REAL PROPERTY PLANNING · FREE PLANNING CHECKLIST

The Family Home: A 7-Step Planning Checklist for Washington Families

For adult children and parents who want to talk about the house before a move, an illness or an estate forces the question. Work through it together, a step at a time. Most families need two or three conversations.

How to use it: tick each box as you go. Step 7 gives you a one-page summary to fill in and keep with your important papers. Nothing here requires a professional to start; it tells you when one is worth calling.

1 Ask what your parents actually want

Why it matters: families who argue about the house later usually never heard the owners say what they wanted while they could.

- [ ] Do they hope to stay in the home as long as possible, move somewhere smaller, or move closer to family?
- [ ] If they could no longer live there, what should happen to it: sell it, rent it, or keep it in the family?
- [ ] Does anyone in the family expect to receive the house, live in it, or buy it? Say so out loud.
- [ ] Who else should be part of these conversations: brothers, sisters, spouses?

2 Find out how the home is owned

Why it matters: the way the deed is written, not the will, often decides whether the house goes through probate.

- [ ] Look up the deed. Your county's recorded documents and assessor records are online and free in most of Washington.
- [ ] Note whose names are on it, and how: one owner, a married couple (Washington is a community property state), joint owners with right of survivorship, or a living trust.
- [ ] Check whether a transfer on death deed has been recorded (chapter 64.80 RCW).
- [ ] Note any mortgage, reverse mortgage or home equity line, and who the lender is.

3 Gather the papers in one place

Why it matters: in an emergency, the first lost days are usually spent looking for documents.

- [ ] Deed, latest property tax statement, and homeowners insurance policy
- [ ] Mortgage or loan statements, and HOA documents if there is an association
- [ ] Will, trust, and any recorded transfer on death deed
- [ ] A list of major repairs and improvements, with rough dates and costs (it helps with value and taxes later)
- [ ] Agree where the papers are kept and who knows how to get to them

4 Make sure someone can act if a parent cannot

Why it matters: if a parent can no longer sign and no one holds a power of attorney, the family may need a court-appointed guardian before the house can be sold or refinanced.

- [ ] Is there a durable power of attorney for finances, and does it clearly cover real estate?
- [ ] Who is named as agent, and is there a backup? Do they know, and do they have a copy?
- [ ] Is there a separate health care directive and health care power of attorney?
- [ ] If any of these are missing or very old, talk with an estate planning attorney while your parent can still sign.

5 Understand the money

Why it matters: whether a parent can afford to stay, and how a future move would be paid for, usually comes back to the house.

- [ ] Roughly what is the home worth today, and what is owed on it?
- [ ] What does it cost each year to own: property tax, insurance, utilities, upkeep, and any repairs that are overdue?
- [ ] Do your parents qualify for Washington's property tax exemption or deferral for seniors? It is income-based; apply through the county assessor.
- [ ] If care is ever needed, would the house be sold, rented, or used to pay for it? Run the numbers before you need them.

6 Know the ways a house can pass, and their trade-offs

Why it matters: each route has a cost somewhere: in probate, in taxes, or in long-term care eligibility.

- [ ] **By will:** the house usually goes through probate. In Washington that is often simpler than people fear, but it takes months.
- [ ] **Living trust or transfer on death deed:** can pass the house without probate.
- [ ] **Adding a child to the deed or giving the house away now:** can create tax and long-term care problems. Get advice first.
- [ ] **Washington estate tax:** Washington has its own estate tax, with a much lower threshold than the federal one ($3,000,000 for deaths from July 1, 2026).

> **A Medicaid point many families miss:** Washington can recover the cost of long-term care paid by Medicaid (for care received at 55 or older) from the estate, and that can include a house passed by a transfer on death deed (RCW 43.20B.080). Avoiding probate is not the same as protecting the house.

7 Write it down and share it

Why it matters: a plan only one person knows about is not much of a plan.

- [ ] Fill in the summary below and keep it with the papers from Step 3.
- [ ] Give a copy to the person named in the power of attorney and to the executor or trustee.
- [ ] Look at it again once a year, and after any move, marriage, death, refinance or diagnosis.

Our family home summary

Fill this in together, then keep it with the papers from Step 3. Write in pencil; you will update it.

Property address

How it is owned (Step 2)

What our parents want

Where the papers are kept

Power of attorney: agent and backup

Executor or trustee

Attorney / CPA / insurance agent

Lender and loan number (last 4 digits only)

Date we last reviewed this

Go further, free: realpropertyplanning.com has Washington guides on each step: planning before a crisis, powers of attorney, transfer on death deeds, probate, and what care costs. Start at **realpropertyplanning.com/family-home-planning**.

General information for Washington State, not legal, tax or financial advice. Laws and figures change; confirm anything you rely on with a licensed professional. Real Property Planning is a free educational resource. October 2026.