



The “Is It Time?” Family Discussion Blueprint

One conversation. Zero decisions required.

How to use this blueprint

This is not a script for talking someone into selling. It's a script for **talking, period** — so a crisis never makes this decision for your family. Read page 1 before the conversation, use page 2 during it, and put page 3 on the refrigerator.

The Ground Rule (Read This First)

Every hard family housing conversation has the same hidden structure: **one side is protecting a person; the other side is protecting a lifetime of independence.** Nobody is wrong. The single most powerful thing anyone can say at the table is to name what the *other* person is protecting — out loud — before saying anything else.

Everyone speaks love. Everyone hears loss.

	SPOKEN IN LOVE	WHAT GETS HEARD
The kids	<i>“Mom, the stairs scare me.”</i>	<i>“You can't manage anymore.”</i>
The kids	<i>“The house is so much work.”</i>	<i>“Forty years of your life is now a burden.”</i>
The kids	<i>“We just want you safe.”</i>	<i>“We've already decided. You don't get a vote.”</i>
The parents	<i>“I'm FINE. Stop worrying.”</i>	<i>“I won't accept help until something breaks.”</i>
The parents	<i>“This is my home. End of discussion.”</i>	<i>“I'd rather risk a fall than let you in.”</i>

Before your conversation, find your own sentences in this table — both the ones you say and the ones you hear.

The Scripts

If you're the adult child — opening the door

1. **Ask permission, don't give orders:** *"Mom, can I share something I've been worried about — and can we figure it out together?"* Permission turns a confrontation into a partnership.
2. **Frame it as protecting HER choices:** *"I want your hard-earned equity protected so YOU choose your future — not a hospital discharge planner choosing for us."*
3. **Offer the third party:** *"Would you be open to one conversation with someone neutral — no obligation, just information — so it's not me lecturing you?"* A senior-transition agent, medical social worker, or the family doctor lets you stay the loving kid instead of the bad guy.

If you're the parent — answering without a fight

1. **Name what you're protecting:** *"When you bring this up, what I hear is that I can't manage. What I'm protecting is my independence. Can we talk about both?"*
2. **Trade reassurance for honesty:** *"I'm not ready to move. But I'll do the paperwork and the safety check, and we'll agree on what would change my mind — so you can stop worrying."* (That single sentence ends most standoffs.)
3. **Stay in charge by planning:** an unwritten "I'll stay until I'm forced" hands the decision to a stranger later. A written plan is how you remain the decision-maker.

If there are no kids in this conversation

- You get to skip the hardest chapter — the decision is cleanly yours. Build a **chosen board** instead: a trusted friend, your attorney (powers of attorney sorted now), your doctor, and a senior-savvy agent. "Family" in this plan is a job description, not a bloodline.
- Consider an **aging life care manager** — a hireable professional "adult child": aginglifecare.org

If your spouse is the one in the hospital bed

- **Triage:** care, insurance, and paperwork are this week's list. The house is almost never on it — most housing decisions can safely wait 60–90 days.
- **Don't panic-sell:** a rushed sale is the one move you can't undo. Rent-backs and contingencies exist so a hard season never forces a bad sale.
- **The reframe, spoken in love:** selling isn't giving up on them — it's turning the house into the thing that funds their recovery, and a single-level next home is something they can come home to.

The Family Meeting (45 Minutes, One Page)

Rules of engagement — read aloud before you start

- ☐ No decisions get made today. Today is only for understanding.
- ☐ Parents speak first, and finish their sentences.
- ☐ No ganging up: one conversation, not a committee verdict.
- ☐ Phones down. Coffee on. 45 minutes, then stop — even mid-topic.

The agenda

1. **Why we're here (5 min):** the person who called the meeting says one sentence of gratitude and one of intent: *"I love you, and I want us to decide things before a crisis decides them for us."*
2. **What are you protecting? (10 min):** every person answers once, uninterrupted. (Hint: it's a person on one side, independence on the other — say so.)
3. **The 60-second safety check (5 min):** everyone fills it out silently — including the kids, for their own homes. Scores stay private unless someone offers.
4. **The three planning questions (15 min) — write the answers down:**
 - ☐ WHO speaks for you if you can't speak for yourself? (Name + backup)
 - ☐ WHAT would change the plan? (e.g., a second fall, a wandering incident, caregiver burnout — your triggers, chosen by you)
 - ☐ WHAT's the number? (The monthly cost at which staying stops making sense — and where the money would come from)
5. **One next step each (10 min):** small and dated — "Dad calls the attorney by the 15th," "Sarah scans the photo albums," "Mom tours one community, just to look." Someone emails the list to everyone tonight.

Then schedule the next one. One meeting a year keeps this a conversation instead of a crisis.

The “If Something Happens” Folder — 20 Minutes of Love

One folder (paper or digital) that spares your person the worst week of their life. Put in it:

- ☐ Deed, mortgage statement, and homeowner's insurance policy
- ☐ Copies of powers of attorney (financial + health care) and where the originals live
- ☐ Key contacts: attorney, accountant, financial advisor, agent, doctor
- ☐ Account list & how to access it (a password manager's emergency kit counts)
- ☐ Your wishes on one page: preferred community, who decides, what matters most to you
- ☐ Pet plan: vet records and a named backup caretaker

The 60-Second Safety Check

- ☐ Is the main bedroom, a full bathroom, or the laundry on a second floor?
- ☐ Could a walker or wheelchair get through your hallways, doorways, and entries?
- ☐ Is the bathroom ready for changing mobility — grab bars, step-in shower, room to assist?
- ☐ Is maintenance — lawn, snow, gutters, stairs — wearing you (or your kids) out?
- ☐ If you had a fall tomorrow, could you keep living here safely during recovery?

Two or more “wrong answers” = time for a real conversation — not a sale.

When you're ready for the neutral third party.

Free home value & equity snapshot · the “7 Signs It's Time to Downsize” guide · the Regional Transition Resource Guide — all at the QR code, zero pressure.

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