MACO Group

The Family Guide to Selling a Parent's Home

A calm, step-by-step plan for one of the hardest jobs a family takes on — written in plain language, with checklists you can actually use.



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A note before you begin

If you're holding this guide, your family is probably in the middle of a hard season. A parent is in rehab, moving into assisted living, or simply can't manage the house anymore — and somewhere in the middle of the worry and the logistics, someone has to deal with the home.

I've helped Palm Beach County families through this for seven years, and I can tell you two things: it is completely normal to feel overwhelmed, and it gets much easier once it's broken into steps. That's all this guide is — the steps, in order, in plain language.

One thing I want you to hear first: this is still your parent's decision whenever they're able to make it. The families who come through this best are the ones where Mom or Dad feels supported, not managed. Every step below is written with that in mind.

Use the checklists. Take the steps in whatever order your situation demands. And when you want a person instead of a pamphlet, my number is on the back — a conversation costs nothing and commits you to nothing.

— Enrique Perez

What's inside

1 · Start with the family conversation 2 · Get the paperwork in order
3 · Decide what comes next 4 · Prepare the home
5 · Your selling options 6 · The sale, step by step Family checklist

Step 1 · Start with the family conversation

Before a single box is packed, the family needs to be on the same page. Most of the stress in these sales doesn't come from the real estate — it comes from relatives hearing about decisions after they've been made.

What helps

Talk with your parent first, and listen more than you talk. Ask what they want, what worries them, and what would make this easier. "There is no rush — whenever you're ready, we'll help" does more good than any plan.

Get every sibling in the loop early. One short family call to agree on the goal — sell now, sell after rehab, or wait — prevents months of friction later.

Agree on one point person. One family member coordinates with the agent, the attorney, and the facility. Everyone stays informed; nobody gets five different phone calls.

Write decisions down. A simple shared note — who agreed to what, and when — keeps memories from diverging.

Questions worth asking your parent

- ☐ Is there anything in the house you especially want to keep, gift, or pass to someone specific?
- ☐ How do you feel about the timing — is there a date that matters to you?
- ☐ How involved do you want to be in the decisions and the updates?
- ☐ Is there anything about selling that worries you that we can solve together?

> “The difference between helping and taking over is whether your parent feels supported or pressured. Go at their pace.”

Step 2 · Get the paperwork in order

A little paperwork gathered early saves weeks later. You don't need all of it to start a conversation — but the sale will go smoother if these are located before the home goes on the market.

Documents to locate

- ☐ The deed to the home, and any trust documents if the home is held in a trust
- ☐ Mortgage statement (or proof the home is paid off)
- ☐ Homeowner's insurance policy
- ☐ Power of attorney, if one exists — and who the agent under it is
- ☐ The will or estate documents, if the sale involves an estate
- ☐ HOA or condo association contact and documents, if applicable
- ☐ Recent tax bill and any homestead exemption information
- ☐ Keys, garage remotes, gate codes, and alarm information

Two honest cautions

Authority matters. Only the owner — or someone with legal authority such as a power of attorney or a court-appointed representative — can sign a listing or a contract. If you're not sure who has authority, an elder-law or estate attorney can confirm it in one meeting. This guide is general information, not legal or tax advice.

Ask about taxes before you price. Long-held homes often carry large capital gains, and inherited homes may receive a step-up in basis. A short call with a CPA before selling can be worth real money.

Step 3 · Decide what comes next

The home decision and the living decision are connected. Before listing, get clear on where your parent will live and what the timeline really is — the answer changes the right selling strategy.

The common paths

Rehab, then home. If returning home is realistic, the sale may not be needed at all — sometimes the right answer is modifications and in-home care. A good agent will tell you that honestly.

Assisted living or memory care. Monthly costs in our area are significant, and the home's equity is often what funds them. Knowing the monthly number helps you decide how quickly the home needs to sell.

Downsizing or moving in with family. A smaller home, a condo, or a multigenerational arrangement — each has a different timeline, and the sale can be paced to match the move.

An estate sale after a loss. If your family is grieving, everything in this guide can move slower. The home can be secured and maintained while the family takes the time it needs.

A useful exercise: write down the monthly cost of the next living arrangement, the date it starts, and work backward. That gives you a real deadline instead of a stressful guess — and it's the first thing I'll help you map out if we talk.

Step 4 · Prepare the home

A longtime home holds a lifetime of belongings. This is usually the step families dread most — and the one where help makes the biggest difference.

Sort in four passes

Keep — what moves with your parent or stays in the family. Gift — pieces with a name attached; ask relatives before assuming. Sell — an estate-sale company can handle furniture and valuables in a single weekend. Donate or discard — local charities will often pick up. Go room by room, and photograph sentimental items before they move — the photo keeps the memory even when the object can't stay.

Repairs: less than you think

Families often imagine a renovation. In reality, most longtime homes sell best with: a deep clean, light and bright rooms, small safety fixes (loose rails, burned-out bulbs, dripping faucets), and honest pricing. Large remodels rarely pay for themselves at this stage. If the home needs major work, selling as-is is a legitimate option — see Step 5.

While the home is empty

- ☐ Forward the mail and stop deliveries
- ☐ Keep utilities, lawn care, and insurance in place — an empty home still needs all three
- ☐ Let a neighbor know, and visit or have someone check weekly
- ☐ Remove valuables, medications, and personal documents

Step 5 · Your selling options

There is no single right way to sell — there is the right way for your family's timeline, energy, and finances.

Traditional listing

The home is prepared, photographed, and listed on the open market. This usually brings the highest price, and it takes the most time and coordination — typically weeks of preparation and showings. Best when the family has some runway and the home shows well.

Sell as-is

The home is listed in its current condition, priced accordingly. Buyers expect to do the work, so the family doesn't have to. A middle path many families choose.

A direct cash sale

An investor buys the home quickly, often in days, with no repairs, cleanout, or showings. The price is lower — what you're buying is speed and simplicity. This can be the right trade when care costs are pressing or the family lives far away. If this is ever the right route for you, I'll tell you plainly what your home would bring on the open market first, so the choice is informed.

What I do in every case: a written valuation of the home as it sits, an honest comparison of the three paths with estimated net proceeds for each, and a plan with dates. You decide — my job is to make the decision clear and then carry the load.

Step 6 · The sale, step by step

1. Valuation & plan. We walk the home (or review photos together if you're out of town), agree on the path, and set a price with the reasoning in writing.
2. Preparation. Sorting, estate sale, cleanout, and any small fixes — coordinated by me, approved by you.
3. On the market. Professional photos and listing; showings handled with respect for the home and the neighbors.
4. Offers. I present every offer with the net numbers side by side, so the family compares real outcomes, not headlines.
5. Contract to closing. Inspections, association approvals, and paperwork — I track every deadline and keep the whole family updated in one thread.
6. Closing. Signatures can often be handled remotely or with a mobile notary, including from a care facility. Funds are wired per your instructions.

Your family checklist

- ☐ Family conversation held; one point person chosen
- ☐ Deed, mortgage, insurance, and authority documents located
- ☐ Attorney/CPA questions answered (authority, taxes)
- ☐ Next living arrangement and its start date confirmed
- ☐ Belongings sorted: keep / gift / sell / donate
- ☐ Estate sale or cleanout scheduled, if needed
- ☐ Valuation received; selling path chosen
- ☐ Home secured and maintained while empty
- ☐ Listing date and communication plan agreed

When you're ready, I'm one call away

A conversation costs nothing and commits you to nothing. I'll give you a straight valuation, an honest comparison of your options, and a plan that fits your family's timeline — whether you list with me or not.



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Seven years serving Palm Beach County families · 5.0★ rated on Google
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