SOUTHERN WISCONSIN · ROCK & DANE COUNTY

Does This House Still Fit?

A short, honest guide to the housing decision ahead — and how to make it on your own schedule instead of someone else's.

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A Quick Word Before You Start

This guide is short on purpose. You do not need forty pages of encouragement. You need a clear picture of your choices, honest numbers, and a way to talk about it with the people you love.

So let me say the hard part first, because it is the part nobody puts in a brochure. Most families do not decide when to make this move. Something decides for them — a fall, declining health, a diagnosis, a spouse who passes, a winter that finally becomes too much. When that happens, the house gets sold in a hurry, for less, by people who are exhausted and grieving.

That is a strong concern I hear often. And deciding early does not mean moving early. It means the choice stays yours.

Why I'm the one writing this

I come to this house with three sets of eyes, and they do not usually come together.

As a licensed real estate broker, I know what your home is worth in this market and what buyers here will and will not pay for.

As a licensed general contractor, I can tell you what that roof, that furnace, or that bathroom will actually cost to address — and which repairs are honestly not worth doing before a sale.

As a registered nurse, with nearly twenty years in healthcare working in compliance with health and safety standards, I look at your stairs, your lighting, your thresholds, and your bathroom the way a safety assessment does — not the way a listing appointment does.

Many agents can get a house listed. Fewer are equipped to look at this particular decision through all three of those lenses at the same time, and this decision is rarely only a real estate decision. It is a health decision and a construction decision wearing a real estate hat.

> WHAT YOU'LL FIND INSIDE
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> Your three doors and who each one fits · What they cost in southern Wisconsin · What waiting costs · A one-page exercise for your kitchen table · Five questions to ask your kids · One page written to them

"Waiting is a decision. It is just a decision someone else gets to make for you."

Ruth and Gary

A COMPOSITE OF MANY CONVERSATIONS. DETAILS CHANGED.

They had been in the same house outside Evansville for thirty-one years. Four bedrooms, three of them closed off now. A second refrigerator in the garage that had not held anything but pop and a bag of ice since 2019.

Gary was still doing the lawn himself. He was just doing it over two days instead of one, and he had stopped mentioning that to Ruth. Ruth had stopped going down to the basement for canning jars because the stairs had gotten narrow somewhere along the way, and she had never once said that out loud either.

The roof was nineteen years old. They had known for three years that they needed to replace the roof.

What finally started the conversation was not a crisis. It was their daughter, at Thanksgiving, asking a perfectly reasonable question about what the plan was — and both of them realizing they did not have an answer, only a hope that it would work itself out.

Once they decided, it moved. Their daughter came for a weekend and they sorted the house into four piles — going with us, going to family, going to donation, going in the dumpster. My roofer was on the house in January, and the two repairs that would have cost them at inspection were handled the same month. The donation truck came twice. The junk haulers came once. By the time the movers were scheduled, the boxes that mattered were already labeled.

They listed in early spring, about eleven weeks after that Thanksgiving conversation. They sold on their timeline and bought a ranch with an attached garage twelve minutes from their daughter. Quick, but never rushed. Nobody was grieving, and nobody left money on the table.

That is the whole difference. Not *whether* they moved. *Who was driving.*

Ruth and Gary's situation is common in a specific way: nothing was wrong. There was no emergency, no decline, no dramatic moment. There was a house that had quietly stopped matching the life inside it, and two people who were each protecting the other from saying so.

Notice what did the damage in that story, and it was not the stairs or the roof. It was the silence around them. Two people who had been married thirty-one years, each quietly deciding the other did not need to hear it.

That is the pattern underneath these conversations. Not denial — kindness, pointed in the wrong direction.

Notice the other thing, too: deciding early did not mean a long, drawn-out year of limbo. With a plan, the right crews, and family willing to give up a weekend or two, three months is a realistic path from decision to listed. Six months is comfortable. Being methodical is not the same as being slow — it is what lets you be quick without giving anything away.

If some of that sounded familiar, keep reading. If none of it did, this guide will still be here in two years, and so will I.

Three Doors

Whatever the details, the choice ahead comes down to three doors. There is no single right one — only the one that fits your health, your money, and your family. Each door asks a different kind of question, which is why I look at all three with you.

DOOR ONE · THE SAFETY QUESTION

Stay and Modify

Keep the home and change it to match you: a first-floor bedroom and full bath, a walk-in shower, better lighting, grab bars, wider doorways, a side-entry ramp — plus paid help for lawn, snow, cleaning, and groceries.

Fits when: you love the neighborhood, the first floor can carry daily life, and your needs are steady. **Strains when:** the layout fights back no matter what you spend, or the upkeep outruns what the house gives you in return.

DOOR TWO · THE MARKET QUESTION

Sell and Rightsize

Turn the house into money and freedom, and land somewhere that matches today — a ranch, a condo, a place with no basement stairs, a home near an adult child, an age-restricted neighborhood, independent living, or a campus with several levels of care so one move does not become three.

Fits when: your health is good enough to move on your own terms and the equity would do more for you elsewhere. **Strains when:** you wait until a hospital stay forces the tour, or the new place has no plan for the next ten years.

DOOR THREE · THE PROPERTY QUESTION

Hold and Rent

Move where you need to be, but keep the house and let a tenant carry it. This door keeps the property in the family and can produce monthly income — and it asks the most of you, because you are now the landlord.

You stay responsible for everything you were responsible for while living there — roof, furnace, water heater, taxes, insurance, driveway — and you may now be paying for the lawn and the snow, unless the lease makes those the tenant's job. Then comes the landlord work itself: background checks, screening, the lease, collecting rent, the late-night phone call — or the cost of a property management company to handle it. Each piece has a price, and it comes out of the rent before anything reaches you.

Fits when: you have sat down with your financial advisor and holding the property makes better sense as part of your estate or trust than selling it does. **Strains when:** deferred repairs come due, a tenant stops paying, or nobody in the family actually wants the job.

THE QUESTION THAT SORTS ALL THREE

Not "should I move?" Ask instead: **Will this house still work for me in five years — physically, financially, and socially?** If the answer is no, you are not choosing whether. You are choosing when, and in what condition.

What It Costs Around Here

> *Real numbers, honestly sourced. I would rather give you a figure you can check than a range so wide it tells you nothing.*

CARE SETTING (WISCONSIN)	TYPICAL COST
Assisted living community	**About $6,150 / month**
Nursing home, semi-private room	**About $120,800 / year**
Nursing home, private room	**About $135,000 / year**
Home health aide, about 44 hours a week	**About $86,900 / year**
Around-the-clock help at home	**Generally more than a nursing home**

Source: Genworth / CareScout Cost of Care Survey, Wisconsin, 2024 edition. Statewide midpoints from an industry survey, not quotes. Madison-area pricing generally runs above them; Rock County generally runs below.

BE CAREFUL WITH NUMBERS YOU FIND ONLINE

Published figures for Janesville-area assisted living currently range from under $4,000 a month to over $6,200 — they are not all measuring the same thing. Before planning around any number, call three communities you would actually consider and ask for a current rate sheet in writing, including what triggers a higher care level and what that costs.

And the other side of the ledger

In June 2026, the middle sale price for a single-family home in Janesville was **$310,000**, and homes were going under contract in about **15 days**. In Madison the middle price was $485,000. I pull those directly from our regional listing service, not a national estimate site, and I am glad to run your street.

For most people, the house is the largest asset in the plan. What it sells for, and in what condition, funds everything on the page above.

Staying put is not free either

Taxes, insurance, heat, and upkeep continue whether you use the whole house or a third of it, and a roof, a furnace, and a water heater all have an end date. Put your own numbers beside the ones above before assuming staying is cheaper.

The Cost of Waiting

Staying put has a price too. It is just spread out, so it does not feel like one.

1. Deferred repairs get discovered at the worst moment

A roof, a furnace, a failing water heater, a soft spot in the bathroom floor. Fix it on your schedule and you pay a contractor's price. Let a buyer's inspector find it and you pay that price plus a credit plus the leverage you just handed them. I have seen this cost sellers real money more times than I would like.

2. A rushed sale is a discounted sale

Selling under pressure — because a care community needs a deposit, or because nobody can manage the property anymore — means no time to prepare, no time to price patiently, and no ability to say no to a low offer.

3. Thirty years of belongings become someone else's emergency

Sorting through piles of treasures is a season of work, not a weekend. Done early, it is memories and stories. Done in a crisis, it is a dumpster and a lot of guilt.

4. Your kids inherit the decision instead of the plan

This is the one families feel the longest. When there is no plan, adult children have to guess what you would have wanted — and then disagree with each other about it, at the worst possible time.

5. The timing stops being yours

Sell in a season you chose, with the house prepared, and you have leverage. Sell because a deposit is due in three weeks and you have none. The same house can bring meaningfully different results depending on which of those two is true — and the difference has nothing to do with the market.

> THE GOOD NEWS
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> Every one of these is preventable, and none of them requires you to move this year. They only require that someone look at the house honestly before the market does.

Does This House Still Fit?

> *Twenty minutes at the kitchen table. If two of you live there, fill it out separately, then compare — that comparison is usually the most useful conversation of the year.*

WHAT STILL WORKS ABOUT THIS HOUSE	WHAT HAS GOTTEN HARDER

Check any that are true today

- ☐ There are rooms I go weeks without entering.
- ☐ There is at least one repair I have been putting off for more than a year.
- ☐ Stairs, the tub, or the yard take more out of me than they used to.
- ☐ I would struggle to manage this property alone if I had to.
- ☐ Someone in my family has gently brought this up with me.
- ☐ I am heating or cleaning space I no longer use.
- ☐ I do not have a written plan for what happens next.

Three or more checked? That is not an alarm. It is a signal that the conversation is worth having now, while every option is still open to you.

One step I will take this month

Before You Decide What They Want

When an adult child brings this up, it can land as pushy — or as an interest in what you have rather than in how you are. Sometimes that reading is right.

Often it is something else. It is a person who is frightened and doing a poor job of saying so. The fear comes out as logistics, because logistics are easier to say out loud than *I am afraid of getting a phone call.*

You do not have to guess which one you are dealing with. Ask.

Five questions worth asking before you conclude anything

1. What are you actually worried about?
Let them name it in their own words — the stairs, the driving, the money, living far away.

2. What did you see that made you bring this up now?
Look for a specific moment, not a general theory. There is usually one.

3. What do you picture happening if we do nothing?
This is where the real fear tends to come out.

4. What would you want for me a year from now?
Notice whether the answer is about your life or about the house.

5. What are you willing to do?
This one tells you the most. Someone who will drive to appointments, help sort the basement, and sit through a tour is in a different category than someone with opinions and a calendar that never opens.

Ask all five before you decide anything. Then say what *you* want, plainly. They cannot read your mind either, and most of the time both sides are guessing about each other just as hard.

> AND IF THE ANSWERS DO WORRY YOU
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> If the conversation moves quickly toward accounts, the deed, power of attorney, or signing something, slow it down. You are allowed to say **not yet**. Keep your own attorney rather than a shared one, and call your county office before you sign anything — the help is free, and giving you an unbiased read on your options is exactly their job.
>
> **Rock County** Aging and Disability Resource Center · 1717 Center Ave., Suite 510, Janesville · 608-741-3600
> **Dane County** Aging and Disability Resource Center · 2865 N. Sherman Ave., Madison · 608-240-7400

A Page for the Kids

> *If you are the adult child reading this over a parent's shoulder — or the one who sent it — this page is for you.*

Lead with the house, not with their health. "Mom, are you still safe here?" puts someone on the defensive in about four seconds. "What would you want to do about that roof eventually?" opens a door instead. The practical question gets you to the real one.

Ask, do not announce. The fastest way to end this conversation is to arrive with a solution. What actually works: *What do you love most about this house? What has gotten harder? What would make an ordinary day feel easier?* Then be quiet and listen to the answers.

Get your siblings aligned before you go to your parents. Most of the family conflict I see is not parent-versus-child. It is one sibling who lives nearby and does everything, and one who lives away and has opinions. Sort that out first, privately.

Understand what you are actually asking. You are asking someone to leave the place where their whole life happened. Even when it is clearly the right call, it is a loss, and it deserves to be treated like one.

> IF YOUR PARENT IS NOT READY
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> Do not push. Ask for one thing instead: that they let someone walk the house and put the facts on paper — condition, repairs, what it would sell for. Information is not a commitment. And it is far easier to gather now than during a hospital discharge.

Bring one small ask, not a whole plan. "Would you be open to having someone look at the roof and tell us what it would take?" is a yes people can say. "We think it is time to sell" is not.

Expect it to take more than one conversation. The first one usually ends badly and the third one usually goes fine. That is normal, and it is not a sign you handled it wrong.

Do not wait for the perfect moment. There is not one. There is only earlier and later, and earlier is kinder to everyone at the table.

Your Next Step

You do not need to decide anything to take it. You just need the facts on paper — and a good number of the families I talk with are working from a guess about what the house is worth and a hope about what it needs.

Start with a conversation

Call me or send me an email. Not to list anything, and not to schedule a walkthrough of your house — just to talk.

I want to hear where you are before I ever set foot in your home. Who lives there, what is working and what is not, what your health and your family situation actually look like, and what has you thinking about this now. That conversation costs you nothing and it is not a sales call.

If it turns out a closer look would help you, that is when we schedule the **Rightsizing Readiness Review** — about an hour at your home, no cost and no obligation, where I walk the property with a broker's eye, a contractor's eye, and a nurse's eye at the same time. You would leave that visit with three things in writing:

1. What your home would realistically sell for today, based on current local sales — not an online estimate.
2. Which repairs would cost you at the closing table, what they run, and which ones are honestly not worth doing.
3. Which of the three doors fits your situation — including staying put, if that is the right answer.

And if the answer is "not yet," you will still have a plan and a number.

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A note on what this guide is not. It is educational, and it is not legal, tax, financial, or medical advice. Please work with your own attorney, accountant, and physician on those questions — I am glad to introduce you to people locally who do that work well. Care-cost figures are cited from the Genworth / CareScout Cost of Care Survey (Wisconsin, 2024 edition); local sale figures are pulled from our regional listing service and are current as of June 2026. Ruth and Gary are a composite drawn from many conversations, with identifying details changed.