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

A Comprehensive Resource for Home Sellers

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Jeff Williamson, REALTOR®
The Jeff Williamson Group at OwnerLand Realty
License #SAL.2006003705

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

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 typically ranges from 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 typically ranges from 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 require 60–90 days from listing to closing
 - Pricing and condition impact sale speed more than season
 - Cash offers close significantly faster (7–14 days vs. 30–45 days)
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How Much Does It Cost to Sell a House in Cincinnati?

Quick Answer:

Total costs to sell a home in Cincinnati vary by transaction but often range from 7 to 10 percent of the sale price. This may include Realtor commissions, transfer taxes and conveyance fees, title insurance costs, 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:

Sellers sign a listing agreement with their listing brokerage that specifies the compensation structure for listing services. All commission rates and compensation arrangements are fully negotiable and should be discussed when signing the listing agreement.

Buyers work with buyer’s agents under separate representation agreements. Any compensation offered to a buyer’s agent is a negotiable term of the purchase contract. Sellers may choose to offer compensation toward a buyer’s agent fee, partially offer compensation, or not offer compensation. Buyers considering their total cost of purchase may adjust their offers accordingly.

Commission structure and included services vary by Realtor and should be clearly outlined in the listing agreement. Listing commission may cover 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. These fees are paid by the seller at closing unless otherwise negotiated in the purchase contract.

Title Insurance

When buyers finance a purchase, their lender requires a lender's title insurance policy, which the buyer pays as part of closing costs.

Owner's title insurance is optional and purchased for the buyer's benefit. It protects the buyer against title defects such as undiscovered liens, errors in public records, or boundary disputes. Who pays for owner's title insurance is fully negotiable and defined in the purchase contract. Sellers may agree to pay for owner's title insurance as part of purchase negotiations or seller credits, but this is not required. 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 due the following year. At closing, taxes are prorated based on the closing date and allocated between buyer and seller according to purchase contract terms.

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 estimates your proceeds after deducting all costs including Realtor commissions, closing costs, mortgage payoff, prorated taxes, HOA fees, and negotiated credits.

Key Takeaways:

- Total selling costs vary by transaction and negotiations
 - All commission rates and compensation are fully negotiable
 - Transfer taxes in Hamilton County total \$4 per \$1,000 of sale price
 - Request a net sheet estimate before listing to understand expected proceeds
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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 influencing how quickly homes sell include inventory levels, interest rates, local employment trends, and buyer demand.

Spring and early summer often 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, bedroom and bathroom count, 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 often deliver 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
- Open curtains to maximize natural light

Professional Photography

High-quality photos are frequently used in Cincinnati real estate marketing. Many Realtors include professional photography as part of listing services. Photos are used on the MLS, real estate websites, social media, and marketing materials.

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 and compensation terms
- Marketing plan
- Duration of the agreement
- 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
- 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 disclosing 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
- 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
- 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 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
- Any requests for repairs, credits, or seller concessions

Sellers can accept an offer, reject an offer, or counter with different terms.

Counteroffers are common and may involve:

- Price adjustments
- Closing date changes
- Modifications to contingencies
- 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 amounts are negotiated in the purchase contract and often range from 1 to 3 percent of the purchase price.

Step 9: Buyer Due Diligence and Inspections

Ohio purchase agreements include a due diligence period negotiated between buyer and seller. During this time, buyers:

- Conduct home inspections
- Review property disclosures
- Verify financing
- Assess whether to proceed

Home inspections evaluate property 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
- Refuse the request

If parties cannot reach an agreement, the buyer may have the right to terminate the contract, depending on contingency terms.

Step 10: Appraisal

If the buyer is financing the purchase, their lender will order an appraisal to determine 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
- The buyer terminates the contract (if allowed by 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
- 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 transfers to the buyer.

Closings in Ohio often occur at a title company or attorney's office. Sellers receive 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
- 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 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
- 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. The 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
- 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 often 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
- 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 vary by transaction but often range from 7 to 10 percent of the sale price. This may include Realtor commissions, transfer taxes and conveyance fees (approximately \$4 per \$1,000 of sale price in Hamilton County), title insurance costs, 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 determines Realtor commission in Cincinnati?

Sellers sign a listing agreement with their listing brokerage that specifies the compensation structure for listing services. All commission rates and compensation arrangements are fully negotiable and should be discussed when signing the listing agreement.

Any compensation offered to a buyer's agent is a negotiable term of the purchase contract. Sellers may choose to offer compensation toward a buyer's agent fee, partially offer compensation, or not offer compensation. The commission structure and included services should be clearly outlined in 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
- The buyer terminates the contract if allowed by 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 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.

Earnest money amounts are negotiated in the purchase contract and often 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
- 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
- Failure of their home sale contingency

Once contingencies are removed, buyers who back out may forfeit their earnest money, though this depends on 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 often ranges from 30 to 45 days after offer acceptance.

Timeline depends on:

- The buyer's financing process
- Inspection and appraisal scheduling
- Title work
- 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. Practices, costs, and negotiations vary based on the specific contracts involved, market conditions, and the parties' agreements. Ask questions, review all documents carefully, and seek professional guidance when needed from your Realtor, attorney, tax professional, or financial advisor.

Nothing in this guide replaces individual professional or legal advice tailored to your specific situation.

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.

Disclaimer: 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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