NEW JERSEY PROPERTY TOOLKIT

New Jersey Inherited House: First 30 Days Checklist

INHERITED PROPERTY CHECKLIST

Planning Resource No. 9 | August 2026

Heirs, executors, administrators, and family members securing and organizing a New Jersey house after a death.

The first month is usually about authority, access, safety, insurance, bills, records, and communication - not rushing into a sale decision. Use this checklist to build one reliable property file and identify what needs professional confirmation.

Important

- ☐ Use this resource to organize information and questions; do not treat it as legal, tax, financial, title, lending, court, insurance, or municipal advice.
- ☐ Verify every deadline, payoff, authority document, public requirement, and professional conclusion with the responsible source.
- ☐ If a court, sheriff sale, foreclosure, tax sale, safety, insurance, or occupancy deadline exists, seek qualified help immediately.

Who Should Use This Resource

- ☐ Heirs, executors, administrators, and family members securing and organizing a New Jersey house after a death.
- ☐ People who need one organized file before speaking with an attorney, title company, lender, municipality, insurer, housing counselor, or buyer.
- ☐ Families comparing options without losing track of urgent property facts and deadlines.

Start Here: Immediate Priority Checklist

Complete this page before the detailed worksheets. Circle or highlight any item that cannot wait.

- ☐ Confirm who currently has lawful authority to act for the estate or property.
- ☐ Secure doors, windows, keys, vehicles, mail, medications, valuables, and important papers.
- ☐ Notify the property insurer of the death, occupancy status, and any vacancy immediately.
- ☐ Identify active mortgage, reverse mortgage, tax, utility, association, and court deadlines.
- ☐ Photograph every room, exterior side, meter, damage area, and major system before moving items.
- ☐ Avoid distributing, discarding, selling, or promising property until authority and ownership are verified.

Property Contact Snapshot

Contact / Office	Name, phone, email, reference number
Owner / estate representative	
Attorney	
Title company	
Mortgage servicer	
Municipality	
Tax collector	
Insurer	
Trusted property contact	

Days 1-3: Protect People, Property, and Proof

- ☐ Record who has keys and who is entering the property.
- ☐ Forward or secure mail without discarding notices.
- ☐ Check heat, water, electricity, leaks, alarms, pets, food, and immediate hazards.
- ☐ Locate the will, deed, recent tax bill, insurance policy, mortgage statement, and identification.
- ☐ Create a dated photo and video inventory before cleanout or repairs.

Notes and Proof

Days 4-10: Confirm Authority and Accounts

- ☐ Contact the county Surrogate or estate attorney about the correct probate path.
- ☐ List heirs, beneficiaries, occupants, tenants, caregivers, and anyone claiming an interest.
- ☐ Ask insurers and servicers what proof of authority they require before discussing the account.
- ☐ Create a carrying-cost ledger for mortgage, taxes, insurance, utilities, association fees, and security.
- ☐ Record every deadline from letters, court papers, municipal notices, and lender communications.

Notes and Proof

Days 11-20: Build the Property File

- ☐ Order or locate deed, survey, title policy, permits, leases, service contracts, and repair records.
- ☐ Check the municipality for open permits, property maintenance notices, and resale requirements.
- ☐ Identify liens, tax-sale certificates, judgments, utility balances, and association balances for professional review.
- ☐ Document condition and obtain estimates only for work needed to compare realistic options.
- ☐ Keep personal property decisions separate from real-estate decisions.

Notes and Proof

Days 21-30: Compare the Available Paths

- ☐ Confirm who can sign and whether every required party is available.
- ☐ Compare keeping, listing, direct as-is sale, buyout, refinance where available, or other counsel-approved paths.
- ☐ Calculate expected net after repairs, commission, cleanout, carrying costs, debt, taxes, and time.
- ☐ Document the family decision, unresolved questions, assigned tasks, and next review date.
- ☐ Do not promise a closing date until authority, title, occupants, and urgent deadlines are verified.

Notes and Proof

Property and Estate Snapshot

Item	Information / Status
Deceased owner and date of death	
Property address / block and lot	
Current occupants	
Will located	
Probate opened / county	
Executor or administrator	
Insurance status	
Mortgage or reverse mortgage	
Taxes and utilities	
Most urgent deadline	

First 30 Days Action Log

Task	Owner	Due	Proof / Result
Secure property			
Notify insurer			
Locate deed and will			
Contact Surrogate / counsel			
Contact servicer			
Check taxes and utilities			
Check permits and notices			
Family decision meeting			

Questions to Take to the Right Professional

- ☐ Who has authority today, and what document proves it?

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- ☐ Is the home occupied, vacant, insured, and physically secure?

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- ☐ What deadline could change the family options first?

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- ☐ Which debts attach to the property and which belong to the estate?

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- ☐ What would each sale or retention option net after time and cost?

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My Next Three Actions

1. Action: ______________________ Owner: ____________ Due: ________
2. Action: ______________________ Owner: ____________ Due: ________
3. Action: ______________________ Owner: ____________ Due: ________

Official Starting Sources

Use current official instructions and confirm that each source applies to the specific property and situation.

New Jersey Courts - Self-Help and Court Resources: https://www.njcourts.gov/self-help

New Jersey County Surrogates: https://www.nj.gov/nj/community/counties/

New Jersey Property Taxpayer Resources: https://www.nj.gov/treasury/taxation/lpt/localtax.shtml

The Property Problem Can Stop Today

☐ You do not have to repair, clean out, stage, or list a qualifying property before asking about a direct as-is purchase.

☐ Tell Ray what is happening, what deadline exists, and what documents you have. It is free to find out whether Viera Investment Group LLC can help.

☐ Call (973) 939-5151 or text (424) 440-2739. Visit vierainvestmentgroup.com/contact.

Educational Use and Professional Coordination

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Viera Investment Group LLC may evaluate qualifying New Jersey residential property for a direct as-is purchase. A property review or offer is not legal advice, and no visitor is obligated to sell.

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