A FREE GUIDE FROM ANTONIO RUBIO · TU CASA

The Complete Guide to Selling Your Home

Pricing with evidence, preparing what matters, and negotiating the whole offer — not just the number.

ANTONIO RUBIO

Bilingual Yuba-Sutter Real Estate Agent · Better Homes Realty

CalDRE #01472558 · Licensed since 2005

(530) 870-1063 · antoniorubiotucasa.com

Se habla español.

BEFORE YOU START READING

A Note From Antonio

Selling a home comes down to two things: pricing it right and marketing it well. Everything else — the staging, the photography, the open houses, the negotiation — is in service of those two. When they're both handled properly, the rest tends to take care of itself. When either one is wrong, no amount of effort elsewhere fully makes up for it.

This guide walks through how pricing and marketing actually work, what selling really costs so there are no surprises at closing, how to prepare a home without overspending, and how to negotiate from a position of clarity instead of emotion. Your home is probably the largest asset you own, and you only get one chance at a strong first two weeks on the market. Let's make them count.

— Antonio Rubio, CalDRE #01472558

CONTENTS

What's Inside

Tap any line below to jump straight to that section.

1. How Pricing & Marketing Actually Work

There is a version of selling a home that's mostly guesswork — pick a number that sounds good, put a sign in the yard, and hope. There's another version that's a process, where each step is done for a reason and in an order. This chapter is the second one.

Price With Evidence

A price is a claim, and a comparative market analysis is the evidence behind it. That means real comparable sales — homes genuinely like yours, sold recently, nearby — adjusted honestly for differences in condition, square footage, and lot. Then that number gets weighed against current inventory and demand, because the same house is worth something different in a market with three competing listings than in one with thirty.

The hardest part of pricing is that your home's value to you and its value to the market are different numbers. The market doesn't know about the tree you planted or the year you remodeled the kitchen yourself. Pricing with evidence means pricing for the buyer who will actually write the check.

Prepare What Matters

Not every repair pays for itself. The useful exercise is walking the property and separating the work that affects price or the appraisal from the work that simply costs money. A failing roof, an active leak, or a safety issue affects both. A dated but functional bathroom usually affects neither enough to justify a full remodel before listing.

Present It Properly

Most buyers meet your home on a screen before they ever stand in it, which makes photography the single highest-leverage marketing expense there is. Add an accurate, complete listing — correct square footage, honest condition notes, every real feature named — and full MLS syndication so the listing reaches every major portal rather than a handful.

Reach the Widest Buyer Pool

Every buyer who can't find or understand your listing is a bid you never receive. In this region that's not an abstraction: marketing your home in both English and Spanish reaches a substantial group of qualified, ready buyers that most listings here simply never speak to. More qualified eyes is the most reliable way to improve your final number.

Negotiate the Whole Offer

Price is one term among many. Financing type, contingencies, timeline, repair credits, and rent-back flexibility all carry real value, and the highest number on paper is not always the strongest offer in practice. Chapter 4 covers this properly.

Manage to Closing

An accepted offer isn't a sale. Appraisal, financing, escrow, and title all have deadlines, and each is a place a deal can quietly stall. Someone has to track all four and push when something slips.

Your Home Selling Roadmap	
1	**Price With Evidence** A CMA built from real comparable sales, adjusted for condition, size and lot, then weighed against inventory and demand.
2	**Prepare What Matters** Walk the property and fix only what affects price or the appraisal — not everything a contractor would happily sell you.
3	**Present It Properly** Quality photography, an accurate and complete listing, and full MLS syndication to every major portal.
4	**Reach the Widest Buyer Pool** Bilingual marketing captures qualified buyers that most listings in this region never reach at all.
5	**Negotiate the Whole Offer** Price is one term. Financing, contingencies, timeline and credits decide which offer is genuinely strongest.
6	**Manage to Closing** Appraisal, financing, escrow and title tracked to their deadlines so nothing stalls quietly.

2. What Selling Really Costs

Sellers are often surprised at closing, and they shouldn't be — every one of these costs is knowable in advance. Ask for a written net-proceeds estimate before you list, and you'll know within a reasonable range what you'll actually walk away with.

- **Commission —** Negotiable, and agreed in writing before representation begins. Ask exactly what it covers — marketing, photography, and syndication should be spelled out, not assumed.
- **Escrow and title fees —** The cost of the neutral third parties who hold funds, verify clear title, and handle the legal transfer. Usually a predictable few thousand dollars.
- **County transfer tax —** In California this is $1.10 per $1,000 of sale price. In Yuba and Sutter counties it is customarily split between buyer and seller, and it is negotiable.
- **Prorated property taxes —** You cover taxes for the portion of California's 1 July to 30 June tax year that you owned the home. Depending on timing this can be a credit to you rather than a cost.
- **State withholding, unless you are exempt —** California escrow withholds 3 1/3% of the sale price for the Franchise Tax Board unless an exemption — most often the sale of your principal residence — is certified on Form 593 before closing. See Chapter 6.
- **Negotiated repairs or credits —** What comes out of the buyer's inspection. Often the largest genuinely variable line, and the one most affected by how well you prepared.

Ask for this before you list

- A written net-proceeds estimate — your sale price, minus every cost above, minus your mortgage payoff, equals what actually reaches your account.
- Ask for it at three prices: your target, a realistic mid-point, and a lower figure. Knowing your floor before offers arrive is what keeps negotiation calm.
- If you're buying next, that bottom number is your down payment. It's worth having early, not on closing day.

3. Staging Your Home to Sell Faster and For More

Staging isn't decorating. Decorating expresses who lives there; staging helps a stranger imagine themselves living there instead. That distinction explains nearly every staging decision worth making.

Declutter Harder Than Feels Reasonable

Professional stagers routinely remove about half the furniture in a room. It feels excessive while you're living there and looks spacious in photographs, which is the point. Clear the countertops, thin the closets — buyers open them, and a packed closet reads as “not enough storage” — and get the excess into a storage unit or a garage corner rather than shuffling it between rooms.

Deep Clean Everything

A spotless home signals a maintained home. Buyers can't assess your plumbing, but they can see your baseboards, and they draw conclusions from what they can see. Windows, grout, appliances, light fixtures, and any lingering odors — pets and smoke especially, since you stop noticing your own house.

Depersonalize and Go Neutral

Family photographs, collections, and strong personal taste all quietly remind a buyer that this is someone else's home. Neutral paint is among the highest-return preparations available: it's inexpensive, it photographs well, and it lets buyers project their own furniture onto the walls.

Let the Light In

Open every blind, replace dim or mismatched bulbs, and turn on every light for showings and photography — even in daylight. Bright rooms photograph larger and feel more welcoming than the same room dim.

Don't Neglect the Outside

Curb appeal spending consistently returns multiples of its cost, and it's usually the cheapest work on the list: mowed lawn, trimmed edges, fresh mulch, a clean entry, a painted front door. The exterior is the first photo buyers see and the first thing they judge when they pull up.

Handle Pets Thoughtfully

Plenty of buyers love animals and still don't want evidence of them in a home they're evaluating. Before showings, remove bowls, beds, and litter boxes, and ideally have pets out of the house entirely — it's better for the showing and considerably less stressful for the animal.

If your budget is tight, in this order

- Staging only works alongside a competitive price. A beautifully staged home priced 10% over the market still sits — presentation amplifies a good price, it does not replace one.
- Declutter and deep clean first. They cost nothing but time and deliver more visible improvement per dollar than anything else you can do.
- Then neutral paint and curb appeal — the two cheapest paid items with the most reliable return.
- Stage for the camera. Photos are most buyers' first impression, so a room that photographs well is worth more than a room that only works in person.

4. Negotiating as a Seller

Negotiation is where sellers most often let emotion cost them money. You've lived in this house. An offer below asking can feel like a judgment of your home, your taste, and your years there. It isn't — it's a buyer opening a conversation, and the sellers who net the most are the ones who treat it that way.

Evaluate the Whole Offer

A cash offer that closes in two weeks with no contingencies may genuinely be worth more than a higher offer contingent on the buyer selling their own home first. Look at financing type and strength of pre-approval, which contingencies are included and how long they run, the closing timeline against your own moving plans, and any requested credits or rent-back.

Handle Multiple Offers Transparently

When several offers arrive, the cleanest approach is a “highest and best” round: tell every buyer there are multiple offers, give a deadline, and invite each to submit their strongest terms. It's fair, it's transparent, and it consistently produces better results than negotiating with buyers one at a time behind each other's backs.

Plan for the Appraisal Gap in Advance

If a buyer is financing and the appraisal comes in below the contract price, the lender lends on the appraised value, not the contract price. Someone has to cover the difference. Decide before you accept an offer how you'd handle that — renegotiate, split it, or hold firm — because deciding it calmly beforehand is far better than deciding it under pressure with a deadline running.

Treat Repair Requests as Negotiation

An inspection report will find things. It always does, in every house, including new ones. A repair request isn't an insult; it's a second negotiation, and it has the same options as the first: do the work, offer a credit instead, do part of it, or decline and hold your price. Credits are often cleaner than repairs — the buyer chooses their own contractor and you don't manage the work while moving.

5. Mistakes Sellers Make

- **Overpricing based on sentiment —** The single most expensive mistake sellers make. An overpriced home draws its best traffic in the first two weeks, gets no offers, sits, accumulates days on market, and usually sells for less than a correctly priced home would have — after months more of carrying it.
- **Skipping decluttering and staging —** The cheapest improvements available, and the ones buyers notice most immediately in photographs.
- **Neglecting curb appeal —** The first photo and the first impression. A tired exterior sets a skeptical tone before anyone opens the door.
- **Being present during showings —** Buyers won't speak openly, linger, or picture themselves living there while the owner is in the next room. Leave — it directly affects how offers turn out.
- **Failing to disclose known issues —** This is real legal liability, not a judgment call. Disclose known problems. A deal that closes and stays closed is worth more than a slightly higher price with a lawsuit behind it.

- **Forgetting closing costs when estimating proceeds —** Sale price is not what you walk away with. Get the written net-proceeds estimate from Chapter 2 before you make plans around the money.
- **Rejecting reasonable offers out of pride —** A first offer that comes in under asking is an opening position, not a final one. Countering costs you nothing; refusing to engage can cost you the buyer entirely.
- **Not planning the next move —** Buying and selling at once is solvable — a rent-back lets you stay in the home briefly after closing, and a contingent close ties the two transactions together. Both work far better when planned in advance than improvised in escrow.

6. California Seller Rules, Disclosures & Taxes

Selling in California carries obligations that do not exist in most states, plus two tax mechanics that surprise sellers at the closing table. None of it is difficult. All of it has to be handled on time.

The disclosure package is a legal obligation, not a formality

- **Transfer Disclosure Statement (TDS) —** The statutory form where you disclose the condition of the property and every material defect you know about. Required on nearly every residential resale, and it cannot be waived.
- **Natural Hazard Disclosure (NHD) —** A third-party report showing whether the property sits in a flood, fire, earthquake fault, seismic or dam-inundation zone. In Yuba-Sutter the flood answer matters to buyers and their lenders more than almost anything else in the file.
- **Seller Property Questionnaire (SPQ) —** Repairs, insurance claims, neighbor disputes, work done without permits — the questions the TDS does not reach.
- **And the rest of the package —** A federal lead-based paint disclosure on homes built before 1978; the state's Megan's Law notice; a death on the property within the past three years; and compliance with California's water-conserving fixture, smoke alarm and carbon monoxide detector requirements.

The rule of thumb that protects sellers is short: disclose it. A defect disclosed is a negotiation. The same defect undisclosed is a lawsuit that can follow you for years after the sale closes.

Documentary transfer tax

California's county documentary transfer tax is $1.10 per $1,000 of sale price — $550 on a $500,000 home. In Yuba and Sutter counties it is customarily split evenly between buyer and seller and, like everything else in the contract, it is negotiable. Neither Yuba City nor Marysville currently adds a separate city transfer tax on top.

State withholding at closing

California requires escrow to withhold 3 1/3% of the sale price and send it to the Franchise Tax Board unless you qualify for an exemption and certify it on Form 593 before closing. The most common exemption is the sale of your principal residence. This is a prepayment against your state tax rather than an extra tax — but if nobody files the form, that money leaves escrow and you wait until you file your return to see it again. Ask your escrow officer about Form 593 early, not on signing day.

The capital gains exclusion

Federal law lets you exclude up to $250,000 of gain on the sale of your main home, or $500,000 married filing jointly, if you owned and lived in it for at least two of the last five years, and California follows the same exclusion. Above it, be aware that California has no reduced rate for capital gains — the state taxes the gain as ordinary income. If you have owned the home a long time, have a CPA run your number before you list.

If you are 55 or older, Proposition 19 may be worth real money

• Homeowners 55 or older, severely disabled homeowners, and victims of a wildfire or declared disaster can carry their existing Proposition 13 assessed value to a replacement home anywhere in California.

• It can be used up to three times, and it works even when the replacement home costs more — the difference is added to your transferred value instead of triggering a full reassessment.

• For a long-time owner this can be the difference between a property tax bill of a few thousand dollars and one several times larger. Ask before you sell, because the claim has deadlines.

How property taxes get prorated

California's property tax year runs 1 July to 30 June, and the two installments are due 1 November and 1 February. Escrow prorates between you and your buyer based on where the closing date falls, which is why the tax line on your closing statement is sometimes a credit to you rather than a cost.

Educational summary of California rules as of 2026. Tax and disclosure requirements change and depend on your circumstances. Confirm with your escrow officer, a CPA and, where warranted, a real estate attorney before acting.

7. Seller FAQ

How do you decide what my home is worth?

With a comparative market analysis: recent sales of genuinely comparable homes nearby, adjusted for real differences in condition, size, and lot, then weighed against current inventory and buyer demand. You should see the comparable sales yourself — a price you can't see the evidence for is just an opinion.

What does it cost to sell my home?

Commission (negotiable and agreed in writing up front), escrow and title fees, county transfer tax at $1.10 per $1,000, prorated property taxes, any repairs or credits negotiated after inspection, and California's 3 1/3% state withholding unless you are exempt. Ask for a written net-proceeds estimate before listing so you know your actual number.

Should I make repairs before listing?

Some, not all. Fix what affects price, safety, or the appraisal — an active leak, a failing roof, an electrical hazard. Skip the full remodel of a dated but functional space; you rarely recover it. Walk the property with your agent and sort the list before you spend anything.

How long does it take to sell?

Once you accept an offer, a financed sale typically closes in about 30 to 45 days. How long it takes to get that offer depends on price, condition and the market — a correctly priced home usually gets its strongest activity in the first two weeks.

Can I sell and buy at the same time?

Yes, and most sellers do. The two common tools are a rent-back, where you stay in the home for an agreed period after closing while you complete your purchase, and a contingent close that links the two transactions. Plan either before you list.

Should I sell before I buy, or buy before I sell?

It depends on your finances and your risk tolerance. Selling first gives you certainty about your proceeds and makes your next offer stronger, but you need somewhere to go. Buying first is more comfortable and more expensive. A rent-back is often the bridge.

What if my home doesn't appraise for the offer price?

The lender lends against the appraised value, so the difference has to be resolved: renegotiate the price, have the buyer bring the gap in cash, split it, or in some cases dispute the appraisal with additional comparable sales. Decide your position on this before accepting an offer.

Do I have to disclose problems with the house?

Yes, and California requires more of you than most states: the Transfer Disclosure Statement, a Natural Hazard Disclosure report, the Seller Property Questionnaire and several more items, all covered in Chapter 6. Beyond the legal requirement, undisclosed problems tend to surface during inspection anyway — at which point they cost you both leverage and trust.

Is an open house worth doing?

It can be, though most serious buyers find homes online first and tour by appointment. Open houses are one tool among many, and matter far less than accurate photography, correct pricing and full syndication.

Why does bilingual marketing matter for my listing?

Because every buyer who can't easily read or ask about your listing is one who never bids on it. In the Yuba-Sutter region that's a substantial pool of qualified, ready buyers, and most listings here never reach them. More competing buyers is the most dependable way to improve your final price.

VERIFIED RESOURCES

Check All of This Yourself

Every program named in this guide is real, currently operating, and run by the agency listed below. These links go to the official source — not to me, and not to a sign-up form. Verified September 2026.

Franchise Tax Board — real estate withholding (Form 593) ftb.ca.gov — real estate withholding

Transfer Disclosure Statement — Civil Code 1102 leginfo.legislature.ca.gov — Civ. Code § 1102

Yuba County (assessor, recorder, planning) www.yuba.org/

Sutter County (assessor, recorder, planning) www.sutter.gov/

Check any California real estate licence dre.ca.gov — licence lookup

Programs, funding and rules change, sometimes mid-year. If a page below has moved or a program has closed, that is the moment to call rather than assume — and it is exactly the kind of thing I keep track of for the people I work with.

ABOUT YOUR GUIDE

Antonio & Ana Rubio

Since 2005 I've helped families across Yuba City, Marysville, and the greater Yuba-Sutter region buy and sell real estate, in both English and Spanish. I work alongside my daughter Ana, a licensed agent since 2016, as a father-daughter team. Our promise is simple: we treat your move with the same care we'd want for our own family.

Find Antonio — Everywhere He Works

Antonio Rubio · Better Homes Realty · CalDRE #01472558
1615 Colusa Hwy #200, Yuba City, CA 95993
Phone: (530) 870-1063

Website antoniorubiotucasa.com

In Spanish antoniorubiotucasa.com/es

All free guides antoniorubiotucasa.com/guides

Google Business Profile share.google/boQNcJkWgvECW5equ

Leave a Google review g.page/r/CaGVcUMDcjyBECE/review

Zillow www.zillow.com/profile/Antonio%20Rubio

Homes.com www.homes.com/real-estate-agents/antonio-rubio/n48qdzm/

Realtor.com www.realtor.com/realestateagents/56ccff8d0fa417010077818d

HOW THIS SERIES WORKS

The Five-Guide Library

Each guide stands on its own, but they are built to be read together — most people move through more than one stage of property ownership in their life. Here is the whole library, and where the guide in your hands sits in it.

The Antonio Rubio Guide Library	
1	**The First-Time Home Buyer Guide** Loans, down payments, inspections, and negotiating your first offer.
2	**Second Home & Investment Property Guide** How rentals are financed and how to run the numbers before you buy.
3	**Selling Your Home Guide** Pricing with evidence, preparing, marketing, and negotiating the whole offer. YOU ARE READING THIS ONE
4	**Land, Acreage & Building Guide** Water, septic, zoning, access — and financing a home you build yourself.
5	**Commercial Guide — Apartments & Business** Multifamily metrics, commercial lending, and buying an existing business.

Every guide in this library is free, in English and Spanish, at:

antoniorubiotucasa.com/guides
antoniorubiotucasa.com/es/guias

A Home Well Sold Opens the Next Door

The equity in your home is not just a number on a closing statement. For most families it's the down payment on the next chapter — a bigger house, a quieter street, a move closer to grandchildren, a retirement that starts earlier.

Priced with evidence, prepared with care, and marketed to every buyer who could want it, a home tends to find the right person at the right number.

You built this value over years. Let's make sure you keep as much of it as possible.

Educational content only. Costs, customary practices, transfer taxes, disclosure obligations, and contract terms vary by county, by transaction, and over time, and commission is negotiable and agreed in writing. Nothing in this guide is legal, tax, or financial advice, or a guarantee of any particular sale price or timeline. Verify all details with your own licensed advisors before acting on them.