

Probate & Inherited Home Checklist

Step-by-Step Guide 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 checklist was created to help you better understand the key steps involved 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, it is important to understand the legal process, ownership status, and whether probate will be required.

An attorney can help you:

- Determine who has the legal authority to act on behalf of the estate
- 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. Having these items organized early can help 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 or valuation of the property, if needed

A date-of-death appraisal or valuation can be especially important when establishing fair market value for probate, estate administration, or potential tax purposes, including a step-up in basis. Your attorney, CPA, or tax advisor can help determine what documentation may be 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
- Create a clear, step-by-step plan

A real estate professional can also help guide you through many of the subsequent steps, including evaluating the property, coordinating services, preparing the home, and navigating the sale process.

When selecting a real estate professional, it can be helpful to work with someone who has experience with probate and inherited homes, as well as additional training such as the Seniors Real Estate Specialist® (SRES®) designation. This can provide added insight when navigating 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 decisions are being made.

This may include:

- Changing locks if necessary
 - 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, it is important to 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 be helpful to involve family members early and to 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, it is important to evaluate what makes the most sense for the property and ensure that 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 overall goals, additional services may be helpful 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

Having the right support in place can help make the process smoother, more organized, and less overwhelming.

Step 9: Prepare for Sale and Establish Your Timeline

If the decision is to sell, this is where the final plan begins to come 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 the legal, financial, property, and family considerations have been addressed, 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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