CHECKUR PROPERTY TRANSITIONS

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A GUIDE FOR FAMILIES

# After a loved one passes: the house and everything in it

When someone you love dies — a parent, a spouse, a sibling, a grandparent — the house can feel like the hardest part: a lifetime of belongings, decisions that feel permanent, and family members with different ideas and different timelines. Whether it was their home or one you shared, this guide walks through it in a sensible order, so nothing important is lost and nobody feels rushed.

## 1 First, take a breath

Very little about the house has to happen in the first few weeks. Secure it, keep it in good shape, and give the family time before any big decisions.

- [ ] Lock up, and change the locks if many people have keys
- [ ] Keep the electric, heat, and water on so the house doesn't suffer damage
- [ ] Call the homeowner's insurance company — many policies change once a home is empty, so ask what they need
- [ ] Stop newspapers and deliveries, and arrange for mail to be collected
- [ ] Remove perishable food, and take out the trash
- [ ] Ask a neighbor to keep an eye out, and leave a light on a timer

## 2 Know who can make decisions

In New Jersey, the person named in the will as executor (or an administrator, if there's no will) gets their authority from the county Surrogate's Court. Until then, it's wise not to sell, give away, or throw out anything of value.

- Read the will for any specific gifts — "my ring to my granddaughter," "the desk to my son"
- Talk to the estate attorney before selling the house or anything valuable
- If family members disagree, the executor has the final say on what happens to the estate's property
- If the house was owned jointly (for example, by a married couple), it may pass straight to the survivor; the attorney can confirm

> **GOOD TO KNOW**
> This guide is general information, not legal or tax advice. Your estate attorney can tell you exactly what applies to your situation.

## 3 Search for papers and valuables before anything leaves

Important things turn up in unexpected places. Go through every room carefully — before family members start taking things, and well before a cleanout.

- [ ] Desk drawers, filing cabinets, and boxes of papers
- [ ] Closets, coat pockets, purses, and shoe boxes
- [ ] Between book pages, behind picture frames, and inside photo albums
- [ ] Under mattresses, in the freezer, and in kitchen canisters
- [ ] Safes, lockboxes, and any keys you can't place (a safe deposit box?)
- [ ] The garage, attic, basement, and any outbuildings

- Look for: the will, deeds and titles, insurance policies, bank and investment statements, recent tax returns, pension and Social Security papers
- Set aside: jewelry, watches, cash, coins, collections, and firearms (which have their own rules — ask the attorney)
- Keep: photographs, letters, and anything handwritten — these matter most to families later

## 4 Let the family choose — fairly



- Set a date for family members to walk through together, in person or by video
- Use colored stickers or a shared list so everyone can say what they'd like
- If two people want the same thing, take turns choosing — draw names for the order
- Photograph sentimental items no one can take, so the memory is kept
- Write down who took what; the executor may need it for the estate's records
- Set a deadline for items to be picked up, so the rest of the work can go ahead

## 5 Sort what's left: keep, sell, donate, dispose

Be honest about what has value today. Tastes have changed, and the generation now owns less — so some of the pieces an older generation treasured are hard to place.

### Often worth selling

- Solid wood furniture in good shape — desks, dressers, side tables
- Mid-century and well-made vintage pieces
- Quality tools and outdoor equipment
- Jewelry, watches, coins, and collectibles
- Art and antiques (get an appraisal first)

### Usually donated or harder to place

- China cabinets and formal dining sets
- Large entertainment centers and older electronics
- Everyday dishes, linens, and clothing
- Encyclopedias and older books
- Upholstered furniture with wear



Before



After: sold for $800

**GOOD TO KNOW**

A little care can go a long way: someone wanted this worn desk hauled to the dump. After sanding, small repairs, and a fresh stain, a trip to disposal turned into an $800 sale.

## 6 Keep records for the estate

Executors usually have to account for what happened to the estate's property. Simple records now save a lot of trouble later.

- [ ] Photos of each room before and after
- [ ] A list of what was sold, and for how much
- [ ] Receipts for anything donated
- [ ] Receipts for expenses paid on the house (the estate may reimburse them)

## 7 Preparing the house for sale

- Talk to a listing agent early — they'll tell you what to clear before listing photos
- A house cleared broom-clean shows better and sells faster
- On a sale, the cleanout can often be paid through title at closing, so nothing comes out of the family's pocket up front (arranged ahead of time with the estate's attorney)

## How Checkur Property Transitions can help

- A free walkthrough with a clear price before anything is moved
- We set aside papers, photos, and valuables we come across, and check with you before they leave
- Resell and donate first: value comes off your cost, or we sell it and split it with you
- Before-and-after photos, item lists, and donation receipts for the estate file
- One point of contact, and family can be out of state

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