

Evergreen worksheet for estimating seller costs and net proceeds in Caledon

## Estimate your selling costs before you choose a list price or accept an offer

This worksheet helps Caledon homeowners estimate the major costs connected with selling a detached home, townhome, condo, rural property, hobby farm, estate property, or acreage. It is intentionally evergreen: it uses cost categories, formulas, and decision frameworks rather than monthly market statistics that quickly expire.

### Live market data note

For current Caledon market data and community prices, visit [flaherty.ca/caledon-real-estate-market](http://flaherty.ca/caledon-real-estate-market). Use that page for current pricing context, then use this worksheet to calculate your estimated costs and net proceeds.

## 1. How to Use This Worksheet

Work through the sections in order. First, collect the numbers you already know, such as your mortgage balance, property tax amount, condo status certificate requirements, and any mortgage discharge or penalty information. Second, estimate selling costs that depend on your chosen strategy, such as commission, preparation, staging, repairs, photography, inspections, moving, and storage. Third, calculate your net proceeds using conservative figures so that your final number is practical rather than optimistic.

### Before You Estimate

- Confirm your exact mortgage balance or line of credit payout amount.
- Ask your lender whether a mortgage prepayment penalty may apply.
- Find your latest property tax bill and monthly utility averages.
- Locate renovation receipts, permits, warranties, leases, and manuals.
- If rural, gather well, septic, propane, survey, and heating records.
- If condo, confirm management company contact details and fees.
- Decide whether you want a fast sale, top preparation, or balanced strategy.
- Keep every quote in writing so the final worksheet is defensible.

### Core Formula

- Expected sale price: \$ \_\_\_\_\_
- Less mortgage payout: \$ \_\_\_\_\_
- Less commission plus HST: \$ \_\_\_\_\_
- Less legal and closing costs: \$ \_\_\_\_\_
- Less preparation and repair costs: \$ \_\_\_\_\_
- Less rural or condo extras: \$ \_\_\_\_\_
- Less carrying costs until closing: \$ \_\_\_\_\_
- Estimated net proceeds: \$ \_\_\_\_\_

### Conservative estimating rule

Use the high end of each unknown cost range until you have a written quote. If the final number improves later, that is a positive surprise. If you estimate too low, your accepted offer may feel stronger than it really is.

## 2. Commission Structure, HST, and Negotiation

Real estate commission is normally quoted as a percentage of the sale price and is negotiable. The total may include a listing brokerage portion and a cooperating brokerage portion for the buyer's agent. Because commission is percentage-based, the dollar amount changes with the final sale price. HST applies to real estate services in Ontario, so sellers should estimate commission plus HST rather than commission alone.

### Commission Worksheet

Expected sale price	\$
Listing side commission percentage	%
Buyer side/cooperating commission percentage	%
Total commission percentage	%
Estimated commission before HST	\$
Estimated HST on commission	\$
Estimated commission plus HST	\$
Commission notes or alternative fee arrangement	

- Ask what services are included in the commission: pricing strategy, preparation advice, photography, video, floor plans, 3D tour, advertising, negotiation, and offer management.
- Confirm whether any marketing or administrative fees are charged separately from commission.
- Confirm whether the commission structure changes if the buyer is represented, unrepresented, or introduced directly.
- Ask how the listing agreement describes cancellation rights, holdover period, services, and total compensation.
- Compare net proceeds, not just commission rate; a lower fee is not automatically better if it weakens exposure or negotiation.
- Build HST into the estimate because it affects the final seller statement of adjustments.
- Keep the final signed listing agreement with your legal and closing documents.

## 3. Standard Seller Closing Costs

Most Caledon sellers should plan for a combination of professional fees, payout charges, document costs, adjustments, moving costs, and preparation expenses. The ranges below are planning ranges only. Your lawyer, lender, condo corporation, contractors, and service providers can confirm exact figures for your property.

Cost Category	Planning Range	When It Applies	Notes
Legal fees	\$800-\$1,500	Most sales	Varies by lawyer, complexity, disbursements, title issues, and closing work.
Title insurance	\$200-\$500	Often applicable	Your lawyer confirms whether it applies and how it is handled.
Mortgage discharge fee	\$200-\$400	If paying out a registered mortgage	Separate from any mortgage prepayment penalty.
Status certificate	\$100-\$200	If condo	Usually ordered early so buyers can review condo documents.
Utility/tax adjustments	Property-specific	Most closings	Seller and buyer adjust prepaid or owing amounts as of closing.
Courier/bank/wire fees	Quote-based	Many closings	Ask your lawyer for expected disbursement details.
Mortgage penalty	Lender-specific	If breaking or changing a mortgage	Always ask the lender for a written payout statement.

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Moving/storage	Quote-based	Most sellers	Include truck, movers, packing, boxes, interim storage, and insurance.
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## 4. Preparation Costs Sellers Should Consider

Preparation is not about making the home perfect. The goal is to remove buyer objections that could reduce confidence, reduce showing conversion, or create inspection leverage. The best preparation choices are usually visible, affordable, and aligned with the buyer pool. The weakest choices are often expensive, highly personal, or unlikely to be recovered in the sale.

Preparation Item	Typical Scope	Decision Question	Your Budget
Staging	Consultation, partial staging, or full staging	Will staging clarify room use, scale, and lifestyle?	\$ _____
Cleaning	Deep clean, windows, appliances, grout, carpets	Would a buyer notice cleanliness in photos or showings?	\$ _____
Painting	Neutral walls, trim touch-ups, exterior accents	Does paint create a broader buyer appeal quickly?	\$ _____
Repairs	Leaks, doors, hardware, safety, obvious defects	Will a small repair remove a large objection?	\$ _____
Landscaping	Lawn, mulch, pruning, seasonal cleanup	Does the exterior need stronger first-impression appeal?	\$ _____
Pre-list inspection	General home inspection or targeted review	Would upfront disclosure reduce risk or speed negotiation?	\$ _____
Photography/media	Photo, video, floor plan, 3D tour, drone where suitable	Does marketing need to explain layout, land, or setting?	\$ _____
Moving/storage	Packing, decluttering, storage unit, movers	Will removing items make the home show larger and calmer?	\$ _____

### High-Value Prep Checks

- Improve the front entry, exterior lighting, walkway, and door hardware.
- Remove excess furniture so traffic flow is obvious.
- Patch wall damage and repaint rooms with strong colour or visible wear.
- Clean windows, tracks, appliances, cabinets, baseboards, and vents.
- Fix dripping taps, running toilets, loose handles, and sticky doors.

### Prep Costs to Question

- Major renovations that will not be finished professionally before launch.
- Highly personal design upgrades that narrow the buyer pool.
- Expensive appliances if the existing appliances are functional and presentable.
- Cosmetic work that delays listing without clear upside.
- Spending decisions made before a pricing and buyer-profile conversation.

## 5. Rural Caledon and Country Property Cost Items

Many Caledon sellers have property features that urban sellers may not need to address: septic systems, wells, wood-burning appliances, propane equipment, outbuildings, conservation considerations, older surveys, long driveways, and larger lots. These items can be powerful selling features when documented well, but they can also become negotiation friction when information is missing.

Rural Item	Planning Range	Why It Matters	Seller Action
Septic inspection	\$300-\$600	Buyers may want capacity, condition, and location confidence.	Book early if applicable; keep reports and pump records.
Well water test	\$100-\$300	Water potability and flow can affect confidence and financing.	Confirm testing protocol and timing before offers.
WETT inspection	\$250-\$500	Wood stoves/fireplaces may need insurance-friendly documentation.	Use a qualified inspector and keep certificate/report.
Survey	\$1,500-\$3,000+	A current survey may clarify boundaries, structures, easements, or acreage.	Ask whether an existing survey is sufficient before ordering.
Propane tank buyout	Supplier-specific	Owned vs. rented tanks can affect closing and equipment obligations.	Call supplier for contract, rental, buyout, and transfer details.
Conservation/Greenbelt context	Property-specific	Restrictions can shape buyer plans for additions or land use.	Gather permits, approvals, maps, and correspondence.
Long driveway/laneway	Quote-based	Maintenance, grading, plowing, and drainage may be buyer questions.	Document recent maintenance and seasonal access details.
Outbuildings/barns	Quote-based	Condition, permits, hydro, water, and use can affect buyer expectations.	Prepare keys, warranties, permits, and safety notes.

### Rural Document Checklist

- Septic permit, pump-out receipts, and inspection report.
- Well record, water test, pump details, and filtration records.
- WETT certificate or wood-burning appliance inspection report.
- Propane, oil, generator, rental equipment, and tank ownership documents.
- Existing survey, site plan, conservation correspondence, and permits.

### Buyer Question Prep

- Where is the septic bed and when was it last serviced?
- Is the well drilled, dug, shared, or connected to treatment equipment?
- Are wood-burning appliances certified and insurable?
- Is the propane tank owned, rented, or supplier-controlled?
- Are there easements, conservation limits, or boundary questions?

## 6. Carrying Costs and Timing Formula

Carrying costs are the monthly costs you continue to pay while the home is listed, conditionally sold, waiting to close, or vacant. Rather than using a fixed market statistic, estimate your own timing. Use your expected number of months from launch to closing, then update the worksheet once an offer is accepted. If you need current market context, use the live Caledon market report page noted at the start of this worksheet.

**Carrying cost formula**  
 Monthly carrying costs × expected months until closing = estimated carrying cost. If you prefer to think in days, use monthly costs ÷ 30 × expected days until closing. Do not forget insurance, utilities, lawn care, snow removal, security, vacant-home requirements, storage, and bridge financing where applicable.

Monthly Carrying Cost Worksheet	
Mortgage payment or interest-only carrying amount	\$ _____
Property taxes per month	\$ _____
Home insurance per month	\$ _____
Hydro, gas, water, propane, oil, internet, monitoring	\$ _____
Condo fees or common element fees, if applicable	\$ _____

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Lawn care, snow removal, pool, security, or maintenance	\$
Storage, bridge financing, temporary housing, or rental overlap	\$
Total monthly carrying cost	\$
Expected months until closing	×
Estimated carrying costs	\$

- Ask your insurer whether coverage changes if the home is vacant before closing.
- Keep heat, hydro, water, and safety systems operating until closing unless advised otherwise.
- Include bridge financing, temporary accommodation, or double-carry scenarios if buying first.
- Recalculate after every price adjustment, accepted offer, inspection negotiation, or closing date change.

## 7. Net Proceeds Worksheet

Use this page as your master estimate. Complete the worksheet once before listing, again after pricing strategy is selected, again after receiving an offer, and one final time before firming up or closing. The most useful version is the one that includes every realistic cost, even if the amount is approximate.

### A. Sale Price and Mortgage

Estimated or accepted sale price	\$
Mortgage payout balance	\$
Home equity line of credit payout	\$
Mortgage penalty or interest adjustment	\$
Other secured debts or liens to clear	\$
Subtotal after debt payouts	\$

### B. Selling and Closing Costs

Commission plus HST	\$
Legal fees and disbursements	\$
Title insurance estimate	\$
Mortgage discharge fee	\$
Status certificate, if condo	\$
Utility, tax, rent, or condo adjustments	\$
Moving, storage, packing, and cleaning	\$
Subtotal selling and closing costs	\$

### C. Property Preparation and Specialty Costs

Staging, consultation, or rental furniture	\$
Painting, minor repairs, handyman, landscaping	\$
Pre-list inspection, septic, well, WETT, survey, or propane items	\$
Photography/media or marketing costs not included elsewhere	\$
Carrying costs until closing	\$
Contingency reserve for surprises	\$
Estimated net proceeds before tax/accounting advice	\$

This worksheet is not legal, tax, lending, or accounting advice. Confirm HST, income tax, capital gains, estate, rental, HST new housing, non-resident, corporate, and legal implications with qualified professionals before making final decisions.

## 8. Decision Framework: Spend, Negotiate, or Skip

The question is not simply whether a repair or upgrade improves the property. The better question is whether the cost is likely to improve buyer confidence, reduce objection-based negotiation, increase exposure, improve showing conversion, or protect the sale from collapsing. Use the framework below before spending money.

Item	Worth It When	Usually Skip When	Seller Notes
Deep cleaning	Almost always; low cost, high visibility	Rarely skip	_____
Neutral paint	Strong colours, scuffs, odours, poor photo impact	Already neutral and clean	_____
Staging	Vacant, awkward layout, luxury presentation, downsizing clutter	Home already shows clearly	_____
Major renovation	Safety, financing, or function issue	Purely cosmetic and expensive	_____
Landscaping	Front impression is weak or overgrown	Season/weather prevents clean result	_____
Pre-list inspection	Older home, rural systems, or disclosure concerns	Recent reports already available	_____
Survey	Boundary, acreage, easement, or structure clarity needed	Existing survey is accepted as adequate	_____
Propane buyout	Ownership transfer improves clarity or buyer confidence	Buyer can assume rental simply	_____
Storage	Home feels crowded or rooms lack purpose	Clutter is already controlled	_____

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## Spend When

- The item is visible in photos or immediately noticeable at showings.
- The item removes a buyer fear about maintenance, safety, financing, insurance, or closing risk.
- The quote is modest compared with the objection it removes.
- The work can be completed professionally before listing launch.
- The improvement supports the likely buyer profile and price positioning.
- The item makes the home easier to market honestly and confidently.
- The decision shortens negotiation or reduces conditions.
- The work improves access, cleanliness, light, space, or trust.

## Skip or Delay When

- The project is expensive, slow, and unlikely to change buyer behaviour.
- The buyer is likely to renovate anyway and may not value your choice.
- The work could uncover bigger issues without time to solve them.
- The improvement is personal, trendy, or inconsistent with the property.
- The contractor cannot provide a written quote, receipt, warranty, or timeline.
- The cost would create pressure to overprice the home.
- The property can be priced accurately with the issue disclosed instead.
- The improvement distracts from more important listing preparation.

## 9. Final Seller Action Checklist

### Before Listing Launch

- Complete the commission plus HST estimate.
- Confirm legal fees, title insurance, discharge fees, and mortgage payout details.
- List preparation items by must-do, should-do, and skip.
- Collect rural, condo, permit, lease, warranty, and utility documents.
- Set a realistic net proceeds target and a minimum acceptable net.
- Decide your preferred closing window and flexibility.
- Review the live market report for current Caledon context.
- Keep a digital folder for quotes, receipts, reports, and signed documents.

### Before Accepting an Offer

- Recalculate commission, HST, legal, discharge, payout, prep, and carrying costs.
- Estimate the cost of any requested repairs, credits, or inclusions.
- Compare offer certainty, conditions, deposit, buyer strength, and closing timing.
- Confirm any tenant, estate, matrimonial, tax, HST, or non-resident implications.
- Ask your lawyer about unusual clauses before signing if anything is unclear.
- Keep the accepted agreement, amendments, waivers, notices, and receipts together.
- Confirm final utility reads, insurance timing, keys, remotes, manuals, and access.
- Update your net sheet one final time before closing.

### Personalized Estimate Notes for Your Call

Property address and property type \_\_\_\_\_

Preferred listing or moving timeline \_\_\_\_\_

Mortgage lender, payout estimate, and penalty question \_\_\_\_\_

Condo, septic, well, WETT, survey, propane, or rural items \_\_\_\_\_

Repairs, staging, cleaning, painting, landscaping, or storage under consideration \_\_\_\_\_

Target net proceeds and minimum acceptable net \_\_\_\_\_

Main concern before listing \_\_\_\_\_

Questions for Kevin \_\_\_\_\_

### Bring to the Estimate

- Mortgage payout or lender contact details.
- Latest property tax, condo, utility, or rental equipment information.
- Quotes already received for repairs, staging, moving, or storage.
- Septic, well, WETT, survey, permit, lease, or warranty documents if applicable.
- Your preferred closing date and any purchase or relocation deadlines.

### Ask Kevin About

- Which preparation costs are likely to matter most for this property.
- How to estimate commission, HST, legal, payout, carrying, and specialty costs.
- Whether rural or condo documents should be gathered before listing.
- How offer terms may affect net proceeds, not just sale price.
- How to update this worksheet once an offer is received.

### After You Receive the Estimate

- Update your worksheet with quoted amounts rather than assumptions.
- Separate must-do preparation from optional presentation upgrades.
- Compare your preferred price range with your required net proceeds.
- Confirm which costs are paid before listing, at closing, or after closing.
- Keep every quote, receipt, report, and update in the same folder.

### When Numbers Change

- Recalculate if the list strategy changes before launch.
- Recalculate after every offer, counteroffer, credit, or repair request.
- Recalculate if the closing date changes your carrying costs.
- Recalculate after lender payout or lawyer estimates are confirmed.
- Keep the final worksheet with your closing documents.

### Post-Estimate Recheck

Updated sale price assumption after strategy conversation	\$
Updated preparation budget after must-do/skip review	\$
Updated rural, condo, legal, or payout estimate	\$
Updated carrying cost based on preferred closing timeline	\$
Revised estimated net proceeds	\$
Decision or next step	

**Personalized Caledon cost estimate**  
 Every seller's numbers are different. For a personalized estimate of your selling costs, net proceeds, preparation priorities, and likely buyer objections, contact Kevin Flaherty at 226-270-6433 or visit [flaherty.ca/caledon-home-evaluation](http://flaherty.ca/caledon-home-evaluation).

## Ready to estimate your real numbers?

Book a Caledon home evaluation and ask Kevin to prepare a custom seller net sheet based on your address, mortgage situation, preparation choices, closing timeline, and property type. This gives you a practical estimate before you spend money, set a list price, or respond to an offer.

**Contact Kevin: 226-270-6433 | [flaherty.ca/caledon-home-evaluation](http://flaherty.ca/caledon-home-evaluation)**

Evergreen note: no average prices, DOM, sale-to-list ratios, benchmarks, or community-specific statistics are included. Current market data and community prices:

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flaherty.ca/caledon-real-estate-market.

## 10. Final Review Questions Before You List

Use this final page as a working agenda for a personalized estimate. The goal is not to predict the market with stale statistics; it is to clarify your likely costs, avoid surprise deductions, and decide which preparation choices support the strongest net result for your situation.

Question	Why it matters	Your note
What is my realistic net target?	Sets the minimum acceptable outcome before spending or negotiating.	
Which costs are fixed vs. optional?	Separates unavoidable closing costs from discretionary preparation costs.	
Which documents could affect buyer confidence?	Rural, condo, permit, lease, and repair documents can reduce uncertainty.	
What changes if the closing date moves?	Carrying costs, payout timing, bridge needs, and move logistics may change.	
Which offer terms matter beyond price?	Deposit, conditions, inclusions, credits, and closing timing affect certainty and net.	

### Bring These Numbers

- Approximate mortgage balance and any penalty estimate.
- Monthly property tax, utilities, insurance, condo fee, and loan costs.
- Quotes for repairs, staging, cleaning, painting, landscaping, moving, or storage.
- Rural or specialty quotes such as septic, well, WETT, survey, or propane.
- Minimum acceptable net proceeds and preferred closing window.

### Ask These Questions

- Which preparation costs should be completed before photos and showings?
- Which optional upgrades are unlikely to change buyer behaviour?
- What should be disclosed, documented, repaired, or priced into strategy?
- How should I adjust the worksheet after an offer or repair request?
- What is the next step if I want a listing plan and net sheet?

### Final Numbers to Confirm

Estimated sale price range to test	\$
Estimated total cost to sell	\$
Estimated mortgage payout and discharge	\$
Estimated carrying cost to closing	\$
Estimated net proceeds	\$
Decision deadline	

### What Kevin Can Help Estimate

- Commission plus HST using your preferred listing scenario.
- Legal, title insurance, discharge, payout, and adjustment questions.
- Preparation costs that support value, confidence, or presentation.
- Rural, condo, leased equipment, survey, well, septic, or WETT items.
- Carrying costs tied to your likely timing and closing preference.
- Offer terms that could change certainty, risk, or final net proceeds.

### Your Best Next Step

- Decide whether you want a quick estimate or full listing plan.
- Share your preferred timeline and any purchase or move deadlines.
- Identify must-do repairs before ordering optional improvements.
- Ask whether documentation should be gathered before launch.
- Update the worksheet before every major decision or negotiation.
- Keep the final estimate with your lawyer and closing documents.

### Listing Plan Notes

Top preparation priority	
Preparation item to skip or delay	
Document to collect before launch	
Question for lawyer or lender	
Preferred list timing	
Preferred closing timing	
Minimum acceptable estimated net	\$
Follow-up action	

### After the Estimate

- Update the net sheet with any quoted amounts Kevin helps you confirm.
- Decide which preparation costs are approved before photos.
- Put skipped work on a disclosure, pricing, or negotiation list.
- Share legal, lender, condo, rural, or equipment questions early.
- Recheck your numbers before accepting, countering, or rejecting an offer.

### Keep in Your Sale Folder

- This completed worksheet and revised estimate.
- Quote sheets, receipts, invoices, warranties, and permits.
- Mortgage payout or penalty information from your lender.
- Septic, well, WETT, survey, condo, lease, or propane documents.
- Accepted offer, amendments, waivers, notices, and closing documents.

### Personalized worksheet review

Kevin can help you turn this worksheet into a practical seller net sheet using your property type, mortgage details, preparation plan, and preferred timing. This is the best way to understand your numbers before committing to repairs, staging, pricing, or an offer response.

## Contact Kevin: 226-270-6433 | flaherty.ca/caledon-home-evaluation