

# The Caledon Commission Guide

*What You Keep When You Sell*

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## What This Guide Covers

Selling a home in Caledon means navigating commission structures, TRESA regulations, and marketing promises that vary wildly between agents. This guide cuts through the noise. You will learn what commission actually pays for, how to compare agents beyond the percentage rate, and how to calculate what you will keep after closing.

**Key takeaway:** The lowest commission often costs you the most. In Caledon's rural and semi-rural market, where buyers frequently relocate from Mississauga, Brampton, and Toronto, marketing investment determines whether your home sells at all — or sits for months.

## How Commission Works in Caledon

Most full-service listings in Caledon range between **4% and 5%** of the sale price plus HST. On a \$1,000,000 home, that is \$40,000 to \$50,000 plus tax. The commission is typically split between the listing brokerage and the buyer's brokerage.

## What Affects Your Commission Rate

- **Property type:** Rural properties on acreage require more marketing than suburban townhomes in Bolton

- **Price tier:** Luxury homes in Palgrave or Inglewood often need international exposure and extended outreach
- **Services included:** Full marketing with VR showings, database outreach, and dedicated buyer contact teams commands higher investment than basic MLS listings
- **Market conditions:** Slower markets may require additional spend to maintain visibility

## What Full-Service Commission Includes

When you pay full commission, you are buying exposure, expertise, and execution. Here is what professional Caledon agents deliver:

Service	What It Means for You
Professional photography + drone	Your home looks its best online, where 95% of buyers start
Video narrated VR showings	Buyers walk through your home virtually before driving to Caledon
Flat floor plans with measurements	Buyers understand layout and square footage instantly
Syndication to 57+ platforms	Maximum online visibility across all major portals
Buyer database outreach	2,300+ registered buyers contacted directly about your home
Dedicated buyer contact team	Three Realtors working shifts, seven days a week
Predictive analytics	Data mining identifies buyers most likely to purchase your property
Negotiation + closing support	Offer management, condition fulfillment, legal coordination
Rural expertise	Acreage valuation, well/septic documentation, zoning verification

## Discount vs. Full Service: The Real Cost

Discount brokerages save on commission by cutting marketing investment. In

Caledon's market — where buyers often come from outside the immediate area — this is a critical error.

Factor	Discount Service	Full Service
Average days on market	Market average or longer	52% faster
Sale-to-list price	Often below market	99.2%
Buyer database outreach	None	2,300+ buyers
VR online showings	None	Exclusive technology
Dedicated contact team	None	3 Realtors, 7 days/week

**Real-world example:** A Caledon home listed with a discount brokerage sat for eight months without a serious offer. After switching to full marketing with VR showings and database outreach, it sold in three weeks at 99% of list price. The "savings" on commission would have cost the seller approximately \$75,000 in carrying costs and price reduction.

## TRESA: What Changed in 2024

The Trust in Real Estate Services Act (TRESA), effective December 2023, changed how commission works in Ontario. Here is what Caledon sellers need to know:

- 1. Transparent disclosure:** All commission details must be in writing upfront. No verbal agreements. No hidden terms.
- 2. Buyer Representation Agreements:** Buyers now sign contracts with their agents. If your commission offering is too low, buyers may need to pay their own agent directly — reducing their offer strength.
- 3. Self-represented buyers:** Allowed under TRESA, but risky for sellers. Unrepresented buyers may lack financing pre-approval or understanding of standard conditions.
- 4. Open offers:** Permitted in some circumstances, though rare in standard residential sales.

**Your protection:** A qualified agent reviews every clause of your Listing Agreement before signing, ensuring you understand the commission structure, marketing commitment, and buyer-agent split expectations.

## Questions to Ask Before You Sign

Before agreeing to any commission rate, ask these questions. The answers reveal whether an agent has a marketing plan — or just a listing form.

- What specific marketing channels will you use beyond MLS?
- Do you produce video narrated VR animated online showings?
- How many buyers are in your database looking for a home like mine?
- Who contacts buyers — you, or a dedicated team?
- How often will you report showing feedback and market activity?
- What is your average sale-to-list price ratio in Caledon?
- How many days does your typical Caledon listing take to sell?
- What happens if the buyer's agent expects a higher split than I am offering?
- Do you provide a written net proceeds estimate before listing?
- Can I see examples of your past Caledon marketing materials?

## Net Proceeds Worksheet

Use this worksheet to estimate what you will actually keep after selling your Caledon home.

Estimated sale price	\$ _____
Real estate commission (%)	\$ _____
HST on commission (13%)	\$ _____
Legal fees + disbursements	\$ _____
Mortgage discharge penalty	\$ _____
Property tax adjustment	\$ _____
Utility adjustments	\$ _____
Other costs	\$ _____
<b>YOUR NET PROCEEDS</b>	<b>\$ _____</b>

**Pro tip:** Add carrying costs for every month your home sits unsold — mortgage, property tax, utilities, insurance. A home that sells in 30 days nets more than the same home sitting 90 days, even with a slightly higher commission rate.

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## Caledon Market Context

Caledon is not a uniform market. Commission expectations and marketing needs vary significantly by community:

- **Bolton (East/North/West):** Suburban buyer pool, strong online presence required, average prices around \$1.07M
- **Palgrave / Inglewood:** Luxury and estate properties, international marketing, drone footage essential, averages near \$1.69M
- **Caledon Village / Alton:** Rural charm, heritage properties, buyer database targeting downsizers and lifestyle purchasers
- **Mayfield West / Mono Mills:** Newer developments, family buyers relocating from Brampton and Mississauga

## Final Advice

Commission is not a cost to minimize. It is an investment to maximize. The question is not "how little can I pay?" but "what return does this marketing investment generate?"

In Caledon's market — where rural properties require specialized expertise, buyers often relocate from the GTA, and online presence determines whether a showing happens at all — full marketing investment consistently delivers:

- Higher sale prices (99.2% of list vs. market average 97.7%)
- Faster sales (52% fewer days on market)
- Lower carrying costs (mortgage, tax, utilities for fewer months)
- Less stress (serious buyers, qualified offers, smoother closings)

**Ready for a precise estimate?** Call 226-270-6433 or visit [flaherty.ca/homeeval](http://flaherty.ca/homeeval) for a free written opinion of value with net proceeds calculation tailored to your specific Caledon property.