GEMBROOK PROPERTIES

A CHECKLIST FOR NEW JERSEY FAMILIES

# The first 30 days after a loss, when there's a house.

You don't have to decide anything about the house this month. These are the steps that protect it, and your family's options, while the estate gets started.

## WEEK 1 Protect the house and the papers

- [ ] **Secure the house.** Lock every door and window. If many people have keys, consider changing the locks, and keep a list of who has one.
- [ ] **Find the original will.** Look in desks, safes and files, and ask the person's attorney. New Jersey requires the original for probate, so don't remove staples or write on it.
- [ ] **Gather the house papers.** The deed, mortgage statements, property tax bills, homeowner's insurance policy and recent utility bills.
- [ ] **Get certified death certificates.** The funeral home can usually order them. Banks, insurers and the title company will each want one.
- [ ] **Call the homeowner's insurance company.** Tell them the owner has passed and whether the house will be empty. Many policies treat a vacant house differently.

## WEEKS 2–3 Keep things steady

- [ ] **Keep the utilities on.** Heat in winter prevents frozen pipes; electricity keeps a sump pump and alarm running.
- [ ] **Note the property tax due dates.** New Jersey property taxes are usually due February 1, May 1, August 1 and November 1, and they don't pause during an estate.
- [ ] **Keep up with the mortgage if you can.** Let the lender know about the death and ask what they need.
- [ ] **Hold off on giving away belongings.** Wait until the estate has an executor or administrator who can decide with the heirs.

## WEEKS 2–4 Get the estate started

- [ ] **Get the estate opened.** Someone has to be appointed before the house can be sold: an executor if there's a will, or an administrator if there isn't. A will can't be probated until at least 10 days after the death. We can guide you and connect you with an experienced estate attorney we trust.
- [ ] **List the heirs.** Write down each heir's name, phone, email and address, including relatives who live out of state or have lost touch.
- [ ] **List what's owed on the house.** Mortgage, home equity loan, unpaid taxes, liens or judgments. Creditors generally have nine months to make a claim against the estate.
- [ ] **Ask about inheritance tax.** Spouses, children, grandchildren and parents are exempt, but others may owe it, and a tax waiver is usually needed before the house can be sold.

## BEFORE DECIDING Think through the house

- [ ] **Walk through it once.** Note repairs, code issues, a private well or oil tank, and anything that makes it hard to sell.
- [ ] **Talk about the options.** Keep it, rent it, list it with an agent, or sell it as it stands. There's no wrong answer, and no rush to pick one this month.
- [ ] **Get your numbers in writing.** Whatever path you consider, ask for costs and offers in writing, and take the time you need to review them.

> **A word about privacy.** Families don't always agree, and that's normal. Each heir can take the time they need and speak for themselves.

### Questions about an inherited house?

We guide families through the probate and connect them with an experienced estate attorney we trust. When you sell to us, we can cover its costs. No pressure, no obligation.

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