

Costs of Selling a Home in Erin, Ontario

Dense seller worksheet for commission, HST, legal fees, staging, repairs, mortgage penalties, capital gains questions, well/septic issues, and net proceeds.

Use this evergreen guide before spending money preparing to sell. It avoids dated market statistics and uses general ranges and categories. For current Erin market context when you are closer to listing, visit flaherty.ca/erin-real-estate-market.

Prepared by Kevin Flaherty, eXp Realty, Orangeville. Kevin has 38 years of experience and has helped more than 2,500 families. Call 226-270-6433 or visit flaherty.ca/homeeval for a practical value and net-proceeds conversation.

How to use this guide

Fill in the blanks, check off the applicable costs, and then compare three net-proceeds scenarios: conservative, expected, and optimistic. The goal is not to predict every penny. The goal is to avoid avoidable surprises before you choose a listing strategy.

Use live Erin market data only when timing your actual listing. This PDF is evergreen; it explains cost categories that remain relevant even as prices, inventory, days on market, and buyer behaviour change.

Core idea

The sale price is not the number you keep. Your useful planning number is the likely sale price minus mortgage payout, negotiated commission plus HST, legal fees, adjustments, preparation, rural inspection costs, moving costs, and tax or penalty items.

Quick contact fields

Target listing month: _____
 Property address: _____
 Primary contact: _____
 Mortgage lender: _____
 Lawyer/accountant: _____

Current market note

| Category | Common structure | Check early because |
|-------------------------------------|--|---|
| Commission plus HST | Negotiated percentage of sale price; HST applies to commission | It is one of the largest transaction costs and should be compared to included service, marketing, negotiation, and expected net result. |
| Legal fees and disbursements | Flat-fee or file-based legal account plus closing disbursements | Title, discharge, estate, survey, or unusual property issues can change the file complexity. |
| Mortgage payout | Outstanding balance plus discharge fee and possible prepayment penalty | The lender controls the payout. Request a written estimate before setting your net target. |
| Preparation and repairs | Variable; often several categories rather than one expense | Spend where it reduces buyer fear, clarifies property value, or avoids inspection problems. |
| Rural systems | Property-specific records, tests, inspections, and documentation | Well, septic, propane, outbuildings, survey, and driveway questions can affect buyer confidence. |
| Tax and adjustments | Property tax, utilities, rentals, deposits, and possible tax advice | Investment, rental, cottage, estate, or mixed-use ownership needs professional tax review. |

1. Commission, HST, and the service-value test

Commission is negotiated with the listing brokerage. In Ontario, HST is charged on the commission amount. Do not compare commissions without also comparing what is included, because weaker pricing, weak marketing, or poor negotiation can cost more than the difference between fee options.

Questions to ask before signing

- What commission structure is being proposed?
- How is the buyer brokerage portion handled?
- Is HST included in the estimate I am seeing?
- What professional media is included?
- Are measurements, floor-plan context, and buyer-facing copy included?
- Is the Video Narrated VR Animated Online Showing included?
- Who follows up with buyers and showing agents?
- How will offers, conditions, and inspection issues be negotiated?
- What happens if the first plan does not produce enough qualified interest?

Service-value scoring

- Rate each item before choosing a listing plan.
- Pricing strategy is based on current buyer alternatives, not a wish number.
 - Marketing explains layout, improvements, land, services, and lifestyle clearly.
 - The listing anticipates rural, well, septic, or inspection questions where relevant.
 - The plan creates enough information for serious buyers before showings.
 - The negotiation plan protects net proceeds, not just sale price.
 - The Realtor can explain how preparation choices affect likely return.

Commission worksheet

| Line item | Planning entry | Notes |
|------------------------------------|--|---|
| Likely sale-price range | Low: _____ Expected: _____ High: _____ | Use the live Erin market page when close to listing. |
| Commission structure | _____ | Confirm whether the estimate shows commission before or after HST. |
| HST on commission | _____ | Tax applies to the commission, not to the entire sale price. |
| Included marketing | _____ | List what is included so you do not pay twice. |
| Separate marketing or prep charges | _____ | Ask whether anything is optional, reimbursed, or paid separately. |
| Net result concern | _____ | If a lower fee may reduce sale price, compare the likely net, not only the fee. |

Kevin Flaherty includes professional presentation, buyer-focused marketing, measurements, online clarity, and the Video Narrated VR Animated Online Showing as part of the seller marketing system unless a special arrangement is discussed in advance.

2. Legal, closing, mortgage, and adjustment costs

Your lawyer, lender, and accountant control several costs that are separate from Realtor service. Ask early, write down the answers, and update your estimate before accepting an offer.

Lawyer and closing checklist

- Request an estimated seller legal fee and disbursement range.
- Ask what title, discharge, registration, courier, or software charges may apply.
- Confirm whether an existing survey, title insurance, easement, or encroachment issue needs review.
- Ask what documents are needed for estate, power-of-attorney, separation, or corporate ownership situations.
- Confirm how property tax and utility adjustments will be handled.
- Ask when the lawyer needs mortgage and payout instructions.

Mortgage and lender checklist

- Request a written payout estimate.
- Ask whether there is a discharge fee.
- Ask whether a prepayment penalty applies and how long the quote is valid.
- Confirm whether bridge financing may be needed.
- Ask how porting, blending, or replacing the mortgage affects the numbers.
- Keep the payout estimate separate from your estimated equity figure.

| Closing item | Who to ask | Entry / reminder |
|-------------------------------|-----------------------|---|
| Legal fee and disbursements | Lawyer | Estimate: _____ |
| Mortgage payout | Lender | Payout quote date: _____ |
| Prepayment penalty | Lender | Applies? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure |
| Discharge fee | Lender / lawyer | Amount or range: _____ |
| Property tax adjustment | Lawyer / municipality | Taxes prepaid or owing? _____ |
| Utility or rental adjustments | Lawyer / providers | Propane, water softener, hot water, alarm, other rentals: _____ |
| Condo status certificate | Condo manager | Applies? <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Estate or ownership documents | Lawyer | Applies? <input type="checkbox"/> Yes <input type="checkbox"/> No Details: _____ |
| Tax advice required | Accountant | Principal residence, rental, cottage, business use, estate, acreage, or investment questions? |

Capital gains reminder

The principal residence exemption may cover a straightforward principal residence, but do not assume full exemption where there has been rental use, business use, investment ownership, cottage use, estate ownership, land severance, mixed-use space, or other complexity. Ask an accountant before pricing your plans around an assumed tax result.

3. Preparation, staging, repair, and inspection spending

Preparation spending should be selective. Spend first on issues that reduce buyer fear, improve clarity, or prevent inspection leverage. Avoid major taste-based upgrades unless the likely return is clear.

Do-first items

- Declutter surfaces, storage rooms, basement, garage, sheds, and outbuildings.
- Deep clean floors, kitchens, baths, windows, appliances, trim, and entry areas.
- Fix water leaks, odours, loose railings, trip hazards, missing covers, and visible damage.
- Improve lighting with clean fixtures, working bulbs, and clear window coverings.
- Touch up obvious wall damage and neglected trim where practical.
- Organize warranties, permits, renovations, invoices, manuals, and service records.

Pause-before-spending items

- Full kitchen or bath renovation immediately before listing.
- Large flooring replacement without a market-return discussion.
- Major landscaping that will not be visible or appreciated in the listing season.
- Expensive staging where targeted room-purpose work would be enough.
- Repairs that should be priced or disclosed rather than rushed poorly.
- Any contractor work that could delay listing without improving net proceeds.

| Area | Buyer concern | Seller action |
|-----------------------------|--|--|
| Entry and exterior approach | First impression, maintenance, access, drainage | Clean, light, repair obvious hazards, clarify driveway and parking. |
| Kitchen and baths | Costly future updates, leaks, wear | Clean, repair small defects, remove clutter, improve lighting. |
| Basement and mechanicals | Water, age, systems, safety | Organize service records, correct obvious issues, make equipment accessible. |
| Bedrooms and living spaces | Room size, function, flow | Edit furniture, define use, brighten, remove visual clutter. |
| Garage, sheds, barns | Storage, structure, leaks, usability | Clean out, label keys/remotes, gather manuals or permits where available. |
| Yard and rural access | Boundaries, drainage, equipment, snow/mud access | Clear approach, manage debris, explain services and access. |

Staging decision grid

| Question | If yes | If no |
|--|---|---|
| Are rooms hard to understand empty? | Consider partial staging or virtual presentation support. | Focus on cleaning, light, and layout clarity. |
| Is furniture distracting or oversized? | Edit, store, or rearrange before photography. | Keep it simple and clean. |
| Will staging likely change buyer confidence? | Discuss a targeted plan before spending. | Avoid spending for appearances alone. |
| Is the home vacant? | Consider key rooms only if it helps scale and flow. | Use floor-plan context and strong media. |

4. Rural Erin, well, septic, survey, and property-specific costs

Many Erin-area properties are not standard subdivision homes. Buyers may ask about private water, septic systems, propane, oil, outbuildings, acreage, fencing, laneways, conservation limits, surveys, zoning, permits, and equipment rentals. Those questions affect cost planning and buyer confidence.

Well and water checklist

- Locate well head and confirm access.
- Gather well record if available.
- Gather water-treatment information and service records.
- Consider whether a recent water test will reduce buyer uncertainty.
- Confirm whether treatment equipment is owned, rented, or financed.
- Make filters, UV systems, softeners, and pressure systems accessible.

Acreage, outbuildings, and access

- Clarify boundaries, easements, access lanes, fencing, gates, and shared driveways.
- Clean and make barns, workshops, sheds, stalls, and storage areas safe to view.
- Gather permit, warranty, repair, roof, electrical, and heating information for outbuildings.
- Confirm propane, oil, alarm, water heater, water treatment, or rented-equipment contracts.
- Prepare seasonal access notes for snow, mud, grading, and drainage.

Septic checklist

- Locate tank and bed area if known.
- Gather installation records, permits, or inspection history if available.
- Gather pump-out receipts and maintenance records.
- Confirm what cannot be driven or parked over.
- Ask whether a pre-listing septic inspection would reduce risk.
- Avoid hiding septic concerns; surprises can damage trust and negotiation leverage.

Survey, zoning, and documents

- Find any existing survey, sketch, site plan, septic drawing, or permit package.
- Ask your lawyer before ordering a new survey.
- Document renovations, additions, decks, pools, barns, finished basements, or accessory spaces.
- Disclose known issues through the proper professional process.
- Keep all rural documents in one digital folder for fast buyer follow-up.

| Rural item | Why it matters | Action before listing |
|---------------------|--|--|
| Private well | Water quality, supply, equipment ownership | Collect records; decide whether to test. |
| Septic system | Capacity, condition, location, maintenance | Collect records; consider inspection. |
| Survey / boundaries | Fences, easements, encroachments, lender questions | Find existing survey; ask lawyer before ordering new. |
| Propane or oil | Tank ownership, rental contracts, fill levels | Collect provider and contract information. |
| Outbuildings | Use, safety, permits, roof, power, water | Clean, document, and make accessible. |
| Acreage / land use | Zoning, conservation, severance expectations | Avoid promises; document facts and refer legal/zoning questions. |

5. Net proceeds worksheet and decision checklist

Use the same deduction categories across all three scenarios. This keeps the conversation grounded and prevents a best-case sale price from hiding realistic costs.

| Line item | Conservative | Expected | Optimistic |
|-------------------------------------|--------------|----------|------------|
| Likely sale price | _____ | _____ | _____ |
| Mortgage payout | _____ | _____ | _____ |
| Mortgage penalty / discharge | _____ | _____ | _____ |
| Commission plus HST | _____ | _____ | _____ |
| Legal fees and disbursements | _____ | _____ | _____ |
| Property tax / utility adjustments | _____ | _____ | _____ |
| Repairs and preparation | _____ | _____ | _____ |
| Staging / cleaning / storage | _____ | _____ | _____ |
| Rural inspections / documents | _____ | _____ | _____ |
| Moving / bridge / temporary housing | _____ | _____ | _____ |
| Tax advice / capital gains reserve | _____ | _____ | _____ |
| Miscellaneous cushion | _____ | _____ | _____ |
| Estimated net proceeds | _____ | _____ | _____ |

Before you list

- I have a current home value conversation booked or completed.
- I have checked current Erin market context at flaherty.ca/erin-real-estate-market.
- I have requested lender payout information.
- I have asked a lawyer about seller closing costs.
- I have asked an accountant about tax questions if ownership is not straightforward.
- I have prioritized preparation spending by buyer confidence, not personal taste.
- I have gathered rural documents if the property has well, septic, acreage, outbuildings, or rented equipment.

Decision notes

- My most important net proceeds target is: _____
- Costs I can avoid or reduce: _____
- Costs I should not avoid because they reduce buyer fear: _____
- Questions for lawyer/lender/accountant: _____
- Questions for Kevin Flaherty: _____

Next step

For a practical estimate, book a home evaluation at flaherty.ca/homeeval or call 226-270-6433. Kevin can help separate necessary, optional, and avoidable costs before you spend money preparing to sell.

Important disclaimer: This guide is general real estate planning information. It is not legal, lending, accounting, surveying, engineering, septic, well, or tax advice. Confirm your numbers and obligations with the appropriate professional before making selling decisions.