

FREE SELLER'S GUIDE · 2026–27

Preparing to *Sell*: The Bay Area Seller's Guide

Timing, pricing, prep, disclosures, costs and taxes, in the order you'll face them. For homeowners from San Francisco to San Jose.

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WELCOME

The decisions that matter happen *before* the sign goes up.

Selling a Bay Area home is usually the biggest financial move a family makes. This guide walks you through each decision in the order you'll face it.

I wrote it for homeowners who are thinking about selling in the next year, or just want to understand their options. Read it in 15 minutes, then call or text me with questions. There's no obligation.

— Ochuko Ekuke, REALTOR®, Mosaik Real Estate

Your selling timeline

Plan on roughly two to three months from your first call to closing, and start prep earlier than you think.

1. Plan

About 1 to 2 weeks

Free valuation
Walkthrough and plan
Tax and Prop 19 check

2. Prep

About 2 to 4 weeks

Pre-listing inspection
Repairs and staging
Disclosures ready

3. Market

First 2 weeks matter most

Photos and video
Showcase and ads
Open houses, offers

4. Escrow

Often about 30 days

Buyer inspections
Appraisal and loan
Close, staging repaid

Times vary with your home, the season and the market. If you're buying your next home too, we'll plan both moves together so you're not stuck between them.

PRICING IT RIGHT

The right price, from *day one*.

Price is the biggest decision you'll make, and the first two weeks on the market matter most. That's when your home gets the most attention from buyers who've been waiting for something like it.

Online estimates are a starting point, not a price. They can't see your renovation, your view or how your block compares to the one next to it. A real valuation (a comparative market analysis, or CMA) looks at:

- **Closed sales nearby**, adjusted for size, condition, lot and upgrades
- **Your competition:** what's active and pending right now, which is what buyers compare you to
- **How fast homes are selling** and whether they're going over or under asking
- **Your home's condition and features**, after a walkthrough

> **Why overpricing costs you.** A home priced too high sits. Buyers start asking what's wrong with it, and you often end up cutting the price and selling for less than if you'd priced it right from day one. In much of the Bay Area, pricing at or just under the market can draw several offers and push the final price up.

Prep that pays

Spend on what buyers see and what inspectors flag, not on big remodels. I started out in residential construction, so I look at your home the way a buyer's inspector and contractor will. During a walkthrough, I'll tell you which of these matter for your home and which I can coordinate for you.

USUALLY WORTH IT	USUALLY NOT WORTH IT BEFORE A SALE
Fresh neutral paint, inside and on the trim	A full kitchen or bathroom remodel
Deep cleaning, decluttering and staging	New high-end appliances
Fixing small repairs: leaks, sticky doors, cracked tiles, missing switch plates	Major layout changes or additions
Curb appeal: trimmed landscaping, a clean entry, a painted front door	Luxury finishes buyers may want to choose themselves
Bright lighting and replacing dated fixtures	Projects that need permits and push your timeline back months
Refinishing or deep-cleaning existing hardwood floors	Replacing a roof or system that still works, unless an inspection calls for it

INSPECTIONS AND DISCLOSURES

Know your home *before* buyers do.

California requires sellers to tell buyers what they know about the home, so it pays to know it first. A pre-listing inspection finds issues before a buyer does. You then decide what to fix, what to disclose and how to price, instead of negotiating a repair credit under a deadline in escrow.

Common inspections before listing:

- **General home inspection:** structure, roof, plumbing, electrical, heating and more
- **Pest (termite) inspection:** very common in the Bay Area, and often expected by buyers
- **Roof, sewer lateral or foundation inspections**, when the home's age or the first inspection calls for them

The main disclosure forms for a 1–4 unit home:

DISCLOSURE	WHAT IT COVERS
Transfer Disclosure Statement (TDS)	Known defects and the condition of the home's features and systems
Seller Property Questionnaire (SPQ)	More detail: past repairs, insurance claims, neighborhood issues and more
Natural Hazard Disclosure (NHD)	Whether the home sits in a flood, fire, earthquake fault or seismic hazard zone, usually from a third-party report
Lead-based paint disclosure	Required for homes built before 1978
Fire-hardening and defensible space disclosures	Extra requirements for homes in high or very high fire hazard severity zones

Some cities and HOAs add their own requirements, such as sewer lateral rules or condo documents. I'll make sure you have the right package for your property. Disclosure law is detailed, so talk to a real estate attorney if you have questions about your situation.

WHAT SELLING COSTS

Know your *net* before you list.

Commission and transfer taxes are usually the two largest costs, and transfer taxes depend heavily on your city.

- **Listing commission:** 2.5% with my Sell-Smart package, which covers the inspection, photos, video, Zillow Showcase and paid marketing.
- **Buyer's agent compensation:** negotiable, and often addressed in the buyer's offer. We'll decide together what, if anything, to offer.
- **Transfer taxes:** a county tax everywhere, plus a city tax in many Bay Area cities. See the table below.
- **Escrow and title fees:** who pays which fees follows local custom and varies by county. Your escrow officer gives you an exact estimate.
- **Your mortgage payoff** and any other liens, plus prorated property taxes and HOA dues.
- **Repairs or credits** agreed with the buyer, and **staging**, which I advance and you reimburse at close.

California counties charge a documentary transfer tax of $1.10 per $1,000 of the sale price. Cities can add much more. Here's the transfer tax on a **$1,200,000 sale** in three cities:

CITY	CITY RATE AT $1.2M	CITY TAX	COUNTY TAX	TOTAL
Oakland	1.5% (from $300,001 to $2,000,000)	$18,000	$1,320	**$19,320**
San Francisco	$3.75 per $500 (0.75%), from $1M to under $5M	$9,000	Included	**$9,000**
San Jose	$3.30 per $1,000 (0.33%); Measure E adds 0.75% from $2.3M	$3,960	$1,320	**$5,280**

Who pays city transfer tax is set by local custom and can be negotiated, so it isn't always the seller's full cost. Rates are as published by each city and title companies as of November 2026 and do change.

> **Ask me for a net sheet:** a line-by-line estimate of what you'll walk away with, based on your price, your city and your loan.

TAXES AND PROP 19

Two tax rules to know *before* you sell.

Most sellers of a primary home owe little or no federal tax on the gain, but long-time Bay Area owners can go over the limit.

The home sale exclusion. If you've owned and lived in the home as your main residence for at least 2 of the last 5 years, you can exclude up to **$250,000** of gain from federal income tax, or **$500,000** if you're married and file jointly. These limits were set in 1997 and have never been raised for inflation. Bills in Congress would raise or remove them, but none is law today. Gain above the limit is taxed as a capital gain, and California taxes it as well.

Your gain is the sale price minus selling costs and your cost basis: what you paid plus the cost of improvements. Keep receipts for remodels and upgrades.

Prop 19: take your property tax base with you. If you or your spouse are 55 or older, or severely and permanently disabled, you can transfer your current home's taxable value to a replacement home anywhere in California, up to three times. If the new home costs more than the one you sold, the difference is added to your tax base.

You file a claim (form BOE-19-B for age 55 and over) with the county assessor where the new home is. Timing and value rules apply, so plan this before you list.

I'm not a tax advisor. Talk to a CPA before you sell, especially if your gain may exceed the exclusion or the home was ever a rental.

HOW I'D SELL YOUR HOME

The Sell-Smart *Listing Package*.

Everything in this guide, handled for you, for a 2.5% listing commission.

STAGE	WHAT YOU GET
Get ready	A pre-listing inspection, plus staging and prep coordination: stager, handyman, cleaners and painters scheduled for you
Get seen	Professional photos and video (including drone and a walkthrough), a Zillow Showcase listing with an interactive floor plan and 3D tour, and paid marketing: targeted social ads, mailers and open houses
Get sold	The Easy-Exit Listing Agreement. If you're not satisfied with my service, you can cancel before you accept an offer, with no cancellation fee.

I pay for the inspection, photos, video, Showcase and marketing up front. Staging is the one item I advance and you repay at close.

Ready for your *Sell-Smart* plan?

Get a free valuation and a personal plan with a price range, the prep worth doing, and a marketing timeline. No obligation.

homeswithochuko.com/sell.html · Call or text (510) 552-9481 · ochuko@agentochuko.com

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Equal Housing Opportunity. This guide is general information, not legal or tax advice. Rates and rules are as of November 2026 and may change; verify with the sources below. Commissions are negotiable and not set by law. If your home is currently listed with another broker, this is not a solicitation of that listing.

Sources

- San Francisco transfer tax rates: sf.gov/transfer-tax
- Oakland real property transfer tax: oaklandca.gov/resources/real-estate-transfer-tax
- Who Pays What: California Transfer Tax and Fees, rev. Jan 2026 (Fidelity National Financial), for San Jose and Measure E
- Bay Area closing costs (Old Republic Title), for the $1.10 per $1,000 county rate
- California Board of Equalization, Publication 800-3: transfer of base year value, age 55 and older
- IRS home sale exclusion rules as summarized by NerdWallet, "Capital Gains Tax on Home Sales" (2026)
- C.A.R. Sales Disclosure Chart