THE PARENT'S HOUSE PLAN

7 decisions to make before selling Mom or Dad's home

Before the dumpster. Before the contractors. Before the “For Sale” sign.

When a parent’s home needs to be sold, the property is often only one part of the problem. There may be legal authority to confirm, siblings to coordinate, decades of belongings to sort through, repairs to evaluate and a parent whose needs must remain at the centre of every decision.

This guide helps your family make the right decisions in the right order - so you can protect time, money and relationships while preparing the home for a successful sale.

STRATEGY BEFORE ACTION.

You do not need to have everything figured out before asking for help. In fact, that is usually the best time to call.

START WITH PEOPLE, NOT PAINT

The first two decisions determine who can act, who should be consulted and how to keep a family transition from becoming a family conflict.

1 Who is legally making the decisions?

Do not assume “the family” can sign.

Before discussing pricing, accepting offers or authorizing work, establish who has legal authority for the property. That may be the registered owner, an attorney acting under a valid Power of Attorney for Property, or an estate trustee when an owner has died. A real-estate lawyer should confirm authority and any estate/probate requirements early.

Ask:

- Who is currently on title to the property?
- Is there a valid Power of Attorney for Property?
- If an owner has died, who is the estate trustee and has legal advice been obtained?
- Are there title, survivorship or probate issues that could affect timing?

Best move: involve the real-estate lawyer before the property is ready to list - not after an offer arrives.

2 Who needs to be involved?

Authority and involvement are different things.

One person may have authority to make the final decision, while several family members still need information or input. Decide early who receives updates, who handles day-to-day questions and who has final say. This reduces duplicate conversations and the classic “nobody told my brother” problem.

Ask:

- Who is the primary decision-maker and point of contact?
- Which family members need regular updates?
- What decisions require group discussion?
- Are there emotional items or family promises that should be addressed before clean-out begins?

Protect the relationship: agree on the communication structure before the pressure starts.

CLEAR THE HOUSE WITHOUT CLEARING THE BANK ACCOUNT

This is where families can lose weeks - and thousands of dollars - by doing too much, too soon.

3

What is staying - and what is going?

Sort first. Dispose second.

Decades of belongings can turn one house into hundreds of decisions. Create clear categories before the clean-out so important, sentimental and valuable items are protected.

Ask:

- What does Mom or Dad need for the next home?
- What is promised to family or worth appraising?
- Who will manage sell / donate / shred / dispose - and by when?

Do not start with the dumpster. Start with a room-by-room plan.

4

Which repairs are actually worth doing?

Repair for return - not for pride.

Focus on problems that hurt buyer confidence, financing, first impressions or competition. Avoid improving the home simply because it feels dated.

Ask:

- Is anything unsafe, leaking, broken or neglected?
- Will the repair materially improve saleability?
- Will the likely buyer renovate it anyway?

Sometimes the best renovation decision is the renovation you do not make.

5

What should you NOT spend money on?

Pretty does not automatically mean profitable.

Large renovations can burn cash without creating an equal return. Spend only where the work solves a real buyer objection or materially improves the outcome.

Ask:

- Could cleaning, paint or basic maintenance solve the same problem?

NOW BUILD THE SELLING STRATEGY

Once the family and property pieces are under control, the question changes from "How do we get ready?" to "How do we create the strongest possible sale?"

6 What is the realistic selling strategy?

Price is a strategy - not a compliment.

The right list price is not necessarily the highest number a seller hopes to hear. It should reflect the home's condition, current competition, buyer behaviour and the result the family needs. In some markets that may mean pricing close to expected value; in others, a deliberate price position can create stronger attention and competition.

Ask:

- Who is the most likely buyer for this property?
- What competing homes will buyers compare it with?
- What condition issues will buyers price into their offers?
- Is the priority maximum price, certainty, speed, convenience - or a balance?
- What showing and offer strategy best supports that goal?

The objective is not to "win the listing." It is to win the sale.

7 Who is going to coordinate everything?

A plan is only useful if someone owns it.

Families often underestimate the number of moving pieces between "we should sell" and closing day: lawyer, clean-out, donations, trades, utilities, photography, documents, showings, offers, movers and final property handoff. Decide whether the family will manage those pieces or appoint one person to coordinate the process.

Ask:

- Who books and supervises trades or clean-out services?
- Who has access to the property and keys?
- Who communicates with the lawyer and family?
- Who keeps the preparation schedule moving?
- Who handles last-minute problems when family members are out of town?

The right coordinator does not add more work for the family. They remove it.

YOUR FAMILY'S FIRST 10 STEPS

You do not need to complete all ten before speaking with a Realtor or lawyer. This is simply the order that keeps the process from getting backwards.

☐ 1. Confirm who owns the property and who has authority to act.	☐ 6. Sort remaining contents into family / sell / donate / dispose.
☐ 2. Contact the real-estate/estate lawyer early if there is a POA, death, title change or probate question.	☐ 7. Have the property assessed before approving renovations.
☐ 3. Choose one family point person for communication.	☐ 8. Choose only repairs that support the selling strategy.
☐ 4. Secure important documents, valuables, medication and sentimental items.	☐ 9. Build a realistic preparation, listing and closing timeline.
☐ 5. Decide what Mom or Dad needs to keep.	☐ 10. Assign one person to coordinate the moving pieces through closing.

YOU DO NOT HAVE TO FIGURE THIS OUT ALONE.

Book a Parent's House Strategy Conversation

If a parent is moving, has passed away, or your family knows a transition is coming, you can talk with me before the house is cleared, repaired or ready for market. We will identify what actually needs to happen, what can wait and the best order to tackle it.

Erika Plumb | Plumb Properties | eXp Realty

Strategic guidance for families navigating a home transition.

Ontario legal note: This guide is general information, not legal advice. Power of Attorney, estate trustee, title, probate and capacity issues can affect who may act for an owner or estate. Obtain advice from an Ontario lawyer for your specific circumstances.

Reference points: Ontario Ministry of the Attorney General - Powers of Attorney and Administering Estates; Real Estate Council of Ontario - RECO Information Guide.