SELLERS / FREE DOWNLOAD

Selling an Inherited Property

A practical starting point before marketing a home after bereavement.

Confirm who can sell

The personal representatives need the appropriate authority, which may include probate or letters of administration. Rules and timing depend on the estate, title and jurisdiction. Obtain advice from the estate solicitor or probate professional.

Understand the estate’s obligations

Review mortgage balances, insurance, empty-property requirements, utilities, council tax, maintenance and possible inheritance or capital gains tax implications. Do not assume every inherited property is automatically tax-free to sell.

Check property information

Locate deeds or Land Registry records, certificates, alterations history, EPC, boundaries, guarantees and any leasehold management details. An executor may not know every answer to the usual property forms; explain that honestly.

Prepare safely

Secure the property, arrange suitable insurance, keep heating and water systems appropriately managed and obtain independent advice before major clearance or renovation expenditure.

Plan sale and distribution separately

A property sale and distribution of estate funds are related but not identical stages. Let the solicitor explain who can sign, when the property can be marketed and how proceeds must be handled.

FIVE QUESTIONS TO ASK

☐ Do we have legal authority to sell?

☐ Is the property insured while empty?

☐ Are all beneficiaries or representatives aligned?

☐ What taxes may apply?

☐ What records are missing?

COMMON MISTAKES TO AVOID

- Assuming any beneficiary can sign the sale
- Leaving an empty home uninsured
- Distributing money before estate liabilities are known

TRUSTED SOURCES

https://www.gov.uk/selling-a-home

General information, not individual legal, mortgage, financial, valuation or tax advice. Rules and rates may change; check current official guidance before acting.