

Selling a House As-Is in Caledon, Ontario

The complete guide for Caledon sellers — legal obligations, pricing strategy, buyer pool, VR presentation, and the 7 mistakes to avoid. Printable checklists, worksheets, and scorecards included.

99.2%

SALE-TO-LIST

52%

FASTER

\$0

ADDED COST (VR)

2,300+

ACTIVE BUYERS

35+

YEARS IN CALEDON

WHAT'S INSIDE

- 1 What As-Is Means Legally in Ontario
- 2 Pre-Listing Disclosure Checklist (30 items)
- 3 Who Buys As-Is in Caledon
- 4 Room-by-Room Condition Scorecard
- 5 How to Price an As-Is Property
- 6 Net Proceeds Worksheet
- 7 As-Is vs. Renovated Cost Table
- 8 10 Questions to Ask Your Realtor
- 9 7 Mistakes As-Is Sellers Make
- 10 Caledon Community Quick Reference
- 11 Seller Testimonials
- 12 Resources & Author Bio

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Book a free evaluation: flaherty.ca/homeeval | Book a call: flaherty.ca/kevinscalendar

This guide is for educational purposes only and does not constitute legal or financial advice. Consult a licensed real estate lawyer and broker for advice specific to your property. Market data reflects Caledon MLS statistics as of May 2026.

SECTION 1

What Does Selling As-Is Mean Legally in Ontario?

Selling as-is is a pricing and presentation strategy — not a legal shield. Understanding your obligations before listing protects you from post-closing claims.

Selling as-is in Ontario means you are presenting your property in its current condition and are not making repairs before closing. However, Ontario law under REBBA (the Real Estate and Business Brokers Act) requires sellers to disclose known material **latent defects** regardless of as-is status.

DEFECT TYPE	DEFINITION	EXAMPLES	DISCLOSURE REQUIRED?
Latent Defect	Hidden — not discoverable by reasonable inspection	Foundation cracks behind drywall, water infiltration under flooring, mould, environmental contamination, underground oil tanks	YES — Must disclose
Patent Defect	Visible — discoverable by reasonable inspection	Worn flooring, dated kitchen, aging paint, cracked windows, visible roof wear, outdated fixtures	No — Buyer assesses

Source: REBBA (Real Estate and Business Brokers Act), Ontario. Consult your lawyer for advice specific to your property.

Legal Rule: Selling as-is does not protect you from post-closing claims for known latent defects you failed to disclose. Kevin Flaherty recommends preparing a Schedule A disclosure document with your lawyer before listing. This document protects you and builds buyer confidence.

Estate Sale Note: If selling as executor or administrator of an estate, confirm your authority to sell under the will or Letters of Administration before listing. Estate sales have specific disclosure and timing obligations in Ontario. Book a consultation: flaherty.ca/kevinscalendar

SECTION 2

Pre-Listing Disclosure Checklist

Review each item before listing. Check off items you have confirmed and note any known issues. Bring this to your lawyer to prepare your Schedule A disclosure document.

FOUNDATION & STRUCTURE

- Foundation — no known cracks, water infiltration, or movement
If known issues exist, disclose in Schedule A. Get a structural engineer's report if uncertain.
- No known water infiltration in basement or crawlspace
Check corners, window wells, and floor-wall joints. Staining indicates past infiltration.
- No known structural issues with load-bearing walls or beams
- All additions and renovations are permitted (or known unpermitted work disclosed)
Buyers' lawyers will discover unpermitted work in title searches. Disclose proactively.
- Survey available and reviewed for encroachments or easements

ENVIRONMENTAL

- No known mould or mould remediation history
Mould is a material latent defect. Must disclose if known.
- No known asbestos (pre-1980 properties — check insulation, floor tiles, ceiling tiles)
- No known UFFI (urea formaldehyde foam insulation — pre-1980 properties)
- No known underground oil tank (active or decommissioned)
- No known soil contamination or environmental orders

RURAL CALEDON — WELL & SEPTIC

- Well water test completed within last 12 months — results available
Test for bacteria, nitrates, and hardness. Cost: \$150–\$300. Buyers will require this.
- Septic system inspected and pumped within last 2 years — report available
Cost: \$400–\$800. A functioning system with documentation is not a liability.
- Septic system age and type known (conventional, holding tank, tertiary)
- WETT inspection completed (if wood-burning appliance present) — certificate available
Cost: \$200–\$400. Required by most buyers' insurers.
- Conservation authority status confirmed (Greenbelt, TRCA, Niagara Escarpment)

SYSTEMS & MECHANICAL

- Electrical panel age and type known (no known knob-and-tube or aluminum wiring issues)
- Plumbing type known (no known galvanized or lead pipe issues)
- HVAC age and last service date known
- Roof age and condition known — no known active leaks
- All rental equipment identified (water heater, propane tank, HVAC) — contracts available

LEGAL & TITLE

- Title reviewed by lawyer — no unexpected encumbrances, liens, or right-of-ways
- Property tax status current — no arrears
- No outstanding work orders, zoning violations, or conservation authority orders
- Tenant status confirmed (if applicable) — RTA obligations understood
- Schedule A disclosure document prepared with lawyer before listing

SAFETY — FIX BEFORE LISTING (EVEN AS-IS)

- All exposed wiring addressed or disclosed

Exposed wiring creates liability and can kill deals. Fix before listing.

- All stairs and handrails safe and secure
-

- No structural openings accessible to buyers during showings
-

- Carbon monoxide and smoke detectors installed and working (required by law)
-

- Property accessible and safe for buyer inspections

SECTION 3

Room-by-Room Condition Scorecard

Rate each room before your listing consultation. Bring this completed scorecard to your meeting with Kevin. Score: 1 = Poor, 2 = Fair, 3 = Good, 4 = Excellent.

ROOM / AREA	SCORE (1-4)	ACTION NEEDED	VR: FURNISHED + VACANT / VACANT ONLY
Main Entry / Foyer	1 2 3 4	_____	<input type="checkbox"/> F+V <input type="checkbox"/> Vacant
Living Room	1 2 3 4	_____	<input type="checkbox"/> F+V <input type="checkbox"/> Vacant
Dining Room / Eat-In Area	1 2 3 4	_____	<input type="checkbox"/> F+V <input type="checkbox"/> Vacant
Kitchen	1 2 3 4	_____	<input type="checkbox"/> F+V <input type="checkbox"/> Vacant
Primary Bedroom	1 2 3 4	_____	<input type="checkbox"/> F+V <input type="checkbox"/> Vacant
Bedroom 2	1 2 3 4	_____	<input type="checkbox"/> F+V <input type="checkbox"/> Vacant
Bedroom 3 / Office	1 2 3 4	_____	<input type="checkbox"/> F+V <input type="checkbox"/> Vacant
Main Bathroom	1 2 3 4	_____	<input type="checkbox"/> F+V <input type="checkbox"/> Vacant
Ensuite Bathroom	1 2 3 4	_____	<input type="checkbox"/> F+V <input type="checkbox"/> Vacant
Basement / Lower Level	1 2 3 4	_____	<input type="checkbox"/> F+V <input type="checkbox"/> Vacant
Garage / Workshop	1 2 3 4	_____	<input type="checkbox"/> F+V <input type="checkbox"/> Vacant
Exterior / Curb Appeal	1 2 3 4	_____	N/A

VR Presentation Note: F+V = Furnished + Vacant transition (existing furniture is presentable — VR shows both views). Vacant Only = Room is cluttered or furniture does not help — VR shows room vacant only. Kevin will review this scorecard with you at your listing consultation. The VR system is at \$0 added cost to you.

SECTION 4

As-Is vs. Renovated Net Proceeds Worksheet

Fill in your property details to compare estimated net proceeds from selling as-is versus renovating first. Bring this completed worksheet to your evaluation with Kevin.

STEP 1 — YOUR PROPERTY

Property Details

Property Address:

Community (Bolton / Caledon East / Palgrave / Alton / Other):

Property Type (Detached / Semi / Townhouse / Rural / Acreage):

Approximate Year Built:

Mortgage Balance Remaining (\$):

STEP 2 — PRICING ESTIMATES

Market Value & As-Is Discount

Estimated Renovated Market Value (\$):

As-Is Condition Discount (circle one): 5–10% / 12–15% / 20–25% / 30–40%

Estimated As-Is Sale Price (\$) = Market Value × (1 – Discount):

Estimated Renovation Cost (\$):

STEP 3 — SELLING COSTS (BOTH SCENARIOS)

Deductions

Real estate commission (3.5–5% of sale price) (\$): _____

Legal fees + other closing costs (\$): _____

Mortgage discharge penalty (\$, if applicable): _____

Pre-listing inspection, septic, well, WETT (\$): _____

Physical staging cost (As-Is = \$0 with Flaherty VR) (\$): _____

STEP 4 — NET PROCEEDS COMPARISON

Your Bottom Line

As-Is Net Proceeds = As-Is Sale Price – All Deductions –

Mortgage: _____

Renovated Net Proceeds = Market Value – All Deductions – Mortgage –

Renovation Cost: _____

Difference (Renovated Net – As-Is Net): _____

If this number is less than \$15,000 — or negative — selling as-is is almost certainly the right decision. If greater than \$15,000, book a consultation with Kevin to review the renovation plan and timeline risk before deciding.

Get a precise, no-obligation analysis: flaherty.ca/homeeval | Book a call: flaherty.ca/kevinscalendar | 226-270-6433

SECTION 5

As-Is vs. Renovated Selling Costs — Full Comparison

The complete cost picture for Caledon sellers considering both options.

COST ITEM	SELLING AS-IS	SELLING AFTER RENOVATION	AS-IS ADVANTAGE
Pre-sale repairs & cosmetic work	\$0–\$2,000	\$5,000–\$50,000+	Save \$3K–\$48K+
Physical staging (furniture rental)	\$0 (VR system)	\$3,000–\$6,000	Save \$3K–\$6K
Real estate commission	3–5% of sale price	3–5% of sale price	Similar
Legal fees	\$1,500–\$2,500	\$1,500–\$2,500	Similar
Mortgage discharge penalty	Varies by lender	Varies by lender	Similar
Pre-listing inspection	\$400–\$600 (recommended)	\$400–\$600	Similar
Septic pump & inspection (rural)	\$400–\$800	\$400–\$800	Similar
Well water test (rural)	\$150–\$300	\$150–\$300	Similar
WETT inspection (if applicable)	\$200–\$400	\$200–\$400	Similar
Time to close (carrying costs)	Shorter timeline	Longer (renovation time)	Fewer carrying costs
Expected sale price	5–40% below renovated	Full market value	Depends on discount

As-is selling eliminates \$6,000–\$56,000+ in pre-sale costs. Whether it is the right strategy depends on the expected price difference vs. renovation cost. Use the worksheet in Section 4 to run your numbers. Full cost guide: flaherty.ca/costs-of-selling-a-home-in-caledon

The VR Advantage for As-Is Sellers: The Flaherty Video Narrated VR Animated Online Showing presents your property cleanly — rooms shown vacant or with a furnished-to-vacant transition — at \$0 added cost to you. No rented furniture. No physical staging. Buyers see the actual space, not the clutter. This is why Kevin's as-is listings sell 52% faster than the market average. See the full system: flaherty.ca/sellers

SECTION 6

10 Questions to Ask Any Realtor Before Listing As-Is

Before you sign a listing agreement for your as-is Caledon property, ask every realtor these questions. The answers will tell you everything you need to know. Watch the full video: flaherty.ca/10questions

1. How many as-is properties have you sold in Caledon in the last 3 years?

As-is sales require specific expertise — pricing methodology, investor buyer network, and disclosure documentation experience. General Caledon experience is not the same as as-is transaction experience.

Red flag: "I've sold lots of homes in Caledon" without a specific as-is number.

2. How do you price an as-is property differently from a renovated one?

The correct answer involves using actual as-is comparable sales and accounting for the investor risk premium — not just subtracting a renovation estimate from renovated comps.

Red flag: "We take the market value and subtract the renovation cost."

3. What is your buyer database for investor and renovation buyers in Caledon?

As-is properties need to reach investors and renovation buyers — not just retail buyers who will not purchase as-is. Ask for a specific number and how the database is maintained.

Red flag: "We list on MLS and buyers will find it."

4. Do you offer VR or virtual presentation for as-is properties?

Standard photos of a cluttered or dated property create negative first impressions. The Flaherty VR system presents rooms cleanly at \$0 added cost. Ask what the realtor offers for as-is presentation specifically.

Red flag: "We'll get a photographer in" with no mention of how clutter or condition will be handled.

5. What is your verified sale-to-list price ratio for the last 12 months?

Ask for a verified number, not an estimate. The Caledon market average is 96%. Kevin Flaherty's verified ratio is 99.2%.

Red flag: Unable to provide a verified number, or "it depends on the market."

6. What disclosure documentation do you recommend for an as-is sale?

The correct answer involves a Schedule A disclosure document prepared with the seller's lawyer, listing all known defects. This protects the seller from post-closing claims.

Red flag: "The standard form covers it" or "as-is means you don't have to disclose anything."

7. How many active listings do you currently have, and how much personal attention will I get?

A realtor with 40 active listings cannot give your as-is property the attention it needs. As-is sales require more hands-on management — buyer qualification, disclosure review, conditional period management.

Red flag: More than 15–20 active listings, or "my team will handle it."

8. What is your experience with estate sales and inherited properties in Caledon?

Estate sales have specific legal, timing, and disclosure requirements. Ask for specific examples of estate sales the realtor has handled in Caledon.

Red flag: No specific estate sale experience in Caledon.

9. How do you handle rural Caledon as-is properties — well, septic, conservation authority?

Rural Caledon as-is sales require specific knowledge of well and septic disclosure, WETT certification, and conservation authority restrictions. Urban realtors often lack this expertise.

Red flag: Vague answers about rural properties or "we'll figure it out."

10. Can you provide references from as-is sellers you have represented in Caledon?

Verified references from as-is sellers — not just general seller references — are the best evidence of specific expertise. Ask for 2–3 references from as-is transactions in the last 2 years.

Red flag: Unable to provide as-is specific references, or only general seller references.

SECTION 7

7 Biggest Mistakes Caledon As-Is Sellers Make

These mistakes cost sellers money, time, and in some cases, post-closing legal exposure. Review each one before listing.

1 Pricing to Retail Buyers Who Will Not Buy As-Is

The most expensive mistake. Pricing at or near renovated market value attracts retail buyers who will not purchase as-is, while repelling the investor and renovation buyer pool who will. The property sits, gets price-reduced, and ultimately sells for less than a correctly priced as-is listing would have achieved on day one.

2 Failing to Disclose Known Latent Defects

Selling as-is does not eliminate your disclosure obligations under REBBA. Sellers who conceal known latent defects face post-closing claims that can be far more expensive than the disclosure would have cost in price reduction. Full disclosure, documented in a Schedule A, is both legally required and strategically smart.

3 Using Renovated Comparable Sales for As-Is Pricing

Taking a renovated comp and subtracting a renovation estimate ignores the investor risk premium — the additional 10–20% buyers add for risk, carrying costs, and profit margin. As-is properties must be priced using actual as-is comparable sales from the same sub-community.

4 Presenting the Property With Poor Online Visuals

Standard photos of a cluttered or dated as-is property create negative first impressions that reduce showing traffic from the right buyer pool. The Flaherty VR system presents as-is properties cleanly at \$0 added cost. Buyers see the space, not the clutter. See: flaherty.ca/sellers

5 Ignoring Safety Hazards While Skipping Cosmetic Fixes

As-is sellers correctly skip cosmetic repairs — but sometimes also skip safety hazards. Exposed wiring, broken stairs, missing handrails, and structural openings create liability and can kill deals. Fix safety hazards. Leave cosmetic issues. See: flaherty.ca/what-not-to-fix-when-selling-a-house-in-caledon

6 Not Having Documentation Ready for Rural Caledon Properties

Rural Caledon as-is sales require: well water test results, septic inspection report, WETT certificate, survey, and conservation authority status. Buyers who cannot get this information quickly walk away or use the uncertainty to negotiate aggressively. Have all documentation ready before listing.

7 Choosing a Realtor Without As-Is Transaction Experience in Caledon

As-is sales require a different skill set than standard sales. A realtor who handles 3 sales a year in Caledon does not have the as-is pricing methodology, investor buyer network, or disclosure documentation experience needed. Kevin Flaherty has been selling as-is properties across all of Caledon since 1988. Watch the 10 questions: flaherty.ca/10questions

SECTION 8

Caledon Community Quick Reference — As-Is Sales

Each Caledon community has distinct as-is buyer expectations, pricing dynamics, and disclosure requirements. Use this table to understand your specific sub-market.

COMMUNITY	TYPICAL AS-IS SITUATION	PRIMARY BUYER POOL	CRITICAL DISCLOSURE	TYPICAL DISCOUNT RANGE
Bolton East / West / North	Estate sales, investor flips, divorce, deferred maintenance	GTA investors, renovation buyers	Permits, HVAC age, basement status, unpermitted work	5–20%
Caledon East	Older family homes, deferred maintenance, estate sales	Family buyers, renovation buyers	Septic (many properties), well water, HVAC	8–22%
Palgrave	Rural acreage, equestrian properties, estate farms	Rural buyers, equestrian buyers	Well, septic, WETT, barn condition, conservation	10–30%
Alton / Inglewood	Heritage homes, century farmhouses, character properties	Heritage home buyers, renovation buyers	Heritage designations, conservation authority, structural	10–25%
Belfountain / Cheltenham	Conservation area properties, unique lots, estate sales	Nature/conservation buyers, heritage buyers	Niagara Escarpment Plan, TRCA restrictions, land use	12–30%
Rural Caledon (general)	Vacant properties, estate farms, inherited acreage	Acreage buyers, investors, farmers	Environmental, drainage, access rights, well, septic	15–40%

Discount ranges are approximate and depend on specific condition, sub-market activity, and current inventory. Kevin Flaherty prices as-is properties using verified as-is comparable sales for each specific community.

Greenbelt & Conservation Authority Note: Approximately 80% of Caledon's land base falls within the Greenbelt, Oak Ridges Moraine, or Niagara Escarpment Plan area. For as-is properties in these areas, buyers need to understand what they can and cannot do with the land. This must be clearly disclosed and explained — it affects buyer financing, renovation plans, and future use.

CALEDON MARKET METRIC (MAY 2026)	VALUE	AS-IS IMPLICATION
Average Sold Price (All Types)	\$1,204,892	Strong absolute values — as-is still achieves significant proceeds

CALEDON MARKET METRIC (MAY 2026)	VALUE	AS-IS IMPLICATION
Average Days on Market	26 days	Correctly priced as-is properties sell within this range
Sale-to-List Price Ratio (Market)	96%	Buyers' market — pricing accuracy is critical
Kevin Flaherty Sale-to-List	99.2%	3.2 points above market average
Kevin Flaherty Speed	52% faster	Applies to as-is with correct pricing

SECTION 9

Real Seller Results & Resources



"I sold my home with Kevin at the peak of the market, thanks to his strategic advice. He recommended timing that allowed me to sell high and wait for the correction. His innovative video-narrated VR animated online showing showcased my home virtually, so it sold quickly, even before I decluttered. Now, as the market corrected, I'm buying my dream home with the savings. Kevin's expertise made all the difference!"

Bailey Moose — Verified Google Review



"Sold in 4 days, 17 showings, 7 offers, \$50,000 over asking when other homes in my area were sitting 6 months to a year. Kevin and his team are second to none when it comes to marketing homes. With the online showing technology they use, I believe my home was exposed faster and to more people."

Fay McCrea — Verified Google Review



"Sold over asking in one day. Before MLS. No open houses, no multiple viewings. Kevin completely removed the stress for myself and family."

Brian Masulka — Verified Google Review



"This is the future of how we will buy and sell our homes. Friendly, professional with the best online representation of homes anywhere. They give realistic evaluations on what a home should sell for — not just some number pulled out of thin air."

Gregory Herzog — Verified Google Review

Caledon Seller Resources



Free Caledon Home Evaluation

flaherty.ca/homeeval — Accurate, no-obligation opinion of value for your as-is Caledon property.



The VR Marketing System

flaherty.ca/sellers — See the full Video Narrated VR Animated Online Showing system.



What Not to Fix When Selling

flaherty.ca/what-not-to-fix-when-selling-a-house-in-caledon



Caledon Seller Checklist

flaherty.ca/checklist-for-selling-a-house-in-caledon



Costs of Selling in Caledon

flaherty.ca/costs-of-selling-a-home-in-caledon



10 Questions to Ask Any Realtor

flaherty.ca/10questions — Watch before hiring anyone to sell your as-is property.



Book a Strategy Call

flaherty.ca/kevinscalendar | flaherty.ca/kevinscalendar-zoom



Full As-Is Seller Guide (Web Page)

flaherty.ca/selling-a-house-as-is-in-caledon

Kevin Flaherty

Broker, eXp Realty | Caledon & Orangeville | Since 1988

Kevin Flaherty has been selling properties across all of Caledon since 1988 — Bolton East, West, and North; Palgrave; Caledon East; Alton; Inglewood; Belfountain; Cheltenham; and every rural road in between. He specializes in as-is sales, estate properties, rural acreage, and homes in any condition. His Video Narrated VR Animated Online Showing system presents as-is properties cleanly to the right buyer pool at \$0 added cost to the seller.

Verified track record: 99.2% sale-to-list price ratio, 52% faster than market average, 16× the sales volume of the average Caledon realtor, 2,300+ active buyer database. RECO Licensed Broker. OREA Member. TRREB Member.

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