Pay At Closing
SAN DIEGO

FREE FAMILY GUIDE

FOR HEIRS, TRUSTEES AND GROWN KIDS HELPING A PARENT

Selling a parent's house, one calm step at a time

When the house you grew up in has to be sold, it rarely happens at a good time. This guide covers what families run into, what to do in the first month, and how to get the house ready without anyone fronting the money.

You're not alone in this

Most families who call us are dealing with some mix of the same things:

- You live out of town, and the house is a drive or a flight away.
- Brothers and sisters don't agree on what to do with it.
- The estate is all house and no cash, so nobody wants to pay for repairs.
- "I don't know where to start." That's the most common thing we hear.

None of that means you're doing it wrong. It means you're doing two hard things at once: grieving and handling a house. Take it one step at a time.

Why many heirs end up selling

In California, a parent's low property tax usually carried over to their kids. Since 2021, under Proposition 19, it only carries over if a child moves in and makes the house their main home within a year, and even then only up to a limit.

If no one moves in, the house is reassessed at today's value, and the property tax can jump a lot. That's a big reason families who don't plan to live there decide to sell.

One example from a California law office: a house with a $300,000 tax base, now worth $1.4 million. If no child moves in, the yearly tax goes from about $3,300 to about $15,400.
Every family's numbers are different. Talk to your tax advisor before you decide.

Who can sign for the house?

General information, not legal advice. Your estate attorney decides what applies to your family.

	TRUST SALE	PROBATE, FULL AUTHORITY	PROBATE, LIMITED AUTHORITY
Who signs	The successor trustee named in the trust	The executor or administrator the court appointed	The executor or administrator, with court approval
Court involved?	No, unless there's a dispute	Usually no court approval for the sale	Yes. The court confirms the sale
Overbids?	No	No	Yes. At the hearing, anyone can outbid the buyer you accepted
Typical pace	Often 30 to 65 days once listed	Longer, because probate itself takes months	Longest, because of the hearing

Most inherited homes in California pass through a trust, not probate. If the house was never put in the trust, it may need to go through probate anyway. Your attorney can tell you which one you have.

The first 30 days: a checklist

You don't have to do all of this in a week. Check things off as you go, and share the list with your family.

- [ ] Find the documents: the will or trust, the deed, recent tax bills, any mortgage statements
- [ ] Call an estate attorney if you don't have one yet
- [ ] Lock up the house and collect every key. Change the locks if you're unsure who has one
- [ ] Call the insurance company. A house sitting empty often needs a different policy
- [ ] Keep the power and water on, so the house can be shown and inspected
- [ ] Forward the mail and stop deliveries
- [ ] Don't throw things away yet. An estate sale company may find value you'd miss
- [ ] Take photos of every room before anything moves
- [ ] Ask a local agent for an as-is opinion of value. It's free and it gives everyone the same starting number
- [ ] Decide together what's worth fixing, and what isn't

What to fix, and what to skip

Houses that one family lived in for decades usually need the same things: fresh paint, worn floors, a tired kitchen or bath, a front door and yard that have seen better days. Those small, visible fixes tend to come back at sale. Full remodels usually don't. Leave the big decisions about style to the next owner.

Our free guide **"Which fixes actually pay you back?"** has the numbers and a room-by-room checklist.

Brothers and sisters only need to agree on selling

They don't have to agree on who puts money in, because nobody has to. With Pay At Closing, the work is paid from escrow when the house sells, before the money is divided between the heirs. Everyone carries the cost the same way, out of the sale.

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Free walkthrough

We walk the house with whoever can be there. Family on the phone is welcome too.

Written scope and price

Everyone sees exactly what we'll do and what it costs before anything starts.

We do the work

A licensed contractor, with the owner on the job site. Photo updates for family who live out of town.

Paid at closing

The cost comes out of the sale through escrow, like the agent's commission.

Does this work for a trust or probate sale? Often it can. It depends on who has the authority to sign and sell. Tell us the situation and we'll look at it with your agent and the executor or attorney.

If the house doesn't sell: Your contract says in plain language what happens next. You'll read it, and we'll explain it, before you sign.

If your parent is downsizing

The house is still theirs, and the decisions are still theirs. We'll walk through everything with your parent and with the whole family, at whatever pace works for them.

California gives homeowners 65 and older five business days to cancel any home improvement contract after signing it. That's time to sleep on it, talk it over with family, and ask questions. No work starts until those days have passed.

No agent yet? We'll introduce you to a local agent we work with. You're never obligated to use them.

Book a free walkthrough

Book it at PayAtClosingSD.com

Lea esta guía en español.

Sources

Prop 19 rules and tax example: ridleylawoffices.com/prop-19-inherited-house-california. Trust and probate sale differences: allisonchapleau.com and whathappenstothehouse.com (overbids). Share of inherited transfers in California: ridleylawoffices.com/california-inherited-home-statistics. Five-day cancellation for owners 65+: CSLB. This guide is general information, not legal or tax advice.