

Probate & Inherited Home Guide

Steps to Help You Navigate the Process with Clarity and Confidence

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You Don't Have to Navigate This Alone

Handling a probate or inherited home can feel overwhelming, especially when legal, financial, emotional, and property-related decisions all come at once.

This guide helps you understand the key steps so you can move forward with greater clarity, confidence, and support.

Step 1: Consult an Estate or Probate Attorney and Confirm Legal Authority

Before making any decisions about the property, understand the legal process, ownership status, and whether probate is required.

An attorney can help you:

- Determine who has the legal authority to act on behalf of the estate and obtain the appropriate Probate Court documentation confirming that authority, such as a PC-450 Fiduciary's Probate Certificate, when applicable
- Confirm how the property is titled (will, trust, joint ownership, etc.)
- Identify whether probate is required and what steps are involved
- Understand any court approvals that may be needed before selling
- Understand the likely legal and probate timeline before making decisions about the sale

Starting here helps prevent delays, confusion, and costly mistakes later in the process.

Step 2: Gather Important Property and Estate Documents

Begin collecting the documents and information you may need as you move through the process. Organizing these items early can save time, reduce stress, and support better decision-making.

This may include:

- Will or trust documents
- Death certificate
- Deed
- Mortgage information
- Tax and utility records
- Insurance information
- Surveys, permits, or warranties if available
- A date-of-death appraisal of the property by a licensed or certified real estate appraiser, if needed

A date-of-death appraisal may be needed to establish the property's fair market value as of the date of death for probate, estate administration, or potential tax purposes, including determining the property's tax basis. Your attorney, CPA, or tax advisor can help determine whether you need an appraisal and what documentation is appropriate for your situation.

Step 3: Connect With a Real Estate Professional Early

Even if you are not ready to sell right away, speaking with a knowledgeable real estate professional early in the process can help you understand your options and avoid unnecessary work or expenses.

A real estate professional can help you:

- Understand the property's market position
- Identify what may or may not need to be done before selling
- Coordinate next steps with other professionals, such as a closing real estate attorney, CPA, financial advisor, or service providers

A real estate professional can also guide you through many subsequent steps, including reviewing the property and its market position, coordinating services, preparing the home, and navigating the sale process.

When selecting a real estate professional, it can help to work with someone experienced with probate and inherited homes, as well as additional training such as the Seniors Real Estate Specialist® (SRES®) designation. This can provide added insight as you navigate both the practical and emotional aspects of the process.

Step 4: Secure and Maintain the Property

Ensure the home is safe, properly maintained, and adequately insured while you make decisions.

This may include:

- Changing or rekeying the locks, if appropriate
- Ensuring utilities remain on as needed
- Maintaining lawn care, snow removal, and general upkeep
- Addressing any immediate repairs or safety concerns
- Confirming that insurance coverage is active

If the property is vacant, contact the insurance company to discuss coverage. In some cases, a vacant home may require a different type of insurance policy, as standard homeowner's insurance may not fully cover a vacant property.

Taking these steps early can help protect the property and avoid unexpected issues.

Step 5: Review Financial Considerations and Evaluate the Property

Before making major decisions, it is helpful to understand both the financial picture and the home's condition.

This may include:

- Identifying any outstanding mortgages, liens, or debts tied to the property
- Reviewing property taxes and ongoing carrying costs
- Discussing tax implications with a CPA or financial advisor
- Evaluating the condition of the home
- Considering whether repairs or updates are necessary
- Deciding whether to sell the home as-is or prepare it for the market

A real estate professional can help you assess what improvements, if any, may be worthwhile based on your goals and the current market.

Step 6: Sort Through Personal Belongings and Contents

This step can often be one of the most emotional and time-consuming parts of the process.

Take time to determine what should be:

- Kept
- Distributed to family members
- Donated
- Sold
- Disposed of

Depending on the situation, it may help to involve family members early and consider working with an estate clean-out company, a move manager, or an estate sale professional.

Step 7: Understand Your Options and Coordinate with Decision-Makers

Before moving forward, evaluate what makes the most sense for the property and ensure everyone involved understands the available options.

This may include deciding whether to:

- Sell the property
- Keep the home
- Rent the property
- Transfer ownership

If multiple heirs, family members, or decision-makers are involved, clear communication early on can help reduce misunderstandings and delays later.

Step 8: Coordinate Other Needed Services and Professional Support

Depending on the home's condition and your goals, additional services may help as you move through the process.

This may include:

- Contractors or handymen
- Clean-out or junk removal services
- Downsizing or move management specialists

- Moving services
- Home care or support services, if part of a larger transition

The right support can make the process smoother, more organized, and less overwhelming.

Step 9: Prepare for Sale and Establish Your Timeline

If you decide to sell, this is where the final plan comes together.

This may include:

- Determining pricing strategy
- Discussing the marketing plan
- Identifying any final preparation needed before listing
- Establishing a realistic timeline for the sale and transition

A thoughtful plan can help reduce stress and keep the process moving forward with greater clarity.

Step 10: Take the First Step and Move Forward with Confidence

Once you've addressed the legal, financial, property, and family considerations, you can move forward with a clearer plan and trusted support.

This may begin with:

- Scheduling a consultation
- Reviewing your specific situation
- Creating a plan that aligns with your goals

Need Guidance with a Probate or Inherited Home?

Every situation is different, and you do not have to figure it all out alone. If you have questions about selling, preparing, or navigating a probate or inherited property in Connecticut, I would be happy to help guide you. Reach out when you're ready to take the next step.

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