Who Pays What at Closing in Los Angeles

A plain-English guide for buyers and sellers in the San Fernando Valley and on the Westside

In Los Angeles, the buyer and seller each pay their own escrow fee. The seller usually pays for the owner's title insurance and the transfer taxes, and the buyer pays for the lender's title insurance and the costs that come with their loan. Local custom is the starting point, and everything can be negotiated in the purchase agreement.

The usual split

Closing cost	What it's for	Who usually pays
Escrow fee	Handling the sale from start to finish	Each side pays their own
Extra escrow fee for the loan	Escrow's work on the buyer's mortgage	Buyer
Owner's title insurance	Protects the buyer's ownership	Seller
Lender's title insurance	Protects the buyer's mortgage lender	Buyer
County transfer tax	$1.10 for every $1,000 of the price	Seller
City transfer tax	Charged by some cities, including the City of LA	Seller
Measure ULA ("mansion tax")	City of LA sales above $5.4 million	Seller
Recording the deed	Filing the sale with Los Angeles County	Buyer
Natural hazard report	Flood, fire, or earthquake zones (generally around $100)	Seller
City of LA 9A report	Permit and zoning records ($72.76 when ordered online)	Seller
Water conservation certificate (City of LA)	LADWP water-saving rules ($15 filing fee, plus certification)	Seller
Retrofit and safety items (City of LA)	Smoke and CO detectors, gas shutoff valve, low-flow fixtures	Usually the seller
HOA documents	Rules, budget, and records for a condo or townhome	Seller
HOA transfer fee	The HOA's fee to change owners	Negotiable
Appraisal, inspections, and loan fees	Checking value and condition, setting up the loan	Buyer
Property taxes	Split by the day up to closing	Both, split by the day
Home warranty	Covers repairs on systems and appliances	Negotiable

Transfer taxes by city (for every $1,000 of the sale price)

Where the home is	Total transfer tax	Mansion tax
City of LA: Tarzana, Encino, Sherman Oaks, Studio City, Woodland Hills, Brentwood, Westwood, Beverlywood	$5.60 ($1.10 county + $4.50 city)	4% above $5.4M; 5.5% at $10.9M and up
Santa Monica	$4.10 under $5M; $7.10 from $5M to under $8M; $57.10 at $8M and up	None (Santa Monica's own rates)
Beverly Hills, West Hollywood, Calabasas	$1.10 (county tax only)	None

Example: a $1.5 million home in the City of Los Angeles

	Seller	Buyer
Escrow fee	$3,500	$3,500
Title insurance (owner's / lender's on a $1.2M loan)	$3,023	$1,579
Transfer taxes (county + City of LA)	$8,400	$0
Reports, city fees, retrofit inspection, recording	About $490	$41
Total of the costs shown	About $15,410	$5,120

Escrow rates are from one Los Angeles escrow company and title figures are October 2026 quotes; your numbers will vary. Loan fees, insurance, and retrofit parts and labor are not included.

Want your real numbers? Get my free closing cost calculator at Leegie.com/closing-cost-cheat-sheet, or call or text me at 310-739-9202. If you're selling, I'll have escrow prepare an estimated net sheet for you, so you know what you'll walk away with before you decide anything.

Estimates for planning only. Your escrow and title companies provide final figures. Not legal or tax advice. Mansion tax cutoffs apply to sales closing July 1, 2026 to June 30, 2027.

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