

# **The Complete Guide to Selling a Home in Greater Cincinnati, Ohio**

A Comprehensive Resource for Home Sellers

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## Quick Answer: How Does Selling a Home in Cincinnati Work?

### Quick Answer:

Selling a home in Cincinnati involves hiring a licensed Realtor, preparing your property, listing it on the Multiple Listing Service (MLS), hosting showings, reviewing offers, negotiating terms, completing inspections and appraisals, and closing the transaction. Most Cincinnati homes take 30 to 60 days to go under contract, followed by a 30 to 45 day closing period. Total time from listing to closing is typically 60 to 90 days, depending on price, condition, and buyer financing.

## How Long Does It Take to Sell a House in Cincinnati?

### Quick Answer:

Most Cincinnati homes take 30 to 60 days to go under contract, followed by a 30 to 45 day closing period. Total time from listing to closing is typically 60 to 90 days, depending on price, condition, and buyer financing. Cash offers may close in as few as 7 to 14 days.

Timeline varies based on market conditions, price, location, property condition, and buyer financing type. Properties priced competitively for current market conditions typically generate showings within the first two weeks and receive offers within 30 to 60 days.

### Key Takeaways:

- Most homes take 60–90 days from listing to closing
- Pricing and condition drive speed more than season alone
- Cash offers close significantly faster (7–14 days vs. 30–45 days)

## How Much Does It Cost to Sell a House in Cincinnati?

### Quick Answer:

Total costs to sell a home in Cincinnati typically range from 7 to 10 percent of the sale price. This includes Realtor commissions (usually 5 to 6 percent), transfer taxes and conveyance fees (approximately \$4 per \$1,000 in Hamilton County), owner's title insurance, prorated property taxes, and any agreed-upon repair credits. Your Realtor can provide a net sheet estimate showing expected proceeds after all costs are deducted.

## Realtor Commissions

## Do Sellers Pay Realtor Commissions in Cincinnati?

### Quick Answer:

**Yes. Sellers typically pay Realtor commissions for both the listing agent and buyer's agent. Total commission usually ranges from 5 to 6 percent of the sale price, split between both agents. Commission rates are negotiable and should be discussed when signing the listing agreement.**

Commission structure and services included vary by Realtor. The commission covers marketing expenses, professional photography, MLS listing fees, showing coordination, negotiation services, and transaction management.

## Transfer Taxes and Conveyance Fees

Ohio charges a state conveyance fee of \$1 per \$1,000 of the sale price. Counties charge additional fees. Hamilton County charges \$3 per \$1,000, for a total of \$4 per \$1,000. Butler, Warren, and Clermont counties have similar structures but rates may vary slightly. These fees are typically paid by the seller at closing.

## Title Insurance

Sellers customarily pay for the owner's title insurance policy in the Cincinnati area. This protects the buyer against title defects. Cost varies based on sale price and title company.

## Property Taxes

Sellers pay property taxes through the closing date. Ohio property taxes are paid in arrears, meaning taxes for the current year are typically due the following year. At closing, taxes are prorated based on the closing date.

## Net Proceeds

Net proceeds are calculated by subtracting all costs, commissions, mortgage payoffs, and credits from the sale price. Your Realtor can provide a net sheet estimate before listing. A net sheet is an estimate of your proceeds from the sale after deducting all costs including Realtor commissions, closing costs, mortgage payoff, prorated taxes, HOA fees, and negotiated credits.

### **Key Takeaways:**

- Total selling costs typically range from 7–10% of sale price
- Realtor commissions are usually 5–6% (negotiable)
- Transfer taxes in Hamilton County are \$4 per \$1,000 of sale price
- Request a net sheet estimate before listing to understand expected proceeds

# Understanding the Cincinnati Real Estate Market

The Greater Cincinnati real estate market includes Hamilton, Butler, Warren, and Clermont counties. Market conditions vary by location, price point, and season. Factors that influence how quickly homes sell include inventory levels, interest rates, local employment trends, and buyer demand.

Spring and early summer typically see increased buyer activity. Winter months may have fewer showings but often include serious buyers.

Market conditions are measured by:

- Average days on market
- Sale price to list price ratio
- Inventory levels (months of supply)
- Number of active buyers
- Interest rate environment

Pricing decisions are based on recent comparable sales, market data, and seller goals.

## How Realtors Determine Market Value

### Comparative Market Analysis (CMA)

A Comparative Market Analysis examines recent sales of similar homes in your area, adjusts for differences in features and condition, and considers current market trends to estimate your home's market value.

A CMA includes:

- Recently sold homes (past 3 to 6 months)
- Active listings (current competition)
- Pending sales (current buyer demand)
- Expired listings (overpriced comparables)

Adjustments are made for square footage, lot size, number of bedrooms and bathrooms, condition and updates, location within the neighborhood, and special features.

### Online Estimates vs. Professional Analysis

Online estimates from platforms like Zillow or Redfin use algorithms and may not account for property-specific factors such as condition, updates, or unique features. These estimates can vary significantly from actual market value.

CMAs provided by licensed Realtors typically provide more accurate valuations because they account for property-specific factors and current local market conditions.

# Preparing Your Home for Sale

## Repairs and Updates

Sellers are not required to make repairs before listing. Addressing visible maintenance issues and ensuring systems function properly can affect buyer interest and final sale price.

Cost-effective improvements include:

- Fresh paint in neutral colors
- Fixing leaky faucets or broken fixtures
- Replacing worn carpet or flooring
- Repairing damaged walls or trim
- Basic landscaping and lawn maintenance
- Cleaning gutters and power washing exterior

Major renovations such as kitchen or bathroom remodels are not always necessary and may not yield a full return on investment. Discuss cost-effective improvements with your Realtor before making significant expenditures.

## Staging and Presentation

Staging involves arranging furniture and decor to help buyers visualize living in the space. Professional staging is optional. Many sellers choose to declutter and remove excess furniture, deep clean all surfaces, depersonalize by removing family photos, arrange furniture to maximize space, add neutral decor, ensure all light fixtures work, and open curtains to maximize natural light.

## Professional Photography

High-quality photos are standard practice in Cincinnati real estate marketing. Most Realtors include professional photography as part of their listing services. Photos are used on the MLS, real estate websites, social media, and marketing materials. Professional photos are commonly used in Cincinnati listings and are standard practice for online marketing.

# The Home Selling Process in Cincinnati: Step by Step

## Step 1: Choose a Realtor and Sign a Listing Agreement

A listing agreement is a contract between the seller and the Realtor that outlines listing price, commission structure, marketing plan, duration of the agreement, and responsibilities of both parties. Ohio law requires listing agreements to be in writing. Review the agreement carefully and ask questions about any terms you do not understand before signing.

## Step 2: Set the Listing Price

Pricing decisions are based on the Comparative Market Analysis, current market conditions, property condition and features, and seller timeline and goals. Overpricing can result in fewer showings, longer time on market, and eventual price reductions. Proper pricing based on market data typically generates the most buyer interest.

## Step 3: Prepare the Home and Complete Disclosures

Ohio law requires sellers to complete a Residential Property Disclosure Form. This document discloses known material defects and conditions affecting the property. Sellers must disclose information about roof condition and age, foundation issues, plumbing and water systems, electrical systems, HVAC condition, water damage or leaks, environmental hazards, structural modifications, and other material facts.

Failure to disclose known defects can result in legal liability after closing. Answer disclosure questions truthfully. Consult your Realtor or attorney if uncertain about what to disclose. Lead-based paint disclosures are required for homes built before 1978.

## Step 4: List the Home on the MLS

The Multiple Listing Service (MLS) is a database used by Realtors to share property listings. Once listed on the MLS, the property appears on Realtor.com, Zillow, Trulia, and other real estate websites within hours.

## Step 5: Market the Home

Marketing strategies may include professional photography and virtual tours, online listings on major real estate platforms, social media promotion, email campaigns to other Realtors, open houses, yard signs, and print or digital advertising. Marketing plans vary by Realtor and property type.

## Step 6: Host Showings

Buyers and their agents schedule showings through the listing agent. Showings may occur with little notice, depending on the listing agreement terms. Sellers typically leave the home during showings. Homes should be clean, well-lit, and accessible. Pets should be secured or removed during showings to allow buyers to view the property comfortably.

## **Step 7: Review and Negotiate Offers**

Offers are submitted in writing and include proposed purchase price, earnest money amount, financing terms, contingencies (inspection, appraisal, financing, sale of buyer's home), requested closing date, and any requests for repairs, credits, or seller concessions.

Sellers can accept an offer, reject an offer, or counter an offer with different terms. Counteroffers are common and may involve price adjustments, closing date changes, modifications to contingencies, or changes to repair or credit requests.

## **Step 8: Accept an Offer and Go Under Contract**

Once the seller accepts an offer, the property goes 'under contract' or 'pending.' The buyer deposits earnest money with a title company or attorney. Earnest money demonstrates the buyer's commitment and is held in escrow until closing. Earnest money typically ranges from 1 to 3 percent of the purchase price.

## **Step 9: Buyer Due Diligence and Inspections**

Ohio purchase agreements typically include a due diligence period, negotiated between buyer and seller. During this time, buyers conduct home inspections, review property disclosures, verify financing, and assess whether to proceed.

Home inspections evaluate the property's condition. Inspectors examine the roof, foundation, plumbing, electrical, HVAC, and other systems. The inspection report identifies defects or safety concerns.

Buyers may request repairs or credits based on inspection findings. Sellers can agree to make repairs, offer a credit at closing, reduce the purchase price, or refuse the request. If parties cannot reach an agreement, the buyer may have the right to terminate the contract, depending on the contingency terms.

## **Step 10: Appraisal**

If the buyer is financing the purchase, their lender will order an appraisal. The appraisal determines the property's market value for lending purposes. If the appraisal comes in at or above the contract price, the transaction proceeds normally.

If the appraisal is lower than the contract price, the buyer's lender may not approve the full loan amount. This is called an appraisal gap. Options for resolving an appraisal gap include: the buyer pays the difference in cash, the seller reduces the price, both parties negotiate a compromise, or the buyer terminates the contract (if allowed by the contract terms).

## **Step 11: Final Walkthrough**

Buyers conduct a final walkthrough shortly before closing to verify the property's condition has not changed, agreed-upon repairs have been completed, and all fixtures and appliances included in the sale are present.

## **Step 12: Closing**

Closing is the final step in the transaction. Both parties sign documents, funds are transferred, and ownership is transferred to the buyer. Closings in Ohio typically occur at a title company or attorney's office. Sellers receive their net proceeds via wire transfer or check after all costs, payoffs, and fees are deducted.

After closing, the deed is recorded with the county, and the buyer receives the keys.

# Selling Your Home As-Is

## Can You Sell a House As-Is in Ohio?

### Quick Answer:

**Yes. Selling as-is means the seller will not make repairs or provide credits for defects identified during inspections. Sellers are still required to complete disclosure forms and disclose known defects. As-is sales are common for inherited properties, distressed properties, or sellers who cannot afford repairs. Homes sold as-is may sell for less than move-in-ready properties, depending on market demand and property location.**

'As-is' does not eliminate disclosure obligations under Ohio law.

## When As-Is Sales Make Sense

As-is sales are common for inherited properties, distressed properties, properties needing major repairs, sellers who cannot afford repairs, and sellers prioritizing speed over price. Buyers purchasing as-is properties often pay cash or use renovation financing products. Some buyers' lenders may require certain repairs to be completed before approving financing.

## Understanding Contingencies

Contingencies are conditions in the purchase agreement that must be met for the sale to proceed.

**Inspection contingency:** Allows the buyer to conduct inspections and request repairs or terminate the contract if significant issues are found.

**Appraisal contingency:** Protects the buyer if the home does not appraise at or above the contract price.

**Financing contingency:** Allows the buyer to back out if they cannot secure a loan within the specified timeframe.

**Sale of buyer's home contingency:** The purchase is contingent on the buyer selling their current home. This contingency adds uncertainty and timeline risk for sellers.

## Multiple Offer Situations

When a home receives multiple offers, the seller chooses the most favorable offer based on price, terms, contingencies, closing timeline, buyer qualifications, and earnest money amount. The highest price is not always the best offer. Cash offers, offers with fewer contingencies, shorter due diligence periods, and offers from pre-approved buyers may be more attractive depending on the seller's priorities.

# Common Mistakes Cincinnati Home Sellers Make

Avoid these common errors that delay sales or reduce proceeds:

**Overpricing at launch:** Pricing above market value results in fewer showings and longer days on market. First few weeks on market generate the most buyer interest.

**Limiting showings:** Restricting showing times reduces the number of potential buyers who can view the property. Flexibility increases showing volume.

**Ignoring early market feedback:** If a property receives few showings or no offers in the first two weeks, pricing or presentation adjustments may be needed.

**Delaying price adjustments:** Waiting too long to adjust price after poor market response extends time on market and may require larger eventual reductions.

**Underestimating total selling costs:** Failing to account for all costs, including commissions, taxes, and credits, can result in lower-than-expected net proceeds.

**Skipping necessary disclosures:** Incomplete or inaccurate disclosures create legal liability and can derail transactions during due diligence.

**Being present during showings:** Seller presence makes buyers uncomfortable and limits their ability to envision themselves in the space.

**Neglecting curb appeal:** First impressions matter. Overgrown landscaping, peeling paint, or visible exterior damage discourages buyers before they enter.

## Legal and Tax Considerations

### Capital Gains Tax

Sellers may owe capital gains tax on profit from the sale. The IRS allows an exclusion of up to \$250,000 for single filers and \$500,000 for married couples filing jointly, provided the home was the seller's primary residence and the seller lived in the home for at least two of the last five years. Rules vary by individual situation. Consult a tax professional to understand your specific tax liability.

### 1031 Exchanges

A 1031 exchange allows investment property owners to defer capital gains taxes by reinvesting proceeds into another investment property. This does not apply to primary residences. Rules are complex and require strict timeline adherence. Consult a tax professional or qualified intermediary if considering a 1031 exchange.

### Title Issues

Title problems must be resolved before closing. Common title issues include outstanding liens, unpaid judgments, boundary disputes, errors in public records, and unknown heirs or claims. Title companies conduct a title search to identify issues before closing. Sellers are responsible for clearing title defects.

## **Do You Need a Real Estate Attorney in Ohio?**

Ohio does not require sellers to hire an attorney. Title companies typically handle closings in the Cincinnati area. Some sellers choose to hire an attorney for complex transactions, estate sales, divorce-related sales, disputes with buyers or agents, review of legal documents, or properties with title issues. Attorney fees vary by provider and scope of services.

# Selling While Buying Another Home

Coordinating the sale of one home with the purchase of another requires careful planning and clear communication with your Realtor.

## Options for Sellers

**Sell first, then buy:** Reduces financial risk and eliminates the burden of two mortgages. May require temporary housing between transactions or storage for belongings.

**Buy first, then sell:** Eliminates moving twice and allows time to prepare the current home for sale. Requires carrying two mortgages or having sufficient funds for both down payments. Risk increases if the first home takes longer to sell than expected.

**Bridge loans or home equity lines of credit:** Temporary financing options that allow sellers to access equity before closing on the sale. These carry additional costs and require lender approval.

**Rent-back agreements:** Sellers negotiate to rent the home from the buyer for a period after closing, allowing time to close on a new home. Rent-back terms, duration, and daily rate are negotiated in the purchase agreement.

## High-Value FAQ Section

The following questions represent the most common concerns Cincinnati home sellers have during the selling process.

### 1. How much does it cost to sell a house in Cincinnati?

Total costs typically range from 7 to 10 percent of the sale price. This includes Realtor commissions (usually 5 to 6 percent), transfer taxes and conveyance fees (approximately \$4 per \$1,000 of sale price in Hamilton County), owner's title insurance policy, prorated property taxes, and any agreed-upon repair credits or buyer concessions. Your Realtor can provide a net sheet estimate before listing that shows expected proceeds after all costs are deducted from the sale price.

### 2. What is the typical Realtor commission in Cincinnati?

Realtor commissions typically range from 5 to 6 percent of the sale price, split between the seller's agent and buyer's agent. Commission rates are negotiable. The commission structure and services included should be discussed and agreed upon when signing the listing agreement.

### 3. Do I have to disclose everything when selling my house in Ohio?

Ohio law requires sellers to complete a Residential Property Disclosure Form disclosing known material defects affecting the property. This includes issues with the roof, foundation, plumbing, electrical systems, HVAC, water damage, environmental hazards, and other material facts that could affect the property's value or desirability.

Sellers must also provide lead-based paint disclosures for homes built before 1978. Failure to disclose known defects can result in legal liability after closing.

#### **4. Can I sell my house as-is in Cincinnati?**

Yes. Selling as-is means you will not make repairs or provide credits for defects identified during inspections. You are still required to complete disclosure forms and disclose known defects. As-is sales are common for inherited properties, distressed properties, or sellers who cannot afford repairs. Homes sold as-is may sell for less than move-in-ready properties, though this depends on market demand, location, and the extent of needed repairs.

#### **5. What happens if the appraisal comes in low?**

If the appraisal is lower than the contract price, the buyer's lender may not approve the full loan amount. This is called an appraisal gap. Options include: the buyer pays the difference in cash, the seller reduces the price, both parties negotiate a compromise, or the buyer terminates the contract if allowed by the contract terms. Cash buyers and buyers with large down payments are less affected by appraisal issues.

#### **6. Should I accept the first offer I receive?**

The decision depends on the offer terms, market conditions, and your goals. Evaluate the offer based on price, buyer qualifications, contingencies, closing timeline, and earnest money amount. Your Realtor can help assess whether the offer meets your needs or if waiting for additional offers may be beneficial. In slower markets or with properties requiring repairs, accepting a solid first offer may be advisable.

#### **7. What is earnest money and how much should I expect?**

Earnest money is a deposit made by the buyer when the offer is accepted, demonstrating their commitment to the transaction. It is held in escrow by a title company or attorney and applied toward the buyer's closing costs or down payment at closing. Typical earnest money amounts range from 1 to 3 percent of the purchase price. Higher earnest money amounts may indicate a more committed buyer.

#### **8. How do I handle multiple offers on my house?**

When you receive multiple offers, evaluate each based on price, terms, contingencies, closing timeline, and buyer qualifications. The highest price is not always the best offer. You can request highest and best offers from all interested buyers, negotiate separately with individual buyers, accept one offer outright, or counter multiple offers simultaneously. Your Realtor can help evaluate each offer's strengths and risks.

#### **9. Can the buyer back out after I accept their offer?**

Buyers can terminate the contract during contingency periods if conditions are not met. Common reasons include unsatisfactory inspection results, low appraisal, inability to secure financing, or failure of their home sale contingency. Once contingencies are removed, buyers who back out may forfeit their earnest money, though this depends on the specific contract terms and circumstances.

## **10. How long after accepting an offer until closing in Ohio?**

The closing timeline is negotiated in the purchase agreement and typically ranges from 30 to 45 days after offer acceptance. Timeline depends on the buyer's financing process, inspection and appraisal scheduling, title work, and any negotiated repairs. Cash purchases may close in as few as 7 to 14 days since no lender approval is required.

## **Final Thoughts**

Selling a home in Cincinnati involves multiple steps, legal requirements, and financial considerations. Understanding the process, completing required disclosures, and making informed decisions about pricing and negotiations helps sellers achieve their goals.

Each transaction is unique. Ask questions, review all documents carefully, and seek professional guidance when needed from your Realtor, attorney, tax professional, or financial advisor.

## **About The Jeff Williamson Group**

Jeff Williamson is a licensed REALTOR® (License #SAL.2006003705) with The Jeff Williamson Group at OwnerLand Realty, specializing in working with home sellers, first-time homebuyers, veterans, and families in the Greater Cincinnati, Ohio market.

This guide is provided for educational purposes only and does not constitute legal, financial, or tax advice. Consult with appropriate professionals regarding your specific situation.

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