AGING WITH DIGNITY

THE LAST CHAPTER

PREPARING YOUR HOME AND FAMILY FOR WHAT COMES NEXT



PREPARE BEFORE LIFE FORCES THE DECISION

BRANDON BROWN

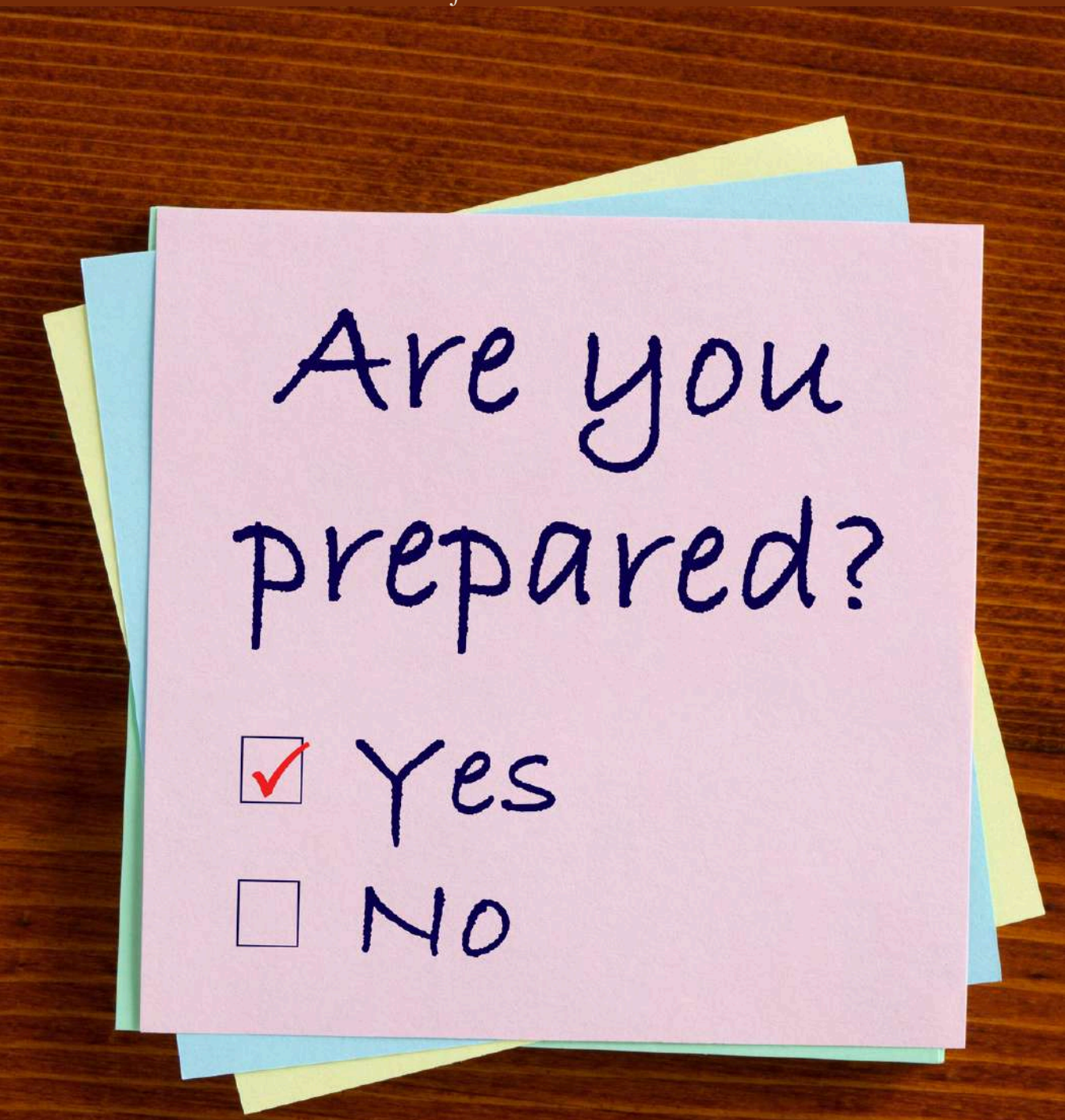
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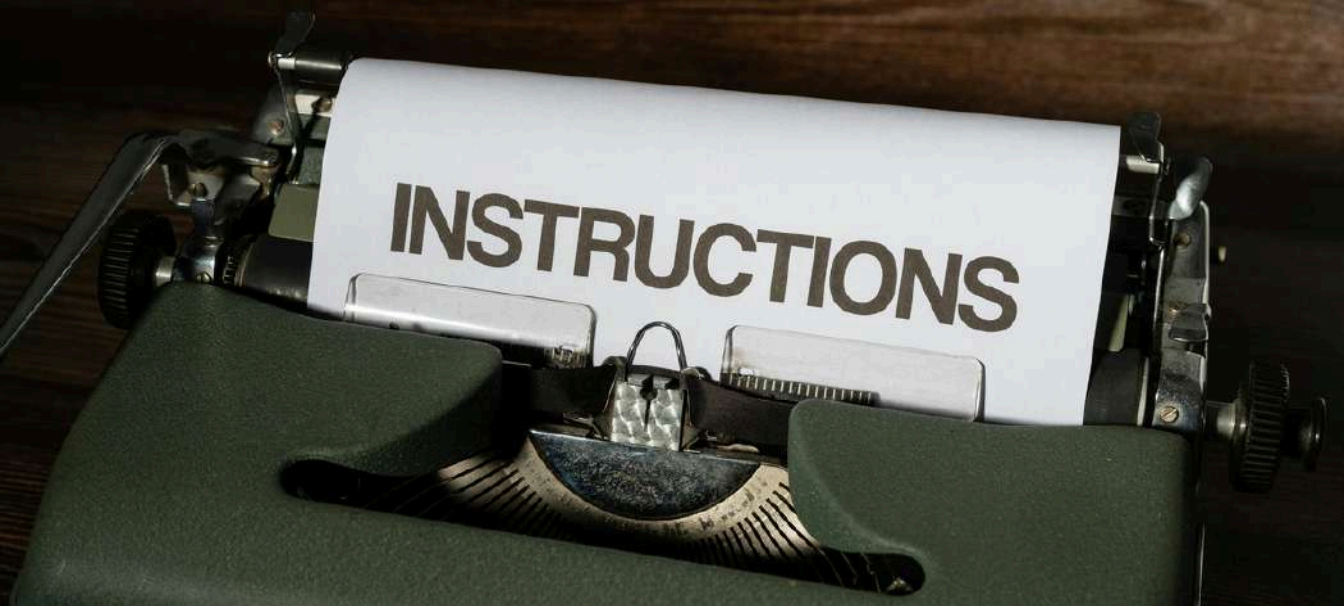
WORKBOOK

Family Preparation Toolkit

Practical worksheets to help your family prepare before you are forced to react.



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How to Use This Toolkit

You do not need to complete every page today.

Choose the worksheet that solves the next problem in front of you.

Write in pencil if you want. Update it as life changes. Keep completed pages with your important records, and tell at least one trusted person where they are.

Do not use these worksheets as a substitute for legal, tax, financial, insurance, medical, or other professional advice. They are designed to help you organize information and ask better questions.

Start with one page. One completed page is more useful than a perfect plan you never begin.

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A NOTE FROM BRANDON

Thank you for taking the first step.

I wrote *Aging with Dignity* to help families through some of life's hardest transitions: a parent moving out of the family home, an inheritance nobody planned for, or a house that suddenly needs big decisions.

These worksheets are here to help you get organized and ask better questions, one page at a time. You don't have to figure it all out today.

If you'd ever like a second set of eyes, or just someone to talk through your options with, I'm always happy to help. No pressure, just honest guidance from someone who has walked this road with many families.

WAYS I CAN HELP

- Talking through whether to stay, modify, downsize or move
- Preparing and selling an inherited or trust-owned home
- Understanding what a home is worth today, with no obligation
- Introductions to trusted attorneys, CPAs and senior-move professionals

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TOOL 1

If Something Happens to Me

A one-page starting point for the person who may need to help first.

QUESTION	YOUR ANSWER
My full legal name	
Date completed / updated	
The first person I want contacted	
Their phone / email	
My estate-planning attorney	
My financial advisor	
My CPA / tax professional	
My insurance professional	
My real estate broker / property contact	
My primary physician	
My trust / will is located	
My financial information is located	
My digital-access instructions are located	

QUESTION	YOUR ANSWER
My home / property records are located	
My health-care directive is located	

THREE THINGS I WANT MY FAMILY TO KNOW FIRST:

NOTES

If the situation involves the home, trust, probate, title, or uncertainty about what to do next, you can also begin with a trusted real estate professional who understands these transitions and can help coordinate the right next people.

NOTES

NOTES

TOOL 2

Important People & Professional Team

The goal is not to know everyone. It is to know who can answer which question.

ROLE	NAME / COMPANY	PHONE / EMAIL	WHAT THEY HELP WITH
Estate-planning / probate attorney			
CPA / tax professional			
Financial advisor			
Insurance professional			
Real estate broker			
Title / escrow contact			
Primary physician			
Care professional			
Contractor / handyman			
Senior-move / placement professional			
Other trusted advisor			

WHO SHOULD HELP COORDINATE THE OVERALL PROCESS IF SEVERAL PROFESSIONALS BECOME INVOLVED?

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TOOL 3

Documents to Locate

Check what exists, note where it is, and flag anything that needs review.

DOCUMENT	FOUND?	WHERE IT IS	NEEDS REVIEW?
Revocable living trust	☐		☐
Trust amendments	☐		☐
Will	☐		☐
Durable power of attorney	☐		☐
Advance health-care directive	☐		☐
HIPAA / medical authorization	☐		☐
Current deed to home	☐		☐
Property tax records	☐		☐
Homeowners / property insurance	☐		☐
Mortgage / HELOC records	☐		☐
Recent tax returns	☐		☐
Investment / retirement statements	☐		☐
Life insurance policies	☐		☐

DOCUMENT	FOUND?	WHERE IT IS	NEEDS REVIEW?
Long-term-care insurance	☐		☐
Burial / memorial instructions	☐		☐
Marriage / divorce documents	☐		☐

ATTORNEY REVIEW NEEDED BECAUSE:

NOTES

TOOL 4

Home Information Sheet

ITEM	INFORMATION
Property address	
How title is currently held	
Trust name, if applicable	
Mortgage lender / loan number location	
HELOC / second loan	
HOA / management contact	
Property tax parcel number	
Insurance carrier / agent	
Alarm / security company	
Water / electric / gas providers	
Pool / landscaping service	
Solar company / lease / loan	
Home warranty	
Primary contractor / handyman	
Location of keys / remotes	
Garage / gate codes location	

ANYTHING UNUSUAL SOMEONE SHOULD KNOW ABOUT THE HOME?

NOTES

TOOL 5

Property Condition Snapshot

This is not an inspection.
It is a practical record of what the family already knows

AREA	KNOWN ISSUE / AGE / CONDITION	URGENT?	WHO KNOWS MORE?
Roof		☐	
Plumbing / water heater		☐	
Electrical / panel		☐	
Heating / air conditioning		☐	
Foundation / drainage		☐	
Windows / doors		☐	
Termite / pest history		☐	
Pool / spa		☐	
Solar		☐	
Appliances		☐	
Known leaks / water damage		☐	
Unpermitted work / additions		☐	
Accessibility concerns		☐	

REPAIRS WE HAVE DISCUSSED BUT NOT COMPLETED:

NOTES

TOOL 6

Beneficiary & Account Review

Do not place account numbers or passwords here if this workbook could be seen by others.

ACCOUNT / POLICY TYPE	INSTITUTION	PRIMARY BENEFICIARY	CONTINGENT BENEFICIARY	REVIEW?
Retirement account				☐
Retirement account				☐
Life insurance				☐
Life insurance				☐
Bank / POD account				☐
Brokerage / TOD account				☐
Annuity				☐
Other				☐

QUESTIONS TO ASK BEFORE CHANGING ANY BENEFICIARY DESIGNATION:

- ☐ Does this designation still match the estate plan?
- ☐ Could naming the trust create tax or administrative consequences?
- ☐ Has a beneficiary died, divorced, remarried, or become unable to manage funds?
- ☐ Should contingent beneficiaries be added or updated?

TOOL 7

Digital Access Roadmap

Do not write passwords in this public-facing worksheet.

Record where secure access instructions are stored.

DIGITAL CATEGORY	PROVIDER / ACCOUNT	WHERE ACCESS INSTRUCTIONS ARE STORED
Primary email		
Mobile phone / carrier		
Password manager		
Online banking		
Investment accounts		
Cloud storage / photos		
Social media		
Utilities		
Insurance portal		
Medical portal		
Subscription services		
Cryptocurrency / digital assets		

TRUSTED PERSON WHO KNOWS HOW TO LOCATE THE SECURE INSTRUCTIONS:

TOOL 8

Family Meeting Agenda

- ☐ What does Mom / Dad want?
- ☐ What is working well right now?
- ☐ What is becoming harder?
- ☐ What changes are reasonably foreseeable in the next year?
- ☐ Who currently has legal authority?
- ☐ Who is handling health-care communication?
- ☐ Who is helping with finances?
- ☐ Who is handling the home?
- ☐ What help does the primary caregiver need?
- ☐ What professional questions need answers?
- ☐ What are the next three actions?

DECISIONS MADE TODAY:

NOTES

QUESTIONS WE STILL NEED ANSWERED:

NOTES

NEXT REVIEW DATE:

NOTES

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TOOL 9

Stay, Modify, Downsize, or Move?

Use this page to compare quality of life, not just real estate.

QUESTION	STAY	MODIFY	DOWNSIZE	MOVE CLOSER / COMMUNITY
Safety				
Stairs / accessibility				
Driving / transportation				
Maintenance burden				
Monthly cost				
Access to family				
Care availability				
Social connection				
Emotional fit				
What would make this option fail?				

THE OPTION THAT CURRENTLY SEEMS MOST WORKABLE:

NOTES

WHAT WOULD CAUSE US TO REVISIT THE DECISION?

NOTES

TOOL 10

First 72 Hours After a Death

This is a practical orientation, not a legal checklist.

- ☐ Take care of immediate family needs first.
- ☐ Locate the will, trust, and health / burial instructions.
- ☐ Identify the attorney and successor trustee / named executor.
- ☐ Secure the home, vehicles, valuables, pets, and mail.
- ☐ Confirm who is authorized before moving money or signing documents.
- ☐ Do not cancel property insurance simply because the owner died.
- ☐ Keep utilities needed to protect the property.
- ☐ Notify the appropriate professionals and ask what must happen before anything is distributed.
- ☐ Begin a simple list of assets, debts, recurring bills, and urgent deadlines.
- ☐ Avoid major cleanout, gifting, selling, or disposal decisions until authority is clear.

IMMEDIATE PROPERTY CONCERNS:

NOTES

NOTES

TOOL 11

First 30 Days: Estate & Property Roadmap

AREA	QUESTION TO ANSWER	WHO IS HANDLING IT?	STATUS
Legal authority	Trust administration, probate, or other transfer process?		
Title	Who owns the property now?		
Insurance	Is current coverage appropriate for occupancy / vacancy?		
Mortgage	What payments or deadlines continue?		
Property taxes	Any reassessment / Prop 19 issues to review?		
Valuation	Is a date-of-death or probate appraisal needed?		
Condition	Any urgent repair, leak, security, or safety issue?		
Personal property	What must be preserved before cleanout?		
Tax	What does the CPA need now?		

AREA	QUESTION TO ANSWER	WHO IS HANDLING IT?	STATUS
Real estate	Keep, rent, buyout, or sell?		
Family	Who needs updates and how often?		

NOTES

TOOL 12

Keep, Rent, Buy Out, or Sell?

FACTOR	KEEP	RENT	BUYOUT	SELL
Who genuinely wants the property?				
Cash needed from estate?				
Expected property taxes				
Insurance cost / availability				
Mortgage / financing				
Repairs / renovation				
Monthly carrying cost				
Rental income / management				
Sibling fairness				
Tax consequences reviewed?				
Emotional value				
Best use of equity				

WHAT INFORMATION IS STILL MISSING BEFORE WE DECIDE?

NOTES

TOOL 13

Before We Spend Money on the House

Use this before approving repairs, renovations, staging, cleanout, or major property expenses.

- ☐ Do we have legal authority to spend estate / trust funds?
- ☐ Have we decided whether the likely goal is keep, rent, buy out, or sell?
- ☐ Do we know the current as-is value?
- ☐ Do we know the realistic after-improvement value?
- ☐ Do we have written estimates?
- ☐ Will the work affect insurance coverage?
- ☐ Will permits be required?
- ☐ Who will supervise the work?
- ☐ How long will the work take?
- ☐ What will the property cost to carry during that time?
- ☐ Is the expected value increase greater than the cost, time, and risk?
- ☐ Could a simpler repair / cleaning plan accomplish most of the benefit?
- ☐ Have we preserved important belongings and documents first?
- ☐ Can the fiduciary explain why this expense serves the estate / trust?

DECISION:

- ☐ Proceed
- ☐ Get more information
- ☐ Do less
- ☐ Do not spend yet

TOOL 14

Vacant Home Checklist

A vacant or lightly occupied property often needs more active oversight, not less.

REGULAR CHECKS

- ☐ Physically enter the property on a consistent schedule.
- ☐ Check for leaks, moisture, ceiling stains, or plumbing problems.
- ☐ Confirm heating / cooling settings are appropriate.
- ☐ Check refrigerator / freezer if left running.
- ☐ Look for pests, intrusion, broken windows, or signs of vandalism.
- ☐ Collect mail, packages, notices, and HOA correspondence.
- ☐ Confirm landscaping and exterior appearance are maintained.
- ☐ Check pool / spa service if applicable.
- ☐ Confirm security, alarms, cameras, and exterior lighting.

MONTHLY / PERIODIC

- ☐ Confirm insurance remains appropriate for occupancy and use.
- ☐ Review utilities and unusual consumption.
- ☐ Check mortgage, taxes, HOA, and recurring property bills.
- ☐ Document visits, repairs, and significant changes.
- ☐ Update the responsible family member / fiduciary.

IF SOMETHING CHANGES

- ☐ Notify insurance before major renovation or occupancy changes.
- ☐ Document damage with photographs.
- ☐ Take reasonable steps to prevent additional damage.
- ☐ Keep receipts and contractor records.
- ☐ Contact the appropriate professional promptly.

NOTES

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TOOL 15

Proposition 19 Questions

Bring this page to the county assessor, CPA, or estate attorney when an inherited California home may be involved.

- ☐ Was this the parent's principal residence?
- ☐ What is the date of transfer / date of death?
- ☐ What is the property's factored base-year value?
- ☐ What was the fair market value at transfer?
- ☐ Does an eligible child genuinely intend to use the property as a principal residence?
- ☐ What is the current Proposition 19 adjusted value limit for this transfer date?
- ☐ Which exemption and exclusion forms apply?
- ☐ What are the filing deadlines?
- ☐ What happens if the qualifying child later moves out?
- ☐ Could another eligible transferee continue qualifying use?
- ☐ How would a sibling buyout or later transfer affect property taxes?
- ☐ What would the estimated property-tax bill be if the exclusion does not apply?

ASSESSOR / PROFESSIONAL NOTES:

TOOL 16

Questions for the CPA Before a Home Sale

- ☐ What is the current adjusted basis?
- ☐ Does a date-of-death basis adjustment apply?
- ☐ How should fair market value at death be documented?
- ☐ Does the principal-residence exclusion apply?
- ☐ Does the care-facility exception matter?
- ☐ Which capital improvements may affect basis?
- ☐ How will selling expenses affect the calculation?
- ☐ Who reports the sale: homeowner, trust, estate, or beneficiaries?
- ☐ Are there California-specific issues we should understand?
- ☐ What records should we preserve?
- ☐ Would the tax analysis materially differ if we sell now versus later?

CPA NOTES:

TOOL 17

Questions for the Attorney

- ☐ Who currently has legal authority to act?
- ☐ Is the home properly titled?
- ☐ Is probate required, or is another transfer process available?
- ☐ If probate is open, have Letters issued?
- ☐ What level of IAEA authority exists?
- ☐ Is a Notice of Proposed Action required?
- ☐ Could court confirmation be required?
- ☐ Can estate or trust funds be used for repairs or renovation?
- ☐ Are beneficiary notices or approvals needed?
- ☐ Is a beneficiary buyout legally straightforward in this situation?
- ☐ Are there occupancy, capacity, or conflict issues we should address before a sale?
- ☐ What documents should title and escrow receive?

ATTORNEY NOTES:

TOOL 18

Questions for the Insurance Professional

- ☐ Is the property still considered owner-occupied?
- ☐ Does vacancy or reduced occupancy change coverage?
- ☐ How long can the property be vacant under this policy before limitations apply?
- ☐ Should the policy be changed after the owner's death or move?
- ☐ Will renovation or contractor activity affect coverage?
- ☐ Is wildfire exposure changing availability or cost?
- ☐ Are flood or earthquake risks separately insured?
- ☐ Are valuable personal items adequately covered?
- ☐ Would leak detection, shutoff devices, alarms, or other measures help?
- ☐ Who should be contacted immediately after a property loss?

INSURANCE NOTES:

TOOL 19

Questions for the Real Estate Broker

- ☐ What is the current as-is market value?
- ☐ What preparation would you recommend before sale?
- ☐ Which improvements are unlikely to pay back?
- ☐ What could the property realistically sell for after strategic preparation?
- ☐ How long is the likely preparation and marketing timeline?
- ☐ What are the estimated carrying costs while we wait?
- ☐ What is the likely seller net under several price scenarios?
- ☐ Would selling as-is be reasonable?
- ☐ Would renting be realistic?
- ☐ What buyer concerns are likely given the property's condition?
- ☐ Are there title, occupancy, probate, trust, or insurance issues we should solve before listing?
- ☐ Which attorney, CPA, insurance, title, contractor, or other professionals should be brought in before we proceed?

BROKER NOTES:

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TOOL 20

The Next Three Actions

Do not try to finish the entire plan at once. Decide what happens next.

PRIORITY	ACTION	WHO WILL DO IT?	BY WHEN?	DONE
1				☐
2				☐
3				☐

WHAT IS THE ONE QUESTION WE MOST NEED ANSWERED BEFORE MAKING ANOTHER MAJOR DECISION?

NOTES

WHO IS THE BEST PERSON TO ANSWER IT?

NOTES

NEXT FAMILY REVIEW DATE:

NOTES



When you're ready, I'm here.

Whether you have one quick question or you're facing a big decision about a home, I'd be honored to help your family.

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