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The Mulmur Downsizing Guide

Your complete workbook for selling a larger rural home, acreage, or estate property and planning the next step with confidence.

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30+ Years of Experience | Over \$500M Sold

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Welcome: Downsizing Is a Strategy, Not a Loss

If you own a larger home, acreage, or estate property in Mulmur and you are thinking about your next chapter, this guide is for you. Downsizing done well is not about giving things up. It is about trading maintenance for freedom, unlocking the equity you have built, and choosing a home that serves the next 20 years of your life. Work through the checklists in this guide at your own pace. When you are ready to talk numbers, call or text me at 226-270-6433 for a free, no-obligation home evaluation.

Part 1: The Downsizing Decision Checklist

Before you list anything, work through these four areas. When you can check most of the boxes, you are ready to move forward with clarity instead of doubt.

Emotional Readiness

- We have talked openly as a family about the idea of moving and everyone understands why.
- I can picture my daily routine in a smaller home and it feels like relief, not loss.
- I have photographed or filmed the property so the memories are preserved no matter where we live.
- The maintenance of this property has started to feel like a burden rather than a joy.
- I am at peace with the idea of another family making their own memories here.

Financial Review

- I have a realistic idea of my property's current market value from a professional evaluation.
- I have estimated my annual carrying costs: taxes, insurance, utilities, fuel, and upkeep.
- I have spoken with my accountant about capital gains if part of the property was farmed, rented, or used for business.
- I know roughly what my equity position would be after selling costs.
- I have compared the monthly cost of my current home to the cost of my likely next home.

Timing

- I understand that rural and estate properties can take longer to sell than town homes.
- I am prepared to sell first, then buy, so I can negotiate from a position of strength.
- I have thought about which season my property shows best for listing photography.
- I have a flexible closing window in mind rather than a hard deadline.

Destination Research

- I have shortlisted two or three destinations: in town, an adult community, or a smaller rural lot.
- I have spent real time in each destination, including an ordinary weekday, not just a weekend visit.
- I have checked drive times to family, healthcare, and the activities I care about.
- I know which home features matter most for the next 20 years: main-floor living, low maintenance, garage access.

Part 2: Preparing Your Rural Property for Sale

Buyers of rural properties do more due diligence than buyers in town. The more organized and well-documented your property is, the stronger your negotiating position. Work through this list in the two to three months before listing.

Septic System

- Have the septic tank pumped and keep the receipt to show buyers.
- Locate the tank and bed, and mark or map their positions for inspections.
- Gather any permits, inspection reports, or maintenance records for the system.
- Address any soft spots, odours, or slow drains before the first showing.

Well and Water

- Complete a recent water potability test and keep the results on hand.
- Locate your well record, which documents depth, yield, and construction.
- Service the pump and pressure system if they are due, and note the age of components.
- Ensure the wellhead is visible, capped properly, and clear of debris.

Outbuildings and Structures

- Clear out barns, drive sheds, and workshops so buyers can see the space, not the contents.
- Repair or remove unsafe structures rather than leaving them as buyer objections.
- Provide a current WETT certificate for any wood stove or fireplace.
- Confirm any electrical service to outbuildings is safe and, where required, inspected.

Acreage and Grounds

- Grade and refresh the driveway so first impressions start well at the road.
- Cut back trails and mow open areas so buyers can walk the full property.
- Locate your survey, or gather township mapping that shows the property boundaries.
- Note any managed forest or farm tax programs that a buyer could continue.
- Tidy fence lines and gates, and note which fencing is in working condition.

Inside the Home

- Declutter room by room, sorting into keep, sell, donate, and dispose.
- Complete the small repairs you have learned to live with: dripping taps, sticky doors, worn caulking.
- Neutralize highly personalized decor so buyers can picture their own life in the home.
- Gather manuals, warranties, and service records for major systems and appliances.

Part 3: Your 8 to 12 Week Moving Timeline

Moving from a rural property to a smaller home involves more sorting, more disposal, and more logistics than a typical move. This timeline spreads the work into manageable stages so the final week is calm instead of chaotic.

Weeks 1 - 2

Get your professional home evaluation and confirm your equity position. Shortlist your destination communities. Book your septic pump-out and water test. Start decluttering the rooms and buildings you use least.

Weeks 3 - 4	Sort the barn, shed, and garage into keep, sell, donate, and dispose. Book an auction service or consignment for equipment and tools. Complete small repairs inside the home. Gather well records, surveys, permits, and receipts into one folder.
Weeks 5 - 6	Finish decluttering living spaces and neutralize decor. Complete outdoor tidy-up: driveway, trails, fence lines. Listing photography, drone footage, and the VR online showing are produced. Your property goes on the market.
Weeks 7 - 9	Showings and buyer questions are handled by the team. Review offers and negotiate a closing window that gives you time to buy. Once your sale is firm, shop for your next home as a strong, condition-free buyer.
Weeks 10 - 12	Book movers early, since rural moves often need larger trucks and more time. Transfer or cancel utilities, propane, internet, and waste services. Change your address with CRA, Service Ontario, banks, and insurance. Do a final property walk-through, then hand over keys, well records, and system documents at closing.

Part 4: Where to Move - Comparing Your Options

There is no single right answer, only the option that fits your health, budget, and social life for the next two decades. Use this comparison as a starting point for your shortlist.

Destination	Maintenance	Social Life	Best For
Town living (Orangeville, Shelburne, Alliston)	Low: small lot, municipal services	High: walkable shops, clubs, healthcare nearby	Downsizers who want convenience and services while staying close to their Mulmur network.
Adult lifestyle community (e.g., Briar Hill)	Very low: exterior care often included, monthly fees apply	Very high: built-in activities, golf, and neighbours at the same life stage	Sellers who want maintenance-free living plus an instant social circle.
Smaller rural lot (1-2 acres)	Moderate: yard work remains, far less than acreage	Same as today: keep your current community ties	Those not ready to give up privacy, views, and country quiet entirely.
Condominium (town or city)	Minimal: lock the door and travel	Varies: building amenities and urban culture	Frequent travellers and snowbirds who want zero exterior responsibility.

Tip: before committing, rent for a month in your top choice, including in winter. A community that charms you in July can feel very different in February, and firsthand experience is the best insurance against moving twice.

Your Next Step: Know Your Numbers

Every confident downsizing decision starts with one number: what your property is actually worth in today's market. Kevin Flaherty has been selling real estate in Mulmur and Dufferin County for more than 30 years, with over \$500M sold and a ranking in the Top 1% of Ontario Realtors. His team's Video Narrated VR Animated Online Showings present rural properties to out-of-town buyers in full detail, building the buyer confidence that protects

your price.

The evaluation is free, there is no obligation, and it gives you the foundation for every other decision in this guide.

Kevin Flaherty, Broker | eXp Realty

Call or Text: 226-270-6433

flaherty.ca/homeeval | flaherty.ca/kevinscalendar

Your Planning Worksheet

Use this page to capture decisions as you work through the guide. Bring it to your evaluation appointment and we will build your timeline around it.

My Shortlist

Destination option 1:

Destination option 2:

Destination option 3:

Must-have home features:

Target timeline (season/year):

My Numbers

Estimated property value:

Annual carrying costs today:

Budget for next home:

Estimated equity after move:

Key Contacts

Realtor: Kevin Flaherty

226-270-6433 | flaherty.ca

Lawyer:

Accountant / tax advisor:

Mover / auction service:
