

THE RIGHT FIT METHOD
A SELLER'S GUIDE

Sell It Right

A Toronto seller's guide to finding the buyer your home was made for.

sell the life, not the square feet

LILY ESKANDARI

Right home. Right layout. Right life.

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Thinking of selling? Talk to me before you renovate anything.



Lily

BEFORE YOU START

I spent 23 years learning what makes buyers say yes.

My career started here in Toronto, customizing and pricing detached homes, semis, townhomes and condos for a developer. On projects like St. Gabriel in North York, I worked on every unit and sat with each buyer to learn what they wanted. That work took me to projects with some of the biggest developers in the Middle East, and from there to Africa and India. I oversaw customization and project operations on prestigious homes, each made for a very specific group of people, and guided the agents selling them on which homes fit which buyers. The same developers built shopping centres, restaurants and hospitality spaces, so commercial real estate feels as familiar to me as residential.

Designing for other cultures taught me to listen first. Today, I use that to help sellers decide what to change, what to leave alone, and what buyers need to notice. Through all of it, Toronto stayed home. Midtown Toronto has been my neighbourhood for 26 years.

MY ONE RULE FOR SELLERS

Understand the buyer, and the home sells itself.

WHAT MY SELLERS SAY

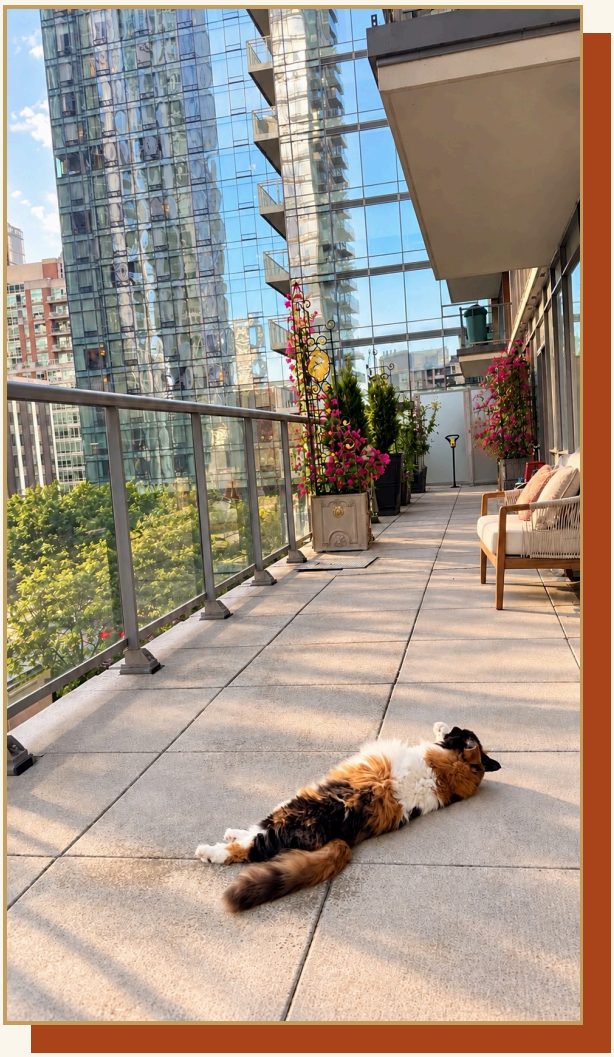
Lily exceeded my expectations, went above and beyond, and devoted 100% of her attention to the process. She is patient, with exceptional problem solving skills, even in challenging market conditions. Her clear communication and unwavering commitment made the entire experience truly stress free.

— BRUCE DICKINSON · NORTH YORK, TORONTO

Tap and type, or print and grab a pen.

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THE RIGHT FIT METHOD

1 Price for the buyers out there today
2 Edit, don't renovate
3 Choose the right person to sell it
4 Tell the story only your home can tell
5 Launch right the first time



PART ONE

Mistakes that cost sellers

Most are made before the sign goes up, and they can be avoided.

1 THE PRICE YOU HOPE FOR

The first two weeks are worth the most.

A new listing gets its biggest wave of attention when it first appears. Most serious buyers in your price range see it. If the price is too high, they don't make an offer. They wait.

WHEN THE PRICE IS TOO HIGH, IT OFTEN GOES LIKE THIS

Weeks 1 and 2
The most motivated buyers see it. Priced too high, they skip it.

Week 4
Buyers start asking, "What's wrong with it?"

Week 8
The price drops, and buyers use the wait to offer less.

Research backs this up. A study in the *Journal of Real Estate Finance and Economics* found that overpricing a home means a longer time on the market. Across the Toronto region in September 2026, homes sold on average for 98% of their final asking price.

If no one makes an offer in the first two weeks, the market is telling you something. Usually, it's the price.

Sources: Anglin, Rutherford and Springer, Journal of Real Estate Finance and Economics, 2003; TRREB Market Watch, September 2026.

Pricing right isn't pricing low. It's pricing for the buyers who are out there today.

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2 THE CLOCK BUYERS CAN SEE

Relisting doesn't reset the clock.

When a home doesn't sell, a common move is to take it off the market and list it again, so it looks new. Buyers' agents can still see its full history: every price change and every earlier listing.

34	51
average days on market for the **current listing**	average days on market for the **property**, counting earlier listings

That gap, in the Toronto region in September 2026, is the time hidden by relisting. Buyers notice it. A long history tells them there may be room to negotiate, and many offer less.

Lily's tip

The best way to sell fast is to launch right the first time: the right price, the right photos, the right story. You only get one first impression.

Source: TRREB Market Watch, September 2026 (average LDOM and PDOM of homes sold, all home types).

You only get one first week. Make it count.

3 WHAT A HIGH PRICE REALLY COSTS

Hoping to get lucky has a price.

Some sellers start high, just in case a buyer falls in love. Here is what that looked like for two Toronto homes I know well. No addresses. Real history.

A detached house

Bought in February 2022, at the top of the market, for $3,647,888. Land transfer taxes alone: $155,344.

It was listed, came off the market, and went back on at $3,898,000. Then the price dropped to $3,850,000. It sat empty.

Sold for $3,499,000. MLS showed 67 days for the latest listing. The full history was longer.

A condo apartment

On the market for 270 days. Empty the whole time. Every month brought fees, taxes and bills, with no rent coming in.

In the end, it sold for $475,000 under its last asking price.

Priced right from the start, it could have been a win for everyone.

Both homes sold. Both prices came down in the end anyway. The high start didn't bring a higher price. It added months of paying for an empty home. The house sold for $148,888 less than it was bought for. Add $155,344 in land transfer taxes, and the owner was $304,232 behind before any renovation or selling costs.

Lily's tip

A high price doesn't change what buyers will pay. It only changes how long it takes you to find out.

Names and addresses are left out to protect everyone's privacy.

The market sets the price. You decide how long it takes to hear it.

4 CAN YOU AFFORD TO WAIT?

Every month on the market has a bill.

If your home is paid off, you live in it, and you don't need the money soon, time costs you less. Even then, a listing that sits invites lower offers. If not, every month your home doesn't sell costs you real money.

Time costs you less if

- Your home is paid off
- You still live in it
- You don't need the money soon
- You haven't bought your next home yet

Time costs you more if

- You are paying a mortgage
- The home is empty
- You already bought your next home
- You need the money for your next step

WHAT ONE MONTH OF WAITING COSTS ME	MY HOME
Mortgage interest	$
Property tax (yearly tax ÷ 12)	$
Condo fees or upkeep, utilities, insurance	$
Rent I could have earned, if renting was an option	$
One month of waiting	$

An example. An empty house with a $2 million mortgage at 4.5% and $22,000 a year in property tax costs $10,000 a month to hold: $7,500 in mortgage interest, $1,833 in property tax and $667 for insurance and utilities. Six extra months: $60,000, before any price drop.

Example for illustration only. Your numbers will be different.

One month saved can mean thousands back.

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5 RENOVATING FOR THE WRONG BUYER

A renovation is an investment. Do the math first.

Many sellers rush to redo a kitchen before listing. Getting your money back isn't enough. A renovation is only worth it if it makes you more than it costs. Many renovations don't even pay for themselves, and your buyer may want to choose their own finishes anyway.

BEFORE YOU RENOVATE, FILL THIS IN	AMOUNT
A. What will it add to the sale price? (ask for comparable sales, not opinions)	$
B. What will it cost, including materials, trades and permits?	$
C. What will the delay cost? (months × mortgage interest, taxes, utilities, fees)	$
Worth it only if A is more than B + C	$

Kitchen facelift

Usually returns 75% to 100% of its cost. At best, you break even.

New flooring

Usually returns 50% to 75% of its cost. Either way, you lose money.

Source: Appraisal Institute of Canada estimates, as reported by CIBC. Every home and street is different.

Spend on what the next family can't live without. Skip what they'll want to choose themselves.

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6 LIVING IN THE PHOTOS

Buyers should feel at home. Not like guests.

A buyer walks in and sees your wedding photos, the kids' drawings on the fridge, your books, your medicine cabinet. They feel like they walked into someone else's life. They stop picturing their own.

I once walked into a home for sale with a whole shelf of books about serious illness. It was no one's fault. But from that moment, nobody was looking at the layout anymore. Books on crime, tragedy or ghosts can do the same.

A DESIGN EDIT, NOT EXPENSIVE STAGING

Take down family photos and memory walls

Pack away personal papers, books and medicine

Remove a third of the furniture in each room

Clear counters down to one or two pieces

Give each room one clear job

Open every blind. Turn on every lamp.



less is more

83% of buyers' agents say staging helps buyers picture a home as their own. And 91% of sellers' agents recommend the part that costs almost nothing: decluttering.

Source: National Association of REALTORS®, 2025 Profile of Home Staging (U.S.).

7 CONDO OR HOUSE: WHAT CHANGES

Same goal. Different homework.

Selling a condo

Order the status certificate early. Up to $100 including taxes, ready within 10 days.

Know the fees, the reserve fund and any special assessments.

You may compete with units in your own building. Know their prices.

Show the lifestyle: the balcony, the light, the amenities.

Parking and a locker can add real value. Say so.

Skip big renovations. Recent sales in your building set the bar, and many changes, like new floors, need the board's approval first.

Selling a house

Consider a pre listing inspection. Fewer surprises later.

Know the age of the roof, furnace and windows.

Fix what an inspector will flag. A known problem gives buyers a reason to ask for a big discount. Fixing it first takes that reason away.

Curb appeal matters: door, lights, garden.

Show the outdoor space and what's within walking distance.

In a condo, buyers compare you to the unit three floors up. In a house, they compare you to the whole street. Price and present accordingly.

Good to know

Average days on market for the current listing, City of Toronto, September 2026: 27 for detached houses, 40 for condo apartments. Condos need sharper pricing and better photos to stand out.

Sources: Condominium Authority of Ontario; TRREB Market Watch, September 2026.

8 TIMING

The right time is your time.

Spring brings the most buyers, and the most competing listings. Fall and winter bring fewer buyers, and many of them are serious. There is no perfect season. There is only the right plan for your home and your life.

Ask yourself

Where are we moving next?

Do we need to buy first or sell first?

When does the school year start?

Is our mortgage up for renewal?

Ask the market

How many homes like mine are for sale now?

How fast are they selling?

Are prices on my street rising or falling?

Who is buying right now?

In September 2026, the Toronto region had 30.5 sales for every 100 new listings. More choice means buyers take their time. Homes priced and presented well still sell.

Our ideal moving date:

Source: TRREB Market Watch, September 2026: 5,040 sales and 16,500 new listings.

The best season to sell is the one when your plan is ready.

9 WHAT YOU WALK AWAY WITH

The sale price isn't what you keep.

Plan around what's left after every cost, not the number on the sign. Fill this in with your lawyer and your lender.

WHAT IT IS	MY ESTIMATE
Expected sale price	$
Mortgage still owing	minus $
Penalty for paying the mortgage off early, if any	minus $
Real estate commission, plus HST	minus $
Lawyer's fees and disbursements, mortgage discharge fee	minus $
Repairs or a design edit before listing	minus $
Moving	minus $
What we walk away with	$

Good to know

Call your lender before you list. Breaking a mortgage early can cost thousands, and the timing of your sale can change that number.

This is not legal, tax or financial advice. Confirm every number with your lawyer, lender and accountant.



PART TWO

Advice that serves the agent

Most agents work hard for their sellers. Some work hardest at getting the listing. Here is how to tell the difference.

10 THE AGENT WHO SAYS YES TO EVERYTHING

A “for sale” sign is advertising. For the agent.

A listing puts an agent’s name on your lawn and on listing sites. That is valuable marketing, whether your home sells or not. So some agents will agree to almost any price just to win it.

If your home sits	The agent still has
You keep paying the mortgage and the taxes.	Their sign on your lawn.
Your home starts to look stale.	Their name online.
Buyers offer less.	Calls from your neighbours.
Your plans wait.	Little to lose.

The agent worth hiring tells you what you need to hear, even when it isn’t what you want to hear. Don’t treat the person who tells you hard truths as an enemy. That person is on your side.

I would rather lose a listing than list your home at a price it won’t sell for.

11 BIG NAME OR FULL ATTENTION

A busy gym or a personal trainer?

You can get fit at a big, famous gym. You can also get fit with a personal trainer who knows your body, your goals and your schedule. Both can help you get fit. One of them is watching *you*.

Selling is the same. A famous brokerage name on the sign doesn't tell you how much attention your home will get. Every listing on MLS reaches buyers' agents across the region, whatever name is on the sign. What a big name can't promise is time. Choose someone you trust and connect with, who will be watching your home every week.

Full attention matters most when

Your home has a challenge: an odd layout, a busy street, a tired kitchen

You need every dollar the market will pay

Similar homes nearby aren't selling

You've listed before and it didn't sell

Ask: "How many listings are you handling right now? Who will I talk to every week, you or someone on your team?"

Don't ask whose name is on the sign. Ask who is watching your home.

12 INTERVIEW YOUR AGENT

Interview three. Ask the hard questions.

RECO, Ontario's real estate regulator, recommends interviewing at least three agents. Skip the brochure questions. Ask questions that show how they think about *your* home.

QUESTION	AGENT 1	AGENT 2	AGENT 3
What price would you list it at? Show me the sales you used.			
What will buyers object to first? Be honest.			
Who is the buyer for this home, exactly?			
What would you fix, and what would you leave?			
What happens if we have no offers in two weeks?			
How many listings do you have right now?			
What will you do for my home that you don't do for every home?			

Good to know Check every agent on RECO's Public Register at reco.on.ca. It shows if they are registered and if they have been disciplined.

13 WATCH HOW THEY LISTEN

The best agents ask before they answer.

In the first hour, you learn how an agent will treat you for the next few months. Watch what they do, not only what they say.

DURING THE VISIT, DID THEY	YES	NO
Ask why you're moving and where you're going next?	☐	☐
Walk the whole home before talking about price?	☐	☐
Listen more than they talked?	☐	☐
Take notes on what matters to you?	☐	☐
Tell you something you didn't want to hear?	☐	☐
Give a plan made for your home, not a template?	☐	☐
Let you take time to decide, without pressure?	☐	☐

Good signs

Eye contact. Real questions. Specific answers about your street. "I don't know. I'll find out."

Warning signs

A glossy template. Checking their phone. A price before seeing the home. "Sign tonight."

If they don't listen in the first hour, they won't listen later.

14 READ BEFORE YOU SIGN

The listing agreement is a contract.

Before you sign, read it slowly, with the agent, and with a real estate lawyer if anything is unclear. These are the parts that matter most.

CHECK	WHAT TO KNOW
Commission	The amount is not fixed by RECO, the government or any real estate board. It is agreed between you and the brokerage.
Expiry date	It must appear clearly on the first page, and you initial it. Pick a length that fits your plan.
Holdover clause	You could owe commission after the agreement ends, if a buyer who saw your home buys it within the holdover period.
Services	Don’t assume a service is included unless it’s written in the agreement. Photos, floor plans, design edit: get it in writing.
Ending it	Know how and when it can be ended, and what you may still owe.

Services I want written into my agreement:

Based on guidance from the Real Estate Council of Ontario (RECO), “Signing a contract with a real estate brokerage.” This is not legal advice.



PART THREE

Before you list

Spend where buyers notice. Save where they don't. Then tell the story only your home can tell.

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15 SPEND THIS. NEVER SPEND THAT.

Every dollar should bring back more.

Usually worth it

Fresh paint in soft, warm neutrals

Fixing what an inspector will flag

Deep cleaning, inside and out

A design edit before photos

Professional photos and a floor plan

Bright, matching light bulbs

A tidy entry and front door

Usually not worth it

A brand new kitchen

A full bathroom gut

New flooring everywhere

Moving walls

Trendy finishes to “impress”

Renting a house full of furniture

Anything that delays your launch by months

Spend only on what makes a buyer pay more, or stops them from asking for less. Every home is different. A home in good condition on a great street may need nothing at all. Another may need one smart change. We decide together, room by room, before you spend anything.

Good to know

Median staging cost reported by U.S. sellers’ agents: US$1,500 with a staging company, US$500 when the agent did it. A design edit with your own furniture can cost even less.

Source: National Association of REALTORS®, 2025 Profile of Home Staging (U.S.).

Who is your home made for?

Every home has a buyer it fits best. Not everyone. One kind of life. When we know who that is, the photos, the words and the price all speak to that buyer.

Try the Tuesday morning test. Picture your best buyer here on an ordinary Tuesday. Where do they have their coffee? Where does the morning light fall? Where do the shoes, the bikes or the dog's leash go? That ordinary morning is what we sell.

The buyer this home fits best:

Their Tuesday morning here:

Three things I will miss most about this home:

What works better here than the square footage suggests?

What the photos must show:

Lily's tip

Think back to why you bought this home. The reasons you fell in love are often the same reasons your buyer will.

Sell the life, not the square feet.

HOW I WORK WITH SELLERS

Four promises. No fine print.

01

I tell you the honest price.

Based on homes like yours that actually sold nearby. Even if another agent promises you more.

02

I spend your money like it's mine.

No renovation or staging unless it's likely to bring back more than it costs.

03

Your home gets my full attention.

A plan made for your home and your street. Not a template.

04

I think like your buyer.

I spent years learning what buyers ask and what makes them say yes. I use all of it for you.

WHAT MY SELLERS SAY

Lily provided exceptional care, patience, strategic advice and expert knowledge of the market when we had to sell my mother's property after her passing. It was a disorienting time, and Lily provided the leadership we needed and delivered a great result.

— ANJALI BATJWA · TORONTO

My sign on your lawn is not the goal. Your sale is.

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LET'S SELL IT RIGHT



Your home has a next family.
Let's go find them.

Thinking of selling, even a year from now? Talk to me before you renovate, stage or pick a price. One visit could save you thousands.

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LILY ESKANDARI

Sales Representative · Forest Hill Real Estate Inc., Brokerage · Forest Hill Village

WHY FOREST HILL VILLAGE

I work out of Forest Hill Real Estate's office in Forest Hill Village, where the brokerage has been since 1985. Some of the REALTORS® around me have been there since the beginning. They have seen every kind of market. They understand the heartbeat of buying and selling, for families and investors alike, and nothing they say is a cliché. Sitting with them is a breath of fresh air. They get me, and I get them.

Buying too? Ask me for Room to Grow, my buyer's guide.