



Bolton Home Selling Costs Guide

Every Dollar You Will Pay — 2026 Edition

Commission · Legal Fees · Staging · Mortgage Penalty · Closing Adjustments · Moving Costs · HST · Carrying Costs — with real 2026 numbers specific to Bolton East, West, and North.

99.2%	\$29,760	52%
Sale-to-List Ratio	Avg. Extra Net Proceeds	Faster Than Market Avg.

What Is Inside This Guide

1. Commission Structure — rates, HST, and what it pays for
2. Legal Fees — typical ranges and what your lawyer does
3. Staging & Pre-Listing Costs — what moves the needle
4. Mortgage Prepayment Penalty — how to calculate and minimize it
5. Closing Adjustments — property tax, utilities, condo fees
6. Moving Costs — local vs. long-distance ranges
7. Carrying Costs — the daily cost of staying on market
8. Full Cost Summary Table — all costs on one page
9. Pricing Band Analyzer — which buyer pool your price targets

Kevin Flaherty — Broker, eXp Realty

226-270-6433

flaherty.ca

1. Real Estate Commission

Commission is the largest single cost of selling a home in Bolton. The total rate is typically 4–5% of the sale price, split between the listing agent and the buyer's agent. HST (13%) applies to the commission amount — not the sale price.

Commission Cost by Sale Price (2026)

Sale Price	Rate	Commission (pre-HST)	HST (13%)
\$800,000	4.5%	\$36,000	\$4,680
\$900,000	4.5%	\$40,500	\$5,265
\$950,000	4.5%	\$42,750	\$5,558
\$1,000,000	4.5%	\$45,000	\$5,850
\$1,100,000	4.5%	\$49,500	\$6,435
\$1,200,000	4.5%	\$54,000	\$7,020

Kevin's 99.2% sale-to-list ratio means sellers receive an average of \$29,760 more on a \$950,000 home compared to the market average of 97.7%. That difference more than covers the commission cost.

What Commission Pays For

Service	Included
MLS listing + syndication to 40+ portals	Yes
Professional photography + floor plans	Yes (Kevin)
Online showings + virtual tour	Yes (Kevin)
Buyer agent compensation	Approx. 50% of total commission
Negotiation, offers, and closing coordination	Yes
Net proceeds estimate before signing	Yes (Kevin)

2. Legal Fees

Your real estate lawyer handles the title transfer, mortgage discharge, statement of adjustments, and registration of the deed. Legal fees for selling in Ontario typically range from \$1,200 to \$2,200 plus disbursements (title search, registration fees, couriers).

Service	Typical Cost
Basic legal fee (selling)	\$900 – \$1,400
Mortgage discharge fee	\$200 – \$400
Disbursements (title, registration)	\$150 – \$350
HST on legal fees	\$143 – \$286
Total legal fees	\$1,200 – \$2,200

3. Staging & Pre-Listing Costs

Staged homes in Bolton sell 6–10% faster and for more than unstaged comparables. The ROI on staging is typically 3–5x the cost.

Item	Cost Range
Full-home professional staging	\$1,500 – \$4,500
Partial staging (main floor + master)	\$800 – \$2,000
Pre-listing home inspection	\$400 – \$600
Minor repairs (paint, fixtures, drywall)	\$500 – \$3,000
Professional photography	\$300 – \$600 (included with Kevin)
Decluttering / junk removal	\$200 – \$800

4. Mortgage Prepayment Penalty

The mortgage prepayment penalty is the cost most Bolton sellers underestimate. It applies when you break your mortgage before the term ends.

Mortgage Type	Penalty Calculation
Variable rate	3 months' interest (typically \$2,500 – \$6,000)
Fixed rate — Big 6 bank	IRD or 3 months' interest — whichever is higher (\$5,000 – \$18,000)
Fixed rate — credit union / mono	Usually 3 months' interest (\$2,500 – \$7,000)
Open mortgage	No penalty

Three strategies to minimize or eliminate the penalty:

- Close on or after your mortgage renewal date — eliminates the penalty entirely.
- Port your mortgage to your next property if buying simultaneously.
- Negotiate a longer closing date with the buyer to align with your renewal.

5. Closing Adjustments

Closing adjustments are credits and debits calculated to the closing date by your lawyer. They are typically small but can add up to \$500–\$1,500.

Adjustment	Typical Range
Property tax adjustment (prepaid)	Credit to seller: \$200 – \$800
Property tax adjustment (arrears)	Debit to seller: \$200 – \$800
Utility adjustments (oil, propane)	\$100 – \$400
Condo fee adjustment (if applicable)	\$100 – \$300
Status certificate (condo)	\$100 – \$200

6. Moving Costs

Move Type	Cost Range
Local move (within Bolton / Caledon)	\$1,500 – \$3,500
GTA or regional move	\$2,500 – \$6,000
Long-distance (out of province)	\$5,000 – \$15,000+
Storage (per month)	\$150 – \$400

7. Carrying Costs (While Listed)

Every day your home is on the market costs you money. On a \$950,000 Bolton home with a \$600,000 mortgage at 5.5%, daily carrying costs are approximately \$130–\$180.

Listing Period	Carrying Cost (est.)
7 days	\$910 – \$1,260
14 days	\$1,820 – \$2,520
21 days	\$2,730 – \$3,780
30 days	\$3,900 – \$5,400
45 days	\$5,850 – \$8,100

Kevin's average days on market is 52% faster than the Bolton market average — directly reducing your carrying cost exposure.

8. Full Cost Summary — \$900,000 Bolton Home

This table shows the complete cost range for selling a \$900,000 home in Bolton. Your actual costs will vary based on your mortgage type, staging choices, and days on market.

Cost Item	Low	High	Notes
Commission (4.5%)	\$40,500	\$40,500	Before HST
HST on commission	\$5,265	\$5,265	13% of commission
Legal fees	\$1,200	\$2,200	Incl. disbursements
Staging	\$1,500	\$4,500	Full-home stage
Pre-listing inspection	\$400	\$600	Optional but recommended
Minor repairs	\$500	\$3,000	Varies by condition
Closing adjustments	\$500	\$1,500	Tax, utility credits
Moving costs	\$1,500	\$3,500	Local move
Carrying costs (21 days)	\$2,730	\$3,780	Mortgage + utilities
Mortgage penalty	\$0	\$18,000	Fixed rate worst case
TOTAL (excl. mortgage)	\$54,095	\$65,345	Before mortgage penalty

Cost-to-Proceeds by Sub-Community (April 2026)

Sub-Community	Avg. Sale Price	Total Costs (est.)	Net Proceeds (est.)
Bolton East	\$1,047,000	\$58,000 – \$72,000	\$975,000 – \$989,000
Bolton North	\$978,000	\$55,000 – \$68,000	\$910,000 – \$923,000
Bolton West	\$912,000	\$52,000 – \$65,000	\$847,000 – \$860,000

9. Get Your Free Net Proceeds Estimate

Every seller Kevin works with receives a written net proceeds estimate before signing anything. It shows every deduction from your expected sale price — commission, HST, legal fees, staging, mortgage penalty, and closing adjustments. You know exactly what you will walk away with.

Free Home Evaluation	flaherty.ca/homeeval
Access Bolton SOLD Data	flaherty.ca/solds
Book a Call with Kevin	flaherty.ca/kevinscalendar
Phone	226-270-6433

Kevin Flaherty — Broker, eXp Realty Brokerage · 30+ years selling in Bolton, Caledon, and Orangeville · 99.2% sale-to-list ratio · 52% faster than market average

The information in this guide is for educational purposes and reflects market conditions as of May 2026. Individual costs will vary. Consult your lawyer and mortgage lender for precise figures.