

The Complete Guide to the Costs of Selling a Home in Mulmur

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Selling a home in Mulmur involves more than just accepting an offer. Between real estate commissions, legal fees, rural inspections, and closing adjustments, the total cost of selling typically ranges from 5% to 7% of your final sale price. This guide breaks down every cost category so you can budget accurately, avoid surprises, and protect your net proceeds.

Rural properties in Mulmur come with unique considerations that urban sellers never face: septic systems, wells, large acreage, outbuildings, and Niagara Escarpment regulations. Understanding these costs upfront puts you in control of your sale and your bottom line.

Kevin's Key Principle

Focus on your net proceeds, not just the sale price. A superior marketing system that brings more qualified buyers to your property will generate offers that more than cover your selling costs. Every dollar you spend on smart preparation should return a multiple at the offer table.

Complete Selling Costs Checklist

Use this checklist to identify every cost that may apply to your sale. Check off each item as you confirm the amount with your Realtor, lawyer, or lender.

1. Real Estate Commission

- Total commission (agreed percentage of sale price in your listing agreement)
- Listing brokerage portion (covers marketing, photography, VR showings, negotiation)
- Co-operating (buyer's) brokerage portion (motivates agents to show your property)
- HST on commission (13% in Ontario, calculated on the total commission)

2. Legal Fees and Disbursements

- Real estate lawyer fee (typically \$1,000 to \$2,000 for a standard sale)
- Disbursements (title searches, courier, software fees, registration)
- HST on legal fees
- Additional fees for complex sales (severances, boundary issues, multiple mortgages)

3. Mortgage Costs

- Mortgage prepayment penalty (3 months' interest or Interest Rate Differential)
- Mortgage discharge fee (\$200 to \$400 charged by your lender)
- Secured line of credit discharge (if registered against the property)
- Request a formal payout statement from your lender early in the process

4. Rural Inspections and Testing

- Septic tank pump-out and inspection (\$300 to \$500)
- Well water bacterial test (free through public health unit; requires your time)
- Well flow/yield test (\$150 to \$300 if performed professionally)

- WETT inspection for wood stoves and fireplaces (\$150 to \$250)
- Survey or pin search if boundaries are unclear (\$1,500 to \$3,000+)
- Compliance certificates or zoning confirmations from the township

5. Pre-Listing Repairs and Maintenance

- Driveway grading or gravel top-up for long rural laneways
- Septic pump-out (often combined with the inspection above)
- Well chlorination or filter/UV system servicing
- Fencing and gate repairs on acreage and paddocks
- Outbuilding repairs (doors, roofing, broken windows, general safety)
- Interior touch-ups: paint, caulking, lightbulbs, minor fixes
- Decluttering, junk removal, or dumpster rental for outbuilding contents

6. Staging and Presentation

- Professional staging consultation (included in Kevin's service)
- Furniture rental for vacant homes (\$2,000 to \$5,000 per month, often avoidable)
- Virtual staging through the VR online showing system (included in Kevin's service)
- Deep cleaning before photography and showings

7. Marketing Costs

- Professional photography (included in Kevin's service)
- Drone photography and videography (included in Kevin's service)
- Video Narrated VR Animated Online Showing (included in Kevin's service)
- Floor plans with exact measurements (included in Kevin's service)
- Online syndication and targeted buyer marketing (included in Kevin's service)

8. Closing Adjustments and Taxes

- Property tax adjustment (you pay only for the days you owned the home)
- Propane or oil fuel adjustment (buyer reimburses you for fuel in tanks)
- Capital gains tax review with your accountant (non-principal residence portions)
- Farm buildings or business-use portions that may affect your tax exemption
- Utility final readings and account closures

9. Moving Costs

- Professional movers (\$1,500 to \$5,000+ for rural moves)
- Extra volume: workshop tools, outbuilding contents, equipment
- Longer distance travel fees common with rural relocations
- Temporary storage if closing dates do not align

What's Included in Kevin's Service (No Extra Cost)

Many agents charge extra for premium marketing, or leave sellers to pay out-of-pocket for staging and photography. When you list with Kevin Flaherty, the complete marketing system is included in the service:

- Professional photography that captures the home, the land, and the lifestyle
- Drone photography and video showing boundaries, acreage, and outbuildings

- Video Narrated VR Animated Online Showing, an accurate VR scaled model of your house with animation that shows the exact layout, key features, upgrades, and benefits, and details the surrounding area amenities
- Virtual staging technology showing rooms with and without furniture
- Flat floor plans with exact square footage and detailed measurements
- Staging consultation to prepare your home for photography and showings
- Syndication of your custom property webpage to over 57 locations online
- Targeted buyer outreach calls and database marketing to matched buyers

Why This Matters to Your Bottom Line

Because the marketing is included, your out-of-pocket costs before listing are limited to strategic preparation items like a septic pump-out or minor repairs. The advanced marketing exposure drives more qualified buyers to your property, which creates competition and protects your final sale price.

Timeline: When Each Cost Occurs

Knowing when each expense arrives helps you plan your cash flow. Most of the big costs are deducted from your sale proceeds on closing day, but some must be paid out-of-pocket before you list.

Stage	Costs You Pay	How They Are Paid
Pre-Listing	Septic pump-out and inspection, well water tests, WETT inspection, repairs, decluttering, deep cleaning	Out-of-pocket, before the home hits the market
At Listing	Marketing, photography, drone, VR online showing, staging consultation	Included in Kevin's service, no cost to you
During the Sale	Utilities, insurance, property taxes (carrying costs while listed), any negotiated repairs after inspection	Out-of-pocket as they arise
At Closing	Commission plus HST, legal fees and disbursements, mortgage penalty and discharge fee, tax and fuel adjustments	Deducted from sale proceeds by your lawyer
After Closing	Moving costs, storage, capital gains tax if applicable (filed with your tax return)	Out-of-pocket / with your accountant

Planning Tip

Keep a modest reserve fund for pre-listing expenses. A few hundred dollars spent on a septic inspection and water test before listing routinely prevents thousands of dollars in buyer renegotiation later.

Net Proceeds Worksheet

Use this worksheet to estimate what you will walk away with on closing day. Start with your expected sale price and subtract each line. Kevin can complete this with you using exact figures during your free home evaluation.

Expected sale price _____ \$

MINUS: Outstanding mortgage balance _____ \$

MINUS: Mortgage prepayment penalty	_____	<i>from lender payout statement</i>
MINUS: Mortgage discharge fee	_____	\$200 - \$400
MINUS: Real estate commission	_____	<i>per listing agreement</i>
MINUS: HST on commission (13%)	_____	\$
MINUS: Legal fees and disbursements	_____	\$1,000 - \$2,500
MINUS: Septic pump-out and inspection	_____	\$300 - \$500
MINUS: Well water testing	_____	\$0 - \$300
MINUS: WETT inspection (if applicable)	_____	\$150 - \$250
MINUS: Survey or pin search (if needed)	_____	\$1,500 - \$3,000+
MINUS: Pre-listing repairs and maintenance	_____	<i>varies</i>
MINUS: Staging or furniture rental (if any)	_____	<i>often \$0 with Kevin</i>
MINUS: Property tax adjustment (if in arrears)	_____	\$
MINUS: Moving costs	_____	\$1,500 - \$5,000+
MINUS: Other (storage, cleaning, junk removal)	_____	\$
ESTIMATED NET PROCEEDS	_____	

Remember

You do NOT pay Land Transfer Tax as a seller in Ontario; that cost belongs to the buyer. And remember that fuel adjustments often work in your favour: the buyer reimburses you for propane or oil left in your tanks on closing day.

Seven Ways to Reduce Your Selling Costs

Smart sellers control their costs without cutting corners on the things that drive value. Here are the strategies Kevin coaches Mulmur sellers to use:

- Time your sale around your mortgage term to reduce or eliminate the prepayment penalty, or ask your lender about porting your mortgage to your next home
- Complete the septic inspection and water tests BEFORE listing, removing the buyer's strongest renegotiation tools
- Skip major renovations; focus only on maintenance and repairs that signal the home has been well cared for
- Use virtual staging through the VR online showing instead of renting furniture for a vacant home
- Gather your existing survey, well record, and septic permits; documents you already own cost nothing and prevent expensive last-minute scrambles
- Get multiple quotes for moving and book early; rural moves are quoted higher when scheduled last-minute
- Review your MPAC classification; managed forest or farm classifications can carry tax advantages that appeal to buyers

The Biggest Cost of All: Poor Marketing

The most expensive mistake in any home sale is invisible on a cost sheet: settling for a low sale price because your property never reached the right buyers. The Flaherty Team sells homes for 99.2% of market value compared to 97.7% for other Realtors, putting an average of \$13,358 more in their clients' pockets. Superior marketing is not a cost; it is the engine of your net proceeds.

Get Your Exact Net Proceeds Estimate

Every property is different. Kevin Flaherty will walk your Mulmur property, assess the land, outbuildings, and home, and provide a transparent, line-by-line breakdown of your expected costs and net proceeds. Free, no obligation.

Call or text: 226-270-6433 | Home evaluation: flaherty.ca/homeeval

Book a call: flaherty.ca/kevinscalendar | Book a Zoom: flaherty.ca/kevinscalendar-zoom