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Sales Disclosure Chart

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REALTORS® know very well the importance, and the complexity, of the various state and federal disclosure laws governing real estate transactions in California. This **Sales Disclosure Chart** is designed to provide REALTORS® and their clients with an easy-to-use reference guide for determining the applicability of these laws to the sales transactions most commonly handled by real estate licensees.

Be sure to check the detailed disclosure information in the **Summary Disclosure Chart since there may be exceptions or special exemptions to a disclosure requirement.**

The **Sales Disclosure Chart** addresses the general applicability of common disclosure requirements in particular types of transactions, but does not cover all disclosures required by law such as additional local requirements.

Finally, certain transactions, including new home, subdivision, and common interest development sales, are subject to separate disclosure requirements.

For a printer-friendly version of the Sales Disclosure Chart for REALTORS® [Click Here](#) (PDF file--Adobe Acrobat Reader Required**)

** **Acrobat Reader** is free downloadable software that will enable members to read any PDF files.

Disclosure	Residential Real Property 1-4 Units		Res. 5+ Units	Vacant Land / Comm'l & Industrial	Personal Property Mobilehomes	C.A.R. Form ¹⁴ / Publication	Law Citation
	Probate / Trust	Foreclosure / REO					
Advisability of Title Insurance* (When No Title Insurance Issued)	Yes	Yes	Yes	Yes	No		Cal. Civ. Code §1057.6. *Typically handled by escrow agent
Agency Disclosure (education form) and Agency Confirmation	Yes	Yes	No	No	Yes	Disclosure Form: AD Confirmation Form: "Agency"	Cal. Civ. Code §§ 2079.13 <i>et seq.</i>

(who represents each party)							section of C.A.R. purchase agreements or AC-6	
Airport in Vicinity¹	Yes	No	No	No	No	Yes	NHD expert's report	Cal. Civ. Code § 1103.4.
Area of Potential Flooding¹	Yes	Yes	No (Probably) ² /Yes	Yes	Yes	Yes	NHD (if form required)	Cal. Gov't. Code §§ 8589.4, 8589.5; Cal. Civ. Code §§ 1103 <i>et seq.</i>
Broker's Statutory Duty to Inspect Property	Yes*	Yes*	Yes*	No	No	Yes	TDS (for real property) MHTDS (for personal property mobilehomes) AVID may be used (if TDS and MHTDS not required)	Cal. Civ. Code §§ 2079 <i>et seq.</i> *See Summary Disclosure Chart for Exemptions
Commercial Property Owner's Guide to Earthquake Safety (Booklet)	Yes ²	No	No	Yes*	No/Yes*	No	<i>The Commercial Property Owner's Guide to Earthquake Safety</i>	Cal. Bus. & Prof. Code §10147; Cal. Gov't Code §§ 8875.6, 8875.9, 8893.2, 8893.3; Cal. Civ. Code § 2079.9. *See Summary Disclosure Chart for Exemptions
Death (in last 3 years)	Yes*	Yes*	Yes*	Yes*	Yes*	No**	TDS (if required) SSD or SPQ may be used (if TDS not required)	Cal. Civ. Code 1710.2. *if deemed a "material fact" **Statute applies only to real estate but may be required under "material fact" analysis.
Earthquake Fault Zone¹	Yes	Yes	Yes	Yes	Yes	Yes	NHD (if form required)	Cal. Pub. Res. Code §§ 2621 <i>et seq.</i> ; Cal. Civ. Code §§

								1103 <i>et seq.</i>
Energy Ratings Booklet (Optional Disclosure ⁴ Not Yet Available)	No	No	No	No	No	No		Cal. Civ. Code § 2079.10; Cal. Pub. Res. Code §§ 25402.9, 25942.
Farm or Ranch Proximity¹	Yes	No	No	No	No	Yes	NHD expert's report	Cal. Civ. Code § 1103.4.
FHA/HUD Inspection Notice	Yes*	Yes*	Yes*	No	No	No	HID	HUD Mortgagee Letter 06-24 *Required only for FHA loans or HUD-owned property.
FIRPTA (Federal Tax Withholding) and California Tax Withholding	Yes*	Yes*	Yes*	Yes*	Yes*	No	AS may be used (applies to both federal and California Tax Withholding). AB may be used (applies only to federal withholding).	Cal. Rev. & Tax Code §§ 18662, 18668; 26 U.S.C.S. §1445. *If seller eligible, AS or other form required to avoid withholding by escrow.
Flood Disaster Insurance Requirements	Yes	Yes	Yes	Yes	Yes ⁵	Yes		42 U.S.C.S. § 5154a.
Homeowner's Guide to Earthquake Safety (Booklet and Form)	Yes*	No	No	No	No	No ⁶	<i>The Homeowner's Guide to Earthquake Safety</i> "Residential Earthquake Hazards Report" Form in Booklet	Cal. Bus. & Prof. Code § 10149; Cal. Gov't Code §§ 8897.1, 8897.5; Cal. Civ. Code § 2079.8. *See Summary Disclosure Chart for Exemptions.
Industrial Use Zone Location	Yes	No/No ³	No	No	No	No	SSD or SPQ may be used	Cal. Civ. Code § 1102.17; Cal. Code of Civ. Proc. § 731a.
Lead-Based Paint Pamphlet and Form	Yes*	Yes*	No/Yes*	Yes*	No	Yes (Probably) ⁷	Pamphlet: <i>Protect Your Family From Lead In Your Home</i> (incorporated	42 U.S.C.S. § 4852d; 40 CFR Part 745. *Applies only to residential property built

							in <i>Residential Environmental Hazards: A Guide for Homeowners, Buyers, Landlords and Tenants</i>) Form: FLD	before 1978. See the Summary Disclosure Chart for exemptions.
Material Facts⁸	Yes	Yes	Yes	Yes	Yes	Yes	TDS or MHTDS (if required) SSD or SPQ may be used	Case law; Cal. Civ. Code §§ 2079 <i>et seq.</i>
Megan's Law Disclosure (Registered Sex Offender Database)	Yes	Yes	Yes	No	No	No	"Database Disclosure" section of C.A.R. contracts REO and REOL may be used for REO transactions	Cal. Civ. Code § 2079.10a.
Mello-Roos and 1915 Bond Act Assessments⁹	Yes	No/No ³	No	No	No	No		Cal. Civ. Code § 1102.6b; Cal. Gov't Code §§ 53340.2, 53754.
Meth Lab Clean-Up Order (Release of Illegal Controlled Substance Remediation Order)	Yes	Yes	Yes	Yes	Yes	Yes*	TDS (if required) (question II.C.1) SSD or SPQ or MCN may be used (if TDS not required)	Cal. Health & Safety Code § 25400.28 (disclosure); §§ 25400.36 (q) and (r) (definitions). *Exempt if located in a mobilehome park or manufactured home park.
Military Ordnance Location	Yes	No/No ³	No	No	No	No	SSD or SPQ may be used	Cal. Civ. Code § 1102.15.
Mold (Disclosure of Excessive Mold or Health Threat)¹⁰	No	No	No	No	No/No	No	RGM may be used (optional).	Cal. Health & Safety Code §§ 26140, 26141, 26147. (CDHS has not yet established limits)
Natural Hazard Disclosure Statement	Yes	No	No	No	No	Yes	NHD (statutory form required)	Cal. Civ. Code §§ 1103 <i>et seq.</i>

Private Transfer Fee	Yes	No/No ³	No	No	No	No	NTF may be used	Cal. Civ. Code § 1102.6e.
Residential Environmental Hazards Booklet (Optional Disclosure ¹¹)	No	No	No	No	No	No	<i>Residential Environmental Hazards: A Guide for Homeowners, Buyers, Landlords and Tenants</i>	Cal. Civ. Code § 2079.7.
Seismic Hazard Zone¹	Yes	Yes	Yes	Yes	Yes	Yes	NHD (if form required)	Cal. Pub. Res. Code § 2694; Cal. Civ. Code §§ 1103 <i>et seq.</i>
Smoke Detectors Must Be In Compliance	Yes	Yes*	Yes*/Yes	Yes	No/No**	Yes		Cal. Health & Safety Code §§ 13113.7, 13113.8, 18029.6. (*Single-family homes and factory-built housing are exempt) (**Yes, if there is a "dwelling unit" on the commercial or industrial property)
Smoke Detector Written Statement of Compliance	Yes*	No	No/Yes*	No	No	Yes ***	WHSD may be used for real property ***HCD Declaration for mobilehomes and manufactured homes	Cal. Health & Safety Code §§ 13113.8, 18029.6; 25 Cal. Code Regs. § 5545. (*Required for single-family homes and factory-built real property only)
Special Flood Hazard Area¹	Yes	Yes	Yes	Yes	Yes	Yes	NHD (if form required)	Cal. Gov't Code § 8589.3; Cal. Civ. Code §§ 1103 <i>et seq.</i>
State Responsibility Area (Fire Hazard Area)¹	Yes	Yes	Yes	Yes	Yes	Yes	NHD (if form required)	Cal. Pub. Res. Code §§ 4125, 4136; Cal. Civ. Code §§ 1103 <i>et seq.</i>
Supplemental Property Tax Notice	Yes	No/No ³	No	No	No	No	SPT (or SBSA may be used)	Cal. Civ. Code § 1102.6c.
Transfer Disclosure	Yes	No/No ³	No	No	No	Yes*	TDS (for real	Cal. Civ. Code §§ 1102 <i>et</i>

Statement							property) MHTDS (for personal property mobilehomes)	seq. * Probate and Trusts exempt
Very High Fire Hazard Severity Zone¹	Yes	Yes	Yes	Yes	Yes	Yes	NHD (if form required)	Cal. Gov't. Code § 51183.5; Cal. Civ. Code §§ 1103 <i>et seq.</i>
Water Conserving Fixtures Compliance (SB 407)	Yes*	Yes*	Yes*	Yes*	No/Yes*	No		Cal. Civ. Code §§ 1101.4(b), 1101.5(a) (d). *Applies only to real property built on or before 1-1-94; Effective date of law for single-family residential real property is 1-1-17; Effective date for two or more unit resid. real prop. and commercial real prop. is 1-1-14 (some) and 1-1-19 (all). See the Summary Disclosure Chart for exemptions.
Water Conserving Fixtures Disclosure (SB 407)	Yes*	Yes*	Yes*	Yes*	No/Yes*	No		Cal. Civ. Code §§ 1101.4(c), 1101.5(e), 1102.155. *Applies only to real property built on or before 1-1-94; Effective date of law for single-family residential

								real property is 1-1-17 ; Effective date for two or more unit resid. real prop. and commercial real prop. is 1-1-19 . See the Summary Disclosure Chart for exemptions.
Water Heater Bracing Requirement	Yes	Yes	Yes	Yes	No/ Maybe ¹²	Yes 13		Cal. Health & Safety Code §§ 19211, 18031.7.
Water Heater Bracing Statement of Compliance	Yes	Yes	Yes	Yes	No/ Maybe ¹²	Yes ***	WHSD may be used ***HCD Declaration for mobilehomes and manufactured homes	Cal. Health & Safety Code §§ 19211, 18031.7; 25 Cal. Code Regs. § 4102.

ENDNOTES

1. This information is included in disclosure reports obtainable from third-party disclosure reporting companies. In transactions requiring a Natural Hazard Disclosure Statement (NHD), this information must be disclosed on the NHD form (which also may be prepared by a third-party company on behalf of a seller or real estate agent). Note that the "Airport in Vicinity" and "Farm and Ranch Proximity" disclosures are required to be included, when applicable, on NHD reports by experts. The statute doesn't otherwise make this a disclosure requirement. (Cal. Civ. Code § 1103.4.)

2. This disclosure requirement applies to transfers of precast concrete or reinforced/unreinforced masonry buildings with wood-frame floors or roofs. Though this requirement is most relevant to commercial properties, the law does not specifically exempt masonry buildings used for residential purposes.

3. Transfers by fiduciaries (e.g., trustees) administering trusts generally are exempt from this disclosure requirement. However, if the trustee is a natural person who is the sole trustee of a revocable trust and he or she is a former owner of the property or an occupant in possession of the property within the preceding year, then compliance *is* required.

4. The delivery of this booklet is not mandatory (unless required by contract), but provides important legal protections to a seller or real estate agent who elects to provide the booklet. (This booklet is not yet available.)

5. This disclosure requirement applies to transferors of "personal, commercial, or residential property" for which flood-related disaster assistance has been provided. Vacant land is not specifically addressed by this law. As a practical matter, however, a seller generally can determine, at the time federal disaster assistance is received, whether flood insurance is required by federal agencies for the property in question.

6. California law requires delivery of *The Homeowner's Guide to Earthquake Safety* in connection with transfers of real property. However, it may be prudent to provide this booklet to purchasers of personal property mobilehomes.

7. Federal law does not specifically require these disclosures in sales of personal property mobilehomes. However,

federal regulators have taken the position that mobilehomes built before 1978 are covered by this law.

8. A seller or real estate agent involved in the transfer of real property or a mobilehome may be liable for failing to disclose material facts affecting the value or desirability of the property. Whether or not a particular fact is "material" depends on a variety of factors. A seller or real estate agent who is unsure as to the materiality of a particular fact should consult an attorney. Alternatively, many sellers and real estate agents resolve such doubts in favor of disclosure to minimize exposure to liability. While the disclosure of certain material facts sometimes must be made in a particular format (e.g., the Transfer Disclosure Statement, or the Manufactured Home or Mobile home Transfer Disclosure Statement), the law generally does not regulate how material facts must be disclosed (though *written* disclosure is almost always recommended).

9. This information, as it pertains to Mello-Roos Community Facilities Districts, generally applies to resale transactions. Subdividers and their agents may have to comply with separate Mello-Roos district disclosure obligations under California Government Code § 53341.5.

10. California's Toxic Mold Protection Act requires that in residential and commercial/industrial lease transactions, and in commercial/industrial sales transactions, landlords/sellers disclose to tenants/buyers mold that either exceeds permissible limits set by California's Department of Health Services (CDHS) or poses a health threat. This disclosure need not be made until the CDHS establishes permissible mold exposure limits. The CDHS has not yet taken this action, and the Act does not specifically require any alternative disclosure in the interim.

11. The delivery of this booklet is not mandatory (unless required by contract), but provides important legal protections to a seller or real estate agent who elects to provide the booklet. This booklet is often combined with *The Homeowner's Guide to Earthquake Safety* and the lead hazard disclosure pamphlet *Protect Your Family From Lead In Your Home* (which are mandatory in certain transactions).

12. California law requires the seller of any real property to certify that new and replacement water heaters have been braced, anchored, or strapped to resist movement during an earthquake. Though these statutory requirements are most relevant to water heaters located in residential properties, they do not specifically exempt commercial or industrial properties.

13. California law requires all new and replacement water heaters, and all existing residential water heaters, to be braced, anchored, or strapped to resist movement during an earthquake, **including those in mobilehomes and manufactured homes.**

14. California law sometimes requires that a specific form (or exact language) be used. Examples are the AD, FLD, TDS, MHTDS, and the NHD. Other times, the law requires a disclosure but doesn't mandate that particular language be used. However, C.A.R. provides forms for that purpose--indicated in this chart by the words "may be used." The law doesn't require the use of these forms. Examples are the AVID, MCN, NTF, SBSA, SDS, SSD, SPQ, AS, AB, WHS, REO, and REOL.

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