



Consumer-Centric Real Estate Guides

Questions to Ask Before Selling a Parent's Home

A compassionate, practical guide for adult children, seniors, caregivers, and families navigating one of life's most meaningful transitions.

Clearly Sold, brokered by HomeSmart, helps families navigate the emotional and practical decisions involved in selling a parent's home with greater clarity, compassion, and confidence.

Start Planning the Next Step at ClearlySold.com



You Don't Have to Figure This Out Alone

Selling a parent's home is one of life's most complex transitions — touching family relationships, finances, legal responsibilities, and a lifetime of memories. This guide helps you ask the right questions, in the right order.

9 in 10

Families Hit Legal Hurdles

Most encounter unexpected ownership, title, or authority issues they weren't prepared for.

3–6 mo.

Longer Than a Standard Sale

Estate and senior transition home sales typically take significantly more time to close.

1 in 2

Underestimate the Emotional Toll

Families consistently report the emotional weight of this process far exceeded their expectations.

❏ Every family's situation is unique. The guidance here is educational — always consult a licensed attorney, financial advisor, and experienced Realtor for advice specific to your circumstances.



Legal & Ownership

Understanding who holds title, what documents exist, and who has authority to act.



Family Communication

Having honest, caring conversations so everyone feels heard and respected.



Home & Selling

Preparing the property, understanding your options, and finding the right buyer.



Financial & Tax

Protecting the proceeds, understanding capital gains, and planning for care costs.

Chapter 1: Who Owns the Home?

Before any conversation about listing or pricing, your family must answer one foundational question: **who actually owns this home?** The answer determines who has the legal authority to sell — and it shapes every step that follows.

Parent Is Living & Competent

If your parent is alive and mentally competent, they must personally consent to and sign all sale documents. No one else can act on their behalf without formal legal authority.

Joint Ownership with Spouse or Sibling

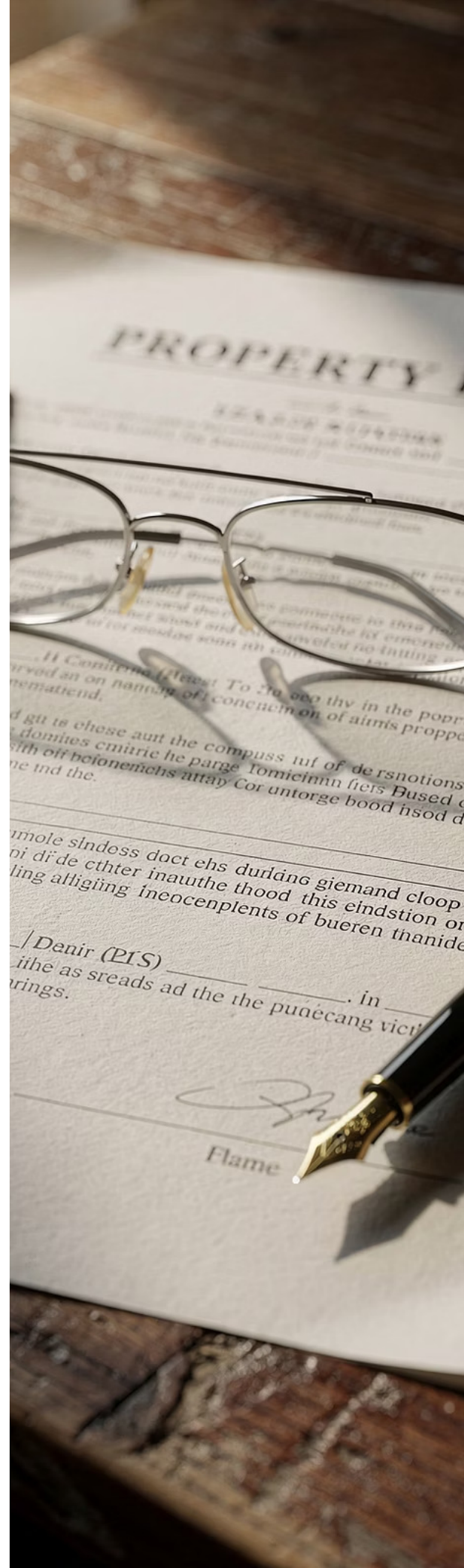
When a home is held jointly, all owners must agree to the sale and sign at closing. A single co-owner cannot sell the property unilaterally — full consent is required.

Home Held in a Living Trust

If the property was placed in a revocable living trust, the trustee — often the parent or a named successor — holds the legal authority to sell. The trust document governs the process.

Parent Has Passed — Estate or Probate

When a parent has died, the estate controls the property. Depending on whether a will or trust exists, an executor or court-appointed administrator may need to formally authorize the sale before anything can proceed.



Ownership Questions to Ask First

Use this checklist as a starting point for your family discussion. These are questions your attorney and Realtor will also want answered early in the process.

Whose name is on the title?

Request a copy of the current deed from the county recorder's office to confirm the legal owner(s) of record. Don't assume — verify.

Is there a mortgage or lien on the property?

Outstanding loans, unpaid taxes, contractor liens, or HOA debts can affect the sale. A title search will reveal any encumbrances that must be resolved before closing.

Is the home held in a trust?

Many seniors place their homes in revocable living trusts to avoid probate. If a trust exists, the trustee — not the individual — has authority to sell. Confirm who the trustee is and whether they have capacity to act.

Has the property gone through probate?

If your parent has passed away and the home was not in a trust or jointly titled, it may need to go through the probate process in your state before it can be sold. This can take months — plan accordingly.

Are there multiple heirs or beneficiaries?

If the home passes to several people equally, all parties typically must agree before it can be listed. Early, transparent conversations prevent conflict later.

Chapter 2: Getting the Legal Documents in Order

One of the most common obstacles families face when selling a parent's home is the absence of the right legal documents. Without proper planning, what should be a straightforward transaction can become a prolonged legal process — especially when a parent is no longer able to make decisions independently.

There are several critical documents that every family should locate, review, and ideally have in place well before any real estate decision is made. If these documents don't exist yet and your parent is still able to participate in legal planning, now is the time to act. An elder law attorney can help your family establish the right framework quickly.

Will or Trust

Directs how property and assets are distributed. A trust may allow the home to be sold without probate court involvement.

Power of Attorney

Grants a designated person authority to make financial and real estate decisions on behalf of a parent who is living but incapacitated.

Letters Testamentary

Issued by a probate court, these give an executor authority to manage and sell estate assets when a parent has passed away.

Trust Certification

A document confirming the existence of a trust and identifying the trustee's authority — often required by title companies and escrow agents.

Once you know which documents apply to your situation, share copies with your Realtor and title company early. This prevents delays and ensures the right people are at the closing table with the right authority to sign.





Chapter 3: Having the Family Conversation

Selling a parent's home stirs up deep emotions and differing opinions — families who communicate early and honestly navigate the process far more smoothly.

Gather the Right People

Bring together key family members — siblings, spouses if appropriate, and your parent if able — so everyone is informed and included from the start.

Set a Clear Agenda

Define the purpose of selling, the timeline, who holds legal authority, and what happens to the proceeds before the meeting begins.

Listen Before Deciding

Give everyone space to share concerns, memories, and priorities. The goal is to ensure each person feels heard, not to resolve everything in one sitting.

Agree on Next Steps

Designate a single point of contact for the Realtor and attorney, and confirm shared decisions in writing to avoid confusion later.

"Mom, we want to make sure we're honoring what you want. Can we talk together about what you'd like to happen with the house?"

"Let's agree on who will be the point of contact with the Realtor and attorney so our family stays organized and decisions are made together."

"Are there any items in the home that have special meaning to you that you want to make sure stay in the family?"

Family Communication Checklist

Use these conversation prompts to guide your family meetings. You don't need to cover everything at once — return to this list as your situation evolves.

Decisions to Discuss Together

- ☐ Does everyone agree that selling is the right decision now?
- ☐ Who has legal authority to sign on behalf of the estate or parent?
- ☐ What is our target timeline — are we in a hurry, or do we have time?
- ☐ What price range are we expecting, and is that realistic?
- ☐ How will proceeds be divided or used?
- ☐ Who will be the primary point of contact with the Realtor?
- ☐ What furniture or belongings need to be addressed before listing?

Emotional Considerations

- ☐ Has our parent had a chance to say goodbye to the home meaningfully?
- ☐ Are there sentimental items that should stay in the family?
- ☐ Have we acknowledged that this process may bring up grief, even if the parent is still living?
- ☐ Do any family members feel excluded — and how do we address that?
- ☐ Is everyone aligned on the reason for selling (care costs, distance, health, estate)?
- ☐ Are we giving ourselves enough emotional breathing room through this process?

- ☐ If family disagreements are significant, consider engaging a professional mediator or elder law attorney early. It is far less costly than a legal dispute after listing.



Chapter 4: Assessing the Home's Condition

Most family homes — particularly those lived in by seniors for many years — will need at least some attention before going on the market. This is not something to be embarrassed about. It is simply the reality of a well-lived-in home, and a skilled Realtor will help you prioritize what truly matters to buyers in your local market.

The goal of a pre-sale home assessment is not to make the home look like it was never lived in. The goal is to present it in a way that is clean, safe, and appealing — removing barriers that would cause buyers to walk away or offer significantly less. Sometimes, small investments in the right areas produce outsized results in the final sale price.

Before spending any money on repairs or improvements, consult with your Realtor. An experienced professional can walk through the home with you and offer an honest assessment of what will — and won't — move the needle for buyers. Not every repair is worth making. The right guidance saves you time, money, and unnecessary stress.

1

Start with Safety

Address anything that poses a health or safety risk — broken steps, faulty wiring, plumbing leaks, or mold. These are non-negotiable for buyers and lenders.

2

Deep Clean & Declutter

A thorough cleaning and thoughtful removal of excess belongings can transform how a home feels — often at very little cost. Consider professional cleaning services.

3

Fresh Paint & Curb Appeal

Neutral paint colors and a tidy exterior make a powerful first impression. These are among the highest-return updates you can make before listing.

4

Consult Before You Invest

Talk to your Realtor before starting any significant repairs or renovations. Market conditions and buyer expectations vary — your agent knows what buyers in your area are looking for.

Chapter 5: What to Do with the Belongings

One of the most time-consuming and emotionally taxing parts of selling a parent's home is deciding what to do with a lifetime of belongings. Furniture, jewelry, photographs, artwork, collections, and everyday household items each carry their own weight — sentimental, financial, or both. Families often underestimate how long this process takes and how much emotion it can bring up.

The most important advice here is to start early. Give yourself and your family as much time as possible to sort through items thoughtfully. Do not wait until the home needs to be listed to begin this process. Rushing through a parent's belongings is stressful for everyone and often leads to regret.

It helps to approach the process in phases: first, identify what your parent wants to keep. Then, determine what other family members would like. Whatever remains can be donated, sold, or professionally removed. There are excellent estate sale companies, senior move managers, and donation organizations that specialize in helping families through exactly this kind of transition.

→ Phase 1 — Parent's Priorities First

Walk through the home with your parent (if possible) and identify what is most important to them. Honor their wishes completely before anyone else weighs in.

→ Phase 2 — Family Claims

Give siblings and close family members an opportunity to identify meaningful items they'd like to keep. Do this calmly and with a clear system — avoid free-for-all situations that create conflict.

→ Phase 3 — Estate Sale or Donation

Items not claimed can be sold through an estate sale company, donated to charity, or removed by a junk hauler. Many estate sale companies take care of everything, including cleanup.

→ Phase 4 — Final Cleanout

Once the home is cleared of belongings, do a final walkthrough to ensure it is clean, safe, and ready for your Realtor's assessment and professional photography.



Chapter 6: Understanding the Financial Picture

Before you list your parent's home, make sure your family understands these key financial areas — ideally with guidance from a CPA or estate attorney.



Capital Gains Tax

Understand how long the home was owned, what improvements were made, and whether the primary residence exclusion applies.



Step-Up in Basis

If the home is inherited, the cost basis may be "stepped up" to the fair market value at the time of death, reducing taxable gain significantly.



Medicaid Implications

If your parent is receiving or may apply for Medicaid, the sale of a home can affect eligibility. Consult an elder law attorney before proceeding.



Proceeds & Distribution

Decide in advance how net proceeds will be used — for care expenses, divided among heirs, or reinvested. Get everyone aligned before closing day.

i Capital Gains Exclusion & Step-Up in Basis: When a parent sells their primary residence, they may exclude up to **\$250,000** of gain (single filer) or **\$500,000** (married couple) from federal capital gains tax. If the home passes through an estate, heirs typically receive a **step-up in basis** to the home's fair market value at the date of death — which can dramatically reduce or eliminate any taxable gain. Ask your CPA which scenario applies to your family.



Financial Questions to Ask Your Advisor

Before you list the home, schedule a conversation with a CPA, financial planner, or elder law attorney. Bring this checklist to your meeting.

Tax & Basis Questions



Cost Basis & Appreciation

Know the original purchase price and how much the home has gained in value.



Capital Gains Exclusion

Determine if your parent qualifies for the \$250K/\$500K primary residence exclusion.



Stepped-Up Basis

If inherited, the basis may reset to fair market value at date of death, reducing taxes significantly.



Net Proceeds After Costs

Calculate what remains after taxes, commissions, and closing costs before making plans.

Care & Benefits Questions



Medicaid Eligibility

Sale proceeds can affect your parent's eligibility for Medicaid or other means-tested benefits.



Protecting Care Access

Work with an elder law attorney to structure proceeds in a way that preserves care options.



Funding Long-Term Care

Estimate how long proceeds will cover memory care, assisted living, or in-home support.



Special Needs Planning

If a dependent beneficiary is involved, a special needs trust may be worth considering.

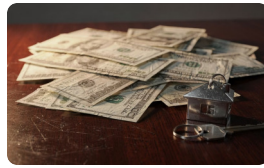
Chapter 7: Your Selling Options Explained

Families selling a parent's home are not limited to one approach. Depending on your timeline, the condition of the property, family circumstances, and financial goals, there are several paths forward. Understanding each option helps you make a confident, informed decision — not one driven by pressure or urgency.



Traditional Listing on the Open Market

Working with a licensed Realtor to list your home on the MLS reaches the widest pool of qualified buyers and typically produces the highest sale price. Best for homes that are in reasonably good condition and when the family has time to prepare properly.



Cash Buyer or Investor Purchase

Investors and iBuyers can close quickly with no repairs or showings required. The tradeoff is typically a lower purchase price — often 10–20% below market value. Best for estates needing speed, certainty, and minimal preparation.



Estate or Auction Sale

Some estate properties are sold through auctions, which can generate competitive bidding but also carry uncertainty about final price. Best suited for unique or high-demand properties or when a firm closing date is needed.

📌 The team at Clearly Sold, brokered by HomeSmart, specializes in estate and senior transition sales. We can help you evaluate which option aligns best with your family's timeline, goals, and the current Arizona market. Schedule a Clearly Sold Strategy Consultation at ClearlySold.com.

Chapter 8: Setting a Realistic Timeline

One of the most common mistakes families make when selling a parent's home is underestimating how much time the process actually takes. Between gathering legal documents, clearing belongings, completing repairs, marketing the home, and navigating the closing process, a realistic timeline is essential — both to reduce stress and to maximize your outcome.

Of course, every situation is different. A family facing urgent care costs or a cross-country move may need to act faster than one that has the luxury of time. The key is to be intentional: decide on your timeline together as a family, communicate it clearly to your Realtor, and build in buffer time for the unexpected. Things always take a little longer than you think.



This general timeline reflects a thoughtful, well-prepared sale. If your situation requires a faster close, discuss your constraints openly with your Realtor — a skilled agent can help compress timelines while still protecting your interests.



Chapter 9: Choosing the Right Real Estate Professional

Selling a parent's home requires more than a licensed agent — it takes someone with real experience in estate transactions, senior transitions, and family dynamics. Here's what to look for.

Experience with Estates & Senior Transitions

Ask directly: "Have you worked with families selling a parent's home before?"
Look for specific experience, not just general real estate knowledge.

Local Market Expertise

Your agent should know your specific Arizona market deeply — not just statewide trends, but neighborhood-level pricing, buyer behavior, and timing.

Clear, Honest Communication

You deserve straight answers, realistic expectations, and regular updates. A great agent tells you what you need to hear — not just what you want to hear.

A Trusted Professional Network

The best Realtors can connect you with trusted estate attorneys, CPAs, senior move managers, and contractors — so you're not piecing together a team from scratch.

Clearly Sold, brokered by HomeSmart, was built specifically to guide families through this transition — with compassion, expertise, and a commitment to making the process as smooth as possible for everyone involved. Contact us at ClearlySold.com.

Questions to Ask When Interviewing a Realtor

When you're ready to speak with a real estate professional, come prepared. These questions will help you find the right fit for your family's situation.

Experience & Approach

- ☐ How many estate or senior transition properties have you sold in the past two years?
- ☐ How do you typically handle situations where family members have different opinions?
- ☐ What is your communication style — how often will we hear from you, and how?
- ☐ Do you have experience working with probate, trusts, or power of attorney situations?
- ☐ Can you share references from families in similar situations?

Strategy & Logistics

- ☐ How will you price this home — what is your pricing strategy and methodology?
- ☐ What repairs or improvements do you recommend before listing?
- ☐ Do you have a professional network of contractors, cleaners, or estate sale companies?
- ☐ What does your marketing plan include — photography, online exposure, open houses?
- ☐ What is your availability if we have urgent questions or a time-sensitive situation?

☐ At Clearly Sold, brokered by HomeSmart, we welcome every one of these questions — and many more. The right Realtor will never make you feel like asking questions is an inconvenience. Reach out at ClearlySold.com.

Your Complete Pre-Sale Checklist

Use this master checklist to track your family's progress through every phase of the process. Return to it often — and check items off together as a team.

Legal & Ownership

- ☐ Obtain a copy of the current deed
- ☐ Identify all owners or beneficiaries
- ☐ Locate the will or trust documents
- ☐ Confirm power of attorney or executor authority
- ☐ Consult an estate or elder law attorney
- ☐ Determine if probate is required

Home Preparation

- ☐ Conduct a walkthrough to assess condition
- ☐ Schedule necessary safety repairs
- ☐ Deep clean the entire home
- ☐ Arrange for belongings to be sorted
- ☐ Consider professional staging or decluttering
- ☐ Get a professional market valuation

Financial & Tax

- ☐ Consult a CPA about capital gains tax
- ☐ Understand the home's cost basis
- ☐ Review Medicaid impact if applicable
- ☐ Plan how proceeds will be distributed
- ☐ Understand all closing costs in advance
- ☐ Confirm net proceeds expectations

Family & Communication

- ☐ Hold a family meeting to align on goals
- ☐ Designate a primary point of contact
- ☐ Honor your parent's wishes first
- ☐ Agree on a realistic timeline
- ☐ Address any family concerns early
- ☐ Interview and select your Realtor together

Meet the Founder

Andrew Texidor

**Founder of Clearly Sold | REALTOR® | AI-Certified
Real Estate Professional**

Andrew Texidor has been a licensed real estate professional since 2000, helping Arizona homeowners, homebuyers, and investors navigate important real estate decisions with clarity, professionalism, and integrity.

He founded **Clearly Sold** with a simple belief: homeowners deserve more than a one-size-fits-all approach to selling a home. They deserve clear information, multiple options, modern marketing, and guidance that puts their goals first.

Why Andrew Created Clearly Sold:

“I created Clearly Sold because homeowners deserve transparency, choices, and a real estate experience built around their needs—not a one-size-fits-all sales process.”

Through Clearly Sold, Andrew combines decades of real estate experience with modern technology and consumer-focused solutions to help homeowners better understand their choices and make confident decisions about their next move.

Andrew is also the founder of **Rewarding Heroes**, an initiative dedicated to recognizing and serving healthcare professionals, military members and veterans, first responders, law enforcement, educators, utility workers, and others who serve their communities.





Consumer-Centric Real Estate Guides

We're Here When You're Ready, No Rush, No Pressure.

Selling a parent's home is one of life's most complex transitions — emotionally and logistically. The families who get through it best ask good questions, build the right team, and take it one step at a time. Andrew and the Clearly Sold team, brokered by HomeSmart, are here to help you do exactly that.

“Selling a parent’s home felt overwhelming at first, but having someone explain our options, answer our questions, and guide us one step at a time made the process feel much more manageable. We never felt rushed or pressured—we felt supported.”

— A Family Navigating a Parent’s Home Sale

[Schedule Your Call](#)



This ebook is for general educational purposes only and is not legal, financial, tax, or medical advice — please consult qualified professionals for guidance specific to your circumstances.

Clearly Sold brokered by HomeSmart helps homeowners explore convenient, seller-centric home selling solutions designed around their goals, timeline, and life situation.

Andrew Texidor | Realtor | HomeSmart | License # SAA524400000

