

Who Pays What in California?

CustomaryClosingCosts—SantaClara,SanMateo, San Francisco & Santa Cruz Counties

Source: 2026 California Customary Practices Guide – Chicago Title Company

COUNTY / CITIES	ESCROW CHARGES	TITLE FEE (Owner's Policy)	COUNTY TRANSFER TAX per \$1,000	CITY TRANSFER TAX
SANTA CLARA www.sccgov.org <i>Campbell, Cupertino, Gilroy, Los Altos, Los Altos Hills, Los Gatos, Milpitas, Monte Sereno, Morgan Hill, Mountain View, Palo Alto, San Jose, Santa Clara, Saratoga, Sunnyvale</i>	Seller	Seller	Seller \$1.10 / \$1,000	Split – Buyer/Seller Mountain View: \$3.30/\$1,000; \$15 over \$6 Million Palo Alto: \$3.30/\$1,000 San Jose: \$3.30/\$1,000 Additional San Jose tax on sales over \$2.3 Million (full sales price): 0.75% – \$2,300,000.01 to \$5,000,000 1.00% – \$5,000,000.01 to \$10,000,000 1.50% – \$10,000,000.01 and higher
SAN MATEO www.co.sanmateo.ca.us <i>Atherton, Belmont, Brisbane, Burlingame, Colma, Daly City, East Palo Alto, Foster City, Half Moon Bay, Hillsborough, Menlo Park, Millbrae, Pacifica, Portola Valley, Redwood City, San Bruno, San Carlos, San Mateo, South San Francisco, Woodside</i>	Buyer	Buyer	Seller \$1.10 / \$1,000	Split – Buyer/Seller San Mateo city: \$5.00/\$1,000; \$15 over \$10 Million Hillsborough: \$0.30/\$1,000
SAN FRANCISCO www.sfgov.org <i>San Francisco (city & county are the same)</i>	Buyer	Buyer	Included in City Transfer Tax	Seller Pays. Fee/\$1000 \$5.0 – under \$250,000 \$6.8 – \$250,001 to \$999,999 \$7.5 – \$1,000,000 to \$4,999,999 \$22.5 – \$5,000,000 to \$9,999,999 \$55.0 – \$10,000,000 to \$24,999,999 \$60.0 – \$25,000,000 and above
SANTA CRUZ www.co.santacruz.ca.us <i>Capitola, Santa Cruz, Scotts Valley, Watsonville, and unincorporated areas</i>	Split – Buyer/Seller	Split – Buyer/Seller	Seller \$1.10 / \$1,000	None listed

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