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SELLERS · PHILADELPHIA · THE SUBURBS

What You'll Really Walk Away With

The 2026 Greater Philadelphia home seller guide: your net number, the local rules, and how to sell without surprises.



FREE GUIDE · 2026 EDITION

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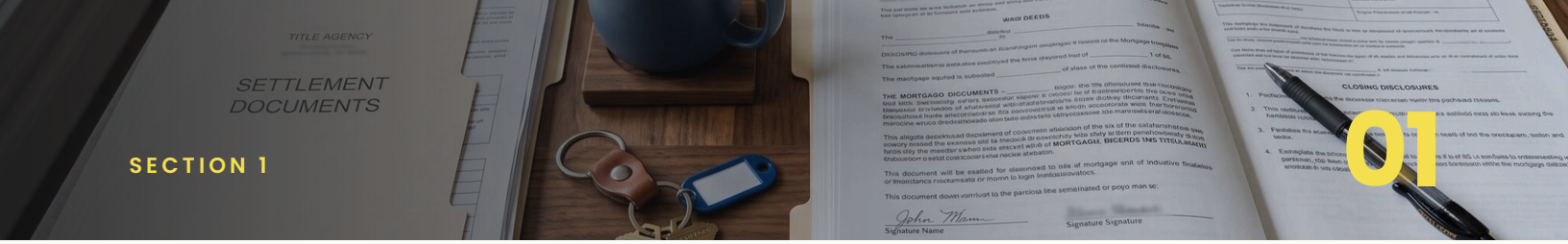


The sale price is the headline. Your net is the number that matters.

Most sellers I meet want two things: not to leave money on the table, and not to get surprised at the settlement table.

Selling here has a few local costs and rules that national advice skips. Philadelphia's transfer tax is among the highest in the country. The city requires a certification before you can sell. Many suburban townships have their own resale inspection. And commission works differently than it did before August 2024.

SECTION	WHAT YOU'LL GET
1. Your net number	A simple worksheet and examples.
2. Local rules before you list	Disclosure, city certification, and township resale rules.
3. Price, prep, and timing	What actually moves your number.
4. Cash offer or list it?	An honest side-by-side.
5. Offer to settlement	Comparing offers, inspections, and closing.
6. Questions and checklist	Straight answers and one page to work from.



Your net number

Start with the price, subtract what you owe and what selling costs, and you have the number you walk away with.

SELLER NET SHEET	YOUR ESTIMATE
Sale price What the buyer pays	$ _____
Less mortgage payoff Payoff statement from your lender	$ _____
Less listing commission Set in your listing agreement; negotiable	$ _____
Less buyer-agent pay or credits Only if you choose to offer them	$ _____
Less your share of transfer tax By custom, half of the total	$ _____
Less settlement and deed fees Deed preparation, notary, some title charges	$ _____
Less certifications City or township resale requirements	$ _____
Less repairs or repair credits Agreed after the buyer's inspection	$ _____
What you walk away with	**$ _____**

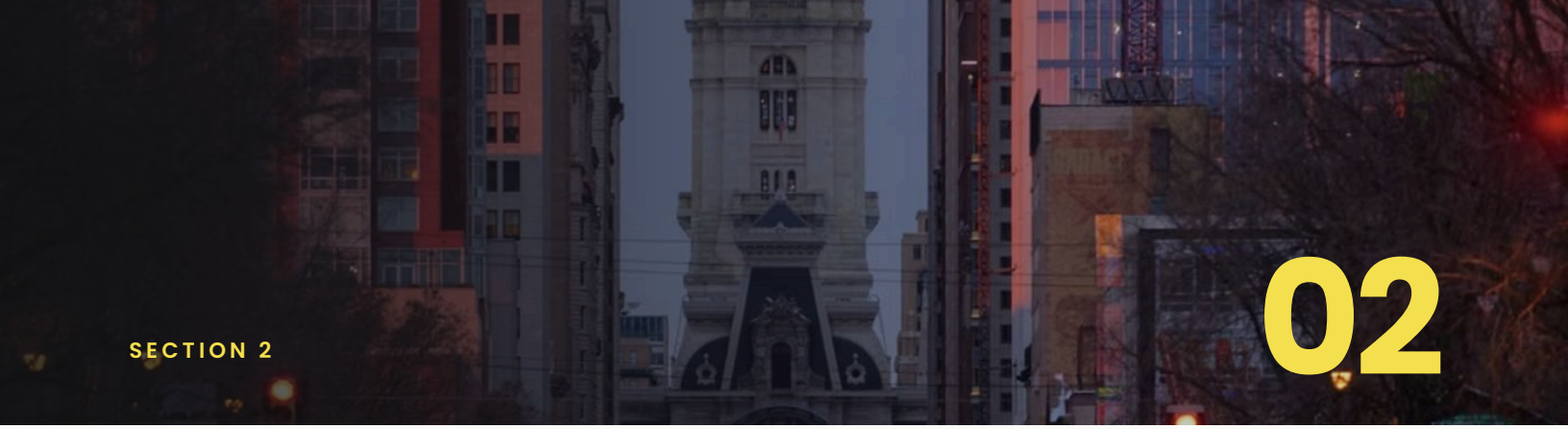
Transfer tax examples

Pennsylvania charges 1%, and most suburban municipalities add about 1%. Philadelphia's total is **4.578%** since July 1, 2025. Buyer and seller customarily split it, though the agreement of sale can say otherwise.

EXAMPLE	TOTAL	SELLER'S CUSTOMARY HALF
$250,000 home in Philadelphia (4.578%)	$11,445	$5,722.50
$520,000 home in a typical suburb (about 2%)	about $10,400	about $5,200

THE STRAIGHT ANSWER

Want this filled in for your home? My free home valuation gives you a price range based on recent sales near you, and I'll run the net sheet with you line by line.



SECTION 2

02

Local rules before you list

The Seller's Property Disclosure Statement

Pennsylvania's Real Estate Seller Disclosure Law requires you to give the buyer a signed, dated disclosure of known material defects **before** the agreement of sale is signed. It covers things like the roof, water, systems, and, since 2015, sinkholes and stormwater facilities. Some sales, like certain estate and trust sales, are exempt. Being upfront here protects you later.

Selling in Philadelphia

The city requires a **Property Sales Certification** from Licenses and Inspections. It shows the zoning, the last legal use, and any open violations. It costs $139, takes about 5 business days, and you apply through eCLIPSE. Open violations and liens other than your mortgage need to be handled before settlement, so we order this early. Reselling an existing one or two family home doesn't require a new Certificate of Occupancy.

Selling in the suburbs

Many municipalities have their own resale rules. A few examples:

MUNICIPALITY	WHAT IT REQUIRES
Lower Merion	Resale certification before sale: sidewalks and curbs, house number, smoke detectors, zoning and use.
Upper Darby	Sewer lateral inspection when the home transfers.
Lower Providence	Visual resale inspection plus a sewer lateral inspection.
Ambler Borough	Use and Occupancy permit for residential resales.
East Rockhill	Apply 30 or more days before settlement; the certificate expires 30 days after it's issued.

Rules change and every township is different. When we list, I check the current requirements for your address so a certificate never holds up settlement.



SECTION 3

03

Price, prep, and timing

Pricing

Price comes from what similar homes near you actually sold for, adjusted for condition and features. Overpricing is the most expensive mistake a seller can make: the listing sits, buyers wonder what's wrong, and you often end up below where a well-priced home would have landed.

Timing

The suburbs and the city are two different markets right now. In June 2026, homes in Montgomery, Chester, and Bucks counties typically sold in about a week, according to Bright MLS data. In the city, there was more inventory and homes took longer. More homes are on the market across the region than a year ago, which makes pricing right from day one even more important this fall.

Prep: fix it, skip it, or credit it

USUALLY WORTH IT	OFTEN SKIP	CONSIDER A CREDIT INSTEAD
Fresh neutral paint, deep clean, decluttering, yard cleanup, small repairs a buyer will notice, good photos	Big remodels right before listing. You rarely get the full cost back, and buyers often want to pick their own finishes.	Larger known items, like an older roof or HVAC. Price for it or offer a credit, and disclose it.

Capital gains

If you've owned and lived in the home as your main residence for 2 of the last 5 years, the IRS lets you exclude up to $250,000 of gain, or $500,000 if married filing jointly. Rental and investment properties work differently. Confirm your situation with a tax professional.



SECTION 4

04

Cash offer or list it?

Both can be the right call. It depends on what you value more: the highest price or the most certainty.

	CASH OFFER OR IBUYER	LISTING ON THE MARKET
Price	Lower. Industry estimates put many cash and iBuyer offers around 70% to 80% of market value, sometimes after fees.	Usually the highest price, because buyers compete for your home.
Speed	Fast, often 1 to 3 weeks.	Usually 30 to 60 days from accepted offer to settlement, plus time on market.
Repairs and showings	As-is, no showings.	Prep and showings; you choose what to fix.
Certainty	High once the offer is firm.	Depends on the buyer's financing and inspection.
Best for	Major repairs, inherited homes, tight deadlines.	Most homes in good condition.

THE STRAIGHT ANSWER

See both numbers side by side. On my site you can request a cash offer comparison. I'll show you what a cash sale nets next to what listing would likely net, so the decision is yours with real numbers.

How commission works now

Since August 2024, offers to pay a buyer's agent no longer appear on the MLS, and buyers sign their own agreement with their agent. As a seller, you can still choose to offer buyer-agent pay or a credit, and many sellers do because it can widen the pool of buyers. All commissions are negotiable. We'll decide your approach together before you list.



SECTION 5

05

Offer to settlement

01 **Compare offers beyond the price**
Look at the financing type, the size of the deposit, the contingencies, the settlement date, and who pays what. A slightly lower offer with fewer risks can net you more.

02 **The inspection**
This is where many sales get renegotiated. Your disclosure covers what you know; the inspection finds what you don't. We respond together: repair, credit, or hold firm.

03 **The appraisal**
If the buyer is financing, the lender's appraisal has to support the price. If it comes in low, we have options, and the agreement sets the rules.

04 **Certifications and payoffs**
City or township certifications, your mortgage payoff, and any liens get handled before the date.

05 **Settlement**
Most settlements happen 30 to 60 days after an accepted offer. You sign the deed, the title company pays off your loan, and you get your proceeds.

Questions sellers ask me

> **Is now a good time to sell, or should I wait for spring?**
> Spring brings more buyers and more competition from other sellers. With prices near record highs in much of the region, a well-priced home can do well in the fall. It depends on your next move.

> **Do I have to fix everything the inspector finds?**
> No. Everything is negotiable. Safety and lender-required items usually get addressed; the rest is a conversation.

> **What if I have open violations or a lien?**
> They need to be resolved or handled at settlement. Finding them early gives us time.

SECTION 6

Your seller checklist

Before you list

- [ ] Get a free home valuation
- [ ] Request a mortgage payoff statement
- [ ] Run your net sheet
- [ ] Decide: cash offer or list
- [ ] Fill out the Seller's Property Disclosure Statement
- [ ] Order the city certification or check your township's resale rules

Getting ready

- [ ] Declutter, deep clean, neutral paint
- [ ] Fix small, visible items
- [ ] Gather receipts for major repairs and upgrades
- [ ] Plan where you'll go during showings

Under contract

- [ ] Track every contingency deadline
- [ ] Plan your response to the inspection
- [ ] Schedule any township inspection
- [ ] Keep up the home and yard

Settlement

- [ ] Book movers and transfer utilities
- [ ] Leave keys, codes, manuals, and warranties
- [ ] Bring ID; verify any wire instructions by phone
- [ ] Save your settlement statement for taxes

WHO YOU'LL BE WORKING WITH



One agent, on every part of it.

Harrisson Li · REALTOR® · Greater Philadelphia

I'm a solo agent by choice. When you work with me, you get me: the showings, the offer, the inspection response, and the call the night before settlement. Nothing gets handed to a junior on a team.

Before real estate I worked on the construction side, so condition, scope, and what a fix really costs aren't guesswork. I work with new construction buyers, first-time buyers, sellers, and investors across Philadelphia, the Main Line, and Montgomery, Delaware, Bucks, and Chester counties.

Find out what your home would net.

Request my free home valuation, and I'll walk you through your net number and both paths, cash or list, in a 20-minute call. No pressure, and no obligation.

Call or text 267-368-2788

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SOURCES

Where these numbers come from

Checked October 2026. Rates, programs, and rules change, so use these links to confirm the current version.

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2. Pennsylvania Real Estate Seller Disclosure Law, 68 Pa.C.S. 7301 to 7315: legis.state.pa.us
3. City of Philadelphia, Property Sales Certification: phila.gov/services/permits-violations-licenses/rent-or-sell-property/get-a-property-sales-certification/
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5. Upper Darby sewer lateral inspection on sale (Philadelphia Inquirer, 2020): inquirer.com
6. Lower Providence Township resale inspection: lowerprovidence.org
7. Borough of Ambler, residential resales require U&O permits: boroughofambler.com
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9. IRS Topic 701, sale of your home: irs.gov/taxtopics/tc701
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11. Bright MLS county data via Houwzer, Q2 2026: houwzer.com/blog/philadelphia-home-sales-city-vs-suburbs-q2-2026/
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