CLEAR
SENIOR LIVING TRANSITIONS

Clarity. Structure Peace of Mind.

CLARITY. STRUCTURE. PEACE OF MIND.

Selling Your Home with Confidence

Working Session Packet

One worksheet for each of the five CLEAR decisions.

C — Clarity
L — Legal Authority
E — Estate & Assets
A — Align the Numbers
R — Real Estate Roadmap

Before You Begin

This packet holds one worksheet for each of the five CLEAR decisions. Work through them in order — the sequence matters as much as the content. There is no need to finish everything today. Fill in what you can, leave blank what you can't, and bring your questions with you.

Who is this transition for?

Who else from the family should be part of this process?

In one sentence, why is this move happening now?

The Five Decisions

- [ ] C — Clarity: Start with why
- [ ] L — Legal Authority: Know who can act
- [ ] E — Estate & Assets: See the home clearly
- [ ] A — Align the Numbers: Connect the numbers
- [ ] R — Real Estate Roadmap: Choose the road forward

C · CLARITY

Start With Why

Before any boxes are packed or calls are made, the family needs to agree on why this move is happening. Decisions made without shared clarity tend to get revisited — often at the worst possible time.

Work Through It

Why is the move happening? (Health, safety, finances, proximity to family, other)

Who needs to be part of this decision, and has each person actually been asked?

What would a good outcome feel like — for the senior, and for the adult child(ren)?

What is everyone afraid will happen if this doesn't go well?

What timeline pressures exist, if any (medical, financial, seasonal)?

Checklist

- [ ] Held a direct conversation about the 'why' with everyone involved
- [ ] Identified who has the final say when opinions differ
- [ ] Named at least one shared goal everyone can agree on

Reflection

What is one assumption you've been making about this move that you haven't actually confirmed with the rest of the family?

L · LEGAL AUTHORITY

Know Who Can Act

Legal authority has to be confirmed before anyone signs anything, lists anything, or moves money. Families are often surprised to learn — mid-process — that no one actually has the standing to act. This step prevents that delay.

Work Through It

Does a Power of Attorney exist? Who holds it, and is it durable?

Whose name(s) are on the title or deed to the home?

Who is authorized to sign on behalf of the senior if needed?

Has an elder law or estate attorney reviewed the current documents?

What gaps or uncertainties still need to be resolved?

Checklist

- ☐ Located the original Power of Attorney (or confirmed one does not exist)
- ☐ Confirmed how title to the home is currently held
- ☐ Scheduled or completed a review with an attorney

Reflection

If a decision needed to be made tomorrow, is it clear — in writing — who is legally allowed to make it?

E · ESTATE & ASSETS

See the Home Clearly

This step is an honest, unemotional look at the home itself — its condition, its coverage, and what inside it actually matters. Not everything needs to move, and not everything needs fixing.

Work Through It

What deferred maintenance or repairs are you already aware of?

Is homeowner's insurance current, and does it reflect an occupied or soon-to-be-vacant home?

Who has physical access to the home, and is that access secure?

What items in the home carry real sentimental weight and should be protected first?

What can be sorted quickly, and what will take more time and care?

Checklist

- [ ] Walked through the home room by room with a written list
- [ ] Confirmed insurance coverage is current and accurate
- [ ] Identified who has keys or access
- [ ] Set aside sentimental items before any sorting or clearing begins

Reflection

What is one thing in the home that matters more to your family than its dollar value — and how will you make sure it's protected in the process?

A · ALIGN THE NUMBERS

Connect the Numbers

The real estate plan should support the larger financial picture — not run ahead of it. Carrying costs, liquidity needs, and timing all need to work together before a listing date is set.

Work Through It

What are the monthly carrying costs of the home (mortgage, taxes, insurance, utilities, upkeep)?

How much liquidity does the family need, and by when?

Has a CPA or financial advisor been included in this conversation yet?

Are there tax implications (capital gains, step-up in basis, etc.) that need review?

Does the sale timeline support — or conflict with — the broader financial plan?

Checklist

- [ ] Listed current monthly carrying costs
- [ ] Identified the liquidity need and target date
- [ ] Looped in a CPA or financial advisor

Reflection

Is real estate the first domino in this process for your family, or has the financial picture already been mapped out?

R · REAL ESTATE ROADMAP

Choose the Road Forward

With clarity, legal authority, an honest view of the home, and the numbers aligned, the final decision comes into focus: repair and maximize value, or sell as-is and move faster. This step also builds the team around that choice.

Work Through It

Repair strategically or sell as-is — which fits your family's priorities?

What is a realistic timeline, given everything uncovered in the earlier steps?

Who is on the team so far (agent, stager, contractor, title company, attorney)?

What is the target price range, and how was it determined?

What does success look like on closing day?

Checklist

- [ ] Decided: repair strategically, or sell as-is
- [ ] Set a realistic target timeline
- [ ] Identified remaining team members needed

Reflection

Six months from now, looking back on closing day — what will tell you this process went well?

You Do Not Have to Figure It Out Alone

Your next step can be simple.

Before You Leave Today

Which of the five decisions (C · L · E · A · R) does your family most need to revisit first?

What is one action you can take this week?

Who do you need to loop in before your next step?

The Clarity Tool Box

- ☐ Clarity Checkup — see where your transition stands
- ☐ Daily Living Snapshot — understand day-to-day needs
- ☐ CLEAR Caregiver Compass — check in on the caregiver, too

Visit clearlivingtransitions.com to sign up for a free, no-obligation consultation.
Let's get started together!

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