

THE EXECUTOR'S FIRST 30 DAYS IN IOWA

A working checklist for the estate property — day by day

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HOW TO USE THIS CHECKLIST

You've been appointed executor or personal representative of an Iowa estate, and there's a house in it. The court paperwork explains your legal duties. Nothing explains the house. This checklist does — the first 30 days, in the order that protects the estate's largest asset.

Treat it like a project plan. Most items are 10-minute phone calls or one-time decisions. The sequencing matters more than the speed: the early items protect value, the later items set up the decisions. Nothing here requires you to be in Iowa — every step can be run remotely with a local contact.

Two ground rules before Day 1:

- **Don't sign a listing agreement or transfer document yet.** Your authority to act on the property comes from your court-issued appointment documents (Letters Testamentary or Letters of Administration). Your probate attorney confirms when you have it. Prep work can start now; signatures wait.
- **Don't cancel anything.** Not the insurance, not the utilities, not the lawn service. Cancellations in week one create expensive problems in month three. Redirect and update — don't terminate.

WHO WROTE THIS

I'm Sarah Ingles, a Des Moines metro REALTOR® with the SRES® designation and a CPCU® — ten-plus years in property insurance before real estate. I work estate properties every week alongside Iowa probate attorneys. The pattern is consistent: the executors who run the first 30 days like a checklist close months earlier and hand more money to the heirs than the ones who improvise.

DAYS 1–3 — SECURE THE PROPERTY AND THE INSURANCE

Everything else on this list can slip a few days. These items can't. An unsecured, ambiguously insured house is the single largest unmanaged risk in the estate.

Physical security

- Confirm the home is locked; re-key exterior locks if keys are widely distributed
- Keep heat, water, and electricity ON; set the thermostat to at least 55°F in cold months
- Photograph every room, the exterior, basement, and roof — date-stamped, stored off-site
- Pick up mail, pause deliveries, and put exterior maintenance (lawn/snow) on a schedule

The insurance call (Day 1 if possible)

Most homeowner policies sharply restrict coverage once a home is unoccupied — commonly after 30 or 60 days — and a policy written for the previous owner may not respond cleanly for an estate. This is the call that protects the asset while everything else gets sorted. Ask the carrier:

- “The policyholder is deceased and the home may be unoccupied. How does this policy treat that?”
- “When does any vacancy provision take effect, and what coverage changes when it does?”
- “What do you need from the estate to keep coverage in force during probate?”
- Get every answer in writing, and calendar the vacancy date the carrier gives you

My CPCU® background is why this section is first. I flag these exposures on every estate property I touch — but I don't quote or place coverage. The carrier or the estate's insurance agent owns the policy; your job this week is making sure the question is asked.

DAYS 4–7 — LOCATE DOCUMENTS, ASSESS CONDITION

The document sweep

- The deed, any mortgage statement, and the most recent property tax bill
- The homeowner's insurance policy or most recent declarations page
- Utility accounts (you'll transfer billing to the estate, not cancel)
- HOA documents if applicable — and notify the HOA of the ownership transition
- Receipts or records of major improvements (roof, HVAC, windows) — these matter at sale time

The condition walk-through

- Walk every room with a notepad: water stains, foundation cracks, roof age, mechanical age
- Note — don't fix. Week 1 repairs are almost always premature; document and move on
- If you're out of state: designate one local contact for weekly checks, with a photo cadence

WEEK 2 — UNDERSTAND THE PROBATE TIMELINE

Iowa probate runs on the court's calendar, not yours. A typical uncontested estate takes several months to over a year; the property can usually be listed and sold well before the estate closes — once your authority documents have issued. Your attorney owns this map. Your job is to know where the property sits on it.

- Engage an Iowa probate attorney now if one isn't already on the estate
- Confirm the will has been filed with the district court clerk — Iowa does not set a specific deadline for filing the will, but your attorney will advise prompt filing, typically within the first few weeks
- Ask your attorney: “When do you expect my authority documents to issue?”
- Ask: “Does the will grant power of sale, and will this sale need court approval?”
- Calendar the answer — the listing timeline builds backward from that date

WEEK 3 — GET A PROPERTY VALUATION

The estate needs a documented value for the property as of the date of death. It anchors the estate's accounting, and it sets the heirs' stepped-up cost basis — the number their capital gains calculation starts from when the property sells. Your attorney and the estate's CPA use this figure; your job is to get it documented while the data is fresh.

- Request a date-of-death market analysis from a probate-experienced agent (I provide these as a matter of course), or a formal appraisal if the attorney wants one
- Make sure it's written, dated, and supported by comparable sales — not a verbal estimate
- File it with the estate records and send copies to the attorney and CPA
- If heirs may disagree about value later, an independent appraisal now is cheap insurance

WEEK 4 — DECIDE ON THE PATH FORWARD

By day 30 you have a secured, insured, documented, and valued property — which means you can make the real decision from facts. There are three honest paths for an estate home:

- **Sell as-is.** Fastest and simplest; usually right when the estate needs liquidity, the home needs major work, or heirs want closure over maximum price
- **Targeted repairs, then list.** Paint, cleanout, and the short list of items that affect buyer financing — often the best return per dollar on estate properties
- **Full market prep.** Only when the spread between as-is and prepared value clearly exceeds the cost and the estate can fund the work and the timeline
- Renting or holding is also legitimate — but get the carrying costs (insurance, taxes, maintenance, property management) on paper before choosing it

Whichever path: the decision should be written down, shared with the heirs, and supported by numbers. Most multi-heir conflict starts with an undocumented gut call.

THE 30-DAY FINISH LINE

If you've worked this checklist, the estate property is now: secured and photographed, insured with the vacancy question answered in writing, documented, placed on the probate timeline with a projected authority date, valued as of the date of death, and pointed down a chosen path. That's the whole job for month one — and it puts you ahead of most executors at month three.

WHEN TO BRING ME IN

I'm most useful from Week 3 onward: the valuation, the path-forward numbers, vendor coordination on the ground in the Des Moines metro, and sequencing the listing against the attorney's timeline so the home is ready the day you're authorized to sell. If you're out of state, everything runs remotely — electronic signatures, video walkthroughs, photo documentation at every step.

Schedule a Free 20-Minute Consultation

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