

ORANGEVILLE SELLER WORKBOOK | REVIEWED OCTOBER 22, 2026

Understand the fee. Compare the plan.

Real estate agent commission in Orangeville is negotiable; there is no rate fixed by law. Compare the written fee, included services, any contribution towards the buyer's brokerage fees, HST and payment terms. [1, 2]

There is a **tremendous difference** between Realtors, the services they provide and the results they get. **The cheapest commission can become the most expensive choice** if weaker pricing, presentation or negotiation costs you more than the fee saving. Compare the complete plan and the amount you may keep.

Use this workbook	Pages
Understand fee components and calculate HST	2-3
Compare written quotes, services and agreement terms	4-6
Estimate your net proceeds and plan the next conversation	7-8
Use the ten video questions and printable interview sheets	9-12

Discuss your home and commission options: flaherty.ca/kevinscalendar
Kevin Flaherty, Broker | 226-270-6433

START WITH A COMPLETE QUOTE

What are you agreeing to pay?

A percentage by itself does not tell you which services are included, who receives payment or when you may owe it. Ask for each component in writing before comparing proposals.

Component	What to clarify
Your listing brokerage's services	The fee or formula for your own representation, preparation advice, marketing, enquiries, offers and transaction support.
Buyer-brokerage contribution, if any	The separate amount or formula you agree to offer towards the buyer's brokerage fees. A seller may offer no contribution. The buyer's own agreement determines their obligations. [1, 3]
Additional charges	Identify optional media, staging, advertising, administration, cancellation or other charges. Ask which are included, separate or payable upfront.
HST	Confirm whether quoted amounts include or exclude HST and have the brokerage show the complete calculation. [5, 6]
Payment and changes	Ask when amounts become payable and what changes in different representation, termination or sale scenarios. [1, 2]

Fee structures you may encounter

A fee can be a fixed dollar amount, a percentage of the sale price, or a combination. A percentage may have different tiers. Ask for the exact formula and a dollar example at your proposed sale price. A fee based on the gap between the listing price and sale price is prohibited. [1]

Do not assume an automatic split

Have the brokerage distinguish its own service fee from any buyer-brokerage contribution. If a headline quote combines them, reconcile the components to that total rather than adding the contribution twice. A different buyer or representation arrangement does not automatically mean a lower fee. [1]

The fee component or condition I still need explained:

WORKED EXAMPLES

Turn a percentage into dollars

All rates and amounts below are hypothetical arithmetic examples, not Flaherty fee quotes, an Orangeville average, a recommended rate or a prediction of results. No standard split is assumed.

Ontario HST is 13% on taxable real estate brokerage services. It applies to the fee, not automatically to the home's sale price. Those services can be taxable even when the property sale itself is exempt. [5, 6]

Example: an $800,000 sale and a 4% total fee

Calculation	Amount
Sale price used for the example	$800,000
Combined fee before HST: $800,000 x 0.04	$32,000
HST on that fee: $32,000 x 0.13	$4,160
Combined fee including HST	$36,160

Here, 4% represents the entire combined fee being illustrated, including any buyer-brokerage contribution. There are no additional charges in this example. A real quote must identify its components and extras.

Compare costs using the same sale-price assumption

Illustrative total fee	Before HST	HST	Fee + HST
4% of $800,000	$32,000	$4,160	$36,160
5% of $800,000	$40,000	$5,200	$45,200
Difference	$8,000	$1,040	$9,040

At the same sale price, the 4% example leaves $9,040 more. But the cheapest fee is not necessarily the lowest cost of selling. A weaker price or less favourable terms can outweigh that saving.

How a cheaper fee can leave you with less

Suppose the 4% plan sells for $780,000: after commission and HST, $744,744 remains. If the 5% plan sells for $800,000, $754,800 remains. **The seller keeps $10,056 more with the higher fee** in this illustration. These sale prices are assumptions, not evidence that a particular fee causes a particular result.

REUSABLE COMPARISON WORKSHEET

Put two written quotes side by side

Use the same assumed sale price for both proposals. Ask each brokerage to complete missing details. Record uncertain amounts as unknown rather than treating them as zero.

Property: _____ Sale-price assumption: $_____

What to compare	Proposal A	Proposal B
Agent / brokerage / quote date		
Listing-service fee or formula, before HST		
Buyer-brokerage contribution, if any, before HST		
Combined fee before HST (do not double-count)		
Other charges not already included, before HST		
HST on taxable charges / tax-inclusive amounts		
Total seller-paid charges including HST		
Upfront payment / payment trigger / due date		
Changes with another representation arrangement		
Termination / cancellation / holdover obligations		

If a quote includes HST, do not add it again. For a wholly taxable amount at 13%, the before-tax amount is the tax-inclusive total divided by 1.13. Ask the brokerage to itemise mixed or unclear charges.

Unanswered question / who will confirm it / by when:

COMPARE WHAT WILL ACTUALLY HAPPEN

What service does the fee buy?

Realtors can provide markedly different levels of pricing advice, property presentation, buyer follow-up and negotiation support. Those differences can affect the offers you attract and the terms you achieve. Compare completed work and written commitments rather than assuming the services are equivalent. [7]

Service to compare	Evidence to request
Pricing and preparation	Recent comparable sales, current alternatives, reasons for the proposed price and a prioritised preparation list.
Professional property presentation	A complete photography and measured floor-plan sample; confirm who checks features, measurements and improvements.
Online buyer understanding	Watch a complete Video Narrated VR Animated Online Showing. Can you understand room scale, layout, important features and benefits before visiting?
Distribution and enquiries	Named channels, relevant buyer outreach, the person managing distribution and the coverage plan for enquiries.
Reporting and adjustments	A sample activity report, showing-feedback process, reporting schedule and a plan for reviewing the evidence.
Offers and negotiation	How price, conditions, deposit, closing and risk will be compared; who provides advice and backup coverage.
Transaction support	Who coordinates deadlines, documents and communication with your lawyer and other professionals.
Included, optional and extra work	A written schedule identifying deliverables, responsibilities, timing and any seller-paid add-ons.

The Flaherty approach: Video Narrated VR Animated Online Showings are the centre of our marketing system. They combine property imagery, layout and narration to help online buyers understand the home's features and benefits. Ask to see a complete example and how the proposed service applies to your property.

Look for gaps that may cost more than they save

Before accepting the lowest quote, identify any work that will be reduced, omitted or left to you. Ask how those gaps could affect buyer understanding, negotiating strength or time on the market. A modest fee saving can be overwhelmed by a larger loss in the final result.

Service gap / evidence or explanation I need:

BEFORE SIGNING

Read the agreement, not just the rate

Use this checklist with the actual agreement and schedules. Ask the agent to point to the relevant clauses; take unresolved contract questions to your real estate lawyer. [2, 3]

- ☐ Property, brokerage and representative: confirm who is representing you and whether the agreement uses brokerage or designated representation.
- ☐ Term: record the effective date, expiry date and what happens if you want to change or end the arrangement.
- ☐ Services: make sure the work you expect appears in the agreement or an attached schedule.
- ☐ Money: confirm the listing-service amount, any buyer-brokerage contribution, HST, extras and any circumstances that change the fee.
- ☐ Payment trigger: ask when commission is earned and payable, including what happens if a sale does not close. Do not assume payment is owed only after a successful closing.
- ☐ Termination and holdover: ask about cancellation costs, continuing obligations after expiry and how a later sale or new listing could affect payment.

If multiple representation is proposed

The brokerage or designated representative may be representing clients with competing interests. Written disclosure must explain changed duties, services and fees, and the clients must agree in writing before it proceeds. You can decline. Ask about alternatives and independent advice; do not treat a fee reduction as a substitute for understanding the change in representation. [4]

Clause / scenario / explanation still needed:

KEEP THE NET RESULT IN VIEW

Estimate what remains after the sale

Use the actual fee formula and an itemised cost estimate. The worksheet separates costs so that a lower headline commission is not mistaken for a complete selling budget.

Planning line	Example	Your estimate
A. Assumed sale price	$800,000	
B. Combined fee before HST (4% in this example)	$32,000	
C. HST on B	$4,160	
D. Other seller-paid brokerage charges, incl. tax	$0	
E. Mortgage payout, including lender charges	$400,000	
F. Legal, preparation, moving and adjustments, incl. tax	$8,000	
G. Total deductions: B + C + D + E + F	$444,160	
H. Estimated amount remaining: A minus G	$355,840	

The example uses the same hypothetical combined 4% fee as page 3. Its mortgage and other costs are assumptions only. Include each cost once; if the lender payout already includes a penalty or discharge charge, do not add it again.

Verify the figures that can change the decision

- ☐ Get a lender payout estimate for your intended closing date, including any applicable penalty or discharge charge.
- ☐ Ask your lawyer and service providers for applicable costs and taxes. Check whether staging, media or administration is already included in the brokerage quote.
- ☐ Review price, conditions, deposit, closing and certainty together when offers arrive. Recalculate your estimate when an assumption changes.

For a property-specific value review, including a net-proceeds estimate, visit flaherty.ca/orangeville-home-evaluation.

Amount still to verify / provider / date:

YOUR NEXT CONVERSATION

Choose with the complete proposal in hand

Bring your quote comparison, service evidence and open questions. A clear written proposal makes it easier to decide which support fits your property, timing and priorities.

My priority / unresolved question / next action and date:

Kevin Flaherty, Broker
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Book a commission conversation: flaherty.ca/kevinscalendar

Kevin brings 38 years of real estate experience and a marketing system centred on Video Narrated VR Animated Online Showings. His historical achievements include a number-one overall ranking at his former brokerage for ten consecutive years among more than 1,800 agents.

Official resources and further reading

Sources checked October 21, 2026. Numbers in the text refer to these links. This Flaherty workbook accompanies the official RECO guide; it does not replace that guide or your signed agreement.

[1] **RECO: Representation agreements, Bulletin 2.3**
Fees, separate compensation amounts and written service descriptions.

[2] **RECO: Signing a contract with a real estate brokerage**
Scope, term, services, payment and termination.

[3] **RECO Information Guide**
Official consumer guide; use alongside this Flaherty workbook.

[4] **RECO: Understanding multiple representation**
Consent, changed duties and written disclosure.

[5] **CRA: GST/HST in special cases**
See the section on real estate agents' services.

[6] **CRA: GST/HST rates and place-of-supply rules**
Ontario HST rate for taxable supplies.

[7] **RECO: How to choose an agent as a seller**
Interviews, service comparisons and registration checks.

Companion page: flaherty.ca/real-estate-agent-commission-in-orangeville
More service examples: flaherty.ca/best-real-estate-agent-orangeville

BEFORE CHOOSING REPRESENTATION

Ten questions from Kevin's video

Use the same questions with each agent. The questions below match the video's question cards; the short guidance explains what to look for in the answers.



10 Questions to Ask Before You Hire a Realtor
flaherty.ca/10questions
Watch on YouTube
youtube.com/watch?v=liu8S7Z0_zo

1. What makes you different from other Realtors? Why should I list my home with you?

Look for specific services and completed examples. Ask how the differences apply to your property and help buyers understand it online.

2. What is your track record and how does it stack up against other Realtors?

Ask what each result measures and request support. Keep historical achievements separate from current activity, and ask how the experience applies to your sale.

3. What are your overall marketing plans for my home?

Expect a written plan covering presentation, distribution, launch, enquiries and reporting, with clear responsibilities and included services.

4. How many buyers are you currently working with?

Ask how relevant buyers will be reached. A database total or the promise of one buyer should be considered alongside the complete marketing plan.

BEFORE CHOOSING REPRESENTATION

Ten questions from Kevin's video

Use the same questions with each agent. The questions below match the video's question cards; the short guidance explains what to look for in the answers.

5. Do you provide floor plans that give the square footage of the home and show where the measurements were taken?

Request a finished floor-plan sample with room dimensions and measurement information, so buyers can assess layout and furniture placement.

6. Do you offer an online showing that is narrated?

Watch a complete narrated showing. Listen for checked information about features and benefits that photographs alone may not explain.

7. What in your marketing provides the online buyers with a clear understanding of a listing's colours, composition, layout and feel for the size of the rooms?

Look for clear room scale and flow, using real property imagery and a virtual presentation that is straightforward to watch without special equipment.

8. What kind of reporting do you provide me with respect to activity on my listing?

Request an activity-report sample and an agreed schedule. Ask how enquiries, viewing behaviour and showing feedback lead to decisions.

9. What happens when you're busy and a buyer wants to see my home?

Establish named backup coverage, how appointments are arranged and how you will hear about enquiries when the lead agent is occupied.

10. How many different places online will my listings appear?

Ask for named, relevant distribution channels and sample placements. Find out who maintains them and how you can check the work.

Ask for evidence: a complete marketing example, measured floor plan, written service and distribution plan, supported performance claims, sample activity report and named enquiry coverage. Use the two interview sheets that follow to record each agent's answers.

PRINT A FRESH PAIR FOR EVERY AGENT

Agent interview record

Sheet 1 of 2 | Reprint pages 11-12 together. Record the answer and the evidence promised for each question.

Agent interviewed: _____ Brokerage: _____

Date: _____ Property: _____

1. What makes you different from other Realtors? Why should I list my home with you?

2. What is your track record and how does it stack up against other Realtors?

3. What are your overall marketing plans for my home?

4. How many buyers are you currently working with?

5. Do you provide floor plans that give the square footage of the home and show where the measurements were taken?

Evidence still needed / follow-up date: _____

PRINT A FRESH PAIR FOR EVERY AGENT

Agent interview record

Sheet 2 of 2 | Reprint pages 11-12 together. Record the answer and the evidence promised for each question.

Agent interviewed: _____ Brokerage: _____

Date: _____ Property: _____

6. Do you offer an online showing that is narrated?

7. What in your marketing provides the online buyers with a clear understanding of a listing's colours, composition, layout and feel for the size of the rooms?

8. What kind of reporting do you provide me with respect to activity on my listing?

9. What happens when you're busy and a buyer wants to see my home?

10. How many different places online will my listings appear?

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