After a Loss

A gentle guide to handling an estate

For Southern California families taking the first steps,
one day at a time.

If you've recently lost someone, we're so sorry.

You don't have to handle everything at once, and very little needs to happen this week. This guide walks through the steps in a gentle order, so you can focus on what matters now and leave the rest for later.

01 The first few days
02 The first few weeks
03 The legal side
04 Sorting belongings
05 Clearing the home
06 Caring for yourself

General information only, not legal or financial advice.

STEP 01

The first few days

In the first days, the only real priorities are caring for your loved one, telling the people closest to them, and keeping their home and pets safe. Everything else can wait.

- **Arrange care for your loved one.** Contact their doctor or hospice, and a funeral home can guide you through next steps.
- **Look for any final wishes.** Check for a will, trust, prepaid funeral plan, or notes about burial or cremation.
- **Tell close family and friends.** It's okay to ask one person to help spread the word.
- **Care for pets and plants.** Arrange for someone to feed and look after any animals.
- **Secure the home.** Lock doors, gather spare keys, and keep valuables and paperwork in a safe place.

> **Don't make big decisions yet**
> Selling the house, giving things away, or throwing things out can all wait. Give yourself time before deciding anything you can't undo.

STEP 02

The first few weeks

Over the next few weeks, the main goals are getting death certificates, letting key offices know, and keeping the home and accounts protected.

DEATH CERTIFICATES

- Ask the funeral home to order certified copies for you. Many families need about 10, since banks, insurers and agencies often want an original.
- You can order more later from the county recorder or health department if you run short.

WHO TO NOTIFY

- Social Security (the funeral home often reports the death, but confirm).
- Banks, credit card companies, and the employer or pension provider.
- Life insurance companies and any retirement account holders.
- The three credit bureaus (Equifax, Experian, TransUnion), which helps prevent identity theft.

- USPS, to forward their mail. If you didn't live with them, you'll need to go to a Post Office in person with proof that you're the appointed executor or administrator (USPS).

PROTECT THE HOME

- Keep paying the mortgage, utilities and homeowners insurance for now.
- Call the insurance company. Some policies change coverage if a home sits empty, so ask what they need.
- Consider changing the locks if many people have keys.

> **Keep one folder for everything**
> Gather the will or trust, deed, account statements, bills and insurance policies in one place. It will make every later step easier.

STEP 03

Understanding the legal side

The legal path depends mostly on whether your loved one had a living trust, a will, or neither. A short consultation with a California probate or estate attorney can save a lot of stress.

IF THERE'S A LIVING TRUST (COMMON IN CALIFORNIA)

- The named successor trustee manages and distributes what's in the trust, usually without going to court.
- California law requires the trustee to send formal notice to beneficiaries and heirs within 60 days of the death, and to keep careful records (Probate Code §16061.7).

IF THERE'S A WILL, OR NO WILL

- Assets in the person's name alone may need to go through probate, a court process that typically takes 9 to 18 months in California, and sometimes longer (California Courts).
- The will names an executor. With no will, the court appoints an administrator, usually a close family member.

SMALLER ESTATES MAY AVOID FULL PROBATE

- For deaths on or after April 1, 2025, California lets heirs collect personal property (bank accounts, vehicles and similar) with a simple affidavit if it totals $208,850 or less (source: California Judicial Council, form DE-300). It can be used once 40 days have passed since the death, and it doesn't cover real estate.

- For deaths on or after April 1, 2025, a family home worth up to $750,000 may be transferred through a simpler court petition instead of full probate (California Courts).
- Some assets pass directly and skip probate: accounts with a named beneficiary, joint accounts, and life insurance.

> **Before selling or clearing the house**
> Make sure the right person has legal authority to act, since banks, title companies and buyers will ask. Keep anything that may be valuable or needed for the estate's records until the attorney or executor says it's okay to let it go.

HANDLING THEIR DEBTS

- Family members usually don't have to pay a loved one's debts from their own money. Debts are paid from the estate (FTC).
- There are exceptions, such as a cosigned loan. California is also a community property state, so a surviving spouse may be responsible for some debts.
- Before paying any debt collector, talk with the executor or an attorney.

STEP 04

Sorting belongings, gently

Sorting a loved one's things is often the most emotional part. Go at a pace that feels bearable, and expect some days to be harder than others.

BEFORE YOU START

- Wait until legal authority is clear, and agree as a family on who decides what.
- Ask each relative to share a short list of items that matter to them. This avoids hurt feelings later.
- Set aside short sessions, like two or three hours, rather than full exhausting days.

WHILE YOU SORT

- Start with easier spaces, like the garage, linen closet or kitchen, before bedrooms and personal papers.
- Look carefully before discarding anything. Cash, jewelry, keys and important papers often turn up in pockets, books and drawers.
- Keep a “not sure yet” box. You don't have to decide everything now.

Four simple piles

Keep	Family & friends	Donate or sell	Recycle or discard

KEEPING MEMORIES

- Photograph meaningful items you can't keep. A photo can hold the memory without the space.
- Save letters, recipes in their handwriting, and photos for everyone to share.
- Consider making a memory box for children or grandchildren.

STEP 05

Getting help clearing the home

Once family has taken what matters, a professional can handle the rest. Many families use an estate sale company first, then a cleanout company for whatever is left.

WHICH KIND OF HELP FITS

Estate sale company
Best when there's furniture, collectibles or other items worth selling. They usually take a share of sales.

Estate cleanout company
Best when items have modest value or time is short. They remove everything, donate and recycle what they can, and leave the home empty.

Hoarding cleanup specialist
For homes with heavy clutter, safety hazards or sanitation issues.

QUESTIONS TO ASK A CLEANOUT COMPANY

- Are you licensed and insured?
- Will you look for and set aside papers, photos, cash or valuables you find?
- What do you donate or recycle, and can I get donation receipts?
- Is the price a flat quote or based on truckloads?
- How many days will the job take, and do I need to be there?
- Have you worked with executors, trustees or realtors before?

A FEW TIPS

- Get two or three quotes. An in-person or video walkthrough gives the most accurate price.

- Be wary of anyone who pressures you to decide on the spot.

> **Find trusted local help**
> Browse estate cleanout professionals by county at socalestatecleanup.com.

STEP 06

Taking care of yourself

Settling an estate while grieving is hard work. Looking after yourself is part of the process, not a distraction from it.

- Eat, rest and take breaks, even when the to-do list feels urgent.
- Let people help. Hand off specific tasks, like calling utilities or packing a room.
- Expect grief to come in waves, sometimes triggered by an object or a smell in the house.
- Bring a friend along on the hardest days at the house.
- Reach out for support if it feels too heavy. Hospice programs often offer free bereavement groups, even for families who didn't use hospice, and your doctor can connect you with a counselor.

Quick checklist

Print this page and check things off at your own pace. There's no deadline on most of it.

FIRST FEW DAYS

- [ ] Arrange care through a doctor, hospice or funeral home
- [ ] Look for a will, trust and final wishes
- [ ] Tell close family and friends
- [ ] Secure the home, keys, pets and valuables

FIRST FEW WEEKS

- [ ] Order about 10 certified death certificates
- [ ] Notify Social Security, banks, insurers and credit bureaus
- [ ] Keep paying mortgage, utilities and insurance; tell the insurer the home may be empty
- [ ] Talk with a probate or estate attorney about trust, probate or small-estate options

WHEN YOU'RE READY

- [ ] Let family choose keepsakes before anything leaves the house
- [ ] Get quotes from estate sale or cleanout companies
- [ ] Take care of yourself along the way

A note from us

This guide is general information for Southern California families, not legal or financial advice. For decisions about the estate, please speak with a qualified attorney or financial professional.