

THE MOVING FORWARD GUIDE SERIES

MOVING FORWARD

COMPANION RESOURCE

Practical worksheets and checklists for families navigating an inherited home, estate property, and the decisions that come next.

***You do not have to make every decision today.
You just need enough clarity to take the next right step.***

DENISE HOEBEE

Estate & Real Estate Guidance
Confidential • Compassionate • Experienced

WELCOME

If you found this resource through *Moving Forward*, you may be carrying more than a list of tasks. An inherited home can hold memories, responsibilities, family opinions, financial questions, and decisions that may feel difficult to make all at once.

Use these pages at your own pace. The goal is not to rush a decision. It is to organize what you know, identify what still needs to be answered, and help the people involved move forward with greater clarity.

THE HOEBEE METHOD

- [] **Understand Where You Stand.** Start with the property, the estate, the people involved, and the facts you know today.
- [] **Know Your Options.** Explore whether keeping, selling, renting, or waiting is realistic before making a decision.
- [] **Protect What Matters.** Consider the property, the estate, the finances, the relationships, and the memories connected to the home.
- [] **Move Forward.** Choose the next right step based on facts, priorities, and the needs of the people involved.

Important: This resource is for general educational and informational purposes only. It is not legal, tax, financial, probate, estate-planning, or accounting advice. Estate laws, probate procedures, ownership, taxes, and individual circumstances vary.

1. WHERE DO WE STAND?

Start with a simple snapshot of the property and the estate. If you do not know an answer, write “unknown.” That becomes a question to investigate.

Property address	_____
Name(s) on current deed	_____
Estate representative / executor	_____
Estate attorney	_____
Mortgage servicer, if any	_____
Approximate mortgage balance	_____
Property taxes current?	_____
Insurance active?	_____
Utilities active?	_____
Estimated current property value	_____

THE THREE QUESTIONS WE NEED ANSWERED FIRST

1.	_____
2.	_____
3.	_____

2. DOCUMENTS & INFORMATION TO GATHER

You may not need every document immediately, but gathering what is available can make conversations with the appropriate professionals more productive.

- ☐ Will, trust, or other estate documents, as applicable
- ☐ Death certificate copies, as needed for the estate process
- ☐ Letters Testamentary, Letters of Administration, or other authority documents, if applicable
- ☐ Current deed or ownership information
- ☐ Most recent mortgage statement and any home-equity loan information
- ☐ Property-tax and homeowners-insurance information
- ☐ HOA or condominium information, if applicable
- ☐ Utility account information
- ☐ Information about liens, judgments, or other claims affecting the property
- ☐ Keys, alarm codes, garage remotes, and important access information
- ☐ Any recent appraisal, inspection, survey, or property-value information

DOCUMENTS OR INFORMATION WE STILL NEED

1. _____
2. _____
3. _____
4. _____

3. THE FAMILY DECISION WORKSHEET

Different people may have different emotional and financial priorities. Writing them down can help separate assumptions from actual concerns.

OPTIONS TO CONSIDER

- ☐ Keep the property in the family
- ☐ One family member buys out the others, if appropriate and feasible
- ☐ Sell the property
- ☐ Rent the property
- ☐ Wait before making a final decision, if legally and financially practical

What matters most to us?

What concerns us most?

Is anyone interested in keeping the home?

What costs are continuing each month?

Is there a deadline affecting the decision?

What information would help us decide?

4. PREPARING THE HOME WITHOUT OVERSPENDING

The goal is not automatically to renovate the house. The goal is to understand which improvements may help the property show better or protect value—and which expenses may not be recovered.

START WITH THE BASICS

- ☐ Remove obvious trash and unwanted debris
- ☐ Address safety hazards
- ☐ Confirm the home is secure
- ☐ Maintain basic utilities when appropriate
- ☐ Handle urgent water, moisture, or weather-related issues
- ☐ Improve curb appeal with cleanup, trimming, mowing, and basic exterior care
- ☐ Deep clean where practical
- ☐ Remove excessive clutter so buyers can understand the space

BEFORE SPENDING SIGNIFICANT MONEY, ASK:

- ☐ Will this likely improve marketability or value enough to justify the cost?
- ☐ Is the work necessary for safety, financing, or insurability?
- ☐ Would buyers in this market prefer to make their own updates?
- ☐ Are we making this decision based on market evidence—or emotion?
- ☐ Have we compared selling as-is with completing the proposed work?

5. WHAT'S IN THE HOUSE?

The contents of a family home can be one of the most emotional parts of the process. A simple system can help prevent every item from becoming a separate decision.

- [] KEEP — items someone wants to retain
- [] DISTRIBUTE — items going to family members or beneficiaries
- [] SELL — items appropriate for an estate sale, auction, consignment, or other sale
- [] DONATE — useful items that will not be kept or sold
- [] DISCARD — items with no practical use or value
- [] UNDECIDED — a limited category for items that need more discussion

ITEMS THAT NEED A FAMILY DECISION

Item	_____
Who is involved	_____
Next step	_____
Decision date	_____

Before removing, selling, donating, or discarding estate property, confirm that the person acting has appropriate authority and that any legal or estate-administration requirements have been addressed.

6. QUESTIONS TO ASK THE RIGHT PROFESSIONAL

Not every question belongs to the same professional. Knowing who to ask can save time and reduce confusion.

QUESTIONS FOR THE ESTATE OR PROBATE ATTORNEY

- ☐ Who has legal authority to make decisions about the property?
- ☐ Are there probate or estate requirements that affect a sale?
- ☐ Are there deadlines or approvals we need to understand?
- ☐ Are there title, beneficiary, creditor, or ownership issues that must be resolved?

QUESTIONS FOR THE TAX OR FINANCIAL PROFESSIONAL

- ☐ Are there estate, inheritance, capital-gains, basis, or other tax issues we should discuss?
- ☐ What records should we keep?
- ☐ Could timing affect the financial outcome?

QUESTIONS FOR THE REAL ESTATE PROFESSIONAL

- ☐ What is the property likely worth in its current condition?
- ☐ What would you recommend doing before selling—and what would you not spend money on?
- ☐ What are the likely costs of sale?
- ☐ What is the current buyer demand for a property like this?
- ☐ What selling strategy best fits the estate's priorities and timeline?

7. MY NEXT RIGHT STEP

You do not need to complete the entire estate process at once. Choose the next action that will give you the most useful information, protect the property, or help the people involved make a better decision.

THE NEXT STEP WE WILL TAKE

Action

Who is responsible

Deadline / target date

THIS WEEK WE WILL

- ☐ Gather the documents and property information we already have.
- ☐ Write down the questions that still need answers.
- ☐ Confirm who has authority to make property decisions.
- ☐ Make sure the home is secure and basic responsibilities are being handled.
- ☐ Get a realistic picture of the property's current condition and market value.
- ☐ Avoid major spending until we understand whether it is likely to help.
- ☐ Choose one next step based on facts—not pressure.

Our next right step is:

KEEP MOVING FORWARD.

One clear step at a time.

If you would like to talk through the real estate side of an inherited or estate property, you can request a confidential conversation with Denise Hoebee.

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