


**ORANGEVILLE SELLER BUDGET WORKBOOK**

# What Does It Cost to Sell a Home in Orangeville?

Start with your agreed brokerage fee and applicable HST, a lawyer’s quote, and a lender payout estimate. Add preparation, moving and closing adjustments. Subtract those costs and the mortgage balance from the sale price to estimate what you keep.

Includes a worked example, a printable seller budget, and ten questions to ask before hiring a REALTOR®.

Prepared by Kevin Flaherty, Broker | eXp Realty, Brokerage

Request an Orangeville home evaluation

01 / BUDGET MAP

# Which costs belong in your budget?

Keep deductions at closing separate from expenses you pay yourself before or after the sale.

| Cost | What to include | Where to confirm it |
|---|---|---|
| Brokerage and HST | Agreed seller payment, including any buyer-brokerage contribution the seller agrees to cover. Add applicable HST once. | Representation agreement and offer terms. |
| Legal and closing | Legal fees, disbursements and tax. Record both credits and debits on the closing statement. | Itemised lawyer’s quote and statement of adjustments. |
| Mortgage and liens | Balance to pay out, plus applicable interest, penalty, discharge fee and other payout items. | Lender quote for the closing date. Lawyer confirms liens. |
| Preparation | Cleaning, staging, selected repairs or assessments. | Written quotes and the list of included brokerage services. |
| Move and overlap | Moving, storage, insurance, utility overlap and any bridge financing costs. | Mover and lender quotes. Confirm dates. |
| Income tax if applicable | An allowance where your adviser recommends one. Bring your use and ownership history. | Tax adviser and the CRA reporting rules. |

## Keep mortgage principal separate

Principal repayment reduces the amount available for your next move. Penalties and discharge fees are selling costs when they apply. If your payout quote already includes them, enter the full quote once.

Financial Consumer Agency of Canada | Selling a home

Canada Revenue Agency | Reporting the sale

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02 / WORKED EXAMPLE

# An $800,000 sale, line by line

All amounts are hypothetical. The 5% combined brokerage fee before HST is an example assumption. The sale price is used for arithmetic and does not represent a market estimate.

| Assumption or result | Amount (CAD) |
|---|---|
| Sale price | $800,000 |
| Brokerage fee (5% before HST) | $40,000 |
| Ontario HST on brokerage fee (13%) | $5,200 |
| Lawyer and disbursements, including applicable tax | $2,200 |
| Mortgage discharge fee | $350 |
| Mortgage prepayment penalty | $2,000 |
| Net debit on closing adjustments | $450 |
| Mortgage principal paid out separately from fees | $350,000 |
| Estimated funds before outside expenses | $399,800 |
| Cleaning and preparation (paid separately) | $1,800 |
| Moving and transition (paid separately) | $2,100 |
| Estimated net after listed expenses and mortgage principal | $395,900 |

The example includes $54,100 of selling expenses and net adjustments, or about 6.8% of the sale price. That percentage depends on the assumptions above. Actual cash at closing can differ because of deposit handling, interest and other adjustments.

The example assumes no other liens or income tax payable on the sale. Check how the deposit is credited before making another deduction.

CRA reference for the Ontario HST rate on taxable supplies

03 / COMPARE BROKERAGE PROPOSALS

# What does the fee cover?

Kevin Flaherty uses 4% to 5% before HST as a planning estimate when discussing percentage-based fees. The amount is negotiated with your brokerage and may be a percentage, a fixed amount or a combination.

| On an $800,000 sale | Before HST | HST | Total |
|---|---|---|---|
| 4% planning scenario | $32,000 | $4,160 | $36,160 |
| 5% worked example | $40,000 | $5,200 | $45,200 |
| Difference at the same price | $8,000 | $1,040 | $9,040 |

## Compare services and estimated net

REALTORS® can differ substantially in experience, service, marketing and negotiation. A smaller fee can cost more overall if the sale price is lower or you pay separately for work another proposal includes. Compare sale-price scenarios and ask what evidence supports them.

Ask for a written list of the work included, the fees and HST, any seller-funded buyer brokerage payment, and when each amount is due. Compare sample marketing, reporting and negotiation support.

**Which service differences could affect my net or my timing?**

RECO | Representation agreements and payment terms

Read the Orangeville real estate agent commission guide

04 / BEFORE YOU ACCEPT AN OFFER

# Get three written figures

Ask each professional for the date, inclusions and exclusions behind the figure.

| Ask | Request in writing |
|---|---|
| Brokerage | The seller’s agreed fee with applicable HST, included marketing and any extras. Ask for figures at each potential sale price. |
| Lawyer | Legal fees, disbursements and taxes, plus expected closing adjustments. Discuss registered liens, condo documents or unusual terms where applicable. |
| Lender | An itemised payout quote for the proposed closing date, including principal, interest, possible prepayment penalty and fees. Ask about timing and porting if you plan to buy. |

## Check which side gets the adjustment

Prepaid property tax may give you a credit. Unpaid amounts can reduce your proceeds. Your lawyer calculates the adjustments using the contract, billing information and the closing date.

Ontario land transfer tax ordinarily applies to the buyer acquiring the home. If you are buying again, plan for your own purchase costs separately.

Town of Orangeville property tax information

FCAC guidance on mortgage discharge

Companion Orangeville taxes and closing costs guide

05 / PRE-LISTING COSTS

# Decide what to spend before you list

Compare the quote, the likely benefit and the effect on your listing date before committing to larger work.

| Item | Decision question | My quote or decision |
|---|---|---|
| Cleaning and decluttering | Which tasks make it easier to see the condition and layout? | |
| Repairs and assessments | Does this affect safety, function, insurance or buyer confidence? Who can assess it? | |
| Staging and media | What does the brokerage include? What would rental, delivery or extra time cost? | |
| Moving and storage | Do quotes include packing, travel, storage and any gap between closings? | |
| Overlap | What should I allow for utilities, insurance or temporary financing if dates differ? | |

**Which work will I book, defer or account for in the price?**

[Orangeville guide to what to fix and what to leave]

[Orangeville guide to preparing your house for sale]

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06 / PRINTABLE SELLER BUDGET

# Estimate what you will keep

Use one column for a conservative price and one for a working estimate. Mark each item as quoted or estimated.

Property _____ Expected closing _____

| Budget line | Conservative | Working estimate |
|---|---|---|
| A. Estimated sale price | | |
| B. Brokerage payment with applicable HST | | |
| C. Lawyer and other closing fees | | |
| D. Lender payout, including amounts already in the quote | | |
| E. Closing adjustment (debit + / credit -) | | |
| F. Other deductions outside the items above | | |
| G. Preparation and moving paid separately | | |
| H. Separate tax allowance if advised | | |
| I. Estimated net (A less B through H) | | |

**Who will confirm the open figures, and by when?**

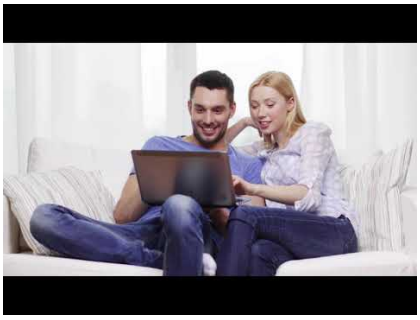
Use the Orangeville market report for current pricing context

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07 / INTERVIEW GUIDE

# Ten questions from Kevin’s video

Questions 1 to 5. Ask what evidence each candidate can show and which services the proposed fee covers.



Watch Kevin’s video at flaherty.ca/10questions

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

Ask for written inclusions, exclusions and a completed sample of the work you would receive.

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

Request comparable results and the dates and definitions behind any performance figures.

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

Compare the preparation, launch, distribution and follow-up plan, including who pays for each item.

### 4. How many buyers are you currently working with?

Ask how suitable buyers will be identified, reached and followed up.

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

Inspect a sample with measurements and check whether you can understand room scale and layout.

07 / INTERVIEW GUIDE

# Ten questions from Kevin’s video

Questions 6 to 10. Ask what evidence each candidate can show and which services the proposed fee covers.

Watch Kevin’s video at flaherty.ca/10questions

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

Watch a complete narrated showing and ask who checks property details before publication.

### 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?

Try the presentation on your phone. Check if it explains how rooms connect and highlights important features.

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

Request a sample report and agree on when you will review activity, feedback and price.

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

Ask who covers buyer enquiries and showings when the lead representative is unavailable.

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

Request examples of named destinations and ask who checks placement and listing details.

08 / REUSABLE INTERVIEW SHEET

# Record answers to questions 1 to 5

Print one set per REALTOR®. Record the answer, evidence promised and follow-up date.

REALTOR® / brokerage _____ Date _____

Property / reference _____

**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?**

**Fee, service exclusions or missing evidence to follow up**

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**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?**

**Fee, service exclusions or missing evidence to follow up**

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09 / SOURCES AND NEXT STEP

# Bring the budget to your evaluation

Kevin Flaherty began his real estate career in 1988. Bring your budget and comparison sheets to discuss likely value, preparation and costs for your Orangeville property.

Request an Orangeville home evaluation

Read the companion Orangeville selling-costs page

Flaherty Team profile in the Dufferin Board of Trade directory

## Public sources used in this workbook

Real Estate Council of Ontario | Representation agreements and fees

Financial Consumer Agency of Canada | Selling a home

Financial Consumer Agency of Canada | Discharging a mortgage

Canada Revenue Agency | Ontario HST and place of supply

Canada Revenue Agency | Reporting a real estate sale

Ontario Ministry of Finance | Land transfer tax

Town of Orangeville | Property tax bills and records

Sources reviewed November 4, 2026. The figures illustrate budgeting. Confirm your amounts and treatment with your brokerage, lawyer, lender and tax adviser.

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