

THE FLAHERTY TEAM | flaherty.ca

Mount Forest Home Evaluation Checklist

A step-by-step guide to discovering what your Wellington North home is truly worth -- and preparing it to sell for top dollar.

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Before You Begin

Thinking about selling your home in Mount Forest? Your first question is almost always the same: "How much is my home worth?" This checklist walks you through exactly how a professional evaluation works and how to prepare your property so it shows -- and sells -- for its full value.

Online home-value estimators are notoriously unreliable in small-town Ontario. They suffer from "physical property blindness" -- they cannot see your recent renovations, your lot, or your home's true condition, and they rely on thin comparable data in low-volume markets like ours. Your MPAC assessment is no better; it is a mass-appraisal figure used only for property taxes, not market value.

An accurate value comes from a Comparative Market Analysis (CMA) -- a no-obligation, data-driven opinion of value based on recent local sales, active competition, and your home's specific features. Work through the phases below to get organized before your evaluation.

CMA vs. Appraisal vs. MPAC -- Know the Difference

Method	What it is and when you use it
CMA	A free, no-obligation opinion of value from your Realtor, based on local comparable sales. Used to set your list price.
Appraisal	A paid, formal valuation by a licensed appraiser. Usually ordered by the buyer's lender to approve a mortgage.
MPAC	A mass-appraisal value used only to calculate property taxes. Often years out of date and rarely reflects market value.

TIP:

You rarely need a paid appraisal before listing. A thorough CMA from an experienced local broker gives you the accurate number you need to price with confidence.

PHASE 1: Gather Your Home's Documents

Buyers and their lenders want proof. Pulling these documents together now makes your evaluation more accurate and your eventual sale far smoother.

- Property tax bill and most recent MPAC assessment notice
- Copy of your survey or site plan (if available)
- Deed / title and any easements or right-of-way documents
- Mortgage details and approximate remaining balance
- List of all upgrades and renovations with dates and receipts
- Roof: age and any warranty documentation
- Furnace, AC, and water heater: age and service records
- Electrical panel details (note any knob-and-tube wiring)
- Window and insulation upgrade records
- Average monthly utility costs (hydro, gas, water)

PHASE 2: Rural & Acreage Property Records

If your property is outside town or includes acreage, these rural-specific items have a direct impact on value and buyer confidence.

- Recent well water potability / flow test results
- Septic system pump-out and inspection records
- Septic system type, age, and original permit (check municipal office)
- Documentation for any outbuildings (barns, shops, drive sheds)
- Acreage breakdown: workable land vs. bush or wetland
- Tile drainage maps (if applicable)
- Any conservation authority restrictions or environmental easements

PHASE 3: Assess Condition Room by Room

Walk through your home as a critical buyer would. Note what shines and what needs attention -- your evaluation will be more useful when you are honest about condition.

- Curb appeal: landscaping, driveway, front entry, exterior paint
- Kitchen: cabinets, counters, appliances, fixtures
- Bathrooms: caulking, grout, fixtures, ventilation
- Flooring: condition of hardwood, tile, and carpet
- Walls and ceilings: cracks, stains, fresh paint needs
- Basement: signs of moisture, cracks, or settling
- Windows and doors: drafts, seals, and operation
- Mechanical systems: heating, cooling, plumbing function
- Note original or heritage features worth highlighting
- List any known deferred maintenance honestly

PHASE 4: Prepare for the In-Person Evaluation

A true evaluation requires an in-person visit -- typically 30 to 45 minutes. Set the stage so your home presents at its best.

- Declutter living areas and clear all countertops
- Deep clean throughout, including windows and floors
- Open blinds and curtains to maximize natural light
- Make minor repairs (leaky taps, sticky doors, burnt-out bulbs)
- Prepare your list of questions about value and timing
- Have your upgrade timeline and documents ready to review

TIP:

Avoid major renovations right before selling -- you rarely recoup the full cost. Ask Kevin which low-cost updates deliver the best return for your specific home.

PHASE 5: Understand Your CMA & Pricing Strategy

Once Kevin compiles your Comparative Market Analysis, review it with these questions in mind to arrive at a confident, strategic list price.

- Which recently SOLD comparables were used, and why?
- What ACTIVE listings will my home compete against?
- Did any similar homes EXPIRE unsold, and at what price?
- How does my home's condition adjust the value up or down?
- What is the recommended list price range -- and the strategy behind it?
- What does the current Mount Forest market report show?
- What is the plan to market my home for maximum exposure?

Your Next Step

When you list, the goal shifts from knowing your value to capturing it. The Flaherty Team uses Video Narrated VR Animated Online Showings to present your home to buyers online -- where they shortlist the homes they are willing to go see -- so your physical showings are reserved for serious, qualified buyers.

With 38 years of experience and a system that sells homes for an average of 99.2% of list price and 52% faster than the regional average, Kevin Flaherty brings local Mount Forest expertise to every evaluation.

Get Your Free, No-Obligation Home Evaluation

Call or Text Kevin: 226-270-6433

Book online: flaherty.ca/homeeval

Market report: flaherty.ca/mount-forest-real-estate-market