Dream Living Florida

AT COMPASS · ST. PETERSBURG

# Inherited a Home in *Florida?*

A calm, step-by-step guide for families and personal representatives in St. Pete and Pinellas County.




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A NOTE BEFORE YOU BEGIN

# I am so sorry for your loss



If you are holding this guide, you are probably grieving and juggling a long list of responsibilities at the same time. When a home is part of an estate, the bills keep coming, the house still needs care, and there may be a lifetime of belongings inside. If you live out of state, it can feel even heavier.

My goal is to make the real estate side as simple as possible. I work alongside your probate attorney, give you an honest value, help protect and prepare the home, and connect you with trusted local people, so you can focus on your family.

Use this guide to get organized and know what questions to ask. There is no rush to read it all at once. When you are ready, I am a confidential phone call away.

*Tiffany*

Tiffany McAlister, Dream Living Florida at Compass

INSIDE THIS GUIDE


1. The first 30 days: what to do first
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3. Accounts and services to notify or cancel
4. Protecting a vacant Florida home, and your options for the house
5. Questions for your probate attorney and documents to gather
6. Probate words to know and grief support resources

SECTION ONE

# The First 30 Days

Take these one at a time. You do not have to do everything today, and you do not have to do it alone.

## As soon as possible

- [ ] Order 15 to 20 certified copies of the death certificate
- [ ] Change the locks on the home and any vehicles
- [ ] Pick up the mail and set up USPS forwarding
- [ ] Remove food and secure valuables
- [ ] Keep power, water and AC on, and the yard maintained
- [ ] Call the homeowners insurance company about the death and any vacancy rules
- [ ] Notify the employer, if any, about final pay and benefits

## After the funeral, locate

- [ ] The original will and any trust documents
- [ ] The deed, mortgage statements and property tax bill
- [ ] Bank, retirement and brokerage statements
- [ ] Life insurance policies
- [ ] Vehicle titles and keys to any safe deposit box
- [ ] Recent tax returns and bills owed
- [ ] Birth, marriage and military discharge papers

> **Two calls to make early:** a Florida probate attorney to guide the legal process, and a CPA for final and estate tax returns. Save all financial paperwork, since the personal representative is responsible for the final returns.

SECTION TWO

# Florida Probate in Plain English

Probate is the court process that confirms who has authority over the estate, pays final bills and passes property on. In Pinellas County, it is handled by the Sixth Judicial Circuit.

### Formal Administration

The full process. The court appoints a personal representative and issues Letters of Administration.

### Summary Administration

Shorter, for smaller estates (a 2026 law raised the limit to $150,000 in non-exempt assets) or when the death was over two years ago.

### Living Trust

Homes held in a trust usually skip probate. The successor trustee typically handles the sale.

01

### Find the will and hire a probate attorney

Most Florida personal representatives work with a probate attorney.

02

### Open the estate and appoint the personal representative

The court issues Letters of Administration giving authority to act.

03

### Notify creditors

A Notice to Creditors is published. Creditors generally have three months from first publication to file claims.

04

### Inventory, pay bills and handle the home

Assets are valued, valid debts are paid, and the home is sold, kept or transferred as allowed.

05

### Distribute and close

Beneficiaries receive what remains and the court closes the estate. Formal administration often takes about 6 to 12 months.

**Florida homestead:** if the home was the owner's primary residence, special homestead rules may affect who inherits it and how it can be sold. Ask your attorney whether a court determination of homestead is needed.

SECTION THREE

# Accounts and Services to Notify or Cancel

Check with your attorney before closing any financial account. Many can simply be notified now and closed later.

- [ ] **Social Security** (800-772-1213 or ssa.gov)
- [ ] **Medicare, Medicare Advantage and Part D plans**
- [ ] **VA**, pensions or federal retirement, if applicable
- [ ] **Life and health insurance** companies
- [ ] **One credit bureau** (Experian, Equifax or TransUnion). They notify the others
- [ ] **Banks and credit unions**, CDs and safe deposit box
- [ ] **Credit cards**, PayPal and car loans
- [ ] **Mortgage lender**, HOA or condo association
- [ ] **Home, auto and other insurance** policies
- [ ] **Driver's license** and voter registration
- [ ] **Utilities:** electric, water, sewer, trash. Keep the home's on until it sells
- [ ] **Phone**, internet, cable and security system
- [ ] **Streaming** and music subscriptions
- [ ] **Amazon Prime**, meal kits and recurring deliveries
- [ ] **Gym**, golf, club and organization memberships
- [ ] **Newspapers**, magazines and software subscriptions
- [ ] **Cloud storage** and email. Save photos first
- [ ] **Social media** accounts (memorialize or close)
- [ ] **Cleaning, lawn and pool** services (keep what the home needs)
- [ ] **Accountant** and financial advisor

SECTION FOUR

# Protecting the Home, and Your Options

An empty home on the Florida coast needs a little extra attention while the estate is settled.

- [ ] Keep the mortgage, taxes, HOA and insurance paid. They do not stop after a death
- [ ] Ask the insurer what is required to keep a vacant home covered
- [ ] Set the AC to control humidity and prevent mold
- [ ] Have someone check on the home regularly
- [ ] Make a hurricane plan for June through November
- [ ] Know the flood zone and look for an elevation certificate
- [ ] Keep the lawn, pool and exterior maintained
- [ ] Keep receipts for every estate expense

## Your options for the house

### Sell As-Is

Less money out of pocket and fewer decisions. Often best when repairs are significant or family lives far away.

### Refresh and List

Paint, cleaning and small fixes can bring a stronger price. Only do what the numbers support.

### Rent It Out

Possible income, but also repairs, tenants and insurance costs. Compare honestly with selling.

### Keep It in the Family

One heir moves in or buys out the others. A neutral value keeps it fair.

SECTION FIVE

# Questions for Your Probate Attorney

01 Which type of probate does this estate need, and how long should it take?

02 Who will serve as personal representative, and when will Letters be issued?

03 Was the home homestead, and does that change who inherits it or how it can be sold?

04 Does the will give a power of sale, or will we need court approval to sell?

05 Can we start preparing and marketing the home before we have authority to sign?

06 How should estate expenses like taxes, insurance and repairs be paid and tracked?

07 How will sale proceeds be held and distributed?

## Home documents to gather

- [ ] Deed and title information
- [ ] Mortgage and any HELOC statements
- [ ] Property tax bill and homestead details
- [ ] Insurance policies (home, wind, flood)
- [ ] HOA or condo documents and contacts
- [ ] Survey, elevation certificate and permits

SECTION SIX

# Probate Words to Know

### Personal Representative

The person the court appoints to manage the estate. Also called an executor in other states.

### Letters of Administration

The court document that gives the personal representative authority to act.

### Testate / Intestate

Testate means there was a valid will. Intestate means no will, so Florida law decides who inherits.

### Beneficiary / Heir

A beneficiary is named in a will or trust. An heir inherits under Florida law without a will.

### Notice to Creditors

A published notice giving creditors a set time to file claims.

### Protected Homestead

A Florida primary residence with special rules about creditors and who receives it.

### Successor Trustee

The person who takes over a living trust after the creator passes away.

### Date of Death Value

What the home was worth on the date of death, often used by your CPA.

## Taking care of you

Everyone grieves in their own way and at their own pace.

### Empath Health

Free community grief support in Pinellas County, open to anyone. (888) 308-7150, empathhealth.org

### GriefShare

Support groups that meet locally and online. griefshare.org

### Helpful Reads

*It's OK That You're Not OK* by Megan Devine. For children, *The Invisible String* by Patrice Karst.



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# Let's take one thing off your list

A private conversation about the home and your options, on your timeline. Even if you are not ready to sell, I am happy to answer questions.


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