The Shelburne Home Value Guide

Current evidence. Relevant comparables. A property-specific opinion of value.

A Shelburne home evaluation is a property-specific comparative market analysis: recent comparable sales, current competing listings, condition, size, lot and location are weighed to support an opinion of value. Kevin's evaluation is free and carries no obligation to list. A town average or online estimate cannot establish what your particular home would sell for.

Reviewed October 26, 2026 | Market period: September 2026

Kevin Flaherty, Broker with eXp Realty | Flaherty.ca | 226-270-6433

Request a free Shelburne home evaluation

Current Shelburne market context

These Town of Shelburne results are context for the evaluation. They are not Dufferin County totals, a home valuation or a forecast.

Measure	September 2026	January-September 2026
Sales	12	95
Average sale price	$686,624	$643,271
Median sale price	$705,750	$633,000
New listings	29	334
Active listings at month-end	77	Month-end snapshot only
Average sale-to-list price ratio	98%	97%
Average listing days on market	40	44

September is already included in the year-to-date period. Active listings are a month-end snapshot, not a cumulative count.

TRREB September 2026 Dufferin report - Shelburne, PDF page 10

Property type matters

September sold type	Sales	Average price	Avg. listing days
Detached	9	$721,833	25
Semi-detached	2	$580,000	66
Attached / row / townhouse	1	$582,990	122

Small samples and changing property mix limit comparisons. These are segment averages, not automatic adjustments for a particular home.

Average listing days concern sold listings, not homes still unsold or the full preparation-to-closing calendar. Average sale-to-list is the ratio of average selling price to average listing price for firm transactions; it is not a ratio to original asking price or the share of homes selling below list.

What must be considered for your home

Keep the local context, then test every material factor against the strongest relevant evidence. Avoid generic dollar or percentage adjustments.

Local evidence	What to investigate
Housing segment	Compare detached, semi-detached and townhouse properties within the correct segment.
Newer and established areas	Builder age, upgrades, lot position and competing inventory help determine the comparable set.
Possible buyer needs	Consider affordability, location and travel needs without assuming every buyer has the same profile.
Property type and size	Keep above-grade size and basement finish distinct; do not blend condominium, rural or estate properties without analysis.
Lot, land and access	Check usable land, frontage, privacy, drainage, restrictions, access and permitted uses. An area map is not a legal survey.
Water and wastewater	Confirm municipal or private services for the actual property. Private well and septic records may require specialist review. Bacterial water testing does not establish chemical safety.
Condition and improvements	Compare maintenance, systems, renovation quality, permits and warranties with competing homes.
Current competition	Active listings and price changes show alternatives; expired inventory needs investigation rather than an assumed price ceiling.

Evidence to organize

[ ] Permits, invoices, warranties and dates for material improvements

[ ] Survey, condominium or shared-access documents where applicable

[ ] Well, water and septic information where applicable

[ ] Known condition concerns and recent inspection or repair records

[ ] Features that are not obvious from public records

What a professional CMA includes

CMA means comparative market analysis. The purpose is an understandable pricing and selling decision, specific to the property.

Step	What happens	Output
1 Property intake	Address, type, size, land, services, improvements, condition and selling objective.	Property profile and evidence checklist.
2 Property review	On-site or virtual walk-through of features and issues that raw data may miss.	Condition and feature notes.
3 Comparable screening	Screen recent sales and current alternatives for relevance to this property.	Comparable set with reasons for inclusion.
4 Pricing analysis	Weigh differences, competition and market conditions without automatic adjustments.	Practical range and positioning discussion.
5 Seller review	Explain evidence, uncertainties, proceeds inputs and possible launch strategy.	Clear next steps with no obligation to list.

Comparative market analysis vs. formal appraisal

Comparative market analysis	Formal appraisal
Prepared by a real estate professional to support pricing and selling strategy.	Prepared by a qualified appraiser for a defined valuation assignment.
Uses relevant sales, current competition and the actual property’s market position.	Uses methods and standards appropriate to the purpose, intended user and effective date.
Kevin’s evaluation is free and carries no obligation to list.	May be needed for lending, estate or legal requirements; obtain a quote.

Neither is a guaranteed sale price. A CMA does not replace a formal appraisal, inspection, legal or tax opinion, or financing decision.

Appraisal Institute of Canada - residential property owner guidance

Comparable selection and proceeds planning

Use the worksheets during the evaluation conversation. Blank fields keep the analysis specific to the property and the current evidence.

Sale	Why relevant	Key differences	Price / status	Weight
1	_____ _____	_____ _____	_____ _____	_____ _____
2	_____ _____	_____ _____	_____ _____	_____ _____
3	_____ _____	_____ _____	_____ _____	_____ _____
4	_____ _____	_____ _____	_____ _____	_____ _____
5	_____ _____	_____ _____	_____ _____	_____ _____

Net-proceeds planning

Item	Source / assumption	Amount
Expected sale-price range	Comparative market analysis	$_____
Realtor commission	Negotiated amount or rate	$_____
HST on commission	13% of taxable commission	$_____
Legal and other closing costs	Confirm taxes and inclusions	$_____
Preparation and moving	Actual quotes; avoid duplicates	$_____
Mortgage / secured debt	Payout statement, penalties/charges	$_____
Closing adjustments	Lawyer’s net credit or charge	$_____
Other property-specific costs	Repairs or agreed transaction costs	$_____
Estimated net proceeds	Price less costs/debt, plus or minus adjustments	$_____

Planning only. Confirm taxes, inclusions, lender charges and adjustments with the relevant professional. Do not subtract an included service twice.

Prepare for a useful evaluation conversation

Complete the checklist, then book the property review. Bring records and questions rather than relying on a town average.

[ ] Confirm the address, home type, size source and lot or acreage

[ ] List improvements with dates, permits, invoices and warranties

[ ] Gather well, septic, survey or condominium records where applicable

[ ] Identify known condition issues and unfinished work

[ ] Record your preferred selling window and next-property constraints

[ ] Bring online estimates or prior evaluations for comparison

Questions to ask during the review

Question	Your notes
Which comparable sales deserve the most weight, and why?	_____ _____
Which property differences require the most judgment?	_____ _____
How does active competition affect the recommended range?	_____ _____
What preparation may improve presentation or address a concern?	_____ _____
What uncertainty remains, and what evidence would resolve it?	_____ _____

Book your free Shelburne home evaluation

Start the no-obligation evaluation

Call 226-270-6433 | kevin@flaherty.ca | Flaherty.ca

Sources and important information

TRREB September 2026 - Shelburne, PDF page 10

MPAC - reading your property assessment notice

Appraisal Institute of Canada - property owner guidance

General information and seller planning. Market conditions change. Obtain property-specific legal, tax, lender, building or other professional advice. No stated market average establishes a price or selling deadline.