

# Mono Repairs To Skip Flaherty

A practical pre-listing worksheet for Mono estate homes, acreages, hobby farms, wells, septic systems, WETT/fireplace questions, propane equipment, outbuildings, long driveways, gates, conservation land, and rural buyer confidence.  
Prepared for Mono sellers by Kevin Flaherty, Broker | Flaherty.ca | 226-270-6433.

This worksheet is built around one principle: in Mono, the best pre-sale spending usually reduces buyer uncertainty before it changes cosmetic taste. A buyer considering a rural property north and east of Orangeville may be weighing septic capacity, water quality, driveway access, outbuilding safety, propane ownership, WETT questions, drainage, winter maintenance, conservation context, and future use. A beautiful renovation can still underperform if the rural fundamentals are unclear. Work through this document before calling contractors.

**Kevin's working rule:** Spend first on proof, safety, access, cleanliness, and presentation. Skip renovations that are mainly personal taste, permit-dependent, or unlikely to be completed and documented before listing.

## Page 1 Worksheet: Sort Every Possible Project Into One of Four Buckets

Use this first table to prevent renovation creep. Write every project you are considering, then place it in the correct bucket. If an item does not improve buyer confidence, photography, safety, access, or disclosure clarity, it belongs in the skip/price bucket until Kevin reviews the property.

Bucket	What belongs here	Mono examples	Decision rule
<b>Do now</b>	Low-risk work that improves confidence or showing quality quickly.	Water test, furnace/propane service invoice, WETT inspection when applicable, driveway grading, eavestrough repair, neutral paint in main rooms, deep cleaning, outbuilding safety fixes.	Complete before photos if time and budget allow.
<b>Do selectively</b>	Work that depends on property condition, buyer pool, price range, and timing.	Septic inspection, roof repairs, flooring replacement, deck repairs, barn roof patching, garage door repair, tree work near buildings, basement moisture work.	Get pricing and confirm whether it changes buyer confidence enough to justify cost.
<b>Document instead</b>	Items that buyers need to understand but may not need fully changed.	Septic location, well record, pump-out history, propane tank ownership, permits, conservation correspondence, survey, hydro bills, snow removal costs, equipment rental contracts.	Gather proof before showings and disclose clearly.
<b>Skip or price in</b>	Expensive, taste-driven, delayed, or permit-dependent work that may not be repaid.	Full kitchen remodel, luxury bathroom rebuild, new pool, long driveway paving, speculative barn conversion, elaborate landscaping, hobby-farm upgrades for animals not currently on site.	Skip unless Kevin's pricing analysis shows a specific defect is blocking sale.

## Rural Confidence Scorecard

Score each line from **0 to 3**. A score of 0 means the item is missing, unclear, unsafe, or unattractive. A score of 3 means it is clean, documented, and easy for a buyer to understand. Add the scores before you decide whether cosmetics deserve budget.

Category	0	1	2	3	Your score
Well water potability test or clear water system records					
Septic records, pump-outs, tank location, or inspection readiness					
WETT / fireplace / wood-stove documentation where applicable					
Propane, oil, generator, water heater, and equipment ownership clarity					
Driveway access, potholes, grading, drainage, winter approach					
Outbuildings safe, dry, accessible, and organized					
Decks, stairs, gates, fences, railings, and exterior lighting safe					
Permits, survey, conservation information, and invoices organized					
Main living areas clean, bright, neutral, and photo-ready					
Basements, utility rooms, garage, mudroom, and storage areas clear					

**Score interpretation.** If you score below 18, do not start a major cosmetic renovation yet. The property still has too many confidence gaps. If you score 18 to 24, focus on the lowest categories and complete only cosmetic work that helps photography. If you score 25 to 30, the home may be ready for final staging, pricing, and launch strategy.

## Page 2 Worksheet: What To Do First, What To Skip, and Why

This page turns likely Mono projects into practical decisions. The cost ranges are planning ranges only; contractor pricing varies by size, access, season, material, urgency, and rural site conditions. Use the right column to mark **Do**, **Quote**, **Document**, **Skip**, or **Ask Kevin**.

Project	Typical range	Likely Mono ROI / value	Why it matters or why to skip	Your decision
Well water potability test	50–150	High confidence return	Cheap proof that reduces buyer anxiety and conditional-period friction.	
UV light, filter, softener, or pressure service records	0–600+	High when water questions exist	Documentation often matters more than new equipment.	
Septic pump-out receipt and location information	0–500	High confidence return	Buyers need to know where the system is and how it has been maintained.	
Pre-listing septic inspection	400–900+	Selective	Useful when age, capacity, history, or disclosure risk is likely to concern buyers.	
WETT inspection for wood-burning appliance	250–600	High if appliance is present	Insurers, lenders, and cautious buyers may ask quickly.	
Furnace, boiler, heat pump, propane appliance service	150–600+	High confidence return	A recent invoice is more persuasive than a verbal assurance.	
Propane tank ownership / rental records	\$0	High documentation return	Avoids late confusion over contracts, rentals, and assumption obligations.	
Driveway grading, gravel, potholes, drainage	500–3,500	Strong showing return	Rural access shapes first impression and winter confidence.	
Paving long driveway	25,000–100,000+	Uncertain	Usually too expensive before sale; many buyers prefer their own solution.	
Eavestrough, downspout, grading, minor water control	300–4,000	Strong if visible	Prevents buyers from assuming basement or foundation risk.	
Full roof replacement	12,000–45,000+	Conditional	Do only when the existing roof blocks financing, insurance, or confidence.	
Main-floor neutral paint	1,500–7,500	Often strong	Improves photography, brightness, and perceived care without taste risk.	
Full kitchen remodel	40,000–120,000	Often risky	Too taste-specific; buyers may not pay for finishes they would not choose.	
Cabinet hardware, lighting, faucet, cleaning, touch-ups	500–3,500	Strong if kitchen is functional	A refresh can remove wear without creating renovation risk.	
Luxury bathroom rebuild	20,000–60,000	Uncertain	Refresh only if the issue is cleanliness, grout, lighting, or dated fixtures.	
Flooring replacement	2,500–20,000+	Selective	Replace only if damaged, odorous, mismatched, or below the property's price point.	
Hardwood refinishing	2,000–6,000+	Often strong	Good if existing wood is a visible selling feature.	
Outbuilding roof leak, unsafe stairs, exposed wiring	500–8,000+	Strong if obvious	Safety and water problems matter; cosmetic perfection is not required.	
Speculative barn conversion	15,000–150,000+	Usually risky	You may guess wrong about the buyer's intended use.	
New pool, hot tub, elaborate outdoor living	20,000–150,000+	Usually skip	Adds maintenance, seasonality, and taste risk.	
Tree trimming and sightline cleanup	500–5,000+	Strong if needed	Improves safety, light, views, road approach, and photography.	
Professional cleaning, decluttering, junk removal	800–5,000+	Usually strong	Makes rural storage, basements, garages, and outbuildings easier to understand.	

**Contractor rule:** Do not ask a contractor, "Should I renovate before selling?" Ask, "What defect would a buyer or inspector use against this property, and what is the least expensive documented repair that solves that concern?"

## Mini Decision Matrix

If the issue is...	Best first response	Avoid
Unknown private services	Test, document, locate, service, disclose.	Cosmetic spending that leaves questions unanswered.
Dated but functional finishes	Clean, paint, light, hardware, stage.	Full remodels chosen by seller taste.
Safety/access problem	Repair before photos and showings.	Hoping buyers ignore it because land is attractive.
Major system defect	Price, disclose, quote, or repair strategically.	Starting cosmetic work before system strategy.
Permit/conservation uncertainty	Gather documents and clarify status.	Creating new work that triggers more questions.

## Page 3 Worksheet: Mono Property-Type Strategy

Your property's setting changes the correct answer. A renovation that helps an Orangeville-adjacent estate home may not help a hobby farm, and a project that matters on a private acreage may not matter in a newer estate subdivision. Use the table below to choose the buyer you are really preparing for.

Property type	Buyer is likely asking	Prioritize before listing	Usually skip
Estate subdivision home near Orangeville, Cardinal Woods, Fieldstone, Starrview Acres, Watermark Village	Is the home move-in ready, clean, bright, modern enough, and fairly priced against nearby options?	Paint, lighting, floor condition, garage presentation, landscaping edges, inspection confidence, online showing quality.	Luxury over-improvements that exceed nearby buyer expectations.
Acreage, ravine, wooded, or privacy property near Hockley Valley, Mono Centre, Mono Cliffs, Purple Hill	Is the land usable, private, accessible, safe, and documented?	Driveway, drainage, trees, views, well/septic, WETT, outbuildings, basement dryness, survey and conservation context.	Urban-style remodeling that ignores land utility and rural carrying costs.
Hobby farm or property with barns, paddocks, workshops, or equipment storage	Are the buildings safe, dry, practical, and honestly represented?	Roof leaks, barn access, lighting, gates, fencing safety, water sources, electrical concerns, mud control, clear permitted uses.	Expensive new animal infrastructure for a buyer who may not keep the same animals.
Hamlet or older country home in Camilla, Hockley Village, Mono Centre, or other rural pockets	Does the home feel cared for without losing character?	Maintenance, original features, clean mechanicals, neutral presentation, records for additions, septic/well clarity.	Stripping character or installing trendy finishes that conflict with the home.
Conservation-adjacent or environmentally sensitive setting	What can I use, change, build, or maintain?	Surveys, correspondence, site plans, setbacks, permits, driveway and drainage documentation, buyer education.	Starting work that may raise conservation or permit questions.

## Room-by-Room and Site-by-Site Walkthrough

Complete this checklist in one continuous walk. Start at the road, walk the driveway, enter the house like a buyer, then finish in the outbuildings and back boundary. Do not judge your home by how you live in it; judge it by what a buyer can understand in the first showing.

Area	What buyers notice	Minimum preparation standard	Notes / action
Road entrance	Sign visibility, mailbox, gate, sightline, first impression.	Clear branches, repair gate/marker, make entrance easy to find.	
Driveway	Potholes, ruts, drainage, width, grade, winter confidence.	Smooth obvious ruts, add gravel where needed, clear overgrowth.	
Exterior	Roof lines, eavestroughs, downspouts, siding, trim, grading.	Fix visible water control issues and obvious damage.	
Yard and land	Views, privacy, debris, equipment, wood piles, drainage, usability.	Tidy without over-landscaping; show the land's practical use.	
Entry / mudroom	Rural function, storage, odours, pet traffic, boot space.	Deep clean, declutter, brighten, repair worn trim.	
Kitchen	Cleanliness, light, counters, cabinet condition, layout.	Clean, de-clutter, repair hardware, update lighting if dark.	
Living spaces	Light, ceiling height, views, fireplace condition, flow.	Paint if needed, clean glass, show sightlines and fireplace documentation.	
Bedrooms	Scale, storage, views, privacy, carpet condition.	Neutral bedding, minimal furniture, clean windows, repair obvious flooring.	
Bathrooms	Odour, grout, leaks, lighting, ventilation.	Deep clean, recaulk, fix leaks, brighten; avoid full rebuild unless necessary.	
Basement / utility	Moisture, mechanicals, electrical, storage, access.	Declutter, label systems, keep invoices visible, fix water concerns.	
Garage / workshop	Ceiling height, power, storage, cleanliness, doors.	Organize, sweep, repair door function, remove hazardous clutter.	
Barns / sheds	Roof, floor, stairs, doors, wiring, water, access.	Make safe, dry, lit, and understandable; do not over-finish.	

## Page 4 Worksheet: Budget, Timeline, and Final Go/No-Go Decision

A Mono seller should decide budget only after scoring confidence gaps and choosing the likely buyer. The goal is not to spend the most money. The goal is to remove the objections that would reduce offers, extend days on market, complicate financing, or create renegotiation during conditions.

### 60–90 Day Mono Preparation Timeline

Timing	Main objective	Actions
90 days before listing	Strategy and records	Book Kevin's walk-through, confirm likely buyer pool, gather survey, permits, septic/well records, propane contracts, WETT records, service invoices, utility data, and conservation material.
75 days before listing	Quotes and risk items	Get quotes for safety, access, water-control, septic, mechanical, and outbuilding issues. Decide what to repair, document, disclose, or price in.
60 days before listing	Confidence work	Complete water test, mechanical service, driveway grading, eavestrough repairs, safety repairs, lighting fixes, and outbuilding cleanup.
45 days before listing	Cosmetic visibility	Paint priority rooms, refresh hardware/lighting where needed, clean windows, declutter basements/garages, organize equipment and storage.
30 days before listing	Marketing preparation	Final pricing review, photography preparation, video-narrated VR online showing plan, showing instructions for gates/pets/outbuildings, document package.
14 days before listing	Final polish	Deep clean, lawn/driveway touch-up, remove odours, stage high-impact rooms, confirm all links, documents, disclosures, and showing access.

### Budget Allocation Worksheet

Category	Planned amount	Must-do amount	Optional amount	Skip / price-in amount	Notes
Water, septic, WETT, propane, mechanical proof	\$	\$	\$	\$	
Driveway, gates, drainage, exterior access	\$	\$	\$	\$	
Safety repairs: stairs, rails, decks, outbuildings	\$	\$	\$	\$	
Cleaning, decluttering, junk removal, odour control	\$	\$	\$	\$	
Paint, lighting, hardware, minor cosmetic refresh	\$	\$	\$	\$	
Landscaping cleanup, tree trimming, sightlines	\$	\$	\$	\$	
Larger system or structural repair quotes	\$	\$	\$	\$	
Projects you are tempted to do but may skip	\$	\$	\$	\$	
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	

### Final Go/No-Go Renovation Filter

Before approving any project over \$2,500, answer the questions below. If you cannot answer "yes" to at least four, get Kevin's opinion before committing.

Question	Yes / No
Does this project reduce a buyer's risk perception rather than just changing style?	
Will it be complete, clean, invoiced, and documented before photography?	
Would a Mono buyer in this exact property category likely pay for it?	
Does it improve online presentation or showing confidence immediately?	
Does it avoid permit, contractor, delay, or supply-chain risk?	
Is it better than pricing the issue in and selling transparently?	

### Summary: What Kevin Usually Wants Mono Sellers To Skip

Skip full kitchen remodels when the layout is functional. Skip luxury bathroom rebuilds when cleaning, grout, lighting, and fixtures solve the objection. Skip new pools and elaborate landscaping that create maintenance questions. Skip paving a long driveway when grading, gravel, drainage, and trimming solve access. Skip speculative barn conversions and animal infrastructure for a buyer you have not met. Skip permit-dependent projects if they could delay the listing or create disclosure uncertainty. Most importantly, skip any renovation that feels impressive to you but does not reduce buyer uncertainty.

**Next step:** Before you spend, book a property-specific Mono renovation assessment with Kevin Flaherty at [flaherty.ca/mono-home-evaluation](https://flaherty.ca/mono-home-evaluation) or call **226-270-6433**. The right decision may be a repair, a document, a price adjustment, or a marketing strategy — not a renovation.

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