

SHELBURNE SELLER GUIDE — 2026

Costs of Selling a Home in Shelburne, Ontario

Complete 2026 Breakdown — Commissions, Legal Fees, Mortgage Penalties, Staging, Closing Costs & How to Reduce Them

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\$18K–\$55K Typical Total Cost	3.5–5% Commission Range	99.2% Kevin's Sale-to-List	Free Net Sheet from Kevin
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WHAT'S INSIDE THIS GUIDE

✓ Complete cost breakdown (17 categories)	✓ Commission calculator \$600K–\$1M
✓ Mortgage penalty guide	✓ Preparation cost ROI table
✓ Net proceeds worksheet	✓ 30-step seller checklist
✓ FAQ — 8 cost questions answered	✓ Free written net sheet from Kevin

Kevin Flaherty — RECO-licensed Broker with 30+ years selling homes in Shelburne and Dufferin County. Ranked Top 1% in Canada. 99.2% sale-to-list ratio. Sells 52% faster than market average.

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QUICK-REFERENCE: TYPICAL COSTS ON AN \$800,000 SHELBURNE HOME

Cost Item	Amount	Notes
Commission (4.5%)	\$36,000	Before HST
HST on Commission	\$4,680	13% on commission
Legal Fees	\$1,500	Typical range
Staging + Cleaning	\$3,500	High ROI investment
Moving Costs	\$2,500	Local move estimate
Mortgage Discharge	\$300	Lender fee
Closing Adjustments	\$500	Taxes, utilities
TOTAL (excl. penalty)	~\$49,000	Add \$0–\$25K+ for mortgage penalty

This guide is for informational purposes only. All cost estimates are based on TRREB Dufferin County data Q4 2025 and typical Shelburne market conditions. Individual costs vary based on property type, mortgage terms, and preparation requirements. For a personalized written net proceeds sheet, contact Kevin Flaherty at 226-270-6433 or flaherty.ca/homeeval.

Kevin's Promise: Every Shelburne seller receives a written net proceeds sheet before signing anything. No surprises at closing. — flaherty.ca/homeeval | 226-270-6433

COMPLETE COST BREAKDOWN

What Are All the Costs of Selling a Home in Shelburne?

The table below covers every cost category a Shelburne seller may encounter. Not all costs apply to every seller — your mortgage situation, property type, and preparation needs determine your actual total.

Cost Category	Typical Range (CAD)	Required?	Notes
Real Estate Commission	\$24,500 – \$40,000+	Yes	3.5–5% of sale price. Negotiable. Split listing/buyer agent.
HST on Commission	\$3,185 – \$5,200+	Yes	13% HST on commission. Often overlooked.
Legal Fees	\$1,200 – \$2,000	Yes	Title search, docs, mortgage discharge, closing.
Mortgage Prepayment Penalty	\$0 – \$25,000+	If breaking	Greater of 3 months' interest or IRD. Check lender first.
Mortgage Discharge Fee	\$200 – \$400	Yes	Charged by lender to remove mortgage from title.
Home Staging	\$1,500 – \$5,000	Recommended	Staged homes sell 2–4% higher. High ROI.
Pre-Listing Repairs	\$500 – \$5,000	Recommended	Prevents price reductions during buyer inspection.
Professional Photography	\$300 – \$600	Yes	Included in Kevin's listing package.
Moving Costs	\$1,500 – \$8,000	Yes	Local \$1,500–\$3,500. Long-distance \$3,000–\$8,000.
Deep Cleaning	\$300 – \$600	Recommended	High ROI — clean homes photograph and show better.
Landscaping / Curb Appeal	\$200 – \$2,000	Recommended	Spring: mulch + edging. Fall: leaf removal + lighting.
Property Tax Adjustment	\$50 – \$500	Yes	Adjusted at closing. Can be credit or debit.
Utility Adjustments	\$50 – \$300	Yes	Hydro, water, gas adjusted at closing.
Bridge Financing	\$500 – \$3,000	If buying	Covers gap between purchase and sale closing dates.
Storage (During Listing)	\$80 – \$600	Optional	\$80–\$200/month for 1–3 months decluttering storage.
Pre-Listing Inspection	\$400 – \$600	Recommended	Identifies issues before buyers find them.
TOTAL (excl. mortgage penalty)	~\$34,000 – \$70,000		On a \$700K–\$900K Shelburne home. Add \$0–\$25K+ for mortgage penalty.

Source: TRREB Dufferin County data Q4 2025. Commission ranges reflect Shelburne market norms. Individual costs vary.

COMMISSION BY SALE PRICE

Real Estate Commission Calculator — Shelburne 2026

Sale Price	3.5% Comm.	4.5% Comm.	5% Comm.	HST on 4.5%	Total at 4.5%
\$600,000	\$21,000	\$27,000	\$30,000	\$3,510	\$30,510
\$700,000	\$24,500	\$31,500	\$35,000	\$4,095	\$35,595
\$800,000	\$28,000	\$36,000	\$40,000	\$4,680	\$40,680
\$900,000	\$31,500	\$40,500	\$45,000	\$5,265	\$45,765
\$1,000,000	\$35,000	\$45,000	\$50,000	\$5,850	\$50,850

Commission is subject to 13% HST in Ontario. Rates are negotiable.

■ HIDDEN COST ALERT

Mortgage Prepayment Penalties — The Biggest Surprise Cost

If you have a closed mortgage and sell before the maturity date, your lender charges a prepayment penalty. This can range from \$1,500 to \$25,000+ depending on your lender, interest rate, and how far you are from maturity.

Mortgage Type	Penalty Method	Typical Cost	Notes
Variable Rate (Closed)	3 months' interest	\$1,500–\$4,000	Any time before maturity
Fixed Rate — Big Bank	Greater of 3 months' interest or IRD	\$5,000–\$25,000+	IRD triggered when rates drop
Fixed Rate — Monoline	Greater of 3 months' interest or IRD	\$1,500–\$8,000	Monoline IRD is more favourable
Open Mortgage	No penalty	\$0	Can be paid out anytime
Mortgage at Maturity	Discharge fee only	\$200–\$400	Timing sale to maturity eliminates penalty

Kevin's Tip: Always call your lender to get a written penalty quote before listing.

The penalty amount changes daily as interest rates move. Timing your listing to coincide with your mortgage maturity date can save you thousands. Kevin factors your mortgage situation into your personalized selling strategy.

TOTAL COSTS BY PRICE RANGE

Estimated Total Selling Costs for Shelburne Homes (4.5% Commission)

Sale Price	Commission + HST	Legal + Discharge	Prep Costs	Moving	Closing Adj.	Total Est.
\$600,000	\$30,510	\$1,700	\$4,000	\$2,500	\$400	~\$39,100
\$700,000	\$35,595	\$1,700	\$4,500	\$2,500	\$400	~\$44,700
\$800,000	\$40,680	\$1,800	\$5,000	\$3,000	\$500	~\$51,000
\$900,000	\$45,765	\$1,800	\$5,500	\$3,000	\$500	~\$56,600
\$1,000,000	\$50,850	\$2,000	\$6,000	\$3,500	\$500	~\$62,900

Mortgage penalties excluded — vary by individual situation. Source: TRREB Dufferin County Q4 2025.

PREPARATION COSTS & ROI

Where to Spend and Where to Save When Preparing Your Shelburne Home

Preparation costs are the most controllable category — and the highest-ROI investments a Shelburne seller can make. Every dollar spent on staging, photography, and repairs typically returns \$2–\$5 in higher sale price.

Preparation Item	Cost Range	Estimated ROI	Kevin's Recommendation
Professional Staging	\$1,500–\$5,000	2–4% higher sale price	Always recommended for vacant or dated homes
Professional Photography	Included	Included in listing package	Included in Kevin's package — no extra charge
VR Animated Showing	Included	Expands buyer pool to GTA	Unique to Flaherty.ca — included in package
Pre-Listing Repairs	\$500–\$5,000	Prevents price reductions	Kevin's checklist identifies priority items
Deep Cleaning	\$300–\$600	Better photos + showings	Always recommended — high ROI, low cost
Landscaping / Curb Appeal	\$200–\$2,000	First impression = higher offers	Spring: mulch + edging. Fall: leaf removal.
Pre-Listing Inspection	\$400–\$600	Prevents deal collapses	Recommended for homes over 15 years old
Storage (Decluttering)	\$80–\$600	Better staging results	1–3 months at \$80–\$200/month locally

Kevin's VR Showing System — Included at No Extra Charge

Kevin Flaherty's Video Narrated VR Animated Online Showing is included in his listing package. This technology allows GTA buyers to tour your Shelburne home virtually before making the drive — expanding your buyer pool and reducing days on market by an average of 52%. Visit flaherty.ca/sellers for full details.

TAX CONSIDERATIONS

Do You Pay Capital Gains Tax When Selling a Home in Shelburne?

For most Shelburne sellers, the answer is no. If the home is your principal residence, the sale is generally exempt from capital gains tax under the Principal Residence Exemption (PRE).

Scenario	Capital Gains Tax?	Notes
Principal residence — full ownership period	Exempt ✓	Full PRE applies. No capital gains tax.
Principal residence — partial years rented	Partial	PRE applies to designated years only.
Rental / investment property	Taxable ✗	50% of capital gain = taxable income.
Cottage or secondary property	Taxable ✗	PRE can be designated to one property only.
Flipped property (held <12 months)	Business Income	Taxed as business income under 2023 rules.

Tax rules are complex. Consult a qualified accountant before selling, especially if you have rented the property or own multiple properties.

COST REDUCTION QUICK REFERENCE

Top 5 Ways to Reduce Your Shelburne Selling Costs

Strategy	Potential Savings	How It Works
Time mortgage maturity	\$1,500–\$25,000+	Eliminates prepayment penalty entirely
Reduce days on market	\$1,500–\$4,000	Kevin's system averages ~14 days vs. 30-day average

Invest in staging	+\$10,000–\$25,000	2–4% higher sale price on \$800K home = \$16K–\$32K more
Strategic pricing	+\$5,000–\$15,000	Price at \$25K search thresholds to maximize buyer traffic
Negotiate commission	\$2,000–\$8,000	Compare net proceeds, not just commission rate

COST REDUCTION STRATEGIES

How Can You Reduce the Costs of Selling Your Shelburne Home?

- 1. Time Your Mortgage Maturity** The single biggest cost reduction available to most Shelburne sellers is timing your sale to coincide with your mortgage maturity date. This eliminates the prepayment penalty entirely — saving \$1,500 to \$25,000+. Kevin reviews your mortgage situation during the free home evaluation and advises on optimal timing.
- 2. Reduce Days on Market** Every day your home sits on the market costs you money — mortgage payments, insurance, utilities, and property taxes continue accumulating. Kevin Flaherty's system averages ~14 days on market in Shelburne (vs. the 30-day market average), saving the typical seller \$1,500–\$4,000 in carrying costs.
- 3. Invest in High-ROI Preparation** Spending \$2,000–\$5,000 on staging, photography, and targeted repairs typically returns \$10,000–\$25,000 in higher sale price. Kevin's pre-listing consultation identifies exactly where to spend and where to save.
- 4. Negotiate Commission** Commission rates in Ontario are negotiable. However, the lowest rate is not always the lowest total cost — a lower commission with a longer DOM and lower sale price can cost you far more. Kevin provides a transparent commission breakdown and full net sheet so you can compare apples to apples.
- 5. Price at the \$25K Search Threshold** Shelburne buyers search in \$25,000 increments. Pricing at \$799,000 instead of \$800,000 adds 15–20% more buyer traffic. More buyers means more competition, which drives your sale price up — often more than offsetting the \$1,000 price reduction.

NET PROCEEDS WORKSHEET

Calculate Your Estimated Net Proceeds

Fill in the blanks below to estimate your net proceeds. For a precise written net sheet, call Kevin at 226-270-6433.

Item	Amount (CAD)	Your Estimate
Expected Sale Price		\$ _____
Less: Commission (rate: ____%)		(\$ _____)
Less: HST on Commission (13%)		(\$ _____)
Less: Legal Fees	\$1,200–\$2,000	(\$ _____)
Less: Mortgage Balance		(\$ _____)
Less: Mortgage Penalty	\$0–\$25,000+	(\$ _____)
Less: Mortgage Discharge Fee	\$200–\$400	(\$ _____)
Less: Staging + Repairs + Cleaning	\$2,000–\$10,000	(\$ _____)
Less: Moving Costs	\$1,500–\$8,000	(\$ _____)
Less: Other Costs		(\$ _____)
= ESTIMATED NET PROCEEDS		\$ _____

For a precise written net sheet from Kevin, call 226-270-6433 or visit flaherty.ca/homeeval

30-STEP SELLER COST CHECKLIST

Complete Cost Preparation Checklist for Shelburne Sellers

Use this checklist to ensure you have accounted for every cost before listing your Shelburne home.

PHASE 1: Before You List (Weeks 8–4)	
■ Get a free home evaluation from Kevin Flaherty	flaherty.ca/homeeval
■ Call your lender to get a written mortgage penalty quote	
■ Confirm your mortgage maturity date — consider timing your sale	
■ Retain a real estate lawyer before listing	
■ Get three moving company quotes	
■ Book a professional home inspection (\$400–\$600)	
■ Identify and budget for pre-listing repairs (\$500–\$5,000)	
■ Book professional staging consultation (included with Kevin)	
PHASE 2: Preparation (Weeks 4–1)	
■ Complete all priority repairs identified in pre-listing inspection	
■ Book professional deep cleaning (\$300–\$600)	
■ Arrange temporary storage for decluttering (\$80–\$200/month)	
■ Complete landscaping and curb appeal improvements (\$200–\$2,000)	
■ Confirm professional photography (included with Kevin)	
■ Confirm VR Animated Showing production (included with Kevin)	
■ Review and sign listing agreement — confirm commission rate	
■ Receive written net proceeds sheet from Kevin	
PHASE 3: During Listing	
■ Maintain home insurance coverage throughout listing period	
■ Continue paying mortgage, utilities, and property taxes	
■ Budget for showing inconvenience costs (\$200–\$500)	
■ Track carrying costs per day on market	
■ Review offers with Kevin — evaluate net proceeds for each offer	
■ Negotiate closing date to align with mortgage maturity if possible	

PHASE 4: After Acceptance — Pre-Closing

- Confirm closing date with your lawyer
- Arrange bridge financing if buying simultaneously
- Confirm mortgage payout amount with lender
- Confirm final penalty amount in writing from lender
- Book movers for closing date
- Cancel home insurance effective closing date
- Arrange utility transfers for closing date

PHASE 5: Closing Day

- Sign closing documents with your lawyer
- Confirm net proceeds amount matches your net sheet
- Receive sale proceeds (typically 1–3 business days after closing)
- Confirm mortgage discharge filed by lender

FREQUENTLY ASKED QUESTIONS**Shelburne Home Selling Costs — 8 Most Common Questions****Q: How much does it cost to sell a house in Shelburne, Ontario?**

A: Total costs typically range from \$18,000 to \$55,000 depending on your sale price, mortgage situation, and preparation needs. The largest cost is real estate commission (3.5–5% plus 13% HST), followed by legal fees (\$1,200–\$2,000), mortgage penalties (if applicable), and preparation costs.

Q: What is the real estate commission rate in Shelburne?

A: Commission is negotiable. The typical range is 3.5–5% of the sale price. On an \$800,000 home at 4.5%, commission is \$36,000 before HST. Adding 13% HST brings the total to \$40,680.

Q: Do sellers pay land transfer tax in Ontario?

A: No. Land transfer tax is paid by the buyer, not the seller. However, if you are buying a new home simultaneously, you will pay land transfer tax on your purchase.

Q: What are the hidden costs of selling a home in Shelburne?

A: The most common hidden costs are: mortgage prepayment penalties (can be \$10,000+), HST on commission (13% on top of the rate), bridge financing costs, property tax adjustments at closing, and utility overlap costs.

Q: Is staging worth the cost when selling in Shelburne?

A: Yes. Staged Shelburne listings achieve 2–4% higher sale prices and sell faster. On an \$800,000 home, a 2% premium is \$16,000 — far exceeding the \$1,500–\$5,000 staging cost.

Q: Do I pay capital gains tax when I sell my home in Shelburne?

A: If the home is your principal residence, the sale is generally exempt from capital gains tax under the Principal Residence Exemption. Rental or investment properties are taxable. Consult your accountant.

Q: How can I reduce the costs of selling my Shelburne home?

A: Time your sale to your mortgage maturity date (eliminates penalty), reduce days on market (lowers carrying costs), invest in high-ROI preparation (staging, photography), and negotiate commission. Kevin's VR showing system reduces DOM by 52% on average.

Q: What is a net proceeds sheet and how do I get one?

A: A net proceeds sheet shows your estimated sale price minus all selling costs — your actual take-home amount. Kevin Flaherty provides a personalized net proceeds sheet for every Shelburne seller during the free home evaluation. Call 226-270-6433 or visit flaherty.ca/homeeval.

Ready to Know Your Exact Net Proceeds?

Kevin Flaherty provides a free, no-obligation home evaluation and personalized written net proceeds sheet for every Shelburne seller.

226-270-6433 | flaherty.ca/homeeval | kevin@flaherty.ca

Book a Call: flaherty.ca/kevinscalendar | Book a Zoom: flaherty.ca/kevinscalendar-zoom
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5 WAYS KEVIN REDUCES YOUR SELLING COSTS

Strategy	Typical Saving	How It Works
Time to mortgage maturity	\$0–\$25,000+	Eliminates prepayment penalty by waiting for renewal date.
VR showing system	\$2,000–\$8,000	Reduces DOM 52% vs. market avg — fewer carrying cost months.
Strategic staging investment	Net +\$10,000–\$20,000	\$3,500 staging spend yields 2–4% higher sale price on avg.
Commission negotiation	\$2,000–\$5,000	Kevin's volume allows competitive rates without service cuts.
Pre-listing inspection	\$3,000–\$15,000	Prevents buyer renegotiation after offer — fixes issues proactively.

Source: TRREB Dufferin County Q4 2025 data. Kevin Flaherty's client results 2023–2025. Individual savings vary.

KEVIN'S 3 PROMISES TO EVERY SHELBURNE SELLER

1. Written Net Sheet Before You Sign Anything

You see your exact take-home amount before committing to anything.

2. No Surprises at Closing—Every Cost Disclosed Upfront

Kevin walks through every cost line-by-line so nothing catches you off guard.

3. Free Evaluation—No Obligation, No Pressure

Call 226-270-6433 or visit flaherty.ca/homeeval to get started today.