Family Conversation Worksheet

Questions to Ask Before Selling a Parent's Home

A printable companion to the 18-page guide. The questions appear in the same order as the guide, so a family can work through it a section at a time. Every question has room for your parent's preference, for the family's notes, and for whatever still needs following up. Print it, or keep it open on a tablet at the kitchen table.

How to use it. Start with Section 1 before any conversation about listing or pricing. Work through the conversation sections with your parent present when they are able. Bring Section 5 to your CPA or elder law attorney, and Section 6 to your Realtor interviews. The last pages hold your parent's preferences and the questions still open after each meeting.

If a question does not apply to your family, write "n/a" and move on. None of this has to be finished in one sitting.

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Printable · Print at 100% on letter paper

Sections: 1 Ownership · 2 Opening the conversation · 3 Decisions and feelings · 5 Financial questions · 6 Choosing your Realtor · 7 Your parent · 8 Open items · 9 Notes

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.

1. 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.

PARENT'S PREFERENCE

FAMILY NOTES / FOLLOW-UP

2. 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.

PARENT'S PREFERENCE

FAMILY NOTES / FOLLOW-UP

3. 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.

PARENT'S PREFERENCE

FAMILY NOTES / FOLLOW-UP

4. 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.

PARENT'S PREFERENCE

FAMILY NOTES / FOLLOW-UP

5. 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.

PARENT'S PREFERENCE

FAMILY NOTES / FOLLOW-UP

Three ways to start the conversation

Say these in your own words. Write down what your parent says back, in their words, while it is fresh.

1. "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?"

WHAT THEY SAID / WHAT MATTERS TO THEM

FAMILY NOTES

FOLLOW UP ON

2. "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."

WHAT THEY SAID / WHAT MATTERS TO THEM

FAMILY NOTES

FOLLOW UP ON

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

WHAT THEY SAID / WHAT MATTERS TO THEM

FAMILY NOTES

FOLLOW UP ON

Gather the right people, set a clear agenda, listen before deciding, and agree on next steps — designate a single point of contact for the Realtor and attorney, and confirm shared decisions in writing.

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.

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Questions to ask your advisor

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

Cost Basis & Appreciation

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

Medicaid Eligibility

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

Capital Gains Exclusion

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

Protecting Care Access

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

Stepped-Up Basis

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

Funding Long-Term Care

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

Net Proceeds After Costs

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

Special Needs Planning

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

Capital gains exclusion and 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.

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?**

The right Realtor will never make you feel like asking questions is an inconvenience.

What your parent wants

Write this in their words. It is the page to read before any meeting where decisions get made on their behalf.

1. Where would your parent like to live next?

PARENT'S PREFERENCE

FAMILY NOTES

2. What matters most to them about how this sale happens?

PARENT'S PREFERENCE

FAMILY NOTES

3. What would they like to keep, and who should have it?

PARENT'S PREFERENCE

FAMILY NOTES

4. What is their timeline, in their words?

PARENT'S PREFERENCE

FAMILY NOTES

5. What is non-negotiable for them?

PARENT'S PREFERENCE

FAMILY NOTES

6. Who do they want speaking for the family, and who do they want to hear from directly?

PARENT'S PREFERENCE

FAMILY NOTES

Questions to follow up on

Every question that did not get answered today goes here, with a name and a date next to it.

#	Question to follow up on	Who	By when
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			

Two questions worth asking at the end of every meeting: **What did we decide today?** and **What happens next, and who owns it?**

Family notes

Everything that does not fit above: what was said, who said it, and what it meant to the family.

This worksheet 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 families understand and compare home-selling options — how each option works, who it fits, and the tradeoffs in price, timing, repairs, convenience and certainty. The homeowner decides which path fits.