
Selling a Home During a Separation

A Flowers Team guide for Milton homeowners.

The decisions, the sequence, and the two worksheets we use with clients before anything gets listed.

Includes the Equalization Inventory and the Single-Income Carrying Cost Worksheet

The Flowers Team at Royal LePage Meadowtowne Realty

Milton's #1 real estate team since 2009

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How to use this guide

Nobody plans for this part. You are making some of the biggest financial decisions of your life in the months when you are least set up to make them, and almost everything written about selling a house assumes you are moving because you want to.

This guide is written for the other situation. It covers the decisions in the order they actually arrive, the one step almost everybody misses, and the two worksheets we use with clients before anything is listed.

Read it in order the first time. After that, use the road map on the next page and go straight to the part you need.

Two things to know before you start

- Plenty of people call us long before anything is decided, just to understand what the options look like. That is a normal call, and it is a confidential one.
- We work with both parties. We represent the sale, not one spouse against the other, and we tell both of you that on day one.

Confidentiality. We understand that divorce is a sensitive and confidential matter. To respect your privacy, we will not initiate phone calls unless we have received your explicit written consent.

What is inside

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This guide is general information, not legal, tax, mortgage or financial advice. Your family lawyer, your accountant and your mortgage professional apply it to your situation. Not intended to solicit properties currently under contract.

From the first call to closing day

Most of the pain in a divorce sale comes from doing the right things in the wrong order. This is the order.

WHERE IT STARTS

A confidential conversation

Nothing is decided. You want to know what the house is worth and what the options are. Nothing gets listed and nothing goes anywhere else.

A road plan meeting

You both know this is happening. We map the sequence: what happens when, who you need to talk to, and in what order.

THE DECISION

Sell, buy out, or keep and co-own

The difference between them is who carries the risk. Step 3 on page 6. The worksheet on page 8 gives you the number that usually decides it.

THE GATE

The separation agreement

If you plan to buy again, a signed or agreed-upon separation agreement usually has to come first. This is the step people are not told about. Page 10.

WHERE IT ENDS

Sell, then two purchases

Everything is settled, and you both buy.

Sell, then rent, then purchase

A defined stretch in a rental while custody and finances are settled, then buy. For a lot of people this is the plan, not a failure of one.

One of you buys the other out

One of you keeps the home and refinances to pay out the other's share.

The order that matters most. Talk to us before you list, and talk to your family lawyer and your mortgage professional about the agreement at the same time. Sequencing is most of the work.

The two ways this usually starts

There are two calls we get, and both of them are fine.

The confidential exploration

Nothing has been decided. One of you wants to understand what the house is worth and what selling would look like, without setting anything in motion.

We give you an opinion of value and we answer your questions. It stays between us. We will not call you afterwards unless you have told us in writing that we can.

The road plan meeting

You have both accepted that a separation is happening, and now the practical questions start.

This meeting maps the sequence: what happens when, who you need to talk to, and in what order. Most of the pain in a divorce sale comes from doing the right things in the wrong order, and this is where that gets fixed.

Together or separately, whichever works

You can start with a joint meeting or with separate ones.

If the two of you are amicable and want to meet together, joint meetings are efficient and, honestly, more effective, because a third party in the room knows when to steer the conversation back to logic.

If that stops working as you move through this, we split into separate conversations and nothing else changes. The rule we work to, on page 17, is the same either way.

“Jenn was not only our agent but was also our mediator and negotiator.”

Asim S., Google review, 2019

The matrimonial home, and why it is treated differently

In Ontario, the matrimonial home is any property you and your spouse ordinarily occupied together as your family residence at the time of separation.

More than one property can qualify, a cottage among them, if the family used it that way. Use decides it, not whose name is on title.

It carries protections under the Family Law Act that your other property does not.

Equal right to possession. Both spouses have an equal right to live in the home until the separation is finalised or a court orders otherwise, regardless of whose name is on the title.

Neither spouse can sell or mortgage it alone. One spouse cannot sell, refinance or place a new charge on the matrimonial home without the other's consent.

It is treated differently when property is divided. If one spouse owned the home before the marriage, they generally cannot deduct its earlier value the way they could with another asset. The full value at separation is counted, which can change the equalization payment.

What this means in practice

Neither of you can force the other off the property, and neither of you can put it on the market alone. If the two of you disagree about whether to sell, that is resolved by your lawyers or by a court, and we work within whatever agreement or order is in place.

It also means the house is rarely the simple asset people assume it is. What happens to it is tied to the rest of the calculation on page 11.

This is general information, not legal advice. Your family lawyer confirms how these rules apply to your situation.

Sell, buy out, or keep. The decision in plain math

The house usually follows one of three paths, and the real difference between them is who carries the risk.

- 1 Sell during the separation.** The mortgage is discharged, selling costs come off, and what is left, gain or loss, is dealt with according to your agreement. Both of you get a clean financial break at the same time.
- 2 One spouse buys the other out.** One of you keeps the home and refinances to pay the other their share of the equity. It depends on that spouse qualifying for the new mortgage alone, and lenders generally want to see a signed separation agreement first. We handle buyouts regularly, including the opinion of value the lender needs.
- 3 Keep it and co-own for a set period.** Some couples hold the home for a defined stretch, with a written agreement covering the payments, the upkeep and a firm sale date.

Path	Who carries the risk	What it depends on
Sell	Shared. A gain or a loss is dealt with under your agreement.	Both parties consenting to the sale
Buy out	The spouse who stays carries all of it.	Qualifying alone, which usually needs a signed separation agreement
Keep and co-own	Shared, but so is the entanglement.	A written agreement with a firm end date

The part most people are not told. If you sell during the separation, a gain or a loss is shared. If one of you keeps the house, that person carries 100% of the downside and 100% of the upside from that day forward. Milton prices have historically risen over time, which has made that a small risk, but it is a real one and it matters more in a market that is not climbing.

There is no single right answer here, and the right answer for you may not be the one that is best on paper. What we will not let you do is decide it on a guess.

The number that usually decides it

What pushes most people to sell is not the math. It is the fear of carrying the house alone.

That fear deserves a real answer, and the real answer is not the mortgage payment. It is the full carrying cost on one income: mortgage, property tax, insurance, utilities, maintenance, and support paid or received. Almost everybody underestimates that number when they go from two incomes to one, because for years the bills were split without anybody adding them up.

We go through all of it with you before the sell or keep decision gets made. The worksheet on the next two pages is the same one we use.

Before you start

- 1 **Use monthly numbers.** Divide anything annual by 12.
- 2 **Use last year's actual bills, not what you think you spend.** Pull twelve months of statements. People underestimate utilities by a wide margin, and heating a house in February is not the same as heating it in June.
- 3 **If a buyout is on the table, fill it in twice, once for each of you.** The answer is often different for each person, and that is useful information for both of you.
- 4 **Use the mortgage payment you would have, not the one you have now.** If the mortgage is being refinanced to buy the other party out, or is coming up for renewal, the payment changes. Your mortgage professional gives you that figure.
- 5 **Support paid is a cost. Support received is income.** Both belong on this sheet, and both change what a lender will approve.

A note on what you find. A surplus means keeping the house is possible, not that it is wise. A shortfall does not necessarily mean no. It means the answer is not yes on these terms, and there may be different terms. Either way, you now know the number instead of fearing it.

The Single-Income Carrying Cost Worksheet

What the house actually costs to run, measured against one income instead of two.

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Section A. The house, every month

Line	Monthly	Note
Mortgage principal and interest		Use the payment you would have after a refinance or renewal
Property tax		Annual Town of Milton bill divided by 12
Home insurance		Premiums can change when occupancy or the names on title change
Hydro		
Natural gas or other heating		
Water and wastewater		
Condo fees or common element fees		If your home has them
Internet, phone and alarm monitoring		
Lawn, snow removal, pool, septic or well servicing		Including anything you were doing yourselves and would now pay for
Maintenance and repair reserve		See the note below
Other		
TOTAL MONTHLY COST OF THE HOUSE		

About the maintenance reserve. Set aside a monthly amount for the things that break. A furnace, a roof, a water heater and an air conditioner all have a last year, and on one income there is no second person to help absorb it. Use a figure your own history with this house supports, and be honest about the age of what is in it.

Section B. Everything else that still has to be paid

Line	Monthly
Vehicle payments, insurance and fuel	
Groceries and household	
Childcare, school costs and children's activities	
Debt payments outside the mortgage	
Health, dental and life insurance premiums	
Support paid to the other party	
Everything else you actually spend	
TOTAL OTHER MONTHLY COSTS	

The Single-Income Carrying Cost Worksheet is a planning tool provided by Flowers Team Real Estate. It is general information, not legal, tax, mortgage or financial advice. Your mortgage professional and your family lawyer confirm what applies to your situation. Not intended to solicit properties currently under contract.

The Single-Income Carrying Cost Worksheet

Sections C and D, and how to read what you find.

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Section C. Your income, on your own

Line	Monthly
Net employment or business income, what actually lands in the account	
Support received	
Other reliable monthly income	
TOTAL MONTHLY INCOME	

Section D. The answer

	Amount
Total monthly income (Section C)	
Less total monthly cost of the house (Section A)	
Less total other monthly costs (Section B)	
SURPLUS OR SHORTFALL	
SHARE OF YOUR INCOME GOING TO THE HOUSE, Section A divided by Section C	

How to read your number

- **A surplus means it is possible, not that it is wise.** Ask what is left afterwards for savings, for the unexpected, and for the year the furnace goes.
- **A shortfall means the answer is not yes today.** It can still become yes with a different mortgage, a longer amortization, or a different arrangement on support. That is a conversation for your mortgage professional, and it is worth having before you rule anything out.
- **Either way, take the sheet to your lender before you commit.** Lenders apply their own ratios to your income and your debts, and those ratios, not this worksheet, decide what you can actually borrow.

One thing this worksheet cannot show you. If you sell during the separation, a gain or a loss on the house is shared between you. If one of you keeps it, that person carries 100% of the downside and 100% of the upside from that day forward. Milton prices have historically risen over time, which has made that risk a small one, but it is a real risk and it matters more in a market that is not climbing.

Would rather not add it up by hand? There is a spreadsheet version of this worksheet on our site that totals itself. Same lines, same order.
flowersteam.ca

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The step almost everyone misses

If you know you want to buy again but custody and finances are not settled, it is too early to list.

Here is why. When you go to qualify for a mortgage on your own, most financial institutions want to see an executed or agreed-upon separation agreement. They need the distribution of funds in writing, and they need to know whether support will be paid or received, because that changes your income ratios and therefore what you can borrow.

Without it, the approval you were counting on may not be there when the house sells.

This is the most overlooked step in a divorce sale. It is also the reason the sell, rent, then buy path exists. Plenty of separating homeowners sell, move into a rental for a defined stretch, and purchase once custody and the financial arrangements are settled.

That is not a failure of planning. For a lot of people it is the plan.

So talk to us before you list, and talk to your family lawyer and your mortgage professional about the agreement at the same time.

Sequencing is most of the work.

What actually happens to the money when the house sells

Not automatically in half, and not at the closing table. Here is the actual sequence.

When the house closes, the sale price is not what arrives. In order:

- 1 **The mortgage is discharged**, along with any secured line of credit or other charge registered against the property.
- 2 **Selling costs come off**. Real estate commission, legal fees, and any discharge or prepayment charges your lender applies.
- 3 **The statement of adjustments settles up**. Prepaid property tax, utilities and similar items are apportioned between you and the buyer.
- 4 **What is left is the net proceeds**. That is the number that actually exists.

Where the net proceeds go is set by your separation agreement or by a court order. It is not set by the sale, and it is not set by us. In many cases the funds are held in trust by a lawyer until that is settled. Your agreement can direct them in equal shares, in unequal shares, or entirely to one of you, depending on what the two of you negotiate.

Proceeds and equalization are not the same thing

These two get confused constantly. Under Ontario's Family Law Act, each spouse calculates their net family property, meaning what they own minus what they owe, measured at the date of separation and adjusted for what each of you brought into the marriage. The spouse with the higher net family property generally owes the other an equalization payment.

The house is one item inside that calculation. Selling it does not perform the calculation.

An even split of the sale is a common outcome, not a legal default. Do not plan around it until it is written into your agreement.

Your equalization number can be moved by property that has nothing to do with the house. Pensions, investments, business interests, debts, and what each of you owned on the day you married all sit in the same calculation.

This is general information, not legal or tax advice. Your family lawyer runs the calculation, and your accountant advises on the tax side.

The Equalization Inventory

The calculation on the last page is your lawyer's job. Getting the raw material together is yours, and it is the part that stalls.

The worksheet on the next two pages puts everything you own on one page, with a number beside every line, so the two of you are working from the same list instead of two different memories of the same house. It came out of Amy's own separation, and it is still the version we hand to clients.

FROM AMY

The first time I went through this, what got me through was organizing. I went through the house and listed everything we owned, then went further than I needed to: what we paid for each item, how long we had owned it, an estimate of depreciation, and a value assigned to every single thing.

I know that sounds like a strange way to cope. It was a distraction and it worked, and it also made the whole thing feel fair, which was what I actually needed.

Amy Flowers, Broker, CEO and Team Leader, Flowers Team Real Estate

How to use it

- **Work room by room.** You will remember more, and you will finish.
- **Fill in one sheet, not two.** The point is that you are both looking at the same page.
- **Put a number on everything before anyone decides who takes what.** Value first, then division.
- **Leave the last column blank on the first pass.**
- **Flag anything that is not straightforward, and leave it flagged.** Gifts, inheritances, anything owned before the marriage, anything bought after the date of separation, and anything either of you disputes. Note them and take them to your lawyer.
- **The house is not on this sheet.** The matrimonial home is treated separately.

How to put a value on something

Estimated value today means what someone would realistically pay you for it right now, second hand, in the condition it is actually in. Not what you paid. Not what it would cost to replace. Not what it is worth to you.

Two quick tests. Would it sell on a local resale listing this month at that price? If a stranger walked in and offered you that number, would you take it?

If the answer to either one is no, the number is wrong. Round to the nearest \$25. Precision is not the point. Agreement is.

A handful of items are worth getting valued properly rather than estimated: jewellery, art, collections, musical instruments, and anything either of you thinks is worth more than a few thousand dollars.

The Equalization Inventory

One list, one number beside every line, and one page you can both look at.

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Room checklist, so nothing gets missed

- Entry, hallway and stairs
- Living room and family room
- Dining room
- Kitchen, appliances that are not fixtures
- Primary bedroom
- Other bedrooms
- Bathrooms and linen storage
- Home office, computers and monitors
- Basement and rec room
- Laundry, washer and dryer
- Garage, tools, bikes, sports equipment
- Shed and yard, mower, snowblower, patio set
- Storage, seasonal decor, luggage
- Vehicles, trailers, boats, motorcycles
- Electronics, televisions, audio, cameras
- Jewellery and watches
- Art, collections, musical instruments
- Anything in a storage unit or at the cottage

Room: _____

Item	Paid	Year	Yrs	Value today	Notes and flags	Who keeps it

The Equalization Inventory is an organizing tool provided by Flowers Team Real Estate. It is general information, not legal, tax or financial advice, and it does not calculate an equalization payment. Your family lawyer confirms how it applies to your situation. Not intended to solicit properties currently under contract.

The Equalization Inventory

Continue here, then total both sheets below.

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Room: _____

Item	Paid	Year	Yrs	Value today	Notes and flags	Who keeps it

Totals

Amount	
Total estimated value of everything listed	
Total value of items assigned to Party A	
Total value of items assigned to Party B	
DIFFERENCE BETWEEN THE TWO COLUMNS	

A difference on this sheet is not an amount owing. Household contents are one part of a much larger calculation under Ontario's Family Law Act, which looks at everything each of you owns and owes, not just what is inside the house. Take this sheet to your family lawyer and let them place it inside that calculation.

Need more sheets? The standalone version of this worksheet on our site has extra blank pages. flowersteam.ca

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Getting the house ready when one of you has already gone

It is common, and it creates a specific problem.

The person still in the house carries all of the responsibility for it, the upkeep, the showings, the disruption, and benefits from half of the result. Meanwhile one of you may want to spend money getting the home ready and the other sees no reason to spend a dollar on a house they have already left.

There are a lot of muddy waters to navigate, and we navigate them with you rather than leaving the two of you to sort it out between yourselves.

A half-furnished house reads as unfinished

The house itself is usually half furnished by then, with rooms that read as empty or unfinished to a buyer. That is exactly what our in-house staging team is for. Tara Llewellyn and her team reset the home from our own warehouse inventory so it presents as a whole house again.

When both of you are still living there, staging still earns its place, because it shortens time on market and gets everyone to the finish line faster.

“The staging service they provided helped us emotionally step back and separate ourselves from the home we are going to leave.”

Michelle S., Google review, 2021

You stay in control of your own house

Losing control is one of the hardest parts of a separation, and a house on the market can take even more of it away. Showings and open houses run on your schedule as far as the market allows. If you do not want an open house, you do not have one.

Marketing sells the property, not your circumstances. Nothing in the listing or in our conversations with buyers references a divorce.

Firm offer to closing day, the hardest stretch

The stretch between a firm offer and closing day is the worst of it.

You both know you are going separate ways, the decision is made, and you are still under the same roof waiting for a date. Nobody warns people about that stretch. We do, before it arrives, because knowing it is coming and knowing it ends is what makes it survivable.

Three things help

- 1 Keep the closing as short as the deal allows.** This is a negotiable term, and in a separation it is one of the most important ones. We treat it that way when the offer comes in.
- 2 Separate accommodation, when it is financially possible.** Often it is not, because neither of you has the money out of the house yet. If it is possible, it is worth doing.
- 3 Know it is temporary.** This is the part we tell clients up front, and it is the thing that would have helped most.

FROM AMY

We had a firm offer and a closing date and we were still living in the same house, both of us knowing exactly where this was going. We were not fighting. It was still one of the worst stretches of my life. Nobody had told me that part was coming.

Now I tell people, because knowing it is coming and knowing it ends changes what it feels like to be in it.

Amy Flowers, Broker, CEO and Team Leader, Flowers Team Real Estate

“Our egos and emotions expected different things but sure enough things happened EXACTLY the way she said they would.”

Brian S., Google review, 2025

How we handle a divorce sale differently

Selling a home is stressful at the best of times. During a divorce, the house is often the last thing two people still share, and the sale can either add conflict or take it off the table. Our job is to make it the second one. We work to one rule, and we tell both of you what it is on day one.

The Flowers Team transparency rule

- 1 Facts about the house and the sale go to both parties, every time, at the same time.
- 2 Personal commentary and feelings shared with us stop with us. Nothing is passed back and forth.
- 3 Nobody uses us as a pawn. People try. It does not work that way.
- 4 Joint meetings when they work, separate meetings when they stop working. The rule does not change.
- 5 We represent the sale, not one spouse against the other.

We have run sales where there were court orders or restraining orders in place, under exactly the same rule.

We will not co-list your house with a second agent

Two agents on one house is uncommon, but it is legal, and it happens when each spouse hires their own. We refuse to do it. It announces your divorce and your motivation to every agent and every buyer in town, and it costs you money at the negotiating table. We would rather lose the listing than put you in that position.

What we will do instead

If the two of you each want your own person to talk to, we put two of our own agents on the file, one as each of your points of contact. Nobody is negotiating against anybody. The house sells once, at the best price the market will pay, and the proceeds are dealt with under your agreement. Say so at the first meeting. It is easier to start there than to change partway through.

Training for this specific moment. Amy has completed the Divorce Coach Certificate program through IAP Career College and is a member of the International Association of Professional Divorce Coaches (IAPO). The certificate was completed in September 2026. This training shapes how the team supports clients through the practical and emotional realities of separation, alongside the legal and financial professionals each situation calls for.

The numbers behind this guide

50

divorce-related transactions since January 2024

15%

of our 2026 business, up from 6% in 2024

1 in 7

2026 transactions involves a separating household

The Flowers Team has handled 50 divorce-related transactions since January 2024. Divorce files have grown from 6% of our business in 2024 to 15% in 2026 year to date. In 2026, 1 in every 7 Flowers Team transactions involves a separating household.

Year	Divorce transactions	Share of all Flowers Team transactions
2024	9	6%
2025	17	8.5%
2026 year to date, to early September	24	15%
Total since January 2024	50	

Divorce transactions rose from 9 in 2024 to 17 in 2025, and reached 24 by September 2026, 2.7 times the 2024 total with four months still to go.

A transaction is one sale, purchase or lease in which the client was going through a separation or divorce. One couple often produces several, because a sale and two purchases is common. We count transactions, never households. Source: Flowers Team internal records, January 2024 to September 2026.

Why that matters to you

We have sold homes in Milton for two decades, through every kind of market and every kind of circumstance. The Flowers Team has been ranked #1 in Milton since 2009, has served over 3,000 families, and sells homes 7 days faster and for \$13,832 more than the average Milton agent. In a divorce sale, speed and result are not just numbers on a page. A cleaner, faster sale means less time in limbo and more equity for both of you to move forward with.

Based on 2025 independent data. Milton average sale price of \$1,040,000 used for calculation. Milton average days on market: 30. Milton average sale-to-list ratio: 98.67%. Flowers Team average days on market: 23.18. Flowers Team sale-to-list ratio: 100.02%.

Talk to us, in confidence

If you are facing a home sale during a separation, you do not have to sort it out alone.

Book a private, no-pressure consultation and we will walk you through your options, your timeline, and what your home is worth in today's Milton market. Nothing you tell us goes anywhere else.

Book a confidential consultation

905-878-6232 | homes@flowersteam.ca | flowersteam.ca

Or start with the numbers. A free home evaluation tells you what the house is worth before you decide anything at all.

Read more, all at flowersteam.ca

- Selling your home during a divorce in Milton, the full guide on our site
- Every question we get asked about divorce and real estate
- Financial planning for divorcing homeowners
- How to choose a real estate agent during a divorce
- The Equalization Inventory and the Single-Income Carrying Cost Worksheet, free to download

We understand that divorce is a sensitive and confidential matter. To respect your privacy, we will not initiate phone calls unless we have received your explicit written consent.

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Milton's #1 real estate team since 2009,
led by an agent who has been through this
and sold her own matrimonial home twice.

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