

- [ ] Power wash walkways, driveway and siding
- [ ] Trim plants and refresh mulch or drought-tolerant landscaping
- [ ] Paint or clean the front door and update house numbers
- [ ] Replace worn doormats and burned-out exterior lights

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3. Going to Market

Pricing strategy

Your first couple of weeks on the market usually bring the most interest, so price it right from day one. A home priced above its comps tends to sit, and buyers start to wonder what's wrong with it. Pricing in line with the market brings more showings and can lead to multiple offers.

Marketing

A strong plan puts your home in front of the right buyers quickly:

- Listing on the MLS, which feeds the major home search sites
- Professional photos, video and a well-written description
- Social media and email outreach to local agents and buyers
- Signage and printed materials for showings

Showings

Showings are when buyers and their agents tour your home, usually through a lockbox.

- [ ] Keep the home show-ready each morning
- [ ] Lock up valuables, prescriptions and personal papers
- [ ] Plan for pets to be out or secured
- [ ] Step out during showings so buyers feel comfortable

Open houses

Open houses let buyers walk through without an appointment and feel the neighborhood. They're most effective in the first weekend or two. Your agent will host and collect feedback you can use.

Offers

When offers come in, your agent will walk you through each one. You can accept, counter or decline. If you receive several, California lets you counter more than one buyer at a time using a multiple counter offer, so you can work toward the best terms.

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4. Accepting an Offer

Price isn't everything

The highest offer isn't always the strongest one. Compare:

- Financing: loan type, down payment and the strength of the pre-approval
- Deposit: a larger earnest money deposit signals a committed buyer
- Contingencies: fewer or shorter contingencies mean more certainty
- Appraisal gap coverage: whether the buyer will cover a shortfall if the appraisal comes in low
- Timing: a closing date or rent-back that fits your move

Contingencies

Contingencies are conditions that let the buyer cancel, usually for the inspection, appraisal and loan. Each has a deadline in the contract. Once the buyer removes a contingency in writing, they generally can't back out for that reason without putting their deposit at risk.

Closing timeline

Most escrows close in about 30 days. A cash buyer may close faster. Choose a date that works for your move, and ask about a short rent-back if you need more time.

Negotiation

After inspections, buyers often ask for repairs or a credit. Common responses:

- Agree to the request
- Offer a credit instead of doing the repairs yourself
- Meet in the middle
- Decline, if the ask is unreasonable for the price

TIP A credit is often simpler than repairs because you don't have to schedule work during escrow. Your agent can help you weigh what's worth giving.

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5. After the Sale

Escrow

Escrow is a neutral third party that holds the money and documents until every condition of the sale is met. In Southern California, it's usually handled by an independent escrow company. During escrow you'll:

- [ ] Deliver your seller disclosures and reports
- [ ] Give access for the buyer's inspections and appraisal
- [ ] Respond to repair requests within the contract deadlines
- [ ] Sign your escrow instructions and closing documents

Closing costs

Sellers typically pay:

- Real estate commissions, as agreed in your listing agreement
- Escrow and title fees (in much of Southern California, sellers customarily pay for the buyer's owner's title insurance policy, though this is negotiable)
- The county documentary transfer tax

- Your loan payoff, prorated property taxes and any HOA transfer or document fees
- Any credits or repairs you agreed to

Your net sheet estimates all of this up front. Ask for an updated one when you accept an offer.

Moving

- [ ] Book movers as soon as you know your closing date
- [ ] Schedule utilities to transfer on closing day
- [ ] Forward your mail and update your address
- [ ] Leave the home clean, with all keys, garage openers and manuals
- [ ] Leave behind anything included in the sale, such as fixtures and appliances listed in the contract

What happens on closing day

In California, closing happens in steps rather than one meeting. You'll usually sign your documents with a notary a few days ahead. On closing day, the buyer's loan funds, the deed is recorded with the county, and escrow pays off your loan and sends you your proceeds. Once the deed records, the home belongs to the buyer and you hand over the keys, unless you've agreed to a rent-back.

Curious what your home could sell for?

Get a personalized home valuation.
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