

ORANGEVILLE SELLER DECISION GUIDE

Orangeville Seller Timing Workbook

The best time to sell is when your home, asking price, marketing and next move work together. Before waiting for spring, compare what you could keep by selling now with the costs and price risks of waiting, including what you would pay for another home.

Includes October 2026 market context, three move scenarios, printable timing worksheets and ten questions to ask before hiring a REALTOR®.

Prepared by Kevin Flaherty, Broker | eXp Realty, Brokerage

Prepared November 5, 2026 | Market observations are dated; worksheets are reusable.

[Request your Orangeville home evaluation]

01 / DATED MARKET CHECKPOINT

What did October’s market reports show?

October 2026 figures for Orangeville, all home types. These describe recorded transactions and inventory; they do not forecast your sale price or timeline.

October measure	Orangeville result
Sales	26
Average / median sale price	$717,319 / $715,000
New / active listings	54 / 130
Average sale-to-list-price ratio	97%
Average listing days on market (LDOM)	40 days
Average property days on market (PDOM)	74 days

LDOM measures the sold listing; PDOM accounts for the property’s market time across listings under TRREB’s methodology. Neither includes your preparation or the period from an accepted offer to closing. Averages are not deadlines.

Broader GTA context is a separate comparison

TRREB reports October GTA average prices down 2.7% and the composite MLS® HPI down 4.3% from a year earlier. Its seasonally adjusted monthly measures edged up from September. The longer average-price trend chart gives broader context; it is not an Orangeville HPI series. [A-C]

Interest rates: a recent change, an uncertain next decision

The Bank of Canada raised its target by 0.25 percentage points to 2.50% on October 28, 2026. Its next scheduled decision is December 9. The outcome is undetermined. Any additional pressure on housing demand is a projection; the recent increase’s full market effect remains to be assessed. [D]

Sources: Dufferin regional report p.9; LDOM/PDOM comparison p.1; full Market Watch pp.1, 3; Housing Market Charts p.8. All October 2026. See page 14 for source details.

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02 / START WITH THE NEXT MOVE

Selling to cash, downsizing or moving up?

A lower selling price affects each plan differently. Compare both sides of the move before treating waiting as a benefit or a loss.

Your plan	If relevant prices keep falling	What to compare
Sell without buying again	You have no next-home purchase discount to offset a lower sale price.	Proceeds available now versus later, carrying costs and your other use for the money.
Downsize	If both homes fall by the same percentage, the more expensive home loses more dollars. The equity released can shrink.	Net cash released after the next purchase, selling costs, purchase costs and the mortgage payout.
Move up	If the more expensive next home falls by the same percentage, the extra dollars needed can decrease.	The price gap, financing, carrying costs and whether suitable next homes are actually available.

Kevin’s Orangeville experience

In his Orangeville work, Kevin has seen owners who needed to sell postpone their plans despite his advice and later receive substantially less. That experience is why he recommends weighing the financial risk of waiting before choosing a season.

Kevin’s current assessment - November 5, 2026

Kevin considers postponing a ready sale solely to wait for spring a serious financial risk for owners who need to sell, particularly when they will not buy another home. His concern is further price pressure and the costs of waiting. This is his professional outlook, not a guaranteed spring outcome.

My next move and the financial result that matters most

03 / COMPARE DOLLARS

The same percentage decline can change the decision

Hypothetical illustration: both relevant homes fall 10%. This is an arithmetic assumption, not a forecast for Orangeville or spring. Actual markets and property types can move differently.

Scenario	Before the assumed decline	After the assumed decline
Sell without buying	$1,000,000 sale	$900,000 sale: $100,000 less gross proceeds.
Downsize	Sell for $1,000,000; buy for $600,000. Gross difference: $400,000.	Sell for $900,000; buy for $540,000. Gross difference: $360,000, or $40,000 less.
Move up	Sell for $1,000,000; buy for $1,500,000. Price gap: $500,000.	Sell for $900,000; buy for $1,350,000. Price gap: $450,000, or $50,000 smaller.

These are gross price comparisons. They exclude mortgage balances, selling and purchase costs, tax where applicable, financing and the cost of waiting. A smaller price gap does not by itself make waiting the better choice.

Check the assumptions for your two properties

- ☐ Use comparable sold homes for your property and for the home you would buy.
- ☐ Test different percentage changes on each side, including a flat or rising market.
- ☐ Ask your lender how the timing changes borrowing, affordability and any bridge financing.
- ☐ Use the same cost assumptions when comparing the options.

Estimate selling costs and net proceeds

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04 / PRINTABLE COMPARISON

What would waiting need to achieve?

Choose a real comparison period. Ask your representative and lender to help estimate each option, including a reasonable range of outcomes.

Compare listing now with listing on _____ Review date _____

Use your own figures	List now	List later
Expected sale price range		
Selling costs and closing adjustments		
Mortgage payout at the relevant closing date		
Extra ownership / delay costs		
Next-home purchase price, if applicable		
Purchase costs and financing differences		
Estimated cash retained or additional funds required		

Separate cash flow from economic cost. A mortgage payment includes principal that can reduce your later payout; interest, taxes, insurance and upkeep are different costs. Count each amount once. Consider rent or investment income differences if they affect your options.

Simple illustration: four extra months at $2,000 of incremental monthly ownership costs total $8,000. Waiting would need to improve the overall result by at least that amount before other differences. These are hypothetical inputs, not a local cost estimate.

What evidence would make waiting worthwhile for my plan?

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05 / SEASONAL PLANNING

Use the season to plan the launch

A season changes preparation and access. It does not guarantee the number of buyers, their seriousness or the price you will receive.

Season	Practical preparation	Check in the current local evidence
Spring	Finish selected work and plan exterior presentation before photography.	How many genuinely comparable homes will compete when you launch?
Summer	Coordinate vacations, showing access and your preferred closing dates.	Are recent sales and enquiries active in your property category and price band?
Fall	Finish outdoor work and arrange media while conditions suit the property.	Have inventory, recent sales or price reductions changed the supported asking range?
Winter	Keep paths and entries safe; plan lighting and clear interior presentation.	Which homes can buyers choose, and what are recent comparable sales showing?

TRREB’s monthly charts show broader seasonal patterns. They do not establish an Orangeville-specific best month, and more sales activity is not the same as a better net result for an individual seller. [C]

My seasonal preparation or access constraints

Check the dated Orangeville market report before setting a launch date

06 / READINESS CHECK

Be ready to sell well when the time is right

Separate essential preparation from optional improvements. Agree on the work, its cost and the date before booking the public launch.

- ☐ Review recent sold comparables and the homes competing for the same buyers.
- ☐ Assess condition concerns and decide which repairs or cleaning tasks to complete.
- ☐ Gather property information, available permits, warranties and system records.
- ☐ Confirm the asking-price range and how it fits buyer search filters.
- ☐ Prepare accurate photos, floor plans and a Video Narrated VR Animated Online Showing where included in the service.
- ☐ Review the presentation on a phone: can buyers understand how rooms connect and which features matter?
- ☐ Agree on showing access, enquiry coverage and the feedback schedule.
- ☐ Confirm likely net proceeds, the mortgage payout and your next accommodation plan.

Essential work before launch - person responsible and due date

How to prepare your house for sale in Orangeville

What not to fix before selling in Orangeville

07 / SET DATES AND DECISION POINTS

Record the launch and review plan

Allow separately for preparation, time on the market, offer conditions and closing. Work backwards from any genuine deadline.

Target move / funds-needed date _____ Deadline reason _____

Milestone	Date / responsible person	Evidence or decision
Property review and comparable sales		
Preparation complete		
Media and listing review		
Public launch		
First activity and price review		
Next decision if the response is weak		

Review more than the calendar

Compare enquiries, showings, repeated feedback, competing sales and new listings. Decide who will recommend a change and which evidence would justify revisiting price, presentation or access.

The trigger that would bring the review forward

How long does it take to sell in Orangeville?

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08 / INTERVIEW GUIDE

Ten questions from Kevin’s video

Questions 1 to 5. Compare the experience, services and marketing offered, with evidence you can inspect.

Watch the original video at flaherty.ca/10questions

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

Ask how the services would make buyers understand your home and support the proposed launch date.

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

Ask for relevant results, with the geography, dates and definitions behind any comparison.

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

Request a written preparation, media, distribution and follow-up plan.

4. How many buyers are you currently working with?

Ask how suitable buyers in your price range would be 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 room measurements and clear layout information.

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08 / INTERVIEW GUIDE

Ten questions from Kevin’s video

Questions 6 to 10. Compare the experience, services and marketing offered, with evidence you can inspect.

Watch the original video at flaherty.ca/10questions

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

Watch a complete narrated showing and ask who checks the property facts.

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 and assess room scale, flow and highlighted features.

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

Agree on the reporting schedule and what evidence would prompt a timing or price review.

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

Confirm who covers enquiries and showing requests when the lead representative is unavailable.

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

Request named distribution channels and examples of actual placements.

09 / REUSABLE INTERVIEW SHEET

Record answers to questions 1 to 5

Print a set for each REALTOR®. Note the answer, the evidence promised and the next step.

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?

Timing, service or evidence questions to follow up

09 / REUSABLE INTERVIEW SHEET

Record answers to questions 6 to 10

Print a set for each REALTOR®. Note the answer, the evidence promised and the next step.

REALTOR® / brokerage _____ Date _____

Property / reference _____

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?

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Timing, service or evidence questions to follow up

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10 / YOUR CONSULTATION BRIEF

Bring the whole move into the discussion

Prepare these details so a proposed listing date reflects your property, finances and personal commitments.

My situation	Record details or questions
Why I am selling and any genuine deadline	
Selling to cash / downsizing / moving up / other	
Next-home area, budget and availability	
Mortgage term, payout and lender questions	
Preparation budget and practical constraints	
Other decision-makers or professional advice needed	

For relocation, an estate, a separation or a tenanted property, identify any authority, access or timing issues early. Your lawyer and other relevant professionals should confirm requirements before the plan relies on a particular date.

The decision I need Kevin to help me resolve

Request an Orangeville home evaluation

Book a call with Kevin

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11 / SOURCES AND NEXT STEP

Check the evidence before committing to a date

Kevin Flaherty began his real estate career in 1988. Bring the worksheets to discuss your property's likely value, preparation and timing.

Request an Orangeville home evaluation

Read the companion Best Time to Sell page

Use the dated Orangeville market report for the next review

Dated sources used in this edition

[A] TRREB Dufferin Regional Housing Market Report, October 2026, p.9: Orangeville monthly and YTD tables.

[B] TRREB Days on Market Comparison, October 2026, p.1: Orangeville LDOM/PDOM. Full Market Watch, October 2026, pp.1 and 3: GTA context, definitions and local comparison.

[C] TRREB Housing Market Charts, October 2026, pp.2-5 and 8: broader monthly/seasonal series and average-price trend. No precise values inferred from unlabelled plots.

TRREB October 2026 full Market Watch report

TRREB market-data and report hub

[D] Bank of Canada policy-rate history and decision schedule

[E] Financial Consumer Agency of Canada: selling costs and planning

Flaherty Team profile in the Dufferin Board of Trade directory

Sources checked November 5, 2026. The outlook and market checkpoint are dated; reassess them before using this edition for a later decision. The worksheets can be reused with current figures and advice.

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