The First 30 Days: A Checklist for Families

CARING FOR THE HOME AND THE ESTATE AFTER A LOSS

Grief comes first. Very little about the home has to happen in the first few days, and most of what matters can wait for a clear head. This checklist spreads the practical steps across the first month so nothing important slips, one item at a time.

Week 1 Protect the home and gather papers

- [ ] Order several certified copies of the death certificate.
  The funeral home usually orders them. Many offices accept the version without cause of death; banks, insurers, and title companies each keep a copy.
- [ ] Secure the home: lock it, keep the utilities on, collect mail, and care for any pets.
- [ ] Call the homeowner's insurance company to report the death and ask about coverage while the home is empty.
  Many policies limit coverage for vacant homes.
- [ ] Keep paying the mortgage, insurance, HOA dues, and utilities for now.
  Missed payments can create late fees, lapses, or default.
- [ ] Gather key papers: will, trust, deeds (including any recorded Lady Bird deed), title policy, mortgage and insurance statements.
  The key contacts page of the implementation checklist lists where they are, if it was filled out.
- [ ] Hold off on selling, giving away, or signing anything about the home.
  Who owns the home, and who can sign for it, depends on how it passes.

Week 2 Make the key calls

- [ ] Contact the estate-planning attorney. If there's a trust, the successor trustee steps in.
- [ ] Notify the mortgage or reverse mortgage servicer, and ask about their deadlines.
  Reverse mortgage timelines for heirs can be short.
  Your individual circumstances are reviewed on a case-by-case basis.
- [ ] Notify Social Security, any pension or federal retirement office (such as OPM), and the VA if applicable.
  The funeral home often reports the death to Social Security; the others usually need a call.
- [ ] If the person received Medicaid at age 55 or older, let the attorney know.
  For an estate, the attorney or personal representative sends a required notice to Florida's Medicaid Estate Recovery Program.

Weeks 3 and 4 Update title, taxes, and insurance

- [ ] Record the death certificate, and any affidavit the title company or attorney advises, in the county Official Records.
  This updates the public record for a Lady Bird deed or jointly owned home.
  Your individual circumstances are reviewed on a case-by-case basis.
- [ ] Call the county property appraiser about the homestead exemption.
  It ends with the owner. A surviving spouse who lives there may keep it, and a family member who moves in may apply for their own.
- [ ] Update the insurance policy to name the new owner or trustee.
- [ ] Get a date-of-death appraisal if the home may be sold.
  It documents the value used for the stepped-up tax basis.
- [ ] Keep receipts for everything paid on the home.
  Expenses may be shared among heirs or repaid later.

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- [ ] Talk as a family about who lives there, who pays, and whether to keep, rent, or sell, and put the plan in writing.
  Co-owners without a plan can end up in a forced sale.

After 30 days Longer-term deadlines and decisions

- [ ] If the home passed under Florida's default homestead rules, note the 6-month deadline for a surviving spouse to choose a one-half share instead of a life estate.
  Your individual circumstances are reviewed on a case-by-case basis.
- [ ] Order a title search or title commitment before listing, selling, or refinancing.
  Title companies set the documents they need to insure a sale.
- [ ] Plan for the final income tax returns, and for probate deadlines if there is a probate estate.
- [ ] If a surviving spouse plans to move to another Florida home, ask about portability of the Save Our Homes savings.

People to call

Who	Name	Phone
Funeral home		
Estate-planning attorney		
Successor trustee or personal representative		
Title company		
Homeowner's insurance agent		
Mortgage or reverse mortgage servicer		
County property appraiser		
Financial advisor		

This material is general educational information, not legal, tax, or insurance advice. The right steps depend on how the home passes (Lady Bird deed, trust, joint ownership, or will) and on each family's situation, and a Florida attorney, title company, and insurance agent can confirm the details.