

Mulmur Home Evaluation Checklist

Flaherty.ca | Kevin Flaherty, Broker | 226-270-6433

Your Complete Mulmur Home Evaluation Checklist

Knowing what your Mulmur property is truly worth is the most important decision you will make as a seller. Country homes, acreage, hobby farms, and estate properties cannot be valued by an online estimator, because the things that matter most here, your land quality, views, privacy, septic and well, and outbuildings, are exactly what an algorithm cannot see. This checklist walks you through everything to gather and prepare so your evaluation is accurate, defensible, and built around your specific property. Work through each section, check off every item, and call Kevin Flaherty at 226-270-6433 with any questions.

Phase 1: Pre-Evaluation Due Diligence

Before your evaluation, get clear on the basics of your property and any known issues. The more you can confirm up front, the tighter the value will be.

- Request your free, no-obligation evaluation online at flaherty.ca/homeeval or by phone at 226-270-6433
- Confirm your total lot size and property type (country home, acreage, hobby farm, estate, or recreational)
- Estimate how much of your land is cleared and usable versus bush, wetland, or ravine
- Note your road frontage and whether the road is paved, gravel, municipal, or a shared private lane
- Identify your heating system and fuel type (propane, oil, wood, electric, or a combination)
- Confirm internet and cell service availability at the property
- List any zoning or conservation designations you are aware of (agricultural, rural residential, NEC, conservation authority)
- Note any known issues with the septic, well, structures, drainage, or boundaries
- Write down recent improvements with approximate dates and costs
- Decide your rough timeline for selling so your strategy can be tailored to it

Why this matters

Online estimators average together properties that are nothing alike because Mulmur records only a handful of sales per quarter across the whole township. A professional evaluation starts with the real details of your property, not a database guess, which is why these notes make such a difference.

Common Mulmur Property Types and What Drives Their Value

Mulmur is a township of distinct property types, and each is valued differently. Use this quick reference to understand where your property fits and which factors will matter most in your evaluation.

Country Home on Acreage	Usable cleared land, views, privacy, road frontage, and the condition of the septic and well drive value alongside the house itself.
Hobby Farm	Functional outbuildings, fencing, paddocks, water supply, and workable land are key. Zoning and the suitability of structures for a buyer's intended use matter most.
Estate Property	Quality of construction, finishes, privacy, landscaping, and standout features. Comparable estate sales are scarce, so local judgment is essential.
Recreational or Weekend Retreat	Proximity to amenities like Mansfield Ski Club, trails, and natural features. Seasonal access and lifestyle appeal influence the value.
Vacant Land	Zoning, servicing feasibility, frontage, and per-acre usability determine value. Development potential and any conservation overlays are central.

Phase 2: Property Documentation to Gather

Having your paperwork ready removes guesswork and lets your evaluation reflect a documented, low-risk property rather than a series of open questions. Gather whatever you have in each category below.

Ownership and Boundaries

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- Locate your most recent property survey (clarifies boundaries, easements, encroachments, and frontage)
- Gather your deed or transfer documents
- Collect your most recent property tax bill and MPAC assessment notice
- Note any registered easements, rights of way, or shared lane agreements

Improvements and Permits

- Assemble permits for additions, new buildings, or major renovations
- Gather documentation for finished basements, decks, or accessory dwellings
- Compile a dated list of upgrades (roof, windows, furnace, kitchen, bathrooms, flooring)
- Collect warranties for recent work or systems still under coverage

Systems and Utilities

- Gather recent utility bills to show typical heating and electricity costs
- Confirm whether propane tanks or water systems are owned or rented
- Locate manuals or service records for the furnace, heat pump, or boiler
- Note the age of major systems (roof, HVAC, electrical panel, water heater)

Tip from Kevin

You do not need every document to begin your evaluation. Start with what you have and gather the rest as you go. Properties that come to market with clean, documented paperwork consistently attract more confident buyers and stronger offers.

Five Things Online Estimators Cannot See

Automated tools can land close on a city subdivision home, but they routinely miss the mark on rural Mulmur property by hundreds of thousands of dollars. Here is exactly what they overlook and why a professional evaluation is so much more reliable for a country property.

- Land quality: an estimator sees acreage as a single number and cannot tell workable pasture from bush, wetland, or ravine
- Views and privacy: a genuine Escarpment view or true seclusion can add more than the house itself, and no algorithm can see it
- Septic and well condition: the age, capacity, and documentation of your servicing is invisible to public data
- Outbuildings: a sound barn, heated shop, or drive shed adds real value that online records rarely capture
- Comparable scarcity: with only a handful of township sales per quarter, automated averages have almost no reliable data to work from

Phase 3: Rural-Specific Items

These items are unique to country properties and are exactly what serious rural buyers scrutinize. Documenting them before your evaluation protects your value and removes objections later.

Septic System

- Locate your septic pump-out records and any inspection reports
- Note the system type (conventional, raised bed, tertiary treatment) and approximate age
- Confirm the tank size and the location of the tank and leaching bed
- Schedule a pre-listing septic inspection if you do not have recent records

Well and Water

- Gather your well record (depth, yield, and construction details)
- Locate recent water test results (bacteriological and chemical)
- Note any treatment equipment (UV, softener, iron or sulphur filtration) and whether it is owned
- Arrange a current water test if your most recent results are out of date

Heating and Fire Safety

- Obtain a WETT certificate for any wood stove, fireplace insert, or wood furnace

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- Confirm chimney cleaning and maintenance records
- Note propane or oil tank age, ownership, and inspection status

Land, Outbuildings, and Access

- List each outbuilding (barn, drive shed, workshop, garage) with its size, condition, and current use
- Note whether outbuildings have hydro, water, or heat
- Identify fencing, paddocks, ponds, trails, or managed forest areas
- Confirm year-round access and who is responsible for snow clearing on private or shared lanes
- Locate any environmental or conservation correspondence affecting the land

Rural value principle

Two ten-acre properties can carry very different values. Cleared, usable land with good frontage and drainage is worth far more per acre than bush, wetland, or steep ravine. A documented septic and well and functional outbuildings turn question marks into assets that protect your price.

Phase 4: Curb Appeal and Presentation

You do not need to renovate before an evaluation, but a tidy, accessible property is easier to assess accurately and photographs better when you list. Focus on showcasing the land and the lifestyle.

Approach and Exterior

- Tidy the driveway and entrance so the first impression reflects the property's quality
- Trim landscaping to open up views and sightlines
- Clear pathways to the well, septic, and every outbuilding for easy assessment
- Pressure wash or tidy decks, porches, and walkways
- Stack firewood neatly and clear seasonal clutter from the yard

Showcasing the Land

- Mow or clear key areas that highlight usable acreage and frontage
- Open gates and clear access to trails, paddocks, and fields
- Note the best vantage points for views so they can be featured in marketing
- Identify seasonal features (gardens, ponds, mature trees) worth capturing

Interior Basics

- Declutter living spaces to make rooms feel larger and brighter
- Deep clean kitchens, bathrooms, and high-traffic areas
- Address obvious deferred maintenance (leaky taps, sticking doors, burnt-out bulbs)
- Make sure every room is accessible and well lit for assessment and photography

What not to overspend on

Kevin coaches Mulmur sellers to focus on items that remove buyer objections and protect value, such as documenting the septic and well, clearing access, and fixing visible maintenance, rather than expensive upgrades that rarely return their cost. Your evaluation includes guidance on exactly where to focus.

Phase 5: Understanding Your Results

A good evaluation gives you more than a number. It gives you the reasoning behind the value and a clear plan for capturing it. Use these prompts to get the most from your review with Kevin.

Questions to Ask About Your Value

- What value range are you recommending, and what is the reasoning behind it?

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- How did you weigh the land separately from the dwelling?
- Which comparable sales informed the value, and how comparable are they really?
- How much are my views, privacy, frontage, and outbuildings contributing to the value?
- Where does my property sit in the current market for its type?
- What is the realistic time frame to sell at this value?

Understanding Evaluation, Appraisal, and Assessment

A home evaluation is a Realtor's free opinion of market value used to set your selling strategy. An appraisal is a paid, formal report by a licensed appraiser, usually for a lender, on a specific date. An MPAC assessment is a tax value from a past valuation date used to distribute property taxes, and it is usually not your current market value. Only the evaluation is built to help you sell for the most money.

Connecting Value to the Marketing Plan

- Confirm how the Video Narrated VR Animated Online Showing will feature your land, views, and outbuildings
- Ask how the marketing reaches GTA buyers searching for rural property
- Understand how accurate pricing leads to fewer wasted showings and stronger offers
- Review the timing strategy for launching at the strongest window for your property type

Phase 6: Next Steps

Once you understand your value, the path forward is simple. Whether you are ready to list now or planning ahead, these steps keep you in control.

- Decide your timeline: list now, prepare over the coming weeks, or revisit in the future
- Complete any value-protecting items identified in your evaluation (septic, well, access, maintenance)
- Gather any outstanding documents from the earlier phases
- Review and agree on the recommended list price and marketing strategy
- Confirm the launch date and ensure the online showing is ready at go-live
- Keep your records organized so the conditional period moves quickly and smoothly
- Book a call or Zoom with Kevin to walk through your evaluation and plan

You are not committed to anything

A Mulmur home evaluation is free and carries no obligation to list. Many homeowners request one simply to understand their position before deciding whether to sell, downsize, or stay. When you are ready, you already have an accurate value and a plan in place.

Glossary: Mulmur Home Evaluation Terms

Selling a country property comes with its own vocabulary. Keep this glossary handy so every part of your evaluation and the conversations that follow are clear.

Home Evaluation	A Realtor's free, no-obligation opinion of what your property will sell for now, paired with a recommended marketing strategy.
Appraisal	A paid, formal opinion of fair market value prepared by a licensed appraiser on a specific date, usually ordered by a lender for financing.
MPAC Assessment	A tax value set by the Municipal Property Assessment Corporation from a past valuation date, used to distribute property taxes. Usually not your current market value.
Comparable Sales	Recent sales of similar properties used as reference points. In rural Mulmur these are scarce and varied, so local judgment matters more than a database average.

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Usable Acreage	The portion of land that is cleared and workable versus bush, wetland, or steep ravine. It is the quality, not just the quantity, of acres that drives value.
Road Frontage	The length and type of road access along your property. Paved municipal, maintained gravel, and shared private lanes each affect value differently.
WETT Certificate	A Wood Energy Technology Transfer inspection confirming a wood-burning appliance is safely installed. Often requested by buyers and insurers.
Leaching Bed	The part of a septic system that disperses treated effluent into the soil. Its type, size, and condition affect value and saleability.
Well Yield	The rate at which a well can reliably supply water, measured in gallons per minute. A strong, documented yield reassures rural buyers.
Niagara Escarpment Commission	The authority that administers development rules within the Escarpment Plan area, which can limit changes but also protect the views buyers pay for.
Conditional Period	The window after an accepted offer when a buyer completes financing, inspection, and due diligence such as septic and well checks before the sale becomes firm.
Video Narrated VR Animated Online Showing	Kevin's marketing system that lets buyers experience every feature of your land, views, and outbuildings online before they decide to visit in person.

Have a term you do not see here?

Selling a rural property should never feel confusing. Call Kevin Flaherty at 226-270-6433 and he will walk you through anything you are unsure about, with no pressure and no obligation.

Find Out What Your Mulmur Home Is Worth

Free, no-obligation evaluation. 38 years of Mulmur expertise. Over \$500M sold.

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