

Selling your Parents Home

Two Paths and 3 Options

The authority question comes FIRST

Whether your parent has passed away or is still living but no longer able to make decisions, the same question has to be answered before the home can be sold:

Who has the legal authority to sign?

It doesn't matter whose name is on the deed in the future, who has a key, or what your parent told you for years about the house. Until the right legal authority is in place, no one can sign closing documents. Getting this right at the start saves months later.

There are **two paths**, depending on the situation

Your Parent Has Passed Away

The home is now part of the estate. In Texas, the path to selling it depends on whether there's a will, what it says, and how the home is titled.

- Independent Administration (with a will). The most common Texas path. The court appoints the executor named in the will, who can then sell the home with limited court supervision.
- Muniment of Title. A streamlined process when there's a will, no unpaid debts beyond the mortgage, and no need for ongoing administration. Faster and less expensive than full probate.
- Dependent Administration (no will or contested). When there's no will, heirs disagree, or the court requires more oversight. The administrator needs court approval for major decisions, including a sale.
- Small Estate Affidavit. A narrow option for limited estates where the homestead passes to a surviving spouse or minor children.

Your Parent Is Living but Incapacitated

If your parent is still living but can no longer manage their own affairs — advanced dementia, a serious stroke, a significant decline — the path is different.

Durable Financial Power of Attorney If your parent signed a durable Financial POA before losing capacity, the named agent can act on their behalf, including selling real estate. The document must specifically authorize real estate transactions. Have the document reviewed to make sure.

Guardianship If no POA exists and your parent no longer has capacity to sign one, the only remaining path is guardianship through the court — a process that takes months and involves court oversight of major decisions.

*This is why getting a Financial POA in place before it's needed matters so much.

Important: A Power of Attorney becomes invalid the moment a person passes away. If your parent had a POA and has since passed, that document no longer applies — you're now in the probate path above. This catches families off guard often.

A probate attorney can tell you in one conversation how this applies to your situation.

What to Do Before You Talk to an Agent

The decisions that comes before the home decision:

Once the authority question is being handled, there are a few things worth getting in front of — because they shape every conversation that follows.

The Carrying Cost Clock

Even before the home can legally be sold, the bills don't stop. Property taxes. HOA dues. Homeowner's insurance — and a vacant home often requires a different policy. Utilities to keep the HVAC running so pipes don't freeze in winter or mold doesn't grow in summer. Lawn care and basic maintenance.

\$1,500 to \$3,000 a month is common. For an estate tied up in probate for eight months, that's \$12,000 to \$24,000 out of the estate before anyone receives a dollar.

One thing to do this week:

Call the homeowner's insurance company and tell them the situation. Vacant home coverage rules are strict, and policies can lapse without anyone realizing it. A lapsed policy at the wrong moment is a problem you don't need.

The Family Conversation Comes Before the Agent Conversation

If there are multiple siblings, heirs, or family members involved, have the conversation about the home before anyone calls a real estate agent.

Disagreements about the family home are among the most common sources of conflict during estate settlement — and the worst time to have them is when an offer is on the table and the clock is ticking.

A few questions worth raising together:

Does everyone agree on selling? Does someone want to keep it? Can they buy out the others? Who's handling the day-to-day? The executor has the authority, but realistically, who lives closest and has the bandwidth?

How are personal belongings going to be divided? This is where most fights actually start. Not the house. The things inside it.

Are we okay with selling "as-is," or willing to invest in repairs to capture more proceeds?

Write down what everyone agrees to. Memories of who said what at the dining room table get fuzzy fast.

What Happens to Everything Inside

A lifetime of belongings — closets, the garage, the attic, the basement, boxes with no labels and no clear owner. It's overwhelming, and it's emotional, and most families underestimate it.

A few options:

Family sorting. Heirs come through, take what's meaningful, agree on the rest.

Estate sale company. They handle pricing, staging, running the sale. Take 30-40%

Buyout services. A flat price for the entire contents. Faster, less money.

Sell the home with contents included. Some buyers will take the home fully furnished and handle the cleanout themselves. For an exhausted family two states away, this can be the right answer even when the math isn't optimal.

Whatever the approach — make the plan before the home goes on the market, not after.

One Tax Note Worth Knowing

When you inherit a home, the tax basis generally "steps up" to its value on the date your parent passed. If they bought the home for \$50,000 in 1978 and it's worth \$350,000 the day they passed, your basis is \$350,000 — not \$50,000. Selling close to that date-of-death value usually means very little capital gains exposure.

This is one of the most valuable provisions in the tax code for families settling an estate. Talk to the probate attorney or a CPA before making decisions about timing.

The Home Decision is the Most Important Financial Decision in this Transaction **Make the Right Decision**

You know what you've built. The Equity is Real

The home has been maintained, and you understand — probably better than most families in this situation — that how this decision gets made will shape everything that follows. The care funding. The estate. The other family members who have a stake.

The risk isn't that the home won't sell. **IT WILL!**

The risk is making a good decision under pressure instead of the right decision with the right guidance. Care transitions create urgency. Urgency narrows options. Narrowed options — in real estate specifically — cost families money and flexibility they didn't have to give up, creating a process the family can't actually get through.

A traditional listing, done correctly, is the right answer for most homes in good condition. Full market exposure. Professional positioning. Optimized for what the home is actually worth. But done correctly means more than a sign in the yard and an MLS entry. It means understanding what this family needs from the transaction — not just the price, but the terms. The timeline. The contingencies. The things that matter **beyond the number.**



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OPTIONS

The right agent brings multiple options — because when timing and sequencing matter, options matter. Many families in this situation are already working with advisors and attorneys on tax year considerations, estate planning, or post-close occupancy. The right agent coordinates with that team rather than around it.

MORE OPTIONS + MORE CONTROL = THE RIGHT OUTCOME

Traditional Listing

Full market exposure, professionally managed. Optimized for proceeds and the terms that matter to your family, not just the price.

Expanded Buyer Access

Through broader marketing and creative financing options, we expand the buyer pool — protecting price and creating flexibility on timeline, contingencies, and close date.

Direct Cash Purchase

or, if circumstances change. No repairs needed. Take what you want and leave the rest. Close on your timeline. Moving assistance, sorting help, and packing support can be included.

Every situation is different. The goal is always the same: The **RIGHT** outcome for where your family actually is

MOST AGENTS PREFER THE TOOL THEY KNOW.

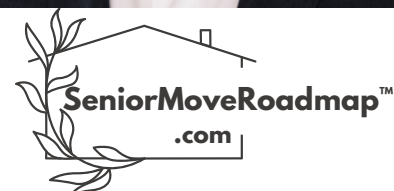
A listing. A lockbox. A sign in the yard.

For **MOST** transactions that's enough.

A senior transition — with an estate, multiple stakeholders, a care timeline, and real financial consequences on the other side of the closing

— **isn't most transactions.**

The home isn't just an asset. It's the thing that funds the care, settles the estate, and closes a chapter for everyone in the family. How that decision gets made — and when, and in what sequence — changes the outcome in ways that matter.



Daniel Stine built the Senior Move Roadmap — a free, 120+ page guide system used by families navigating senior transitions, and recommended by senior care professionals nationwide. He understands both sides of this moment: the care decision and the home decision. When a family is ready to deal with the house, he's the agent who already understands the situation before they have to explain it.

Three paths. Creative strategies most agents don't know exist. When timing and sequencing matter — tax year planning, estate considerations, post-close occupancy — he coordinates with your existing legal and financial advisors rather than around them.

FOR THE PROFESSIONAL WHO HANDED YOU THIS

You gave this to a family because you wanted them to have access to someone who operates at the level this situation requires.

Daniel doesn't compete with the work you do. He handles one thing — the home — and coordinates with the rest of the advisory team rather than around it. He understands care timelines. He won't step on your relationship to close a deal.

When the family thanks you for thinking of everything, that's yours.

Call or text me anytime:

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