

FIELD RESOURCE

Selling Your Parents' Brisbane Home

A guide for adult children helping aging parents

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Selling a parent's home is rarely just a property transaction. It is the unwinding of decades of life inside one set of walls, often at a point when your parents are tired, unwell, or quietly grieving the idea of leaving. The work falls heavily on adult children. This guide covers how to approach the conversation, who has the legal authority to act, how to think about price and presentation when the home is loaded with memory, the practicalities of sorting belongings and arranging the move, and the financial settings that affect the age pension, aged care fees and superannuation. It is general information only. For decisions about legal authority, aged care or financial structuring, please get advice from a solicitor and a financial planner who specialises in aged care.

Starting the conversation early

The best version of this conversation happens years before it has to. The worst version happens in a hospital corridor. If your parents are still well, treat the early conversation as planning, not pressure.

- Raise it as a question about their preferences, not a plan you are imposing. What would they like the next ten years to look like, and where.
- Talk about it more than once. Most older Australians need several conversations across months to land on a decision they feel ownership of.
- Include all siblings in the same conversation where possible. Side conversations create suspicion, even when nothing is wrong.
- Ask practical questions: which rooms do they actually use, are stairs becoming an issue, how is driving going, who is helping with maintenance.
- Write down what is decided. A short shared note avoids the slow drift of memory and keeps every sibling on the same page.
- If a parent says they want to die in this house, take it seriously. The conversation is about how to make that safe, or what would have to change before a move is genuinely needed.

Who has legal authority to act

Before any contract is signed, you need to be clear on who can sign it. In Queensland, the answer depends on whether your parent still has decision-making capacity, whether an Enduring Power of Attorney is in place, and what the Will says if your parent has already passed away.

- If your parent has capacity, they sign the contract themselves. Your role is to help, not to act for them. They can grant a one-off Power of Attorney for a specific transaction if they want you to handle paperwork.

- An Enduring Power of Attorney (EPOA) covers financial and personal decisions if capacity is later lost. To make an EPOA in Queensland, the principal must be over 18 and have capacity at the time of signing, and the witness must certify that capacity (Office of the Public Guardian Queensland).

- Queensland has no central EPOA registry. The document does not have to be lodged anywhere unless the attorney needs to deal with a land transaction, in which case the EPOA must be registered with Titles Queensland before settlement.

- If your parent has lost capacity and there is no EPOA, you cannot simply step in. An application to the Queensland Civil and Administrative Tribunal (QCAT) for a financial administrator is usually required. This takes time and adds cost.

- If your parent has died, the executor named in the Will has authority to sell, usually after a Grant of Probate. The executor signs the contract, not the beneficiaries.

- Capacity is a legal and clinical question, not a feeling. If there is any doubt, ask the GP for a written capacity assessment before signing anything significant.

- Get legal advice early. A short fixed-fee meeting with a solicitor at the start of this process saves a great deal of money and stress later.

Valuation, price, and emotional attachment

Your parents almost certainly believe their home is worth more than it is. That is not a flaw, it is the natural result of forty years of memory layered onto a building. Your job is to land on a price that is realistic, while respecting that this is not a normal sale.

- Get two or three appraisals from local agents who actually work in your parents' suburb. Ask for recent comparable sales, not just an opinion.

- Look at sales of homes of similar age and condition, not the renovated example two streets over. Most long-held homes need either a price adjustment or pre-sale work to compete with renovated stock.

- Decide early whether to sell as is or invest in pre-sale presentation. For older Brisbane homes, even a modest spend on paint, floors and gardens can lift the result, but only if your parents agree and the budget is realistic.

- Be honest with your parents about what the home will and will not attract. Buyers price on condition, layout and location, not sentimental value.

- If a parent fixates on a number that is not achievable, do not argue. Bring in the agent and the data, and let the evidence carry the conversation.

- Keep the agent's appraisal in writing. It will be useful later for the estate, for Centrelink, and for any sibling who was not in the room.

Sorting decades of belongings

A long-held home holds far more than the people inside it expect. Allow real time for this work. Rushing it leads to regret, conflict, and items thrown out that should have been kept.

- Start months before the move if you possibly can. A weekend blitz only works for storage units, not lived-in homes.

- Sort in three broad categories: keep, give to family, let go. A fourth pile, undecided, is fine and will shrink as you go.

- Photograph items before you let them go, especially anything tied to a memory. The photo often satisfies the attachment more than the object does.

- Involve your parents in decisions about meaningful items. Doing this for them, while they sit in the next room, breeds resentment and grief.

- For furniture and household goods, consider local Brisbane charities that collect (Lifeline, Endeavour, Vinnies, the Salvos) and book early. They are heavily booked in moving season.

- Important documents, photos, and small valuables should be removed from the home and kept somewhere secure as soon as the sale process begins. Open homes are not the time to discover something is missing.

- Be ready for items to surface that no one expected: old letters, photos of relatives, war records, the previous generation's wedding rings. Pause and let them be looked at properly before deciding.

Working through the sale with a parent who is still capable

When your parent has capacity, the sale belongs to them, not you. The job of an adult child is to support, not to take over. Agents notice when a vendor has been sidelined, and so do buyers.

- Have your parent meet the agent. They sign the agency agreement. They set the price, with your support and the agent's data.

- Sit in on key meetings if your parent wants you to, and stay quiet unless asked. Take notes so you can talk about the meeting calmly afterwards.

- Agree in advance how decisions will be made. For example, the agent calls your parent first, and your parent calls you to talk it through.

- Be careful with siblings who live elsewhere. A family group chat with the agent's weekly update keeps everyone informed without overwhelming your parent.

- Open homes can be exhausting and intrusive. Plan where your parent will go during inspections, including drinks, meals, and transport.

- On contract day, slow down. Read the contract together. If anything is unclear, the conveyancer answers it before signing, not after.

Acting for a parent whose capacity has changed

When you are signing under an Enduring Power of Attorney or as administrator, the legal duty is to act in your parent's best interests, not in yours and not in the family's. Document everything.

- Read the EPOA carefully. Confirm it covers financial matters and is currently active (some EPOAs only commence on loss of capacity, others are immediate).
- Provide the EPOA to the conveyancer at the start of the process. They will check it and lodge it with Titles Queensland before settlement.
- Keep a clear paper trail: appraisals, marketing recommendations, the offers received, why a particular offer was accepted. If a sibling later questions the sale, this record protects you.
- Sale proceeds belong to your parent. Keep them in your parent's name, in your parent's account, with proper records of every payment in and out.
- Discuss any decision that has a meaningful financial consequence with your parent's financial planner before acting. Pension entitlements and aged care fees can shift on small decisions.
- If siblings disagree about the sale, get advice early. A solicitor mediating one short conversation is far cheaper than a dispute later.

The move: downsize, retirement village, or aged care

Where your parent is moving to changes how you plan the sale. The destination drives the timing, the budget, and what they can take with them.

- Downsizing to a smaller home or unit: most flexibility, most personal admin. The new place is theirs, and proceeds above the new purchase price are theirs to invest, gift or contribute to super.

- Retirement village: lifestyle setting for people who are still independent. Contracts vary widely, with entry fees, ongoing fees, and deferred management fees that reduce the amount returned when they leave. Have the contract reviewed by a solicitor before signing.

- Residential aged care: for people who need daily clinical or personal care. Government-subsidised, with a means-tested fee structure. Entry usually requires an ACAT (Aged Care Assessment) and an accommodation payment.

- In-home care can delay or replace a move for some families. Worth exploring with a My Aged Care assessment before assuming a facility is the only option.

- Look at the new home in person before the contract is signed. Photos and brochures hide a lot. The Sunday afternoon feel of a place tells you more than any tour.

- Plan moving day with your parent's pace in mind. A long, brisk move is harder on an older body than two shorter days with a rest in between.

Financial implications: pension, aged care, super

A home sale shifts a non-assessable asset (the family home) into assessable cash. That single change can affect the age pension, aged care fees, and what can be put back into super. None of this is a reason not to sell, but it is a reason to plan with a financial planner who specialises in aged care.

- Family home and the age pension: while your parent lives in their home, it is exempt from the Centrelink assets test, regardless of value, on land of up to two hectares (Services Australia).
- Former home, two-year rule: if a parent moves into permanent residential aged care, the former home is generally exempt from the assets test for up to two years from the date of entry to care. After two years it is assessed at market value (Services Australia, aged care advisers note this rule routinely).
- Sale proceeds: cash sitting in the bank is fully assessable for the assets test and is also deemed to earn income for the income test. A sudden lump sum often reduces or removes the pension, even when the underlying wealth has not changed.
- Aged care accommodation can be paid as a Refundable Accommodation Deposit (RAD), a Daily Accommodation Payment (DAP), or a combination. The RAD is a lump sum, refundable when the resident leaves or passes away, with refund required within 14 days (My Aged Care, Department of Health).
- For new entrants from 1 November 2025, providers may retain 2% per annum of the RAD balance for up to five years (Department of Health, RAD/RAC retention).
- Downsizer super contribution: from age 55, eligible Australians can contribute up to \$300,000 each from the proceeds of selling a qualifying home into super. The home must have been owned for at least 10 years, and the contribution must be made within 90 days of receiving sale proceeds (ATO downsizer contribution rules).
- Get personalised advice. The interaction between pension rules, aged care fees and super contributions is where most families lose money simply by acting in the wrong order.

Pacing the whole project

Most families try to do this faster than the situation actually requires. Slower is usually cheaper, kinder, and produces a better sale price. A useful rule of thumb is to allow three to six months from first conversation to settlement, longer if you can.

- Months out: have the conversation. Get legal documents in order. Visit potential new homes.
- Eight to twelve weeks out: get appraisals from local agents. Decide on as is versus pre-sale work. Begin sorting belongings room by room.
- Six weeks out: choose an agent and method of sale. Confirm the conveyancer. Book any pre-sale tradies.
- Four weeks out: campaign begins. Manage open homes around your parent's routine, not the other way around.
- Contract and settlement: typically 30 to 60 days. Use this window for the move itself, the final clean, and the changeover of utilities and mail.
- After settlement: the financial planner reviews pension entitlements, aged care payment structures and any super contribution. Do this within the first month, not later.
- Plan one quiet day in the new home with no removalists, no tradies and no decisions to make. Your parent has earned it, and so have you.

Selling a parent's home well is a slow act of care. Get the legal authority right, give the home and the belongings the time they deserve, and bring in a solicitor and a financial planner before any decision that cannot be reversed.

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