CALCLOGIX.COM

California Closing Costs

The 2026 Quick-Reference Cheat Sheet

What's Inside

- Every buyer closing cost itemized with dollar ranges
- Every seller closing cost including post-NAR commissions
- Who pays what in all 58 counties (NorCal vs. SoCal customs)
- FHA vs. VA vs. Conventional vs. Cash comparison
- Charter city transfer tax rates for 26+ cities
- CalHFA, GSFA, and lender credit programs
- 2026 tax deductions and the new $40K SALT cap
- Money-saving strategies and wire fraud protection

Know before you decide.

Based on $905,000 projected 2026 CA median home price
Data current as of February 2026

California Closing Costs

The 2026 Quick-Reference Cheat Sheet

Buyers pay 2-5% of purchase price | Sellers pay 6-10% including commissions | On the $905K projected 2026 median, that's $18K-$45K (buyer) or $54K-$90K (seller)

BUYER CLOSING COSTS (BASED ON $905K PURCHASE, 20% DOWN, $724K LOAN)

Cost Item	How Calculated	Typical Range	Key Notes
Loan Origination	0.5-1% of loan	$3,620-$7,240	Negotiable; compare 3+ lenders
Appraisal	Flat fee	$500-$1,000	Higher for condos ($700-$950) & multi-unit ($900-$1,150)
Home Inspection	Flat fee	$400-$700	Add-ons (termite, mold, sewer) push to $800-$1,500
Credit Report	Flat fee	$30-$50	Tri-merge from all 3 bureaus
Lender's Title Insurance	Required	$110-$700	$110 concurrent w/ owner's; $400-$700 standalone
Owner's Title Insurance	~$0.75/$1K	$600-$680	BUYER pays in NorCal; SELLER pays in SoCal
Escrow Fees	$2/$1K + $250	~$2,050	Buyer pays full in Bay Area; split 50/50 in SoCal
Prepaid Property Tax	2-6 months	$1,650-$5,625	CA fiscal year: Jul 1-Jun 30; 1.1-1.25% eff. rate
Prepaid Insurance	12-14 months	$1,525-$11,500+	Wildfire zones: $3K-$10K+/yr; FAIR Plan 2-3x rates
PMI (if <20% down)	0.2-2.0%/yr	$338-$439/mo	740 score, 10% down = 0.50-0.65% annual
Recording Fees	Flat	$75-$150	Includes $75 SB2 fee + $10 DA fraud fee
Notary + Wire	Flat	$175-$350	$15/sig capped by law; mobile notary adds travel fee

Loan-Type Comparison: Extra Costs by Loan Program

Loan Type	Upfront Fee (on $700K)	Ongoing Insurance	Max Seller Concession
Conventional	None	PMI if <20% down (drops at 80% LTV)	3-9% allowed
FHA	1.75% UFMIP ($12,250)	0.55%/yr MIP (life of loan*)	6% allowed
VA	2.15% funding fee ($15,050)	No monthly MI; exempt w/ disability	4% non-standard costs
Cash	None	None	N/A

* FHA MIP drops after 11 years if 10%+ down payment. VA funding fee: 1.50% w/ 5-9.99% down, 1.25% w/ 10%+ down, 3.30% subsequent use w/ $0 down. Exempt: disability, Purple Heart, surviving spouse.

WHO PAYS WHAT: NORCAL VS. SOCAL CUSTOMS

Region / Counties	Escrow Fees	Owner's Title	Transfer Tax	Notes
Bay Area (SF, Alameda, Contra Costa, San Mateo, Marin, Sonoma, Napa, Solano)	BUYER pays full	BUYER pays	Seller pays	Title co. handles both title + escrow
Santa Clara County (Exception!)	Split 50/50	SELLER pays	Seller pays	Follows SoCal pattern despite Bay Area location
SoCal (LA, Orange, SD, Riverside, San Bernardino)	Split 50/50	SELLER pays	Seller pays	Separate escrow + title companies
Sacramento Region (Sac, Placer, El Dorado, Yolo)	Split 50/50	Seller (Sac/Placer) Split (El Dorado/Yolo)	Seller pays	
Central Valley (Fresno, Kern, Stanislaus, Tulare, Kings)	Split 50/50	SELLER pays	Seller pays	
Central Coast (Ventura, SB, SLO, Monterey)	Split 50/50 (Ventura: seller full)	SELLER pays	Seller pays	
Rural Northern (Butte, Del Norte, Lassen, Siskiyou, Trinity, etc.)	Split 50/50	Split 50/50	Seller pays	

All customs are negotiable via the purchase contract. Transfer tax is universally seller-paid across all 58 counties.

SELLER CLOSING COSTS

Cost Item	How Calculated	Typical Amount	Key Notes
Agent Commissions	~5.03% total (CA avg)	$45,250 on $905K	Post-NAR settlement: listing 2.5-3%, buyer agent 2-2.5%
Documentary Transfer Tax	$1.10/$1,000 (county)	$990 on $900K	Charter cities charge ADDITIONAL city rates (see below)
Escrow (seller share)	$2/$1K + $250	~$1,025 (50%)	Bay Area: buyer may pay full; SoCal: split
Owner's Title (SoCal)	~$0.75/$1K	$600-$680	Seller pays in SoCal, Central Valley, Sac, Central Coast
Home Warranty	Flat	$450-$700	Optional but common; covers buyer for 1 year
NHD Report	Flat	$70-$100	Required under Civil Code 1103
Mortgage Payoff	Flat + per-diem	$85-$195 + interest	$30 demand stmt + $55-$165 reconveyance + daily interest

Major Charter City Transfer Taxes (City Rate — IN ADDITION to County $1.10/$1K)

City	Rate Structure	Key Thresholds
San Francisco	$5-$60/$1K (tiered by price)	Up to $250K: 0.50% | $1M-$5M: 0.75% | $25M+: 6.0%
Los Angeles (ULA)	$4.50/$1K + surcharge	$5.3M-$10.6M: +4% | $10.6M+: +5.5% (from $1)
Oakland	$10-$25/$1K	<$300K: $10 | $300K-$2M: $15 | $5M+: $25
Berkeley	$15-$25/$1K (now)	Measure W (eff. 1/1/27): adds $30-$35 tiers above $1.9M
San Jose	$3.30/$1K + surcharge	Measure E: +0.75% ($2M-$5M), +1.0% ($5M-$10M), +1.5% ($10M+)
Santa Monica	$3-$56/$1K	<$5M: $3 | $5M-$8M: $6 | $8M+: $56
Culver City	0.45-4% (marginal)	<$1.5M: 0.45% | $3M-$10M: 3% | $10M+: 4%
Richmond	$7-$30/$1K	<$1M: $7 | $1M-$3M: $12 | $10M+: $30
Alameda / El Cerrito	$12/$1K flat	City rate only; + county $1.10
Albany / Piedmont	$15 / $13 per $1K	Flat rates

WARNING
Howard Jarvis ballot initiative (signatures due late Feb 2026) would cap ALL charter city transfer taxes at $1.10/$1K if passed Nov 2026 — eliminating $2B+ in annual city revenue.

PROGRAMS THAT CUT YOUR CLOSING COSTS

Program	Max Help	Structure	Min FICO	Best For / Trade-off
CalPLUS + ZIP	2-3% of loan	Zero-interest deferred loan (due at sale/refi)	640 (FHA) 680 (Conv)	First-time only; higher rate trade-off (1-1.5% above market)
MyHome	3-3.5% of price	Deferred loan at 1% simple interest	640 (FHA) 680 (Conv)	First-time only; flexible for DP + closing costs
Dream For All	Up to 20% ($150K max)	Shared appreciation loan (repay loan + 15-20% of gain)	640/680	First-time + first-gen; lottery Feb 24-Mar 16, 2026 (confirm at CalHFA.ca.gov)
GSFA Platinum	Up to 5.5% of loan	Varies: 15-yr amortizing to forgivable (3 yr)	640	NO first-time buyer requirement
Lender Credits	~1% of loan per 0.25% rate increase	Higher monthly payment forever	Any	Break-even: 3-7 years; good if selling/refi soon
No-Cost Mortgage	All costs covered	Rate 0.25-0.75% higher; $40K-$70K extra over 30 yrs	Any	Only if cash-strapped or short-term stay

Money-Saving Moves

- **Close end of month** — saves ~$134/day in prepaid interest ($700K loan at 7%)
- **Shop title + escrow** — comparing 3 providers saves $500-$1,500
- **Negotiate seller concessions** — up to 3% (conv), 6% (FHA/USDA), 4% (VA)
- **Ask for lender credits** — accept 0.25% higher rate for ~$7K toward costs
- **Stack CalHFA + GSFA** — some programs combinable (ask your loan officer)
- **Skip the home warranty** — save $450-$700 if seller won't cover it
- **Get insurance quotes early** — wildfire zone? Start 60+ days before close

2026 Tax Deductions

NEW: SALT cap raised to $40,000 ($20K MFS) for AGI under $500K. Phases down 30c/$ above $500K. Effective 2025-2029.

DEDUCTIBLE:

- Mortgage interest (up to $750K balance)
- Prepaid interest at closing
- Mortgage discount points (full deduction yr 1)
- Property taxes (subject to $40K SALT cap)
- PMI premiums (reinstated for 2026, AGI <$110K)

NOT DEDUCTIBLE (but add to cost basis):

- Title insurance, escrow, recording fees
- Transfer taxes, inspections, appraisal
- Notary, attorney, HOA transfer, warranty

WARNING

Wire fraud cost buyers ~$500M in 2024 (FBI). 47% of Q1 2025 transactions showed fraud indicators. NEVER accept wire instructions by email only. Verify by phone using a number Y

Run your exact California closing costs at CalcLogix.com

Mortgage Calculator | Refinance Calculator | Rent vs. Buy Calculator | Mortgage Payoff Calculator

CalcLogix.com — Know before you decide.