

A FREE GUIDE FROM RUSS BUYS HOUSES

The House That Was Left to You

A calm, honest guide to your options when a house comes to you through an estate.

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How to read this. Most people go straight to Chapter 5, which lays out every option side by side, including the ones I don't make a dollar from. Read it in any order. Take your time.

CHAPTER 1

The Hallway Floor

Here's a story that may sound familiar.

Dana sat down on the hallway floor of her late mother's house and did not get up for a long time.

It was a Saturday in late afternoon. The light came in low through the front door window, the way it always had. Boxes stood all around her. Some were taped shut. Most were open, half full, with things sticking out of the top. A lamp. A stack of church bulletins. A tin of buttons she remembered from when she was six.

She had driven up that morning, a few hours on the highway, with a plan. Today she would finish the hall closet and the spare bedroom. She had a roll of garbage bags, a marker and a list.

By three o'clock she had filled two boxes. Then she opened a shoebox on the closet shelf. Inside were letters her mother had kept from her own mother. Birthday cards Dana had made in grade school, with glitter still stuck to them. A photo of her parents on their wedding day, both of them so young.

That was when she sat down.

She wasn't crying, exactly. She was just tired in a way that sleep didn't fix. She looked down the hallway at the living room, at her mother's armchair, at the kitchen beyond it. Every room was full. Every drawer was full. The basement was full. And she had to drive home tomorrow, because she had work on Monday.

"I can't do this," she said out loud, to nobody.

How Dana got here

Dana's mother, Ruth, had lived in that house for decades. It was the house Dana grew up in. Her father had died some years before, and Ruth had stayed on alone. She liked her garden. She liked her neighbours. She did not want to move, and nobody wanted to push her.

When Ruth passed away in the spring, it was sudden. There was a funeral, and then there was the will. Dana was named as executor. She and her younger brother, Mark, would share the estate equally. Mark lived across the country with his family.

The lawyer explained the basics. There would be paperwork. The court would need to confirm the will before the estate could be fully settled. That could take months. In the meantime, the house belonged to the estate, and Dana was responsible for looking after it.

So Dana started driving up on weekends. She paid the utility bills from her own account and kept the receipts. She called the insurance company and learned something she hadn't known: a house that sits empty may not be covered the same way as a lived-in home. She had to set up a different kind of policy.

She asked a neighbour to keep an eye on the place. She turned the heat down but not off. She started on the clearing out.

And the clearing out was where everything stopped.

It wasn't only the amount of stuff, though there was a lot. It was that every object asked her a question. Keep it? Give it to Mark? Donate it? Throw it out? Is it worth something? Would Mom want someone in the family to have it? Each one was small. Together, they were a mountain.

Mark called every couple of weeks. He was kind about it, but he had his own ideas. He thought they should list the house right away. Then he thought maybe they should rent it. Then he wasn't sure. He couldn't come help until the summer.

> *A real estate agent had already left a card in the mailbox. A man had called twice saying he'd "pay cash today." Dana didn't trust him and didn't call back.*
>
> *Meanwhile, the bills kept coming. Power, water, insurance, property taxes. A gutter needed fixing. The lawn needed cutting. Every weekend she spent at the house was a weekend away from her own home, her husband, her grandkids.*
>
> *She didn't know what the right answer was. She didn't even know what the questions were. She only knew she was sitting on the floor of a hallway she had walked down more times than she could count, surrounded by boxes, and she couldn't see the way through.*

Dana's story is a composite of situations like yours. Maybe your details are different. Maybe it was your father, or an aunt, or a grandparent. Maybe you live across town, or across an ocean. Maybe you're the executor, or maybe your sister is, and you're just trying to help.

But if you've had your own hallway-floor moment, this guide is for you. We'll come back to Dana at the end. For now, know this: there is a way through. You don't have to see all of it yet. You just need the next step.

CHAPTER 2

What You're Feeling Is Normal

Grief and paperwork arrive at the same time. No wonder it feels like a lot.

When someone you love dies, you are asked to do two very different things at once. You are asked to grieve. And you are asked to run what amounts to a small business: the estate.

Those two jobs pull in opposite directions. Grief wants to slow down, to hold on, to sit with the old photos. The estate wants decisions, signatures and deadlines. It's no surprise if you feel pulled apart.

The feelings people often describe

- **Tired all the time.** Grief is physically draining. Add long drives and weekend work at the house, and many people feel worn out for months.
- **Frozen.** You open a drawer and close it again. You put off calls. This isn't laziness. It's a common response to too many decisions at once.
- **Torn about letting go.** Selling or emptying the house can feel like losing the person a second time. Some people feel they are betraying a parent's memory by not keeping everything. You aren't. Love doesn't live in a closet full of coats.
- **Alone.** Often one person ends up doing most of the work. Maybe they live closest, or they're the executor, or they're just the one who shows up. That can bring up old family feelings.
- **Unsure who to trust.** When word gets out that a house has been inherited, people start calling. Agents, buyers, junk haulers, "investors." It can be hard to tell who is helpful and who is not.
- **Relief, and then confusion about the relief.** If your parent was ill for a long time, part of you may feel lighter. That's human. It doesn't mean you loved them any less.

The practical worries

Along with the feelings come the questions that keep you up at night:

- How long will all this take?
- Who pays the bills on the house while we wait?
- Is the house insured properly now that nobody lives there?
- Do I have to be there in person for everything?
- What if my siblings and I don't agree?
- What do we do with all the stuff?
- Can we even sell before the estate is settled?
- What is the house actually worth, in the shape it's in?

Every one of these has an answer. Not always a quick one, but an answer. The rest of this guide walks through them, one at a time.

You don't have to decide everything today

Most decisions about an inherited house can wait a little while. The few that can't, like insurance, securing the house and keeping the heat on in cold weather, are simple to handle. Take care of those first. Then give yourself room to breathe before the bigger choices.

A word about the belongings

For many people, the hardest part isn't the house itself. It's what's inside it. A lifetime of things, each one carrying a memory.

Here's something that may help. You don't have to sort everything yourself, and you don't have to sort it all before you make a decision about the house. Those are two separate jobs. They can happen in a different order than you think.

Some families take a weekend to pull out the photos, letters and keepsakes that truly matter. Then they bring in help for the rest: an estate sale company, a donation pickup, a clean-out crew. Some buyers will even take a house with the contents still in it. We'll talk about all of these options in Chapter 5.



Old family photos are often the first thing worth setting aside.

Start with one small box: the things you'd most want to keep. Everything else can be handled with more help and less heartache than you might expect.

CHAPTER 3

How This Usually Works

The shape of an estate, in plain words.

Every estate is different, and the rules change depending on where you live. But most follow a similar shape. Knowing that shape can make the whole thing feel less like a fog.

This chapter gives you the outline, not the legal fine print. For the fine print, you'll want an estate lawyer. We'll talk about what they do in a moment.

The people involved

- **The executor.** This is the person named in the will to handle the estate. In some places the title is different, like "estate trustee" or "personal representative." If there's no will, the court usually appoints someone, often a close family member. The executor is in charge of the house until the estate is settled.
- **The beneficiaries.** These are the people who inherit. Often it's the children. Sometimes it's grandchildren, a spouse, a charity or a friend. If there are several beneficiaries, they usually share in the value of the house.
- **The estate lawyer.** A lawyer who helps the executor do things properly. More on this below.
- **The court.** In many cases, a court has to confirm the will and the executor's authority. This process is called probate (sometimes called estate administration, depending on where you live). Not every estate needs it, but many with a house do.
- **Others who may help.** An accountant for the final tax returns. A real estate agent or a direct buyer if the house is sold. A real estate lawyer or closing attorney to handle the sale itself.

The stages, roughly

1. **The first few weeks.** The funeral, finding the will, notifying banks and others. Securing the house: locking up, checking the heat, calling the insurance company.
2. **Getting authority.** The executor applies for probate, if it's needed where you live. This gives them legal power to act for the estate. This step can take a while, often several months, depending on how busy the courts are and how simple the estate is.
3. **Looking after the estate.** While waiting, the executor keeps the house safe, pays the bills, gathers information about debts and assets, and keeps records.
4. **Deciding about the house.** The executor and beneficiaries talk about what to do with it. Keep it, rent it, sell it, or have one family member buy it.
5. **Selling or transferring.** If the house is sold, the money goes to the estate. If a family member keeps it, the title is transferred to them.
6. **Wrapping up.** Final bills and taxes are paid. What's left is shared out to the beneficiaries according to the will.

From start to finish, many estates take most of a year. Some are faster. Some, especially ones with disagreements or complicated assets, take longer.

Can you sell before the estate is settled?

This is one of the most common questions, and the answer is often a relief.

In many places, **you can usually agree to a sale while the estate is still being settled.** The executor can sign an agreement with a buyer. The sale then closes once the executor has the legal authority to complete it, which may mean after the court approval comes through, where that's required.

That means you don't have to wait for every step to finish before you start planning. You can find a buyer, agree on a price and set a closing date that fits the timeline. The buyer simply waits for the paperwork to catch up.

Your estate lawyer can tell you exactly how this works where you live. It's one of the best questions to ask at your first meeting.

Do you need to travel?

Often, less than you think. Many people who inherit a house live hours away, or in another country. Here's what can usually be done from a distance:

- Meetings with the lawyer, by phone or video.
- Signing many documents, with electronic signatures or by courier. Some documents need to be witnessed or notarized, and your lawyer can tell you how to do that near your own home.
- Showing the house, if a local agent, neighbour or buyer can let people in.
- Clearing out the contents, if you hire help and handle the keepsakes in one visit.
- Closing a sale, which is usually handled by the lawyers.

You may still want to visit. Many people want to walk through the house one last time. That's a good reason to go. But "I have to drive up every weekend" is usually not true for the whole process.



Much of an estate can be handled by phone, from your own kitchen table.

What the estate lawyer does

Some people put off calling a lawyer because they worry about the cost. But a good estate lawyer often saves time, money and family stress. Here's what they typically help with:

- Explaining what the executor must do, and by when.
- Preparing and filing the probate application, if one is needed.
- Advising on whether the house can be sold now, and how.
- Helping the executor keep proper records, so no one can say later that something was done wrong.
- Helping when beneficiaries disagree.
- Flagging tax questions that might come up with the sale.

The lawyer's fees are often paid by the estate, not out of the executor's own pocket. Ask about this at the start.

When there's more than one beneficiary

If you share the house with siblings or others, everyone's voice matters. In general, the executor makes the decisions, but they have a duty to act fairly for all beneficiaries. In practice, most families want to agree before selling or keeping the house.

That agreement doesn't always come easily. One sibling may want to keep it. Another may need the money soon. Another may live far away and just want it handled. These are normal differences. They don't mean anyone is being unfair.

A few things that often help:

- Get a clear, outside idea of the house's value early, so everyone is working from the same starting point.
- Put the options side by side, in writing, with the costs and timing of each.
- Have one person send short updates to everyone, so nobody feels left out.
- If things get stuck, ask the lawyer or a mediator to help. That's part of their job.

You can usually start before it's all settled

You often don't have to wait for the court before planning a sale. An agreement can be signed while the estate is still being settled, with closing set for after the executor has full authority. Ask your estate lawyer how this works where you live.

CHAPTER 4

The Numbers

A quick look at the costs and the market, so you can plan with clear eyes.

An empty house still costs money every month. Utilities, insurance, property taxes, basic upkeep like lawn care or snow clearing. If there's still a mortgage or a line of credit on the house, those payments usually continue too. None of these stop just because nobody is living there.

Insurance deserves a special mention. Most regular home policies change once a house sits empty for a while. Some reduce coverage. Some stop covering things like burst pipes or break-ins. That's why many executors switch to vacant-home insurance, which is made for exactly this situation. It often costs more than a regular policy, and it may come with conditions, like regular checks on the house. Call the insurer early and ask what they need.

Put all of that together, and the cost of carrying an empty house adds up month by month. That's not a reason to rush. It's simply one more thing to weigh. The numbers on the next pages give you a picture of current costs and market conditions in Canada and the US, so you can think about your own timeline with real figures in mind.

The market right now

$666,538
Average home sale price in Canada, September 2026 (CAD)

$417,500
Median existing-home price in the US, September 2026 (USD)

33 days
Typical time on market for a US home in September 2026

Both countries had a little under five months of homes for sale in September 2026, which is a fairly balanced market: neither buyers nor sellers hold all the cards. Prices in Canada were slightly down from a year earlier and US prices were slightly up. Your own street can be very different, so use these as background, not as a price for your home.

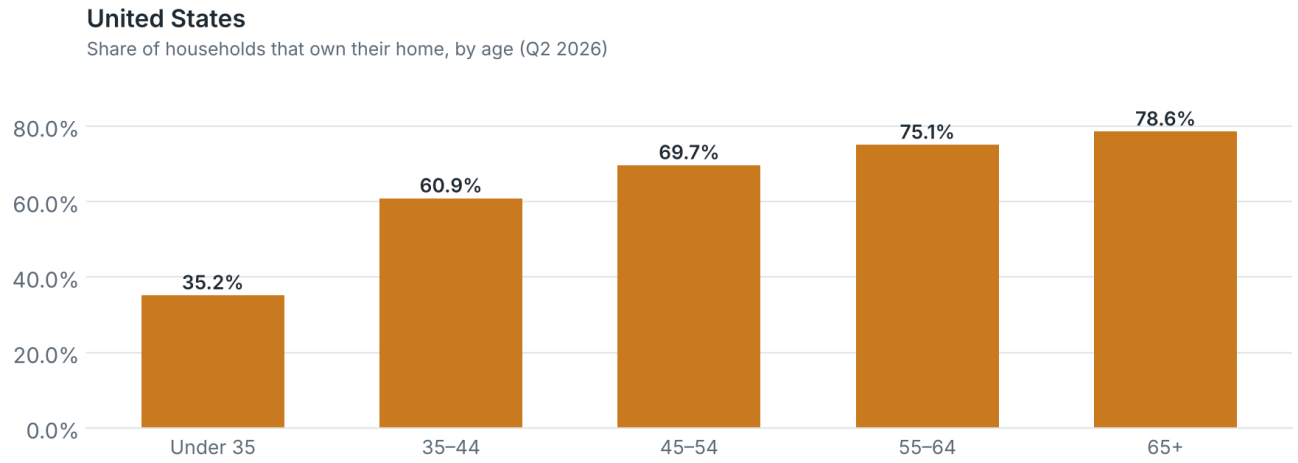
Sources: Canadian Real Estate Association, September 2026; National Association of Realtors, September 2026. Canada reports an average and the US a median, so the two aren't directly comparable.

A lot of homes are changing hands this way

$1 trillion
Expected to pass from Canadian baby boomers to their children, 2023 to 2026

$124 trillion
Expected to pass to heirs and charities in the US through 2048

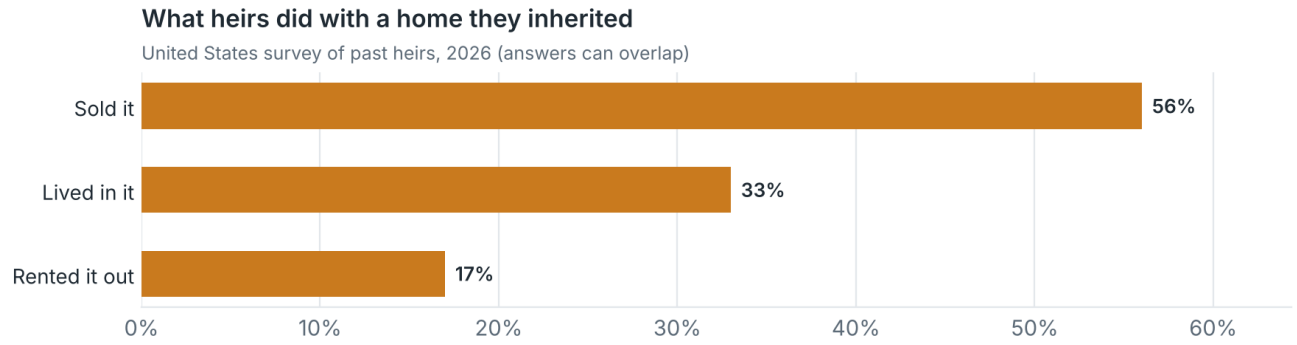
Much of that wealth is tied up in homes. Older adults are the most likely of any age group to own their home, so many families will face the same questions you are facing now.



Home ownership rises with age. In Canada, 78% of seniors live in a home they or their family own (2018). Source: US Census Bureau, Housing Vacancy Survey, Q2 2026; Statistics Canada, Canadian Housing Survey, 2018.

What other families decided

In a 2026 survey of people who had inherited a home, a little over half sold it, either within the first year or later on. About a third lived in it, and some kept it as a rental. There's no single right answer, and that's exactly what Chapter 5 is about.



Answers can add up to more than 100% because some people did more than one thing. Source: Trust & Will real estate inheritance survey (conducted by Talker Research), 2026. This is an industry survey, not government data.

What this means for you

Estates take time almost everywhere. One US industry study put the average at about 20 months from start to finish. Knowing that up front helps you plan the carrying costs and decide whether to wait, rent or sell.

Sources: CPA Canada estimate as reported by CBC, 2025; Cerulli Associates, 2024; Trust & Will Probate Study, 2024 (industry estimate). No official estate timeline is published in either country.

CHAPTER 5

Every Option, Laid Out Honestly

There is no single right answer. There is the answer that fits you and your family.

When you inherit a house, you have more choices than it might seem at first. Some of them involve selling. Some don't. Below are the main options, with an honest look at each one.

As you read, keep a few questions in mind. How much time and energy do you have? How far away do you live? Does anyone in the family want the house? How soon does the estate, or do the beneficiaries, need the money? What shape is the house in?

1. Keep the house

One beneficiary moves in, or the family keeps the house as a cottage, a future home or a place to gather. If there are several beneficiaries, keeping it usually means agreeing on who owns what, and who pays for what.

Good fit if: someone in the family truly wants to live there or use it, the house is in reasonable shape, and the carrying costs fit comfortably in someone's budget. It can also make sense if the house is paid off and the family has a deep tie to it.

Watch out for: keeping a house "for now" because no one can face deciding. Shared ownership among siblings can get complicated over time, especially around repairs, costs and who gets to use it. If you keep it together, put the arrangement in writing.

2. A family member buys it

One beneficiary buys out the others. For example, a sister might buy her brother's share. The house stays in the family, and everyone receives their fair portion of its value.

Good fit if: one person wants the house and can arrange the money, and the others are happy to be paid out. It's often a warm, simple solution that keeps a family home in the family.

Watch out for: disagreements about the price. Get an independent appraisal so everyone trusts the number. Have the lawyer handle the paperwork, even though it's within the family. Clear documents protect relationships.

3. Rent it out

The house becomes a rental, with tenants paying rent to the estate or to the new owners. Some families do this for a year or two while the market changes or while they decide.

Good fit if: the house is in good shape, you live close enough to manage it or are willing to pay a property manager, and the family is comfortable being landlords. It can bring in steady income and keep the house in the family long term.

Watch out for: the work of being a landlord. Repairs, tenant issues and local rental rules all take time. A house usually needs to be cleared out and often fixed up first. Renting during the estate can also complicate things, so ask your lawyer before signing a lease. And tenants living in the house can make a later sale slower.

4. List it with a real estate agent

You hire a local agent. They suggest a price, help you prepare the house, market it, show it to buyers and negotiate offers. This is the most common way houses are sold.

Good fit if: the house is in good condition, the contents can be cleared, you aren't in a hurry, and getting the highest possible price matters most. If that's you, listing with a good agent is very likely your best choice. A skilled agent who knows your area is worth a lot.

Watch out for: the work before listing. Most houses need to be emptied, cleaned and sometimes repaired or updated to sell well. Showings take time, and the house keeps costing money while it's on the market. There are agent commissions and other selling costs. And if the house needs a lot of work, some buyers' lenders or inspectors may make the sale harder.

5. Sell it as-is to a direct buyer

You sell the house in its current condition, often with the contents still inside, to a buyer who purchases homes directly. There's no listing, no showings and usually no repairs. Russ Buys Houses is one example of this kind of buyer. With a direct buyer, you can usually get a written offer quickly, and you choose the closing date.

Good fit if: you live far away, the house needs work, the clearing out is more than you can face, or you'd rather have one simple, certain sale than months of carrying costs and preparation. It can also help when siblings want a clear, quick result they can all agree on.

Watch out for: the price. A direct buyer takes on the repairs, the clean-out and the risk, so their offer is usually less than the house might fetch after a full fix-up and listing. Compare the offer against what you'd actually net from listing, after repairs, carrying costs, commissions and time. Make sure everything is in writing. And check the buyer carefully. Chapter 6 lists the questions to ask and the red flags to look for.

6. Wait for now

You decide not to decide yet. You keep the house secure and insured, and give yourself and your family time to grieve, sort the important belongings and talk things over.

Good fit if: the loss is very recent, the carrying costs are manageable, and the estate isn't ready for a decision anyway. A pause can be wise. Big choices made in the first raw weeks are sometimes ones people wish they'd made differently.

Watch out for: waiting turning into drifting. Empty houses can develop problems, like leaks or pests, that nobody notices for a while. Set a date to revisit the decision, even if it's a few months away. And keep the vacant-home insurance in place.



A living room partway through packing, with the old armchair still in its place.

What about all the belongings?

Whatever you choose for the house, the contents need a plan too. Here are the common ways families handle it:

- **Family first.** Invite each family member to choose the items that matter to them. Some families take turns choosing, to keep it fair.
- **Estate sale company.** They price, sell and clear many of the contents, usually for a share of the sales.
- **Donation.** Many charities will pick up furniture and household goods.
- **Clean-out crew.** For what's left, a junk removal or clean-out service can empty the house quickly.
- **Sell with contents.** Some direct buyers will purchase the house with the contents still inside, and handle the clearing themselves. You take what you want first and leave the rest.

One small tip: before anything leaves the house, look through pockets, books, freezers and the backs of drawers. People often find cash, jewellery, important papers or letters in unexpected places.

Compare what you'd actually keep

The highest price isn't always the most money in your hand. When you compare options, look at what's left after repairs, cleaning, carrying costs, commissions and the months it takes. Then add in your own time and peace of mind. The right choice is the one that fits all of it, not just the top line.

CHAPTER 6

Questions to Ask and Red Flags

The right questions protect you, your family and your parent's legacy.

You don't need to be an expert to make a good decision. You just need to ask clear questions and notice when the answers don't sit right. Here are questions to bring to each person you might work with.

Questions for the estate lawyer

- Does this estate need probate where we live? About how long might it take?
- Can I agree to sell the house before probate is finished? When could the sale close?
- What do I need to do right now to protect the house and the estate?
- Which documents can I sign from where I live?
- How should I keep records of what I pay for the house?
- Can I be paid back from the estate for bills I've covered?
- Are there any tax issues with selling or keeping the house?
- What do I do if the beneficiaries don't agree?
- How are your fees charged, and are they paid by the estate?

Questions for a real estate agent

- Have you sold homes as part of an estate before?
- What price would you list it at, and why? Can I see the recent sales you're comparing it to?
- What would you recommend fixing or cleaning before listing? What would that cost?
- How long do homes like this usually take to sell here right now?

- Can you handle showings without me being there?
- What is your commission, and what other selling costs should I expect?
- Can I leave the listing early if it isn't working?

Questions for a direct buyer

- Are you buying the house yourself, or bringing in another buyer? Who exactly will be on the agreement?
- Will you put your offer in writing?
- How did you arrive at your price? Can you walk me through it?
- Can you work with an estate where probate isn't finished yet?
- Will you take the house with the contents inside?
- Who pays the closing costs and legal fees?
- Can I choose the closing date?
- Are there any fees or charges I would pay you? Any conditions that could change the price later?
- Is it all right if my lawyer reviews everything before I sign?

Questions for your family

- Does anyone want to live in the house or buy it?
- Does anyone need their share soon?
- Who has the time and nearness to help with the clearing out?
- Which belongings matter most to each of us?
- How will we make decisions, and how often will we check in?

Red flags to watch for

Most people you'll meet are honest. But inherited houses do attract a few people who aren't. Here are signs to slow down or walk away.

- **Pressure.** "This offer is only good today." "You need to sign now." A fair buyer gives you time to think and talk to your family and lawyer.
- **Upfront fees.** You should not pay a buyer anything to make an offer or buy your house.
- **Nothing in writing.** If they won't put the offer and terms on paper, don't go further.
- **Rushing the deed.** Anyone asking you to sign over the deed or title quickly, before a proper sale with lawyers involved, is a serious warning sign.
- **Discouraging your lawyer.** "You don't need a lawyer for this." A good buyer welcomes your lawyer's review.
- **A price that changes late.** Some buyers offer high, then find "problems" just before closing and drop the price. Ask upfront what could change the offer.
- **Vague about who's buying.** If you can't get a clear answer on who is actually buying, be careful.
- **Too good to be true.** An offer far above what everyone else says the house is worth, with no clear reason, deserves a closer look.
- **Ignoring the estate process.** Anyone who suggests skipping steps the lawyer says are needed is not looking out for you.
- **Pressure on grieving family.** Calling over and over, showing up at the door, or contacting other family members to push you. That's a sign to stop talking.

A good buyer is happy to wait for your lawyer

Anyone worth working with will put their offer in writing, explain how they got their number, and encourage you to have your lawyer review it. If someone pushes back on any of that, you have your answer.

CHAPTER 7

From the Hallway Floor to the Front Step

How Dana went from stuck to settled.

Dana stayed on the hallway floor until the light outside turned grey. Then she got up, made a cup of tea in her mother's kitchen and sat at the table with a pad of paper.

She didn't try to solve everything. She just wrote down what she knew, and what she didn't.

What she knew: she couldn't keep driving up every weekend. Her brother lived too far away to help much. Neither of them wanted to live in the house. The house was solid, but it needed a new roof soon, the kitchen hadn't been touched in decades, and the basement was full to the ceiling.

What she didn't know: whether they could sell before the court process was done. What the house was worth as it stood. What their real choices were.

That Monday, she called the estate lawyer and asked her list of questions. The answers surprised her. Yes, they could agree to a sale before probate was finished. The sale would close once Dana had the authority to complete it. Much of the paperwork could be signed near her own home. The bills she'd been paying could be paid back to her from the estate, as long as she kept the receipts. She had kept every one.

Then she called Mark. Instead of going round in circles, she sent him a simple page with the options side by side: keep it, rent it, list it, sell it as-is. For each one, she wrote down the rough costs, the time it would take and who would do the work.

Seeing it on paper changed the conversation. Mark realized that renting meant one of them would be a long-distance landlord, and neither wanted that. Keeping it made no sense if no one would live there. That left listing or selling as-is.

Dana had a local agent come through. The agent was kind and honest. She said the house would sell well if they replaced the roof, updated a few things, emptied it and staged it. That would take a few months and a fair amount of money up front. Dana also asked a direct buyer for a written offer on the house as it was, contents and all. She asked them every question on her list. Who was buying. Who paid closing costs. Whether her lawyer could review it.

The two numbers were different, as she expected. But when she worked out what they'd actually keep after repairs, months of carrying costs and selling costs, the gap was smaller than she'd thought. And one path meant many more weekends on the highway. The other meant one more visit.

Dana and Mark talked it over for a week. In the end, the choice was theirs, and it was clear. They chose the path that let them close the chapter with the least strain on the family. Their lawyer reviewed the agreement before anything was signed. The closing date was set for after the court approval.

Before that closing, Dana made one last trip. This time it wasn't to work. Mark flew in for it. They spent a slow weekend going through the house together, choosing what to keep. The shoebox of letters. The wedding photo. Their mother's recipe cards. A few pieces of furniture for their own homes. The rest was left for the buyer to handle, which felt, to Dana's surprise, like a gift.

On the last morning, Dana stood in the hallway where she'd sat on the floor a few months before. It was empty of boxes now, except for the small ones she was taking home. She walked through every room. She said goodbye out loud, because it felt right.

Then she set the house keys on the kitchen counter next to her coffee cup, locked the door behind her, and drove home.

> *She wasn't sad, exactly. Or not only sad. She felt settled. She had taken care of her mother's house the way her mother had taken care of her: with patience, with fairness, and with a lot of love.*



House keys beside a morning cup of coffee.

What changed for Dana

The house didn't change. The boxes didn't sort themselves. What changed was how Dana approached it.

- She **separated the jobs**. The keepsakes, the house and the estate paperwork were three different tasks, not one giant one.
- She **got real answers** from her lawyer, instead of guessing.
- She **put the options on paper**, so she and her brother were looking at the same thing.
- She **compared what they'd actually keep**, not just the biggest number.
- She **asked good questions** of everyone, and only worked with people who answered clearly and in writing.
- She **made room for goodbye**, on her own terms.

Dana's choice may not be your choice. If your house is in great shape and you have time, listing with a good agent may serve you best. If a family member wants it, keeping it in the family may be the warmest answer. What matters is that you choose with clear information, at a pace that respects your grief, and in a way your family can live with.

CHAPTER 8

Your Next Step

You don't need to see the whole path. Just the next few steps.

Here's a simple list to help you move forward. You don't have to do it all at once. Pick one or two, and start there.

- [ ] Secure the house: lock up, check the heat and water, and ask a neighbour to keep an eye on it.
- [ ] Call the insurance company and ask about vacant-home coverage.
- [ ] Keep a folder of every bill and receipt you pay for the house.
- [ ] Book a first meeting with an estate lawyer, and bring the questions from Chapter 6.
- [ ] Ask your lawyer whether you can agree to a sale before the estate is settled.
- [ ] Set aside the keepsakes that truly matter: photos, letters, papers, a few special things.
- [ ] Talk with your siblings or co-beneficiaries about what each of you hopes for.
- [ ] Put the options side by side, in writing, with rough costs and timing for each.
- [ ] Get a clear idea of the house's value, from an agent, an appraiser, or both.
- [ ] If you're thinking of selling as-is, get a written offer and compare it fairly with listing.
- [ ] Choose a date to revisit your decision, so waiting doesn't turn into drifting.
- [ ] Be gentle with yourself. Rest counts as progress too.

If you'd like to talk it through

Russ Buys Houses is run by Russell Seiler. If you'd like a second opinion, or want to know what a direct, as-is sale might look like for your family's house, Russell is happy to talk. He'll listen first. If selling to him makes sense, he'll tell you plainly whether

he'd buy the house himself or bring in a buyer from his team, and he can usually give you a written offer in as little as 24 to 48 hours. He can work with your estate lawyer and with your timeline, including a closing after court approval where that's needed. Ask him who pays the closing costs; on many of these sales, the buyer covers them.

And if another option fits you better, like keeping the house, renting it or listing it with a good agent, he'll say so. There's no pressure and no obligation. The goal is simply that you leave the conversation clearer than you came in.

Wherever you go from here, we hope this guide has made the road a little lighter. Your next step is waiting for you. It's probably smaller than you think.

Where the numbers come from

Every figure in this guide comes from a public source you can check.

- Canadian Real Estate Association, national statistics, September 2026: stats.crea.ca
- National Association of Realtors, Existing-Home Sales, September 2026: nar.realtor
- US Census Bureau, Housing Vacancy Survey, Q2 2026: census.gov/housing/hvs
- Statistics Canada, Housing Statistics in Canada (Canadian Housing Survey 2018): www150.statcan.gc.ca
- Chartered Professional Accountants of Canada estimate, reported by CBC News, February 2025
- Cerulli Associates, U.S. High-Net-Worth and Ultra-High-Net-Worth Markets, December 2024
- Trust & Will, Real Estate Inheritance Report (Talker Research survey), 2026: trustandwill.com
- Trust & Will, Probate Study, 2024 (industry estimate): trustandwill.com

Figures were the latest available when this guide was written in November 2026. Canadian and US figures are measured in different ways, so compare the trend in each country rather than the exact numbers side by side.

How to reach me

No pressure, no obligation, and no cost to ask.

Call or text, or simply reply to the email this guide came with. I read those myself.

825-462-1777

russbuyshouses.ca
russ@russbuyshouses.ca

Call or text Monday to Friday, 9 a.m. to 5 p.m. Mountain Time. Leave a message any time and I'll get back to you.

Please read. This guide is general information, not legal, tax or financial advice. Rules differ depending on where you live and change over time. Before you make a decision about your home, talk to a lawyer, an accountant or another qualified professional where you live. The people in the stories are composites, not real clients, and the photos are illustrations.

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