FOR NORTH COUNTY HOMEOWNERS WEIGHING THEIR OPTIONS

Cash offer, list as-is, or fix and list?

If a postcard says "we buy houses, any condition," it's tempting. Here's an honest look at all three roads, including when the cash offer really is the right call.

Where the market is right now

In October 2026 the median San Diego County home sold for **$915,000** and the average home took **42 days** to sell. Over the summer, Redfin counted **20% to 25%** of active listings carrying a price cut. Buyers have time to compare.

The three roads, side by side

	SELL TO A CASH BUYER	LIST AS-IS	FIX, THEN LIST
How fast	Days to a few weeks.	Weeks to months, depending on condition and price.	A few weeks of work, then weeks to months on the market.
How certain	Feels certain, but the first offer can change after their inspection.	Buyers can ask for repairs or credits after their inspection.	Fewer surprises for buyers to find, but still a market sale.
What you net	Usually the lowest price. No agent commission, but there may be service fees.	Market price for the house as it is, minus commission and closing costs.	Market price for an updated house, minus commission, closing costs and the cost of the work.
Up front	Nothing.	Nothing.	Usually your savings. With Pay At Closing, nothing: it comes out of the sale through escrow.
Right for you if	The house has major damage, you need to close in days, or you can't handle showings at all.	The house is in good shape, or the fixes wouldn't move the price.	The house is sound but dated, and buyers keep noticing the same few things.

A cash buyer is sometimes the right answer. A fire, a foundation problem, a house nobody can live in, a move next week. If that's you, take the certainty. Just get the final number in writing first.

What sellers have told others

"Received a 'cash offer' for $315k, then they inspected... and updated their offer to $224k."

Seller review of Opendoor, Trustpilot

"The initial offer isn't actually the final offer... after the inspection, everything could change."

Opendoor seller, 2025, via Clever

"Even after the agent fees and everything, we still came out ahead by a very noticeable amount."

Seller who listed instead, via Clever

These are other people's experiences, outside San Diego. Yours could be different. That's why the checklist below matters.

Questions to ask any cash buyer

- [ ] Is this the final price, or can it change after your inspection?
- [ ] What fees come out of my side, and how much in dollars?
- [ ] Who pays escrow, title and other closing costs?
- [ ] Can you show proof of funds?
- [ ] Can I back out, and until when? Can you?
- [ ] Will you put all of that in writing before I sign?

What you'd walk away with: an example

EXAMPLE NUMBERS ONLY Made-up round numbers to show the math, not a prediction for any house. Cash discounts vary a lot; ask for the buyer's number in writing and run your own.

	CASH BUYER	LIST AS-IS	FIX, THEN LIST
Sale price	$700,000	$760,000	$800,000
Commission (5%)	$0	$38,000	$40,000
Closing costs and fees (1%)	$7,000	$7,600	$8,000
Months of house payments while selling ($4,000 a month)	$0	$8,000	$12,000
Cost of the work, paid from escrow	$0	$0	$20,000
Before paying off the mortgage	**$693,000**	**$706,400**	**$720,000**

In this example, fixing first wins, but only because the updated house sells for enough more to cover the work, the extra commission and the extra month. If it wouldn't, list as-is. A local agent's comps tell you which.

The fix-first road, without the up-front cost

Most people skip fixing first for one reason: the money is in the house, not the bank. Pay At Closing takes that off the table.

1

Free walkthrough

We walk the house with you and your agent.

2

Written scope and price

You see exactly what we'll do and what it costs before anything starts.

3

We do the work

A licensed contractor, with the owner on the job site.

4

Paid at closing

Nothing due until the house sells, paid from escrow.

If the house doesn't sell or the listing is cancelled: Your contract says in plain language what happens next. You'll read it, and we'll explain it, before you sign.

Nobody can promise what a house will sell for, including us. Your agent has the final word on what buyers in your neighborhood want. No agent yet? We'll introduce you to one we work with, with no obligation.

See both numbers for your house

Start the as-is vs fixed-up value check at PayAtClosingSD.com, or book a free walkthrough.
Lea esta guía en español.

Sources

County figures: SDAR October 2026 via Howard Smith's San Diego Housing Report (median $915,000, 42 days on market). Price cuts: Redfin San Diego County housing market reports, June and July 2026. Seller quotes: Trustpilot reviews of Opendoor and Clever's Opendoor review; the sellers are not in San Diego and were not our customers.