

# Mono Home Evaluation Guide

Kevin Flaherty | 226-270-6433 | flaherty.ca

A valuation-focused workbook for Mono sellers - not a generic selling guide

## Why Mono home evaluations need a rural valuation lens

A strong home evaluation in Mono is not a guess, a generic online estimate, or a simple average of nearby sale prices. Mono properties vary widely by lot size, terrain, privacy, views, road access, outbuildings, servicing, condition, and buyer pool. This workbook is designed to help you prepare for a valuation conversation before Kevin Flaherty visits your property, so the final opinion of value reflects the details that actually influence buyer behaviour.

The TRREB April 2026 snapshot for Mono shows an average price of \$1,380,000, a median price of \$1,477,500, an average of 41 days on market, a 96% sale-to-list ratio, 8 sales, 25 new listings, and 51 active listings. Those numbers are useful context, but they do not replace property-level analysis. With only 8 monthly sales, one estate property, hobby farm, or conservation-sensitive parcel can shift the averages dramatically.

Use this guide to organize documents, inspect systems, identify value drivers, and prepare better questions. The goal is not to make every improvement before evaluation day. The goal is to separate items that truly change market value from items that only improve presentation, reduce buyer uncertainty, or help Kevin defend the price with evidence.

### TRREB April 2026 Mono market snapshot

Metric	Mono Result	How to use it in valuation
Average price	\$1,380,000	Context only; rural mix can skew the average.
Median price	\$1,477,500	Often more stable than average, but still sample-sensitive.
Average DOM	41 days	Pricing and property fit matter more than speed alone.
Sale-to-list ratio	96%	Shows discounting pressure when list price overshoots buyer evidence.
Sales	8	Low volume requires careful comparable selection.
New listings	25	Fresh competition affects current pricing strategy.
Active listings	51	Buyer choice increases the cost of overpricing.

#### Mono valuation rule

Rural and estate properties must be adjusted for land, setting, servicing, utility, marketability, and risk. Two homes with similar square footage can have very different values if one has a premium view, verified septic capacity, useful outbuildings, clean road access, and a stronger buyer pool.

#### Do not over-trust averages

Mono's low monthly sales volume means comparable sales need careful interpretation. Averages and medians are reference points; the final valuation depends on the most similar sold properties, the best competing listings, and the adjustments a realistic buyer would make.

#### Evaluation is evidence

Kevin's evaluation should help you understand how the number was built, what assumptions were used, where the risk adjustments were made, and what documentation could strengthen or weaken the final value range.

## The data Kevin uses to build a Mono opinion of value

### Evidence sources and rural adjustments

- TRREB sold comparables in Mono and nearby competing rural markets where buyer overlap is realistic.
- Current active listings that a buyer will compare against your property the same week you list.
- Expired, cancelled, and suspended listings that reveal where the market rejected prior pricing.
- Sale-to-list ratios and days-on-market patterns by price band, property type, and condition level.
- Lot size, usable acreage, frontage, topography, privacy, views, tree cover, and setting quality.
- House size, age, layout efficiency, bedroom and bathroom mix, finished basement utility, and ceiling height.
- Renovation quality, design consistency, maintenance condition, and buyer perception of required work.
- Outbuildings, workshops, barns, storage, horse facilities, garages, studios, and their practical utility.
- Private services including septic age, capacity, condition, well flow, well potability, propane systems, and water treatment.
- Heating, cooling, electrical, plumbing, roof, windows, foundation, drainage, driveway, and access condition.
- WETT certificate status for wood-burning appliances and the likely buyer financing or insurance impact.
- Conservation, environmental, floodplain, escarpment, Greenbelt, or development constraints where relevant.
- Neighbourhood, school access, commute routes, road maintenance, winter access, and proximity to amenities.
- Marketing value factors such as drone appeal, 3D tour quality, lifestyle story, and buyer search positioning.
- The difference between appraised replacement value, assessed value, insured value, emotional value, and market value.

## Phase 1: Gather the evidence Kevin needs before the visit

### Checklist items

- Locate your most recent property survey and note whether it reflects current structures and lot lines.
- Collect tax bills, MPAC assessment notices, and any documentation showing zoning or permitted use.
- Gather building permits, final inspections, and receipts for major renovations, additions, decks, garages, and outbuildings.
- Prepare a list of renovation dates, contractors used, approximate costs, and whether work was permitted.
- Collect roof, window, furnace, air conditioner, heat pump, generator, and water treatment invoices.

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- Find septic records, pump-out receipts, inspection reports, installer details, tank size, bed location, and known maintenance history.
- Locate well records, flow test results, potability test results, UV or filtration system service records, and well location details.
- Confirm propane tank ownership or rental status, supplier contract terms, tank age, and average annual usage.
- Gather hydro, propane, oil, firewood, internet, snow removal, and maintenance costs for the past twelve months.
- Prepare WETT documentation for fireplaces, wood stoves, pellet stoves, or outdoor wood furnaces.
- Collect insurance claim history, known repairs after storms, water events, tree damage, or fire-related incidents.
- Prepare information on easements, rights-of-way, shared driveways, private road fees, or road association obligations.
- Gather conservation authority correspondence, environmental reports, grading plans, drainage work, or tree removal permissions.
- List all inclusions, rentals, owned equipment, excluded fixtures, and items that may affect buyer perception.
- Prepare a written list of what you believe makes the property special, but separate emotional value from market evidence.

## Phase 2: Understand how Mono differs from subdivision valuation

This phase is where many sellers accidentally overprice or under-document their property. In Mono, the question is not simply 'what did the closest house sell for?' The question is 'what would a qualified buyer see as a realistic substitute, and what adjustments would they make for land, services, utility, risk, and presentation?' Use these prompts before accepting any valuation number.

### Checklist items

- Do not compare an estate lot directly with a subdivision home simply because interior square footage is similar.
- Separate house value from land contribution, setting premium, outbuilding utility, and privacy premium.
- Identify whether acreage is mostly usable, wooded, wet, steep, protected, landscaped, fenced, or merely visual buffer.
- Note whether the lot supports hobby farm use, horses, gardening, workshops, storage, home business utility, or recreation.
- Assess whether outbuildings are functional, insurable, permitted, powered, heated, dry, accessible, and useful to likely buyers.
- Record the quality of driveway access, turnaround space, winter plowing practicality, grade, and sightline safety.
- Document views, sunsets, ravines, ponds, forest edges, escarpment features, and noise or road exposure honestly.
- Identify privacy strengths and weaknesses from the house, deck, pool, driveway, neighbouring homes, and road.
- Consider whether the buyer pool is downsizers, commuters, equestrian buyers, multigenerational families, tradespeople, or lifestyle buyers.
- Review the nearest realistic competing listings, not just the nearest geographically close properties.
- Treat recent sales outside Mono carefully and ask whether buyers would genuinely cross-shop those alternatives.
- Adjust for the cost and uncertainty of private services, because buyers often discount what they cannot verify.
- Distinguish cosmetic appeal from structural confidence; rural buyers often react strongly to system uncertainty.
- Account for internet availability, cell signal, school routes, snow load concerns, and commute pattern convenience.
- Recognize that unique properties may need a range of value, not a single number, until buyer feedback confirms demand.

## Phase 3: Inspect land, access, and exterior value factors

### Checklist items

- Walk the full driveway and note potholes, drainage, grading, turning radius, slope, and winter maintenance issues.
- Check gates, fencing, culverts, retaining walls, bridges, laneways, and private road surfaces for visible defects.
- Identify wet areas, erosion, standing water, drainage swales, sump discharge points, and downspout termination locations.
- Confirm whether the property has usable outdoor living zones such as patios, decks, fire areas, gardens, or pool areas.
- Note whether the house sits attractively on the lot or feels exposed, hidden, difficult to access, or poorly oriented.
- Inspect siding, brick, stone, trim, soffits, fascia, eavestroughs, grading, caulking, and exterior penetrations.
- Check roof age, visible wear, missing shingles, ice-dam signs, attic ventilation, skylights, chimneys, and flashing.
- Document garage and workshop condition, electrical service, overhead door operation, slab cracks, heat, insulation, and storage utility.
- Assess barns, sheds, stalls, paddocks, arenas, lofts, water lines, hydro, footing, safety, and conversion potential.
- Review pool, hot tub, pond, dock, trail, garden, greenhouse, or recreational features for condition and buyer appeal.
- Look for deferred maintenance that could trigger inspection objections or reduce confidence in the asking price.
- Identify simple exterior wins: lighting, entrance cleanup, gravel refresh, trimming, window washing, and garage organization.
- Separate high-cost upgrades from low-cost preparation; Kevin can advise which items are worth addressing before listing.
- Make notes on road noise, farm odours, neighbouring uses, hydro corridors, aggregate operations, or visual negatives.
- Photograph exterior features that may support value if they are hard to describe verbally during evaluation.

## Phase 4: Verify private services and major systems before value is discussed

### Checklist items

- Confirm the location, age, size, and service history of the septic tank and bed before the evaluation visit.
- Arrange a septic pump or inspection only if timing, documentation gaps, or buyer concern makes it strategically useful.
- Know the number of bedrooms the septic system was designed to support, not just the number currently used.
- Complete a current well water potability test if previous results are outdated or unavailable.
- Collect well flow information or note if the well has ever run short, required trucking, or needed pump repairs.
- Service water treatment equipment, replace filters, document UV bulb dates, and note softener or iron system performance.
- Prepare furnace, boiler, heat pump, air conditioner, HRV, and generator service records.
- Confirm ownership, rental status, and payout details for water heaters, propane tanks, security systems, and treatment equipment.
- Check electrical panel size, generator integration, sub-panels, workshop service, and visible DIY wiring concerns.
- Document plumbing materials, pressure concerns, sump pump performance, foundation seepage, and basement humidity issues.
- Obtain or schedule WETT inspection for wood-burning appliances if documentation is missing or outdated.

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- Check smoke alarms, carbon monoxide alarms, railings, stairs, decks, and obvious safety concerns before showings.
- Review internet speed, provider options, cell reception, and backup systems, because rural buyers ask early.
- List known system issues openly so value can reflect reality instead of being surprised during negotiation.
- Ask Kevin whether a pre-listing inspection, septic inspection, or well documentation would improve negotiating leverage.

## Room, land, and systems guidance for valuation readiness

Area	Valuation Lens	What Kevin Reviews	Best Preparation
Kitchen	Buyer-visible condition	Cabinets, counters, appliances, lighting, flooring, venting	Clean, repair small defects, document upgrade dates
Bathrooms	Moisture and finish risk	Caulking, grout, fans, leaks, fixtures, tile, water pressure	Repair leaks, re-caulk, improve ventilation confidence
Basement	Usefulness and moisture	Ceiling height, egress, finish quality, storage, mechanical access	Address odours, humidity, stains, and clutter
Mechanical	Risk reduction	Furnace, AC, generator, panel, water treatment, sump	Gather service records and label systems
Exterior	First impression and inspection	Roof, grading, siding, trim, driveway, drainage	Repair visible neglect and improve entrance clarity
Land	Usefulness and utility	Usable acreage, views, privacy, fencing, trails, gardens	Clarify uses with maps, photos, and feature notes
Outbuildings	Practical buyer value	Power, heat, permits, slab, doors, insulation, access	Document utility and repair safety concerns
Private services	Financing and insurance confidence	Septic, well, propane, WETT, water treatment	Prepare reports, receipts, and ownership details

## Phase 5: Prepare interior condition room by room

### Checklist items

- Entry: remove excess coats, shoes, pet items, and storage so buyers feel immediate order and space.
- Entry: repair door hardware, thresholds, trim damage, closet doors, lighting, and first-impression paint issues.
- Kitchen: clear counters, inspect appliances, grout, caulking, cabinet alignment, handles, backsplash, flooring, and lighting.
- Kitchen: document the age and brand of appliances, major upgrades, water lines, ventilation, and island or pantry features.
- Dining area: confirm furniture scale, traffic flow, natural light, floor condition, and view lines to outdoor features.
- Living room: assess fireplace documentation, built-ins, window condition, ceiling height, flooring, and layout function.
- Primary bedroom: evaluate privacy, view, closet utility, ensuite quality, flooring, lighting, and furniture crowding.
- Bedrooms: confirm legal function, closet presence, window size, ceiling height, and realistic use as bedroom, office, or flex room.
- Bathrooms: repair caulking, grout, fan noise, water stains, loose fixtures, slow drains, and dated lighting.
- Basement: identify finished quality, ceiling height, moisture evidence, egress windows, mechanical access, and storage utility.
- Laundry: clean appliances, vents, drains, utility sink, cabinetry, floor condition, and nearby mechanical clutter.
- Mudroom: highlight rural practicality by organizing boots, sports gear, pet supplies, jackets, and utility storage.
- Home office: verify internet setup, lighting, privacy, electrical outlets, and professional presentation for remote-work buyers.
- Mechanical room: label systems, remove clutter, improve lighting, and make service tags easy to see.
- Whole house: check odours, pet impact, smoke smell, humidity, lighting temperature, window cleanliness, and noise sources.
- Whole house: decide whether paint, flooring, hardware, fixtures, or cleaning would change value or only improve presentation.
- Whole house: prepare a concise upgrade sheet that distinguishes completed improvements from planned or cosmetic preferences.

## Phase 6: Identify improvements that may affect value versus presentation

The best pre-evaluation projects are not always the most expensive ones. A documented, clean, safe, easy-to-understand rural property often performs better than a property where sellers spent heavily on features the next buyer does not value. Evaluate improvements by value impact, buyer confidence, and time-to-market impact.

### Checklist items

- Prioritize repairs that reduce buyer fear: leaks, water stains, septic uncertainty, well documentation, roof concerns, and electrical issues.
- Prioritize exterior access and safety: driveway holes, loose railings, poor lighting, slippery steps, and neglected entrances.
- Consider painting only where dated colours, patchy walls, or visible wear reduce broad buyer acceptance.
- Avoid major renovations without valuation advice; expensive upgrades may not return their full cost in a rural sale.
- Do not replace functioning systems solely because they are older unless documentation or condition creates a measurable pricing issue.
- Use deep cleaning, decluttering, landscaping cleanup, and lighting improvements to improve perceived care at low cost.
- Ask whether staging should emphasize family living, estate lifestyle, hobby farm function, remote work, or downsizer comfort.
- Refresh gravel, mulch, exterior hardware, porch presentation, and pathway clarity when first impressions are weak.
- Repair small visible defects that make buyers wonder what larger issues have been ignored.
- Create a maintenance file so completed work is visible evidence rather than a verbal claim.
- Avoid hiding defects; undisclosed issues usually return as inspection objections or legal risk.
- Ask Kevin which improvements would change the recommended price range, which help saleability, and which are unnecessary.
- Separate evaluation preparation from listing preparation; the evaluation can help decide what not to spend money on.
- Track every proposed improvement by cost, likely buyer impact, time required, and whether it delays market timing.
- Use the checklist score table in this guide before approving any large pre-listing project.

### Pre-evaluation scoring worksheet: rate each category 1-5

Category	Low Score	Middle Score	High Score
Documentation	1 = missing records	3 = partial records	5 = organized permits, service, septic, well, WETT
System confidence	1 = unknown issues	3 = older but operating	5 = serviced, documented, no obvious concerns
Condition	1 = major deferred work	3 = average wear	5 = clean, maintained, repair-ready

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Category	Low Score	Middle Score	High Score
Land utility	1 = difficult or restricted	3 = partly usable	5 = clearly useful to target buyers
Outbuilding value	1 = poor or unsafe	3 = basic storage	5 = functional, powered, useful, presentable
Buyer story	1 = unclear fit	3 = general appeal	5 = strong estate, hobby, privacy, or lifestyle story

Use the score to guide the evaluation conversation. Low scores do not always mean you should renovate; they mean Kevin may need to adjust value, improve documentation, change marketing emphasis, or prepare a negotiation response.

## Phase 7: Avoid common Mono valuation mistakes

### Checklist items

- Do not price from what you need to buy next; buyers compare value, not your next purchase goal.
- Do not rely on replacement cost unless buyers are likely to pay for that specific utility and quality.
- Do not compare to a property with very different acreage utility, road exposure, privacy, view, or outbuilding function.
- Do not assume every dollar spent on renovations adds one dollar of market value.
- Do not ignore condition adjustments because a comparable sale looks similar in photographs.
- Do not overvalue unused acreage when the land is wet, steep, protected, heavily treed, or impractical.
- Do not undervalue verified systems; good septic, well, WETT, and service documentation can reduce buyer risk.
- Do not treat active list prices as value; unsold listings may be evidence of overpricing.
- Do not use urban price-per-square-foot logic without adjusting for land, building utility, and buyer pool.
- Do not assume rare equals valuable; uniqueness only adds value when enough buyers want the feature.
- Do not ignore active competition; buyers shop alternatives, not historical sales alone.
- Do not accept a single-point valuation without understanding the range, confidence level, and assumptions behind it.
- Do not delay documentation until after listing; missing evidence can create hesitation during the offer period.
- Do not let online estimates override local evidence, rural adjustments, and actual buyer feedback.
- Do not confuse sentimental improvements with marketable upgrades that a buyer can verify and value.

## Phase 8: Questions to ask Kevin during the evaluation

### Checklist items

- Which comparable sales are most relevant, and which tempting comparisons should I ignore?
- How are you adjusting for lot size, usable acreage, privacy, views, and setting quality?
- How much weight are you giving to TRREB April 2026 Mono data versus property-level evidence?
- Which active listings will buyers compare against my property this week?
- What current buyer pool is most likely for my property, and what will they value most?
- How do septic, well, propane, WETT, and private services affect the price range?
- Which documents would strengthen the evaluation or reduce buyer objections?
- Which improvements would likely change value, and which only improve presentation?
- What condition adjustments are you applying compared with the sold properties?
- How does road access, driveway condition, winter maintenance, and distance to services affect marketability?
- How should outbuildings, workshops, barns, garages, or hobby farm features be valued?
- What is the likely price range, and what assumptions would move the number up or down?
- Where would you list the property if I wanted speed, balance, or maximum negotiation room?
- How would your evaluation differ from a generic CMA or online estimate?
- What buyer objections should we prepare for before photographs, showings, or offers begin?

## Phase 9: How Kevin's evaluation differs from a generic CMA

Kevin's approach is designed to make the value defensible. That matters in Mono because buyers, lenders, insurers, inspectors, and family advisors often ask more questions about rural systems and unique property features than they do in subdivision neighbourhoods.

### Checklist items

- A generic CMA often starts with nearby sold homes; Kevin starts with buyer substitution, property utility, and evidence quality.
- A generic CMA may compare square footage; Kevin separates land, setting, systems, condition, outbuildings, and buyer risk.
- A generic CMA may use active listings casually; Kevin studies how current competition affects buyer choice today.
- A generic CMA may overlook rural documentation; Kevin looks for septic, well, WETT, propane, permits, and service records.
- A generic CMA may provide one number; Kevin explains a range, confidence level, and pricing strategy options.
- A generic CMA may treat acreage as automatically valuable; Kevin asks whether the acreage is usable, attractive, and marketable.
- A generic CMA may ignore buyer objections; Kevin anticipates inspection, financing, insurance, and rural-service concerns.
- A generic CMA may not test the property story; Kevin considers how marketing, photography, 3D tour, and lifestyle positioning support value.
- A generic CMA may rely on averages; Kevin explains how low comparable volume affects reliability in Mono.
- A generic CMA may not separate emotional value from evidence; Kevin helps you defend price with facts buyers can accept.
- A generic CMA may miss micro-location differences; Kevin assesses road type, setting, neighbouring uses, and commute practicality.
- A generic CMA may stop at price; Kevin identifies preparation steps that protect value before the property reaches buyers.

## Preparation timeline worksheet

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Timing	Action
7-10 days before	Start gathering permits, service records, septic/well documents, utility costs, surveys, and renovation receipts.
5-7 days before	Walk land, outbuildings, driveway, exterior, and mechanical areas; note defects and documents still missing.
3-5 days before	Deep clean key areas, improve lighting, organize mechanical spaces, and prepare a concise upgrade list.
1-2 days before	Take notes on questions, buyer concerns, active competition, and what you believe drives property value.
Evaluation day	Show the full property honestly, disclose known issues, review documents, and ask for the evidence behind the value range.
After the evaluation	Decide which preparation steps protect value, which are optional, and which should be avoided before listing.

## Decision questions before you choose a price strategy

### Answer these before deciding whether to list, improve, or wait

- If a buyer compared my property to three active Mono listings today, where would my property clearly win?
- Where would my property clearly lose, and can that be fixed, documented, or priced into the strategy?
- Which parts of my value are supported by hard evidence rather than personal preference?
- What would a skeptical buyer, inspector, lender, or insurer question first?
- Which improvements would I make only because they make me feel better, not because they change value?
- What price range would be defensible if the market remains at a 96% sale-to-list ratio?
- Would I rather enter the market with maximum exposure at a strategic price or test an optimistic price and risk longer DOM?
- What documents can I gather this week that would make the evaluation stronger and the eventual negotiation cleaner?
- If only 8 Mono sales occurred in the month, which additional evidence should support the comparable set?
- What assumptions must be true for the high end of the valuation range to be realistic?

## Final verification checklist before you rely on the valuation

Before you choose a list price, use this final evidence check to make sure the evaluation is based on Mono-specific value drivers rather than assumptions. The strongest pricing decisions combine comparable sales, current competition, rural service confidence, land utility, and an honest view of buyer objections.

### Confirm these items are understood or documented

- I can explain the difference between my property's emotional value and its buyer-supported market value.
- I have separated comparable sales into strong, moderate, and weak matches instead of treating every sale equally.
- I understand which sold properties are not true substitutes because of acreage, condition, location, privacy, or services.
- I have reviewed active competition, because buyers will compare my property to current choices before historical averages.
- I know whether the strongest value story is estate living, privacy, hobby farm use, workshop utility, views, location, or condition.
- I have documented private services well enough that a buyer, lender, insurer, or inspector can evaluate risk quickly.
- I have identified the three most likely buyer objections before they become negotiation leverage.
- I have decided which minor preparation tasks are worth completing before professional photography or showings.
- I have avoided approving major upgrades until Kevin explains whether they are likely to affect the value range.
- I can describe the condition of roof, windows, mechanical systems, septic, well, driveway, drainage, and outbuildings honestly.
- I have a list of inclusions, exclusions, rentals, leased equipment, and items that could confuse buyers if left unclear.
- I have considered how days on market could affect negotiating strength if I choose an optimistic list price.
- I understand that a 96% sale-to-list ratio does not guarantee my discount level; it shows why defensible pricing matters.
- I know which documents are still missing and whether gathering them could strengthen the evaluation before listing.
- I have asked how Kevin would defend the recommended value if a buyer challenges the price with a different comparable.
- I have clarified whether the recommended price is designed for speed, balance, or maximum price exposure.
- I know how Mono's low monthly sales volume affects confidence in the final valuation range.
- I have considered whether buyer financing, insurance, or inspection concerns could affect the offer pool.
- I have prepared notes about unusual features that may not be visible in MLS data or standard listing photos.
- I understand what Kevin's evaluation assumes about timing, competition, property condition, and market presentation.
- I am ready to decide on next steps using evidence, not only averages, online estimates, or neighbourhood rumours.

## Comparable adjustment worksheet

Use this worksheet for the one or two comparable sales that matter most. A sale is only useful if you understand both why it is similar and why it requires adjustment. This is especially important in Mono because the closest property is not always the best comparable property.

Adjustment Point	Your Notes
Comparable sale	Address/date/price: _____
Why it matches	Size, style, lot, location, buyer pool: _____
Why it differs	Condition, acreage, services, outbuildings, privacy: _____
Likely upward adjustments	Where my property is stronger: _____
Likely downward adjustments	Where my property is weaker: _____
Confidence level	High / medium / low because: _____

## Your notes for Kevin

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Use these lines for property-specific notes, unusual features, known concerns, family decision points, and assumptions you want Kevin to test during the evaluation. Keep the notes factual; the strongest valuation conversations separate evidence from emotion.

Prompt	Your Notes
Most important value driver	_____
Biggest buyer concern	_____
Documents still missing	_____
Repairs I am considering	_____
Questions I must ask	_____
Pricing strategy preference	Speed / balance / maximum price / undecided

## Final discussion checklist before Kevin leaves

### Confirm the valuation is evidence-based, specific, and actionable

- Ask Kevin to identify the strongest comparable sale and explain why it is more reliable than the nearest sale.
- Ask which comparable sale should be ignored because the land, servicing, condition, or buyer pool is too different.
- Confirm whether your value range depends more on house condition, land utility, privacy, outbuildings, or current competition.
- Ask what evidence would move the low end of the range upward before listing.
- Ask what evidence would make the high end of the range difficult to defend during negotiation.
- Confirm whether private-service documentation is strong enough for buyer, lender, insurer, and inspector confidence.
- Ask whether septic capacity, well flow, propane arrangements, WETT status, or water treatment could affect buyer confidence.
- Identify the top three buyer objections Kevin expects and how the pricing or preparation plan should answer them.
- Clarify whether staging should emphasize estate-lot lifestyle, hobby-farm function, privacy, views, remote work, or downsizing ease.
- Ask which repairs are value-protecting, which are presentation-only, and which are unlikely to return their cost.
- Confirm whether active listings create price pressure that sold comparables alone do not show.
- Ask whether a pre-listing inspection, septic inspection, well test, WETT inspection, or permit search would improve certainty.
- Confirm whether your preferred timeline supports testing the market or requires a more conservative evidence-based price.
- Ask how Kevin would explain the price to a buyer agent who challenges the acreage, location, or condition adjustments.
- Ask whether the property should be positioned as move-in ready, improvement opportunity, lifestyle acreage, hobby farm, or estate setting.
- Confirm what photography, drone views, 3D tour details, maps, feature sheets, and documentation should support the valuation story.
- Ask how low comparable volume in Mono affects confidence in the final number.
- Clarify what would cause Kevin to recommend delaying the listing rather than launching immediately.
- Ask which assumptions must be verified before the valuation becomes a listing price recommendation.
- Confirm how buyer feedback after showings will be used to validate, challenge, or adjust the pricing strategy.
- Ask how Kevin distinguishes emotional improvements from upgrades buyers are likely to pay for.
- Confirm whether the list price should prioritize speed, negotiation room, maximum exposure, or a narrow evidence-based range.
- Ask what documents Kevin wants uploaded, copied, or photographed before photography and public marketing begin.
- Confirm which upgrades should be highlighted in marketing and which should simply be available as supporting documentation.
- Ask whether the list price should be supported by a feature sheet, utility summary, service-history package, or map-based land explanation.
- Clarify how Kevin would respond if a buyer compares the property to a lower-priced home with less land, privacy, or rural utility.
- Ask what would make the evaluation stronger if you waited two weeks before listing.
- Confirm whether any feature could create lender, insurer, or inspection questions even if it seems attractive to lifestyle buyers.
- Ask how showing feedback will be separated from one-off opinions, low-quality comparables, and genuine pricing signals.
- Clarify which listing documents should be prepared before offers so negotiation does not stall over rural-service uncertainty.
- Ask whether the valuation range should change if a new competing Mono listing enters the market before launch.
- Confirm how the final number balances market evidence, buyer psychology, negotiation room, and time on market.
- Ask which evidence should be included in the listing package and which should be held for buyer-agent questions.
- Confirm how Kevin would explain the difference between the recommended list price and the expected sale price range.
- Ask what market signal would trigger a price adjustment if the first two weeks of exposure are weaker than expected.
- Clarify which parts of the property story are most likely to create premium buyer interest rather than casual curiosity.
- Decide which preparation tasks must be completed before listing and which can be disclosed or negotiated later.

## Request your free Mono home evaluation

Request your free Mono home evaluation at [flaherty.ca/mono-home-evaluation](https://flaherty.ca/mono-home-evaluation) or call 226-270-6433

*Bring this workbook, your documents, and your questions so the valuation conversation is practical, evidence-based, and specific to your property.*