FREE GUIDE · MULLIGAN PROPERTY SOLUTIONS

Inherited a House in Maine? A Simple Checklist

What to do first, what can wait, and who to call — in plain English.

If you're reading this, you may be dealing with a loss and a house at the same time. That's a lot. The good news: most of this doesn't have to happen all at once. This checklist walks you through the usual steps so nothing important slips through the cracks — and so you can take the rest one piece at a time.

1. The first few weeks: protect the house

- [ ] **Secure it.** Lock up, collect spare keys, and consider changing the locks if you're not sure who has one.
- [ ] **Call the insurance company.** Let them know the owner has passed and whether the home is empty. Vacant homes are often treated differently, so ask what coverage is needed.
- [ ] **Keep the heat and power on.** In a Maine winter, frozen pipes can do serious damage fast. Keep the heat set to a safe level and arrange regular check-ins.
- [ ] **Handle the mail.** Forward or collect it — bills, tax notices, and statements often show up here first.
- [ ] **Gather paperwork.** Look for the will, the deed, mortgage statements, property tax bills, insurance policies, and utility accounts.
- [ ] **Hold off on big moves.** Try not to sell, give away, or throw out valuables or furniture until you know who has the legal right to make those decisions.

2. The legal side (in general terms)

In Maine, a loved one's estate often goes through the **Probate Court in the county where they lived**. Usually, someone is appointed to handle the estate — often called the **personal representative**. Once appointed, that person generally has the authority to manage the house and, when the time comes, sell it.

There's also usually a waiting period that gives creditors a chance to come forward. Every estate is different — whether there's a will, how assets are titled, and how many heirs are involved can all change the process and timeline.

> **Best next step:** talk with a Maine probate or elder law attorney early. A short conversation can save a lot of time, money, and stress. You'll find attorneys I trust on the **Trusted Resources** section of my website, mulliprops.com.

3. Keep it, rent it, or sell it?

There's no wrong answer — it depends on your family and your finances. A few questions that help:

- Does anyone in the family want to live in the home or keep it?
- Who will pay the property taxes, insurance, heat, and upkeep in the meantime?
- Is there a mortgage or other debt tied to the house?
- Do all the heirs agree on what should happen?
- How much time and energy can you realistically give to repairs, cleanout, or being a landlord?

4. If you decide to sell

- [ ] **Find out what it's worth.** A free market estimate gives everyone a starting point for decisions.
- [ ] **Plan the cleanout.** Let family take keepsakes first, then consider estate sale companies, donation, and junk removal.
- [ ] **Decide on repairs vs. selling as-is.** Some updates pay off; others don't. It's worth talking through before you spend money.
- [ ] **Keep up with taxes and bills.** Property taxes and utilities still need to be paid while the house is for sale.
- [ ] **Ask about closing costs.** Maine has a real estate transfer tax that's typically split between buyer and seller at closing, plus other normal selling costs.
- [ ] **Talk to a tax professional.** Selling inherited property can have tax effects for heirs. A CPA can tell you what applies to you.

5. Your short list of people to call

- **A probate or elder law attorney** — for the court process and legal questions
- **A CPA or tax preparer** — for any tax questions about the estate or the sale
- **The homeowner's insurance company** — to make sure the house stays covered
- **A local real estate agent** — for a value estimate and help deciding your options

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I help families in Southern and Central Maine figure out what to do with an inherited home — no pressure, no jargon. Even if you're not ready to decide anything, I'm happy to answer questions or give you a free estimate of what the house is worth.

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