

## Selling a House As-Is in Shelburne, Ontario

### The 2026 Seller Playbook | Flaherty.ca

Kevin Flaherty, Broker, eXp Realty | Selling Dufferin County since 1988

This guide is built for one specific situation - selling a Shelburne, Ontario home in current condition without renovating it first. It is not a generic Ontario as-is template, and it is not the Caledon as-is playbook. Shelburne's as-is reality is built around three pressures that almost never appear in a Caledon as-is conversation: subdivision-era homes with deferred maintenance (Emerald Crossing, Greenbrook Village, Hyland Village), affordability-driven GTA migrant buyers comparison-shopping with Orangeville and Alliston, and active builder competition at \$594,990 to \$624,990. Every section, table, and checklist below is calibrated to those three Shelburne-specific pressures.

Read the guide once end-to-end before listing. Then come back to the relevant phase in the checklist as you execute. Mark each item as you complete it. The full pre-listing window for an as-is Shelburne sale typically runs 14-21 days from decision to MLS launch. With the right pricing on day one, the Flaherty team's average as-is Shelburne listing reaches conditional in 18-28 days - roughly 52% faster than the broader Shelburne market average of 43 days. If you want a Shelburne-specific opinion of value before you start, request a free evaluation at [flaherty.ca/shelburne-home-evaluation](http://flaherty.ca/shelburne-home-evaluation) or call 226-270-6433.

<b>99.2%</b>	<b>52%</b>	<b>16x</b>	<b>2,300+</b>	<b>35+ Yrs</b>
SALE-TO-LIST	FASTER DOM	SALES VOLUME	ACTIVE BUYERS	SELLING DUFFERIN

### 1. The Legal Foundation: As-Is Is a Strategy, Not a Disclosure Shield

Selling as-is in Ontario means presenting a Shelburne property in current condition with no pre-sale renovations, no repair credits, and no system replacements. It is a pricing and marketing strategy. It is not a legal exemption from your seller obligations under the Trust in Real Estate Services Act (TRESA) or under Ontario property-disclosure case law.

The single most important legal distinction every Shelburne as-is seller must understand is patent vs. latent. Patent defects are visible to a buyer on a reasonable walk-through and are the buyer's responsibility to evaluate and price into their offer. Latent defects are hidden - not discoverable on a normal showing or even sometimes on a standard inspection - and they MUST be disclosed regardless of as-is status. Failing to disclose a known material latent defect creates post-closing exposure that as-is contract language does not cure.

#### Patent vs. Latent - Shelburne Examples

Defect Category	Patent (Buyer Inspects)	Latent (You Must Disclose)
Roof	Curl, missing tabs, lifting on a 22-year-old shingle	Active leak concealed by drywall or fresh paint
Electrical	Fuse panel visible in basement, undersized service	Knob-and-tube hidden in plaster (older Shelburne homes)
Wiring	100A panel obvious by inspection	Aluminum branch wiring not pigtailed (1965-1975 builds)
Basement	Visible efflorescence, sump pump in operation	Past flooding history concealed by finished walls
Mould	Visible bathroom mildew	Hidden mould behind drywall after a known leak
Asbestos	Vermiculite obvious in attic	Asbestos-wrapped pipes concealed in finished basement
Oil	Above-ground tank visible	Underground oil tank from a converted older Shelburne home

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Defect Category	Patent (Buyer Inspects)	Latent (You Must Disclose)
Structural	Visible cracks at corners	Settled foundation behind drywall finish
Windows	Builder-grade vinyl with seal failure visible	Rot behind window casing (concealed)
HVAC	Furnace age visible on label	Cracked heat exchanger you have been told about

## LEGAL RULE OF THUMB

Draft a Schedule B disclosure document with your real estate lawyer before listing. List every known issue: water in the basement two springs ago, the propane tank lease, the unpermitted basement bedroom, the lifted shingle on the back slope, any rental contracts (water heater, water softener, propane tank). It protects you, gives buyers confidence, and almost always reduces negotiation friction during the conditional period. Lawyer cost: typically \$200-\$500 to draft.

## 2. Shelburne Market Snapshot - May 2026

Shelburne's market currently favours buyers, and that has direct consequences for as-is pricing. Asking prices are 12.45% below last year, total inventory is down 17.65%, the average sale-to-list ratio is 97.1%, and the average days on market is 43 days. Source: Zolo Shelburne MLS data, May 2026.

Metric	Shelburne May 2026	What It Means For You
Average Listing Price	\$780,000	Strong nominal values; even a 15% as-is discount leaves substantial proceeds
Median House Asking	\$825,000	Detached as-is anchor - investor / migrant buyer territory
Median Townhouse Asking	\$617,000	Most price-sensitive segment; heavy builder cross-shop
Median Condo Asking	\$410,000	Thin segment - typically only 1-2 listings active
Average DOM	43 days	Correctly priced as-is sells inside this window
Sale-to-List Ratio	97.1%	Buyers' market - pricing accuracy is everything
Active Listings	103 homes	Elevated competing inventory; shoppers are picky
YoY Asking Change	-12.45%	Last year's price expectations are off-market within weeks
YoY Inventory Change	-17.65%	Inventory contracting but still buyer-favouring
Detached Avg. Listing	\$841,000	Investor / renovation-buyer territory for as-is detached
Detached DOM	44 days	Adds a week if priced even 3% high
Flaherty Sale-to-List	99.2%	2.1 points above Shelburne market average
Flaherty DOM Speed	52% faster	Applies to correctly priced as-is properties

## BUYERS' MARKET WARNING

With a 97.1% sale-to-list ratio, 43-day average DOM, asking prices already 12.45% below last year, and 103 competing listings, Shelburne is firmly buyer-favouring. Overpriced as-is properties sit, attract lowball offers, and ultimately sell for less than a correctly priced as-is listing would have on day one. The fix is not 'list a little high and negotiate' - it is precise sub-community pricing on launch day.

## 3. Who Actually Buys As-Is in Shelburne (Pick Your Pool)

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The most expensive as-is mistake in Shelburne is targeting the wrong buyer pool. The retail GTA family looking at builder inventory at \$594,990 is NOT your buyer. Your buyer is one of the six profiles below. The pool you are targeting determines your list price, your photography decisions, your open-house strategy, and your negotiation tone.

Buyer Pool	Profile & Motivation	Pricing Behaviour
GTA Affordability Migrants	Brampton, Vaughan, Mississauga households cashing out detached equity. Care about commute, schools, payment math.	May pay close to renovated-minus-renovation if home presents cleanly online.
First-Time Buyers	Couples and young families priced out of Orangeville and Alliston. Strongly attracted to lower median price.	Pay best for as-is when cosmetic only; value VR online showing more than any other pool.
Estate / Inheritance Buyers	Experienced buyers who specifically search Dufferin estate sales. Comfortable with disclosed defects.	Apply 12-18% discount and tolerate longer probate timelines.
Light-Renovation Investors	Local and Toronto-based investors targeting downtown brick and 1980s subdivisions. Cosmetic flip-and-resell.	Apply 10-18% risk premium ON TOP of renovation cost estimate.
Buy-and-Hold Landlords	Building Shelburne rental portfolio. Care about cash-flow math, not staging.	Pay close to market for clean tenanted lease or vacant repositioning candidate.
Tradespeople / Owner-Builders	Plumbers, electricians, framers, GCs. Renovate at cost.	Aggressive on as-is; often the highest paying buyer for the right downtown home.

The Flaherty database currently holds 2,317 active buyers looking to purchase in the next three months across the Flaherty service area, and a meaningful share are GTA migrants and first-time buyers specifically searching Shelburne, Orangeville, and Alliston. Your as-is property reaches that pool BEFORE it hits the public MLS feed - the single biggest advantage an as-is Shelburne seller has.

## 4. The Shelburne Three-Comp Pricing Method

Shelburne pricing is a three-comp problem, not a one-comp problem. The mistake I see most often is taking a single renovated comparable, subtracting an estimated repair number, and listing. That number is wrong on Shelburne specifically because there is a third comp in play - active builder inventory - and Shelburne buyers DO use it weekly.

### The three comps you must pull

- Comp 1 - Renovated resale: a recent SOLD of the same vintage, footprint, and community, fully updated. This is your CEILING.
- Comp 2 - As-is sold: a property in similar condition that actually traded. This is your most reliable ANCHOR.
- Comp 3 - Active builder inventory: the closest brand-new builder unit currently listed within the same town/community. This is your buyer's ALTERNATIVE.
- Pull all three for the same week. Do not mix months; the Shelburne market moves 2-4% per quarter.
- Adjust each comp for square footage, lot, garage, and finished basement on a per-square-foot or dollar-per-feature basis.
- Note any builder list-price changes in the past 30 days; a \$15K builder drop affects every as-is resale within 1.5 km.

### As-is discount bands - Shelburne 2026

Property Profile	Typical As-Is Discount	Why
Builder-finish 2005-2015 home, original everything, no major issues	6-11%	Investor-friendly cosmetic flip; predictable renovation cost
Newer build with deferred big-ticket items (roof, furnace, AC end of life)	10-16%	Buyer must plan a \$20-35K systems refresh

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Property Profile	Typical As-Is Dis	Why
Older downtown brick, dated systems but solid bones	12-20%	Knob-and-tube, plaster repair, full kitchen/bath redo
1960s-1980s subdivision home with multiple system issues	15-22%	Roof, electrical, possible asbestos/UFFI factors
Estate sale, vacant 6-12+ months, no recent maintenance	14-20%	Vacancy uncertainty + investor risk premium
Property with major defect (foundation, mould, oil tank, structural)	22-34%	Material remediation cost plus buyer risk premium

Add a 10-18% INVESTOR RISK PREMIUM on top of any reputable renovation estimate when the buyer pool will be investor-led. This is the most commonly missed factor in DIY Shelburne as-is pricing. It is also the reason renovated-minus-renovation-cost pricing nearly always overshoots what the as-is market will pay.

## 5. Deferred-Maintenance Triage - Fix, Disclose, or Leave?

The most expensive pre-listing money in Shelburne is the money spent on the wrong repairs. As-is sellers who reflexively start 'fixing things up' before listing routinely sink \$8,000-\$15,000 into work that returns less than 60 cents on the dollar. The right approach is triage.

Item	Action	Why
Active roof leak / interior water damage	FIX or fully disclose	Will be discovered on inspection; concealment creates post-closing exposure
Aged but functional shingles (15+ yrs)	DISCLOSE age; do not replace	\$8K replacement; buyer will price in their own number
Knob-and-tube wiring (older Shelburne)	DISCLOSE; quote remediation cost	Insurance carriers require remediation; buyers need to plan
Aluminum branch wiring not pigtailed	PIGTAIL before listing if budget allows	\$1.5-3K spend can save 5-8% on offer price; insurer-friendly
Original 1998-2010 builder vinyl windows w/ seal failure	LEAVE; disclose seal failure	Window replacement returns ~50%; price as-is
End-of-life furnace / AC (15+ yrs)	PRE-LIST service; disclose age + report	\$140 service vs \$7K replacement; buyer can plan
End-of-life water heater (rented)	Confirm rental contract; disclose buyout	Reliance / Enercare buyouts often surprise buyers at closing
Unpermitted basement bedroom	DISCLOSE on Schedule B; do not advertise as bedroom	Lawyers flag in title search; misrepresentation kills deals
Unpermitted deck / shed / sunroom	DISCLOSE unpermitted as	Buyer's lawyer will discover; full disclosure protects you
Active mould / musty smell	REMEDiate or disclose with mould assessment	Latent defect - non-negotiable disclosure
Cracked drywall, scuffed paint, worn carpet	LEAVE	Cosmetic; buyer expects to redecorate as-is

Item	Action	Why
Original oak / maple kitchen	LEAVE; clean and declutter	Renovation buyers expect to gut the kitchen anyway
Dated bathroom (tub, vanity, tile)	LEAVE; deep-clean and recaulk	Same logic as kitchen - full renovation expected
Stair handrails missing or loose	FIX before listing	Safety hazard; inspection deal-killer; cheap fix
Exposed wiring, missing junction-box covers	FIX before listing	Safety hazard; inspector will fail it
Smoke / CO detectors missing or expired	REPLACE before listing	Required for Ontario showings; trivial cost
Lawn, landscaping, exterior cleanup	DO THIS	Curb appeal is the only 'renovation' with consistent ROI on as-is

## 6. The Shelburne As-Is Master Checklist (140+ Items)

Work through each phase in order. Do not jump ahead. Each box is a Shelburne-specific action - not a generic real-estate platitude. If you are unsure on any item, call Kevin Flaherty at 226-270-6433 or book a strategy call at [flaherty.ca/contact\\_kevin](http://flaherty.ca/contact_kevin) before acting.

### Phase A - Decision & Authority (Days -21 to -14)

- Confirm legal authority to sell - sole owner, joint owners, or estate executor with Certificate of Appointment.
- If estate sale: locate the will, the Certificate of Appointment of Estate Trustee, and the death certificate.
- If joint ownership: confirm all owners have aligned on the as-is decision and pricing strategy.
- If divorce situation: confirm court order or separation agreement permits sale; document who has signing authority.
- If selling tenanted: pull current lease, deposit history, and last 12 months of rent receipts.
- If selling tenanted and need vacant possession: meet with lawyer to plan the N12 process and timing.
- Confirm the realistic decision: as-is vs. light renovation vs. full renovation. Use the cost comparison in Section 4.
- Document your reasons for selling as-is in writing - useful for offer negotiations later.
- Identify your timeline: must close by date, ideal close window, and walk-away minimum price.
- Decide on your minimum acceptable net proceeds (sale price minus mortgage, commission, legal, discharge).
- Engage a real estate lawyer NOW (not after offer acceptance) - typical retainer \$300-500 for as-is consult.
- Engage a Shelburne-specific real estate brokerage with documented as-is experience in Dufferin County.
- Read the full Flaherty Shelburne Realtors guide at [flaherty.ca/shelburne-realtors](http://flaherty.ca/shelburne-realtors) before signing any listing.

### Phase B - Documentation Gathering (Days -14 to -10)

- Locate property survey if available (newer Shelburne builds usually have one; older homes often do not).
- Pull deed and title from your lawyer or land registry to confirm ownership and any registered encumbrances.
- Gather all building permits - original construction, additions, deck, shed, basement finishing, sunroom.
- Document any unpermitted work - basement bedroom, illegal apartment, deck without permit.
- Pull last 12 months of utility bills (hydro, gas/propane, water, internet) for buyer reference.
- Pull last 24 months of property tax bills.
- Document propane tank ownership status (owned vs. rental contract with Superior, Sparlings, etc.).
- Document water heater status - owned, rented (Reliance, Enercare), or financed.
- Document water softener and HRV status if applicable.
- Pull furnace and AC service records for the last 5 years.
- Pull any roofing receipts, warranty documentation, or shingle manufacturer warranty.
- Pull window manufacturer info and any installation warranty if available.
- Document the age of every major mechanical system (furnace, AC, water heater, roof, windows).
- If on a private well: locate well drilling record, pump replacement records, water test history.
- If on a private septic: locate septic permit, pump-out records, and any inspection reports.
- If a wood stove or fireplace: locate WETT certificate or schedule a WETT inspection (\$200-350).

- If oil heat: confirm tank location (above ground vs. underground); document tank age and inspection.
- Confirm whether any underground oil tank has been removed and decommissioned (key in older Shelburne homes).

## **Phase C - Pre-Listing Inspection & Schedule B (Days -10 to -7)**

- Book a \$425-650 pre-listing home inspection with a Shelburne-area inspector.
- For estate sales, the pre-listing inspection is functionally mandatory - executor cannot vouch from personal knowledge.
- Review the inspection report with your realtor and lawyer before listing.
- Identify any items in the inspection report that may be material latent defects requiring disclosure.
- Draft Schedule B with your lawyer covering: as-is condition acknowledgment, every known defect, rental contracts, unpermitted work, executor knowledge limits.
- Include in Schedule B: water heater rental contract details and buyout amount.
- Include in Schedule B: propane tank rental contract details if applicable.
- Include in Schedule B: water softener rental status if applicable.
- Include in Schedule B: any unpermitted work the buyer will be assuming responsibility for.
- Include in Schedule B: the executor's 'to the best of executor's knowledge' clause for estate sales.
- Confirm that any chattels included in sale (appliances, light fixtures, window coverings) are listed clearly.
- Confirm any chattels EXCLUDED from sale (heirlooms, custom fixtures) are listed clearly.
- Lawyer reviews Schedule B and confirms it complies with TRESA disclosure obligations.
- Schedule B is attached to the listing for buyer agents to review BEFORE writing offers.

## **Phase D - Triage Repairs & Safety Items (Days -7 to -4)**

- Walk the property with a flashlight and a notepad - interior and exterior.
- Replace all expired or missing smoke detectors (required for Ontario showings).
- Replace all expired or missing CO detectors (required where fuel-burning appliances or attached garage).
- Tighten or replace any loose stair handrails.
- Tighten or replace any loose deck railings (deck inspection deal-killer).
- Replace any missing junction-box covers in the basement and garage.
- Address any obviously exposed wiring with a licensed electrician (cheap fix, kills inspection issues).
- Add GFCI outlets near plumbing if missing (kitchen, bath, exterior, laundry).
- Confirm the electrical panel cover screws are present and the panel labels are legible.
- Confirm furnace filter has been changed in the last 90 days.
- Have HVAC serviced if it has not been done in the last 12 months (\$140-180).
- Confirm all interior doors close and latch properly (showing irritation otherwise).
- Confirm all windows that should open do open (egress windows in basement bedrooms must function).
- Confirm all toilets flush properly without running.
- Confirm all sinks drain without backup.
- Confirm hot water reaches every fixture.
- Confirm sump pump (if any) is operational.
- Confirm exterior doors close, latch, and lock properly.
- Confirm garage door opener and remotes are functional.
- DO NOT replace dated kitchens, bathrooms, flooring, or paint as a 'sprucing up' project - leave those.

## **Phase E - Curb Appeal & Exterior (Days -7 to -3)**

- Mow the lawn to 2.5-3 inches; edge along driveway and walkways.
- Trim shrubs back from the front of the house, especially below windows.
- Remove any dead branches, fallen limbs, or yard debris.
- Sweep walkways and driveway; pressure-wash if winter de-icing salt has stained.
- Clean exterior windows on accessible levels.
- Wipe down or pressure-wash siding if dirt or algae is visible.
- Touch up exterior paint on door frames, fascia, or porch railings.
- Replace any burnt-out exterior light bulbs (front porch, garage, walkway, deck).
- Confirm house numbers are clearly visible from the street.
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Polish or replace front door hardware if tarnished.

- Place 2-3 simple potted plants at the front entry (under \$30 total).
- Stage the back deck or patio with at minimum a small bistro set if you have one.
- Remove any vehicles from the driveway during photos and showings.
- Hide garbage and recycling bins out of sight during photos and showings.
- Remove any 'For Sale by Owner' signs, 'Beware of Dog' signs, or political signs from front yard.
- Coil garden hoses neatly; remove sprinklers from sight lines.
- Sweep and tidy the garage interior; donate or remove half the contents.
- Confirm the shed exterior is presentable; touch up paint if needed.
- Remove any seasonal decorations more than 3 weeks past their date.

## **Phase F - Interior Decluttering & Showings Prep (Days -5 to -1)**

- Declutter every room - remove 30-40% of items including books, knick-knacks, photos.
- Pack family photos and personal mementos into boxes (helps buyers project themselves).
- Clear all kitchen counters except 2-3 small functional items (kettle, coffee maker).
- Empty kitchen sink; run garbage disposal; scrub stainless or porcelain.
- Clean inside the oven and microwave (yes, buyers open these).
- Wipe down all kitchen cabinet exteriors and door pulls.
- Clear all bathroom counters and shower edges; remove personal hygiene items.
- Replace any stained, frayed, or dated bath mats; hang clean towels symmetrically.
- Re-caulk around tubs and showers if existing caulk is mildewed (one \$6 tube of caulk).
- Confirm every toilet has a clean toilet brush hidden beside it.
- Make every bed with neutral linens; remove personal pillows and stuffed animals.
- Clear every closet to about 70% capacity to make storage look generous.
- Empty the basement of clutter; organize remaining items in clear labelled bins.
- Vacuum every carpet (bedrooms, basement, stairs); steam clean any high-traffic areas.
- Mop every hard-surface floor (kitchen, bath, foyer, hallway).
- Dust every horizontal surface including baseboards and ceiling fans.
- Clean interior windows; open blinds and curtains for showings.
- Replace any burnt-out interior light bulbs; standardize bulb colour temperature where possible.
- Confirm every bedroom has a working overhead or bedside light.
- Add a neutral plug-in air freshener in main floor and basement (avoid floral; use clean linen or vanilla).
- Remove ALL pet evidence - bowls, toys, beds, litter boxes - to a closed closet during showings.
- Plan to remove pets entirely during showings (boarding, daycare, or with family).
- Place a small basket of bottled water and Flaherty business cards on the kitchen counter.

## **Phase G - Marketing & VR Online Showing (Days -3 to 0)**

- Confirm Flaherty marketing team scheduled for VR Online Showing scan (typical 90-minute on-site session).
- Owner is OFF-PROPERTY during VR scan (and also during photography).
- Confirm professional MLS photography is scheduled with Flaherty marketing team.
- Confirm aerial drone photography for the property (if larger lot or community context).
- Confirm twilight exterior photography if home has good evening light.
- Review listing photos before MLS goes live; veto anything that flatters the home poorly.
- Review the VR Online Showing room-by-room before MLS goes live; flag any room shown wrong.
- Confirm property has been pushed to the Flaherty database of 2,300+ active buyers BEFORE public MLS launch.
- Approve the listing description; ensure it explicitly mentions 'sold as-is' and lists key disclosures.
- Confirm Schedule B is attached to the MLS listing for buyer-agent access.
- Confirm pre-listing inspection report is referenced in the listing description.
- Confirm the listing pinpoint on the map is correct (Shelburne community matters for buyer search).
- Confirm the school catchment information is accurate for the listing.
- Confirm the commute distance to GTA hubs (Brampton, Vaughan, Mississauga) is referenced.
- Confirm walkability to downtown Shelburne and key amenities is referenced.

- Confirm any community-specific selling features are highlighted (Hyland Village walking trails, Greenbrook park, etc.).
- Listing goes live on MLS, Realtor.ca, Flaherty.ca, and partner syndication.

## Phase H - Showings, Feedback & Offers (Days 0 to 30)

- Confirm showing system is set up - most Shelburne showings use BrokerBay or Showing Time.
- Set showing windows that work for you; require minimum 2-hour notice for first 14 days.
- Plan to be off-property for every single showing - no exceptions.
- Plan to remove pets for every single showing - no exceptions.
- Review showing feedback weekly with your listing agent.
- If first 14 days produces fewer than 8 showings: review pricing immediately, do not wait 30 days.
- If first 14 days produces 8+ showings but no offers: review feedback for repeating concerns; consider price test.
- If first 30 days produces no offers: hold a hard conversation about price, presentation, or buyer pool.
- When offers arrive, review with your agent: price, deposit size, conditional period, closing date, chattels.
- Confirm offer references the as-is condition acknowledgment in Schedule B.
- Confirm offer references the inspection condition (typical 5-7 business days) and financing condition (typical 5-7 business days).
- Negotiate firmly on price using your three-comp anchor; do NOT discount the disclosed-defect price further.
- If multiple offers: ensure your agent has documented buyer activity to support negotiation.
- Once offer accepted and conditional period running: cooperate fully with buyer's home inspection.
- Make property accessible for buyer's contractors to view if they request quotes during conditional period.
- Do not undertake any repairs during conditional period unless contract specifies.
- Once conditions waived, the deal is firm; buyer's deposit moves to non-refundable.

## Phase I - Closing & Possession (Days 30 to 60)

- Confirm your lawyer has the firm Agreement of Purchase and Sale within 24 hours of waiver.
- Confirm closing date with your lawyer; confirm the buyer's lawyer's contact information.
- Confirm any chattels you are leaving (appliances, light fixtures) are documented.
- Confirm any chattels you are removing are documented.
- Pay or arrange the discharge of your existing mortgage (penalty calculated by lender).
- Confirm property tax adjustment with your lawyer (paid up to closing date by you).
- Confirm utility transfer dates: hydro, gas, water, internet - finalize for closing day.
- Update your address with Service Ontario, CRA, banks, employer, schools, and subscriptions.
- Forward mail with Canada Post starting one week before closing.
- Book movers; confirm key transfer logistics with your agent.
- If selling tenanted: ensure tenant is informed of closing and rent direction-of-pay change.
- If selling vacant: complete final empty walkthrough with your agent before closing.
- Remove all personal items, including from attic, basement, garage, and shed.
- Leave the property broom-clean - Ontario standard.
- Leave manuals and warranties for any chattels staying with the property.
- Leave a list of utility account numbers and trade contacts (HVAC, septic, well, lawn) for the buyer.
- Leave keys, garage door openers, alarm codes, and shed keys with your agent for the buyer.
- Closing day: lawyer confirms receipt of buyer funds; sale finalizes; net proceeds wire to your account.

## 7. As-Is vs. Renovated - Real Cost Comparison

Cost Item	Selling As-Is	Selling After Renovation
Pre-sale cosmetic & minor repairs	\$0-2,000	\$8,000-45,000
Physical staging	\$0 (VR system)	\$3,000-7,000
Kitchen / bath update (if doing)	\$0	\$15,000-35,000
Carrying costs during renovation (3-5 mo)	\$0 extra	\$5,000-12,000
Real estate commission	3-5% of sale price	3-5% of sale price

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Cost Item	Selling As-Is	Selling After Renovation
Legal fees	\$1,500-2,500	\$1,500-2,500
Mortgage discharge penalty	Lender-specific	Lender-specific
Pre-listing inspection	\$425-650	\$425-650
Schedule B disclosure prep	\$200-500	\$200-500
Time on market	30-60 days correctly priced	3-5 mo renovation + 30-45 day listing
Expected sale price	6-22% below renovated	Full renovated market value
TOTAL pre-sale cash outlay	\$2,000-5,500	\$32,000-102,000+

The right answer depends on the gap between your renovation cost plus carrying time and the price uplift the renovation actually delivers. In Shelburne's current 97.1% sale-to-list buyers' market, that price uplift rarely exceeds 65 cents on the renovation dollar for cosmetic work.

## 8. Shelburne Community-Specific As-Is Patterns

Community	Typical As-Is Profile	Critical Disclosures
Historic Downtown Shelburne	1900-1950 brick storey-and-a-halves, plaster walls, original electrical	Knob-and-tube, oil tank history, basement waterproofing, lead paint
Emerald Crossing	2010s freehold towns and singles, original builder finishes	Roof age, HVAC age, water-heater rental, fence/grading
Greenbrook Village	Mixed vintages, post-2000 singles, deferred maintenance on early phase	HVAC age, original windows, basement insulation level
Hyland Village	Newer builder homes, original 25-yr shingles end of life	Builder warranty status, window seals, garage door, water heater
Summerhill	Family-sized singles, larger lots, mid-life HVAC and roof	Roof age, sump pump, AC age, deck permit status
Fiddlers Glen	Mature subdivision singles, original kitchens and baths	Original electrical panel size, basement finish permit status
Surrounding Rural Edge	Older homes just outside town limits, occasional well/septic	Well water test, septic inspection, WETT (woodstove), survey

## 9. Schedule B Disclosure Worksheet (Fill-In)

Use this worksheet to brief your real estate lawyer when drafting your Schedule B. Fill in each line. Items marked with \* are mandatory for Ontario disclosure regardless of as-is status.

- \* Address and legal description of property: \_\_\_\_\_
- \* Names of all owners on title: \_\_\_\_\_
- \* Estate sale? Y / N. If yes, executor name: \_\_\_\_\_
- \* Currently owner-occupied / tenanted / vacant: \_\_\_\_\_
- Date of last seller occupancy: \_\_\_\_\_
- Vacant for how long: \_\_\_\_\_
- Roof age: \_\_\_\_\_ Roof material: \_\_\_\_\_ Last major repair: \_\_\_\_\_
- Furnace age: \_\_\_\_\_ Furnace fuel: \_\_\_\_\_ Last service: \_\_\_\_\_
- AC age: \_\_\_\_\_ AC last service: \_\_\_\_\_
- Water heater age: \_\_\_\_\_ Owned / rented / financed: \_\_\_\_\_

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- Water heater rental contract holder (if rented) and buyout amount: \_\_\_\_\_
- Propane tank: owned / rental: \_\_\_\_\_ Rental company: \_\_\_\_\_
- Water softener: owned / rented: \_\_\_\_\_ Rental company: \_\_\_\_\_
- Windows: original / replaced. If replaced, year and manufacturer: \_\_\_\_\_
- Wiring type: copper / aluminum / knob-and-tube / mixed: \_\_\_\_\_
- Aluminum wiring pigtailed Y/N: \_\_\_\_\_
- Electrical panel size (amps): \_\_\_\_\_ Age: \_\_\_\_\_
- Plumbing material: copper / PEX / galvanized / mixed: \_\_\_\_\_
- Sump pump: present / absent: \_\_\_\_\_ Age: \_\_\_\_\_
- \* Past basement water issues (any history): \_\_\_\_\_
- \* Past mould remediation (any history): \_\_\_\_\_
- \* Asbestos awareness (vermiculite, pipe wrap, tile): \_\_\_\_\_
- \* Underground oil tank (current or historical, removed or not): \_\_\_\_\_
- \* Any active leak or water intrusion at present: \_\_\_\_\_
- Septic system: yes / no. If yes, last pump-out date: \_\_\_\_\_
- Well: yes / no. If yes, last water test date: \_\_\_\_\_
- Wood stove / fireplace: yes / no. WETT date: \_\_\_\_\_
- Permits - original construction: \_\_\_\_\_
- Permits - additions / renovations: \_\_\_\_\_
- \* Unpermitted work (basement bedroom, deck, sunroom, plumbing changes): \_\_\_\_\_
- \* Encumbrances or registered easements on title: \_\_\_\_\_
- \* Survey available Y/N: \_\_\_\_\_
- Chattels included (specify each): \_\_\_\_\_
- Chattels excluded (specify each): \_\_\_\_\_
- Pre-listing inspection completed Y/N (attach report if yes): \_\_\_\_\_
- \* Seller acknowledges as-is condition Y/N: \_\_\_\_\_ (mandatory)
- \* Estate sale 'to the best of executor's knowledge' clause included Y/N: \_\_\_\_\_
- Lawyer's name and contact: \_\_\_\_\_

## 10. Eight Costly Shelburne As-Is Mistakes (Avoid These)

1. Pricing against renovated comps only. Most expensive Shelburne mistake. Sellers ignore active builder inventory at \$594-624K that buyers cross-shop daily. Result: 70 days on market and a final price below where a correct day-one as-is price would have landed.
2. Over-improving before listing. Painting every room, replacing builder-grade flooring, refreshing the bathroom - these usually return less than 60 cents on the dollar in Shelburne while delaying the listing 4-8 weeks.
3. Hiding latent defects to get a 'cleaner sale.' Most legally risky. As-is is not a disclosure shield. Hidden water damage, mould, oil tanks, asbestos discovered post-closing become claims.
4. Photographing the property without VR marketing. Standard wide-angle photos of an as-is interior amplify clutter and date the finishes. Right-fit buyers click past on Realtor.ca.
5. Skipping safety items because 'it is as-is.' As-is means cosmetic and condition, not unsafe. Loose railings, missing GFCIs, expired smoke and CO detectors are inspection deal-killers.

6. Ignoring active builder inventory in pricing. When a builder drops \$15,000 on standing inventory in Hyland Village or Greenbrook, every as-is resale within 1.5 km feels it within 10 days.

7. Selling tenanted without an N12 plan. With a month-to-month tenant in place, your buyer pool limits to investors. For vacant possession, follow N12 timelines under the RTA - lawyer must be involved before listing.

8. Hiring a realtor without Shelburne as-is track record. As-is is a different transaction. Pricing methodology, investor and migrant-buyer access, disclosure documentation, and presentation marketing all matter.

## 11. Quick-Reference Glossary for Shelburne As-Is Sellers

Use this glossary as a quick reference while reviewing offers, talking to lawyers, or fielding buyer-agent questions. These are the terms that come up most often in a Shelburne as-is transaction.

Term	Plain-English Definition
As-Is Condition	Property is being sold in its current state. Seller will not make repairs, replacements, or improvements before closing. Pricing reflects the condition.
Patent Defect	A defect visible to a buyer on a reasonable walk-through. Buyer's responsibility to inspect and price into their offer.
Latent Defect	A hidden defect not discoverable on a normal inspection. Seller MUST disclose if known. Concealment creates post-closing legal exposure.
Material Defect	A defect that affects value, safety, or use of the property. Triggers disclosure obligations.
Schedule B	Addendum to the Agreement of Purchase and Sale listing seller-specific terms, disclosures, chattels, and acknowledgments. Drafted by your lawyer.
TRESA	Trust in Real Estate Services Act. Successor to REBBA. Governs Ontario realtor and seller obligations including disclosure.
Conditional Period	Time between offer acceptance and conditions waiver. Typically 5-10 business days. Buyer can walk if conditions not met.
Inspection Condition	Condition that buyer can inspect property and walk away if dissatisfied. Standard in as-is offers.
Financing Condition	Condition that buyer can secure mortgage approval. Standard 5-7 business days.
N12 Notice	Ontario Residential Tenancies Act notice. Used when seller's purchaser will personally occupy. Requires 60-day notice and one month rent compensation.
WETT	Wood Energy Technology Transfer. Certification confirming a wood-burning appliance meets safety code. Often required by insurers.
UFFI	Urea Formaldehyde Foam Insulation. Banned in Canada in 1980. Mandatory disclosure if present.
Knob-and-Tube	Pre-1950s electrical wiring. Insurers typically require remediation. Common in older downtown Shelburne homes.
Aluminum Branch Wiring	1965-1975 era wiring. Generally insurable if pigtailed with copper at every connection.
Risk Premium	The discount investors apply on top of renovation cost estimate to compensate for unknowns. Typically 10-18% in Shelburne.
Sale-to-List Ratio	Final sale price divided by the original list price. Shelburne current average is 97.1%; Flaherty average is 99.2%.
Days on Market (DOM)	Number of days between MLS listing and conditional offer acceptance. Shelburne current average is 43 days.
Power of Sale	Lender-initiated process when borrower has defaulted. Different legal track from voluntary as-is sale.

Term	Plain-English Definition
Probate	Court process for an estate. In Ontario, executor obtains a Certificate of Appointment of Estate Trustee.
Vacant Possession	Property delivered to buyer free of tenants and personal property at closing.
Chattels	Movable items included with the sale (appliances, light fixtures, window coverings). Must be listed.
Fixtures	Items permanently attached to the property. Generally stay with the home unless excluded.

## 12. Vetting a Shelburne As-Is Listing Agent (12 Questions)

As-is is a different transaction from a renovated resale. Pricing methodology, buyer-pool access, disclosure documentation, and presentation marketing all matter more. Use these 12 questions to interview any agent before signing a listing. The right answers separate Shelburne agents who do the occasional as-is from agents who handle them as a core practice.

- How many as-is properties have you personally listed and sold in Shelburne and Dufferin County in the last 24 months?
- Walk me through how you price an as-is property differently from a renovated comparable.
- Do you pull active builder inventory as a comp when you price as-is in Shelburne? Show me how.
- What is the size and turnover of your active buyer database, and how many target Shelburne specifically?
- Will you release my listing to your buyer database BEFORE public MLS goes live?
- Do you offer a Video Narrated VR Animated Online Showing on every listing? Show me three completed examples.
- What is the cost to me of the VR Online Showing, professional photography, and aerial drone work?
- How do you handle Schedule B disclosure for as-is sales? Do you coordinate with my real estate lawyer?
- What is your average sale-to-list ratio over the last 12 months on as-is properties specifically?
- What is your average days-on-market on as-is properties specifically?
- How do you handle estate sales and the executor's 'to the best of executor's knowledge' clause?
- Walk me through the last as-is property you sold in my Shelburne community. What was the strategy and result?

### FLAHERTY TEAM ANSWERS TO ALL 12

35+ years of Dufferin County as-is sales since 1988. Three-comp Shelburne pricing including weekly active builder inventory pulls. 2,317 active buyers in our database with a meaningful share targeting Shelburne, Orangeville, and Alliston. Pre-MLS database release on every listing. Video Narrated VR Animated Online Showing on every listing at \$0 added cost to seller. Coordinated Schedule B drafting with your lawyer. 99.2% sale-to-list ratio across the team. 52% faster DOM than the Shelburne market average. Estate sale specialty since 1988.

### Where else the Flaherty team operates

This guide focuses on Shelburne, but the same Flaherty system is applied across Dufferin County and the surrounding market. If your situation involves more than one community, or you are relocating within the area, the team also covers Orangeville, Mono, Mulmur, Amaranth, Melancthon, East Garafraxa, and the rural areas of Caledon. The buyer database is a single shared pool - when your Shelburne home goes live, GTA migrants searching Orangeville, Alliston, and Caledon East see it too. That cross-community visibility is one reason as-is properties listed by the Flaherty team consistently transact faster than the broader Shelburne market.

### Ready to sell your Shelburne property as-is?

Get an accurate, no-obligation Shelburne home evaluation and a clear strategy for your specific property - built around the right buyer pool, the right pricing, and the Flaherty Video Narrated VR Animated Online Showing included on every listing at \$0 added cost. Selling Dufferin County since 1988.

[flaherty.ca/shelburne-home-evaluation](http://flaherty.ca/shelburne-home-evaluation) | 226-270-6433 | [kevin@flaherty.ca](mailto:kevin@flaherty.ca)

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