Inherited Home Center

The first 30 days: the house after a parent dies

In the first month, focus on keeping the house safe and insured and finding the key papers. Big decisions about selling can wait. This checklist covers the few things that shouldn't.

Last reviewed: November 17, 2026 by Wendy Atherton

Online version: https://inheritedhomecenter.com/checklists/first-30-days/

Keep the house safe

- [ ] Lock every door and window, and gather all the keys and garage openers you can find.
  Write down who else might have a key, such as neighbors, caregivers or cleaners.
- [ ] If you aren't sure who has access, talk with the executor about changing the locks or door codes.
- [ ] With the executor's okay, move important papers, jewelry, medications and other valuables to a safe place.
  Keep a written list of what was moved, where it went and who has it. This helps keep things fair for every heir.
- [ ] If there are firearms in the house, ask the estate's attorney how to handle them under your state's laws.
- [ ] Arrange for someone to collect the mail, or ask the post office about forwarding it.
- [ ] Put a few lights on timers so the house looks lived in.

Insurance and bills

- [ ] Call the homeowner's insurance company. Tell them the owner has died and whether anyone is living in the house.
  Ask what coverage applies if the house is empty, and whether you need to change the policy.
- [ ] Find the latest mortgage or reverse mortgage statement and contact the loan servicer about the death.
- [ ] Keep the insurance, property taxes and any mortgage payments current if the estate or family can.
- [ ] Keep a record of every bill paid for the house and who paid it.
- [ ] Decide with the executor which utilities to keep on. In cold places, ask a plumber about protecting the pipes.

Find the papers

- [ ] The will and any trust documents
- [ ] The deed, the latest property tax bill and the insurance policy
- [ ] Mortgage, home equity or reverse mortgage statements
- [ ] HOA contact information and recent statements, if there is an HOA
- [ ] Certified copies of the death certificate
  Banks, insurers and the court may each ask for one. Many families order several.

Who to talk to

- [ ] The person named as executor in the will, or the family members who will decide who asks the court to be appointed
- [ ] An estate or probate attorney in the state where the house is
  The executor, personal representative or trustee is the person with authority to sell. Some states require court approval.
- [ ] The insurance company and the mortgage servicer

What can wait

- [ ] Deciding whether to sell, rent or keep the house
- [ ] Clearing out belongings. Don't give away or sell anything until the executor and heirs agree.
- [ ] Big repairs or updates
- [ ] Signing anything with a buyer, investor or agent

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