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Selling A Loved One's Home

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What to Do After the Death of a Loved One: A Compassionate Guide to Settling an Estate and Handling the Home

Includes 26 practical steps to help families gather information, protect the home, understand their options, and move forward one step at a time when selling an inherited home.

If you have recently lost a parent, spouse, sibling, or close friend and now find yourself responsible for helping settle their estate and possibly selling a loved one's home after a death, you may be feeling overwhelmed and unsure where to begin.

One minute, you may be grieving and deeply feeling the loss. The next minute, someone is asking about the house, the mortgage, the belongings, or what happens next.



You may be wondering:

- What do I need to do first?
- Who is supposed to make the decisions?



- Where are all the documents?
- Whether probate may need to be opened.
- What if there is no trust or will, or I cannot find the documents?
- What happens to the house?
- How will I know what to do first, second and third?

These questions are normal.

The death of a loved one is often accompanied by a roller coaster of emotions and responsibilities that arrive all at the same time. Selling a loved one's home is rarely just a real estate transaction. It often involves grief, family relationships, financial responsibilities, personal belongings, and decisions that may feel overwhelming.

The good news is that you do not need to have all of the answers today or all at once.

Many decisions can wait until you have gathered information and understand your options. Your first responsibility is not to solve everything immediately. Your first responsibility is to gather information, protect the home, understand who may have authority to act on behalf of your loved one, and seek guidance when needed.

The following checklist is designed to help you take one step at a time as you begin navigating the process of settling an estate and selling a loved one's home.

Every family's situation is different. The information in this guide is intended for educational purposes and is not legal, tax, or financial advice. Families should seek appropriate professional guidance regarding their specific circumstances.

Some matters may need immediate attention, while many decisions can wait until you have gathered information and understand your options. This guide will help you determine what often needs attention first and what may be addressed over time.

PART ONE: GATHER INFORMATION AND DETERMINE AUTHORITY

1. Locate any trust, will, or estate planning documents.
2. Obtain several certified copies of the death certificate. Many families do not realize how often these documents are needed. Banks, insurance companies, retirement accounts, government agencies, and financial institutions often require an original certified copy.
3. Gather deeds, mortgage statements, insurance policies, property tax information, and financial records.
4. Locate bank statements, investment records, retirement accounts, and other financial information.
5. Determine whether there are documents naming a trustee, executor, or person authorized to act.



6. Determine whether anyone is currently living in the home, including a surviving spouse, adult child, tenant, or caregiver. This may affect decisions, timing, and future plans for the property.
7. Create a file or binder to keep important documents, notes, and contact information in one place.



8. If documents cannot be located, do not panic. Families often need guidance to determine what steps may be required.
9. Consult an estate attorney to understand your options, responsibilities, timing, and whether probate may be necessary to file.
10. Ask the estate attorney what documents should be gathered and what records should be maintained.



PART TWO: PROTECT THE HOME

11. Make sure the home is secure by checking doors, windows, gates, and garage doors.
12. Forward mail or arrange to collect mail regularly.
13. Verify that utilities remain on if necessary to protect the property. When selling a home, you will generally want to keep the utilities on, including water, gas, and electricity.
14. Continue basic maintenance such as landscaping, pool care, and addressing safety concerns so the property does not deteriorate while decisions are being made.
15. If you do not live nearby, ask trusted neighbors to keep an eye on the property and contact you if they notice anything unusual, such as packages piling up, water leaks, open doors, suspicious activity, or maintenance concerns.
16. Consider changing locks if necessary or appropriate.
17. Photograph the home's condition and valuable items for documentation purposes.
18. Begin making an inventory of personal belongings and family treasures.



PART THREE: UNDERSTAND FINANCIAL RESPONSIBILITIES AND TIMING

19. Determine whether there is a mortgage/loan on the property.
20. Determine whether there is a reverse mortgage on the property. Reverse mortgages after death have special rules and timelines following a death. Contact the lender as soon as possible to understand the requirements, deadlines, and available options.
21. Identify if there are HOA fees. Locate the paperwork for property taxes, insurance payments, utilities, and other ongoing expenses.
22. Make a list of financial accounts, subscriptions, and automatic payments.
23. Contact lenders or financial institutions if appropriate and begin gathering information about obligations, deadlines, and possible options.



PART FOUR: PREPARE TO MOVE FORWARD

24. Avoid making major decisions before gathering information and understanding your options. Be prepared to act quickly in case a major decision about the home needs to be made.

25. Consider speaking with professionals who can educate you about legal, financial, and real estate questions so you understand your options before making decisions.

26. Give yourself permission to move one step at a time. You do not need to have all of the answers today or all at once.

WHAT HAPPENS NEXT? UNDERSTANDING YOUR OPTIONS FOR THE HOME

Once you have gathered information about the property, located important documents, and have a better understanding of who may have authority to act, the next step is learning about your options.

Every family's situation is different.

Some homes have no mortgage and are owned free and clear. Other homes may have a traditional mortgage, a reverse mortgage, HOA fees, property taxes, insurance premiums, or other financial obligations that continue even while decisions are being made.

Meeting with an estate attorney early in the process can often help answer important questions, including:

- Who has authority to make decisions?
- Is there a trust or will?
- Will probate be necessary?
- What documents are needed?
- What records should be maintained?
- Are there important deadlines?
- Are there responsibilities to lenders or creditors?



As you begin understanding the financial picture, you will also want to determine whether the home can be kept, refinanced, transferred, or whether it may need to be sold.

For example, some families inherit a home free and clear and have the financial ability to continue paying property taxes, insurance, utilities, and HOA fees while deciding what to do next. Other families discover there is a mortgage or reverse mortgage that may require more immediate decisions.

In some situations, selling the home may be necessary to satisfy lender requirements, pay debts of the estate, distribute assets to beneficiaries, or simply because family members are unable or do not wish to keep the property.

Once you have a better understanding of the home's financial obligations and your available options, you may want to consider selecting a real estate professional who has experience helping families navigate estate sales, inherited properties, and the practical and emotional challenges that often accompany selling a loved one's home.

The goal is not to rush into selling the home. The goal is to understand your options and make informed decisions.

The good news is that you do not need to make these decisions on the day your loved one dies. Most families benefit from first gathering information, understanding their options, and then making informed decisions one step at a time.

HOW DO WE DECIDE WHETHER TO KEEP OR SELL THE HOME?

Sometimes families want to keep the home because selling it feels like losing their loved one all over again. Other times, the responsibilities of maintaining the property become overwhelming. It is perfectly normal for emotions and practical considerations to compete with one another during this process.

One of the biggest questions families face is whether to keep the home or sell it.

There is no one right answer for every family. The decision often depends on several factors, including:

- Is there a mortgage or reverse mortgage?
- Is the home owned free and clear?
- Can ongoing expenses such as property taxes, insurance, utilities, and HOA fees continue to be paid?
- Does someone want to live in the home?
- Does someone have the financial ability to refinance the property if necessary?
- Are there multiple beneficiaries who need their share of the equity?
- Would keeping the home create financial hardship or family conflict?
- Is selling the home the most practical solution?

Sometimes family members immediately agree that selling the home is the best decision. Other times, one person wants to keep the home while another wants to sell it. Occasionally, families need time to grieve and gather information before making such an important decision.

There is no need to rush into major decisions without understanding your options. However, there may be financial obligations and timelines that cannot be ignored. Gathering information early allows families to make thoughtful decisions based on facts rather than fear, confusion, or pressure from others.

The goal is not to make decisions quickly. The goal is to make thoughtful decisions with information, guidance, and a clear understanding of your available options.





WHY SELLING A LOVED ONE'S HOME IS OFTEN MUCH MORE THAN SELLING REAL ESTATE

Many people are surprised by how emotional this process can become.

On the surface, it may appear that you are simply selling a house. In reality, you may be saying goodbye to a parent, a spouse, a sibling, a close friend, family traditions, holiday memories, and perhaps a lifetime of belongings.

The home may represent birthdays, Christmas mornings, family dinners, graduations, and everyday moments that suddenly feel irreplaceable.

One minute, you may feel practical and focused on paperwork and responsibilities. The next minute, you may find yourself holding a photograph, opening a closet, or sitting in your loved one's favorite chair and feeling overwhelmed by sadness.

Families often experience a roller coaster of emotions during this process. One person may be ready to sell immediately. Another may want to keep everything exactly as it is. One family member may become highly emotional while another focuses entirely on business decisions.

Neither approach is necessarily wrong.

People grieve differently.

Some people need time. Some people need information. Some people need to stay busy. Others need to talk and process their feelings before making major decisions.

Understanding that grief and responsibilities often happen simultaneously can help families be more patient with themselves and with one another.

Selling a loved one's home is rarely just a real estate transaction. It is often an emotional journey that involves memories, relationships, responsibilities, and difficult decisions that arrive during one of life's most vulnerable seasons.

It is okay to feel sad.

It is okay to feel overwhelmed.

It is okay to need help.

And it is okay to move through this process one step at a time.

REAL CHALLENGES FAMILIES OFTEN FACE

As the days and weeks pass, families often discover that settling an estate and selling a loved one's home involves much more than paperwork.

As families begin gathering information and taking on responsibilities, new questions often begin to surface.

Who is responsible for doing the work?

Who has authority to make decisions?

Who is paying the bills?

Should we keep the home or sell it?

Who is cleaning out the house?

Who gets family treasures and sentimental items?

What happens if family members disagree?

In many families, one person naturally steps forward and becomes the responsible person when selling a loved one's home after a death. Sometimes that person was named in a trust. Sometimes the family simply assumes that one sibling is best suited to handle things. Sometimes one person steps up because they are the only family member living nearby or because no one else wants to take on the responsibility.

The person handling the estate often finds themselves carrying a tremendous burden. They may be grieving their own loss while simultaneously managing



paperwork, gathering information, talking with attorneys, communicating with family members, maintaining the property, and trying to make decisions that affect everyone involved.

Meanwhile, other family members may have strong opinions about what should happen but may not fully understand everything the responsible person is handling behind the scenes.

This is often where stress, misunderstandings, and family conflict begin.

The good news is that these situations are common. You are not alone if your family is experiencing challenges, disagreements, or uncertainty.

Understanding that these difficulties are normal can help families approach the process with greater patience, better communication, and more compassion for one another.

The goal is not perfection. The goal is to gather information, seek guidance when needed, and continue moving forward one step at a time.



I have worked with families where one sibling lived out of state and had to fly back and forth to handle everything. I have worked with families where one person wanted to keep every item in the home while another wanted to sell immediately. I

have worked with families who discovered a reverse mortgage and realized important decisions needed to be made much sooner than expected.

Every family's story is different, but almost every family experiences some combination of grief, responsibilities, uncertainty, and difficult decisions.

THE BURDEN OF THE STUFF

For many families, one of the most difficult parts of settling an estate and selling a loved one's home is not the paperwork, the mortgage, or even deciding whether to keep or sell the house.

It is the stuff.

A house is rarely just furniture and boxes. It may contain photographs, children's artwork, holiday decorations, family heirlooms, old letters, collections, and everyday items that suddenly carry enormous emotional significance.

One family member may want to keep everything. Another may want to donate items immediately. Someone else may feel overwhelmed and unable to even begin.

All of these reactions are normal.

Families are often surprised by how long it takes to sort through belongings. They are not simply sorting possessions. They are sorting memories, relationships, and pieces of a person's life.

Many people feel guilty throwing things away. Others feel pressure to move quickly because of financial obligations, travel schedules, or deadlines associated with the home. Sometimes siblings disagree about what should be kept, donated, sold, or discarded.

There is no perfect way to go through a loved one's belongings when selling a loved one's home after a death.

Give yourself permission to move slowly when possible. Ask for help when needed. Consider taking photographs of meaningful items that cannot be kept. Focus on progress rather than perfection.

Most importantly, remember that your loved one lived in the people whose lives they touched, not in the belongings they left behind.

The goal is not to keep everything. The goal is to honor the memories, preserve what is truly meaningful, and continue moving forward one step at a time.

Many families discover that this is simply too much work for one person to handle alone. Do not be afraid to ask siblings, relatives, friends, neighbors, or professionals for help. Sometimes accepting support allows the responsible person to grieve while still moving forward with the many responsibilities that need attention.



Sometimes hiring a professional estate sale company can be beneficial for everyone involved. Family members who hope to generate income from the contents of the home have an opportunity to do so. Those who prefer that items continue to be used by others often find comfort knowing that furniture, collections, and everyday belongings are finding new homes with people who genuinely want and appreciate them.

Estate sales can also reduce some of the stress and conflict that families experience when deciding what to keep, donate, sell, or discard. Rather than having valuable or meaningful items end up in a landfill simply because no one in the family has room for them or wants them, many belongings are purchased by people who are excited to own and care for them.

Although these buyers may never have known your loved one personally, there can be comfort in knowing that treasured possessions may continue to be appreciated and enjoyed by others. For many families, an estate sale becomes more than simply selling belongings. It can be another way of honoring a loved one's life, preserving memories, and helping the family move forward.



Continue Your Journey: Helpful Guides and Resources

Settling an estate and selling a loved one's home is often a process, not a single event. As you move forward, you may discover that you need additional information, guidance, and support.

The following resources were created to help you continue learning and make informed decisions one step at a time.

Understanding Probate and Trust

Learn what probate and trust administration mean, who may have authority to act, and what practical steps families often need to take.

Foreclosure After a Death: What Families Need to Know

Learn why timing matters, understand reverse mortgages, and avoid common mistakes that can place a home's equity at risk.

Understanding Grief, Memories, and Letting Go

Explore why selling a loved one's home is often much more than selling real estate and why emotions and memories can make decisions feel overwhelming.

The Seven Secrets of Selling a Loved One's Home

Discover the common challenges families experience and practical strategies for navigating grief, responsibilities, family relationships, and the sale of the home.

Real Stories from Families

Read stories from families who faced difficult decisions, family disagreements, overwhelming responsibilities, and emotional challenges while settling an estate and selling a loved one's home.

Download Additional Guides and Checklists

Access free articles, checklists, and educational guides designed to help families move through this process with greater understanding and confidence.

Selling a Loved One's Home: Book and Companion Resources

Explore additional resources, stories, and educational materials created to support families through one of life's most difficult transitions.

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ONE FINAL THOUGHT

If there is one thing I hope you take away from this guide, it is this:

You do not need to have all of the answers today or all at once.

Settling an estate and selling a loved one's home is often much more than a real estate transaction. It may involve grief, family relationships, memories, financial responsibilities, personal belongings, and decisions that feel overwhelming.

You do not have to figure everything out by yourself.

Start by gathering information. Protect the home. Understand who may have authority to act. Seek professional guidance when needed. Then take the next step.

And then the one after that.

One step at a time, you can move through this process with greater confidence, less fear, and a clearer understanding of what comes next.

I hope this guide has helped you feel a little less overwhelmed and a little more prepared to navigate the many decisions that may arise when settling an estate and selling a loved one's home after a death.

Although this season of life may feel overwhelming today, many families eventually look back and realize they were stronger than they thought and more capable than they ever imagined.

