

PROJECT CONNECTIONS / PLANNING SERIES 08

Protect the property. Clarify the next decision.

Inherited Home Decisions & Property Care Planner

Organize authority questions, property care and records before comparing whether to preserve, occupy, rent or sell an inherited home.

PRINT-READY WORKBOOK / 14 PAGES

Illustrative scene; not an identified SJBA member project.

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Start with the present situation

You do not need to choose the property’s future immediately to organize the next question. This planner concerns the home; it is not a complete estate-administration manual.

STARTING POINT / Authority unclear • Records • Assessment • Options review

Next measurable planning goal and current stage

Person coordinating questions and target review date

Authority or access question that needs qualified legal advice

Use the workbook in three passes

Gather facts and constraints / pages 3-6

Compare and coordinate / pages 7-10

Confirm next steps / pages 11-14

Track progress in the action plan on page 13. Keep completed worksheets private; no online submission is required.

Confirm who can act

Do not assume that being a relative or beneficiary gives authority to enter, spend, dispose of belongings or sign for the property. Ask a qualified legal adviser what documentation applies. [S1]

Who may make property decisions, and what documentation supports that authority?

How is ownership held, and which records must be reviewed?

Which actions need consent, appointment or other confirmation before proceeding?

Who will obtain the missing evidence, and when will the question be reviewed?

Record the adviser and source of confirmation. This workbook does not determine ownership or legal authority.

Plan authorized property care

Use only authorized access arrangements and qualified help for hazards. Preserve useful services and records while asking the appropriate parties what changes are needed.

Care need	Authorized person / scope	Evidence / next review
Authorized access / keys		
Known safety concerns		
Existing utilities / services		
Insurance contact		
Routine property observation		
Urgent professional task		

Most important unresolved question / next action

Do not enter an unsafe or disputed property on the strength of this worksheet.

Gather the property records

Keep originals and sensitive information private. Use document descriptions and secure storage references rather than policy numbers, account credentials or identity details.

Record	Location / custodian	Missing item / follow-up
Ownership / title records		
Authority documents		
Mortgage / other obligations		
Insurance / occupancy records		
Utility / tax correspondence		
Maintenance / repair records		

Most important unresolved question / next action

Record missing documents as questions, not evidence that no obligation exists.

Record condition and urgent questions

Ask qualified professionals to assess concerns that affect preservation or the future decision. Separate urgent protection needs from optional preparation for a possible sale or occupancy.

Concern	Professional / finding	Authorized next step / date
Exterior / weather exposure		
Water / plumbing concern		
Heating / electrical concern		
Safety / access concern		
Prior repairs		
Other assessment need		

Most important unresolved question / next action

Retain findings and the scope limitations; do not diagnose structural, electrical or contamination hazards.

Track carrying expenses responsibly

Use due dates from actual bills and agreements. Ask the legal adviser who may authorize payment and how records should be retained; do not assume a family member is personally responsible.

Expense	Amount	Authorized payer	Due / receipt
Mortgage / recorded obligation	$		
Property taxes	$		
Insurance	$		
Utilities	$		
Maintenance / security	$		
Professional advice	$		
Uncertain expense / reserve	$		

Decision owner / spending limit / next review date

For each bill, retain due date, authorized payer and receipt. Review responsibility before making commitments.

Separate preferences from authority

A respectful discussion can record different wishes without treating consensus or family rank as legal authority. Keep factual questions separate from personal preferences.

What does each participant hope will happen to the home?

Which facts or professional recommendations are still needed?

Who has confirmed decision-making authority, and who should be consulted?

How will decisions, disagreements and the next review date be recorded?

Do not share private financial or legal documents beyond appropriate authorized recipients.

Compare realistic property options

Consider preserving while investigating, occupying, renting or selling. Each depends on authority, property suitability, costs and individualized professional review.

Option	Requirements / tradeoffs	Unknown / adviser / next step
Preserve / investigate		
Occupy		
Rent		
Sell		

Most important unresolved question / next action

Choose the next investigation, not an assumed final outcome. Do not promise rental income or sale proceeds.

Bring the property questions to advisers

Tax and legal outcomes depend on the circumstances. New Jersey’s inheritance and estate tax guidance addresses different concepts; ask a qualified adviser which issues apply. [S2]

Legal adviser: what obligations or authority questions affect the property options?

Tax / valuation professional: what records, valuations or tax questions need review?

Insurance professional: how should vacancy, occupancy or planned use be addressed?

Property manager / real estate professional: what suitability and transaction issues need assessment?

Do not infer a tax basis, exemption, coverage decision, beneficiary right or universal deadline.

Authorize only a defined scope

Compare maintenance or preparation proposals against the approved property-care plan. Confirm the person who can authorize spending and changes before work is scheduled.

Option / provider A: _____ B: _____

Comparison point	A / evidence	B / evidence
Approved care / preparation scope		
Evidence supporting the work		
Written price / exclusions		
Access / supervision		
Timing / dependencies		
Records / change approval		

Recommendation / information needed before choosing

Sequence: authority confirmed > scope reviewed > approval recorded > work > completion evidence.

Plan the next professional conversation

Bring authority questions, records, expense tracking and the option comparison. Ask each adviser what they can confirm and what must be referred elsewhere.



BETTER QUESTIONS. CLEARER NEXT STEPS.

Bring the relevant worksheets to your professional conversation. Record the recommendation, who owns the next action and when to follow up.

Illustrative scene; not an identified SJBA member project.

Legal adviser: what may be done now and what must wait?

Property professional: what care or assessment is needed before an option is pursued?

Tax / insurance adviser: which documents and individualized questions remain?

Role / contact / meeting date and documents to bring

Recommendation received / assumptions to confirm

Next action / owner / deadline / follow-up date

Check the current directory for relevant professionals; the workbook makes no claim about seat availability.

Set an authorized action plan

Assign actions to people whose authority has been confirmed or label them as requests for advice. Give unresolved approvals a review date rather than quietly assuming consent.

READINESS CHECK / mark confirmed or name the unresolved issue

☐ Authority and access questions documented

☐ Preservation needs assigned appropriately

☐ Records / expenses organized

☐ Options reviewed with relevant advisers

Decision: proceed / revise / investigate / pause | Date: _____

PRIORITY 1 / Action: _____

Owner: _____ Due: _____

Dependency / evidence needed: _____

Progress / next review: _____

PRIORITY 2 / Action: _____

Owner: _____ Due: _____

Dependency / evidence needed: _____

Progress / next review: _____

PRIORITY 3 / Action: _____

Owner: _____ Due: _____

Dependency / evidence needed: _____

Progress / next review: _____

Review weekly during active property care and after any change in authority, condition or professional advice.

Sources and your next connection

Use these primary resources with the relevant professional. Source checks: October 14, 2026. Blue underlined titles are clickable; [S#] references point to this list.

[S1] Camden County | Surrogate Court

Official local starting point for estate-related procedures; confirm the appropriate jurisdiction with counsel.

[S2] NJ Taxation | Inheritance and estate tax

Use qualified advice for the property's tax circumstances; no tax result is assumed.

[S3] NJ Consumer Affairs | Hiring a contractor

Compare written bids and check relevant registration, credentials and references.

General educational planning information, not individualized legal, financial, insurance, clinical, engineering or construction advice. Requirements vary. Qualified professionals and relevant authorities should confirm applicable decisions.

Need professional guidance?

Explore current professionals in the SJBA directory. Bring the relevant worksheet and explain the decision you need help making. Not every role listed is necessarily represented; verify scope, credentials and availability.

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