A WORKING DOCUMENT FOR EXECUTORS

Selling an inherited home.

A clear way through, phase by phase.

Seven phases. Every action you'll need to tick off, in the order they come up. Work through it at your own pace — or hand it to whoever on the family is taking the lead.

GET IN TOUCH

info@augustaprobate.co.uk

FOR
Executors, administrators & beneficiaries

COVERAGE
England · Wales · Scotland · NI

AUGUSTA TIMELINE
14–28 days from grant to completion

EDITION
2026 · v1.0

WHAT'S INSIDE ~120 actions

HOW TO USE THIS CHECKLIST

You don't need to tackle everything at once.

Work through the phases in order, or skip to the section that matches where you are right now. The biggest favour you can do future-you is to create one estate folder — paper or digital — with photos, bills, passwords and key documents in a single place.

ESTATE FOLDER
One place for photos, bills, passwords and key documents. Saves hours later.

NO PERFECT TIME
Take time to get clarity on anything uncertain — there is no perfect time to figure this out.

EDGE CASES
Tenanted, out-of-region or in a trust? Read the notes inside each phase carefully.

THE SEVEN PHASES

01 **Protecting the property** — FIRST WEEK
Secure the asset, switch to unoccupied-property cover, and stop value leaking out of the estate.

02 **Legal authority & ownership** — 12–24 WKS
Confirm who can sign. Apply for the Grant. Pull Land Registry copies and clear any title surprises.

03 **Tax & financial foundation** — CONCURRENT
A defensible probate value. IHT, CGT and a real net-proceeds figure on paper.

04 **Family & beneficiary alignment** — 2–4 WKS
Goal, priorities and decision rights agreed. The biggest source of delay is people, not paperwork.

05 **Condition & risk management** — 2–6 WKS
Protect the property, fix what's worth fixing, leave alone what isn't.

06 **Sale strategy & execution** — 4–16 WKS
The right route — open market, auction, or Augusta direct — and the right partner.

07 **Exchange, completion & distribution** — 2–4 WKS
Funds to the right people, at the right time, with the right paperwork.

SECURE THE ASSET · CONFIRM THE AUTHORITY

The first two phases run together. Tick them off as soon as you can.

01 Protecting the property

FIRST WEEK

Secure the asset, confirm insurance, and stop value leaking out before anyone has time to argue about it.

DOCUMENTS TO GATHER

- [ ] At least **5 certified death certificates**
- [ ] Buildings & contents insurance policy
- [ ] Title deeds or Land Registry official copies
- [ ] Mortgage statement, if any
- [ ] Utility & alarm codes; smart-device passwords
- [ ] If leasehold: lease, ground rent & service-charge statements

SECURE & DOCUMENT

- [ ] Change locks; collect every set of keys
- [ ] Reset alarms, smart locks, garage & gate fobs
- [ ] Reset Ring / Nest / Hive / cameras / thermostats
- [ ] Tell neighbours & freeholder the property is vacant
- [ ] Photograph & video every room; date-stamp damage
- [ ] Locate stopcock, fuse board, gas meter shut-off
- [ ] Clear perishables; weekly walk-throughs scheduled

INSURANCE & FINANCE

- [ ] Notify insurer — **standard cover voids after 30–60 days vacant**
- [ ] Switch to unoccupied-property policy
- [ ] Contact mortgage lender; flag any equity release
- [ ] Redirect post via Royal Mail (executor)
- [ ] Keep council tax, utilities & service charge running
- [ ] Open an executor's bank account when grant arrives

DONE WHEN Property secure, insured for vacancy, and the estate's basic finances are protected.

02 Legal authority & ownership

12–24 WEEKS

Confirm who can sign and what HM Land Registry will need before a sale can complete.

DOCUMENTS TO GATHER

- [ ] Certified death certificates
- [ ] Original will and any codicils (or intestacy notes)
- [ ] Trust deeds, if property sits in a trust
- [ ] Title deeds / Land Registry official copies
- [ ] Lease & any deed of variation (if leasehold)
- [ ] Previous conveyancing file or title-insurance policy

ESTABLISH AUTHORITY

- [ ] Confirm in writing who is acting (executor / administrator / trustee)
- [ ] Apply for the Grant of Representation (gov.uk · £300)
- [ ] Order **4–6 sealed copies** of the grant (£1.50 each)
- [ ] Scotland / NI: Confirmation or NI Grant; reseal if needed
- [ ] If trust: TRS registration & trustee identity in order

CONFIRM TITLE

- [ ] Order official register & title plan (£7 each)
- [ ] Check how held: sole / joint tenants / tenants in common
- [ ] Look for Form A restriction — signals tenants in common
- [ ] Check for charges, equity release, restrictions, cautions
- [ ] Search for unpaid council tax, ground rent, service-charge arrears
- [ ] Identify every beneficiary; collect ID & signing availability
- [ ] Confirm any right to occupy (life interest / Mesher / Martin)
- [ ] Check for local-authority care-fee charges on the title

DONE WHEN Authority confirmed, title clear (or a plan to clear it), sealed grants in hand.

GET THE NUMBERS AND THE FAMILY ON THE SAME PAGE

The defensible value, the real net proceeds, and one shared plan.

03 Tax & financial foundation

CONCURRENT WITH PHASE 02

Get the numbers right early. It changes everything about pricing, timing, and whether to repair at all.

DOCUMENTS TO GATHER

- [ ] Recent council-tax bill (or business-rates demand)
- [ ] Any existing valuation or surveyor's report
- [ ] Mortgage redemption statement
- [ ] Ground rent & service-charge statements (leasehold)
- [ ] Tenancy or commercial-lease agreements (if let)
- [ ] Last 12 months income & expenditure (if commercial)

VALUATION & IHT

- [ ] Instruct a **RICS Red Book** valuation as at date of death
- [ ] Calculate IHT — nil-rate band £325k, RNRB up to £175k
- [ ] Check transferable allowances from predeceased spouse
- [ ] Submit IHT400 (non-excepted estates)
- [ ] IHT due 6 months after end of month of death — plan cash flow
- [ ] Consider 10-year instalment option for land & buildings

CGT & NET PROCEEDS

- [ ] Model CGT — 24% on residential gains above £3k allowance
- [ ] Consider appropriation to beneficiaries before exchange
- [ ] Diarise UK Property CGT return — **60 days from completion**
- [ ] Estimate monthly carrying cost (insurance, council tax, utilities)
- [ ] Note Class F council-tax exemption — up to 6 months after grant
- [ ] Build a net-proceeds sheet: sale price less fees, tax, arrears
- [ ] Flag Business Property Relief if property used in a trade

DONE WHEN Defensible probate value, clear IHT & CGT picture, realistic net-proceeds figure on paper.

04 Family & beneficiary alignment

2–4 WEEKS

When everyone is on the same page, the process moves fast. When they're not, it stalls and the estate bleeds.

ALIGN ON STRATEGY

- [ ] Agree the overall goal (sell now / sell fast / let / buyout)
- [ ] Rank priorities: speed vs top price vs certainty
- [ ] Identify anyone with a veto (life interest, surviving spouse, trustee)
- [ ] **Surface buyout interest early** — before outside offers land

FAMILY AGREEMENT

- [ ] Lead decision-maker, or voting & tiebreaker rules
- [ ] Pricing authority & offer-acceptance threshold
- [ ] Repair budget & approval limit
- [ ] Single point of contact for agent / buyer / solicitor
- [ ] Who pays carrying costs in the interim and how reimbursed
- [ ] Buyout process if applicable (valuation method, deadline, financing)
- [ ] Dispute escalation route (mediator, then solicitor)

RUN THE RHYTHM

- [ ] Put the agreement in writing (email is fine; signed is better)
- [ ] Open executor's bank account; keep estate & personal separate
- [ ] Document every decision — beneficiaries are entitled to see
- [ ] Weekly email update to all beneficiaries
- [ ] Plan proceeds distribution: percentages, timing, holdback
- [ ] If disputes deepen: STEP-qualified mediator before TOLATA

DONE WHEN Everyone knows how decisions get made, who speaks to the outside world, and what the plan is.

GET SALE-READY · PICK THE RIGHT ROUTE

Disclose properly, choose your partner, and protect the asset until exchange.

05 Condition & risk management

2–6 WEEKS

Protect the asset, fix what's worth fixing, leave alone what isn't.

DOCUMENTS TO GATHER

- [ ] Prior surveys, EICR, gas-safety certificate, boiler records
- [ ] **EPC** — legal requirement before marketing
- [ ] FENSA / CERTASS certificates (windows post-2002)
- [ ] Building Regs completion certs for extensions / works
- [ ] EWS1 form (buildings over 11m or with cladding)
- [ ] Lease, ground rent, service charge accounts, Section 20s

PROTECT THE ASSET

- [ ] Buildings insurance covers vacancy & weekly inspections
- [ ] Address damp & water ingress fast — the #1 value killer
- [ ] Smoke alarm on each storey + CO alarm where required
- [ ] Clear access rules: who holds keys, who approves contractors
- [ ] Photograph belongings before anything is removed
- [ ] Plan house clearance (£500–£3,000 typical)

REPAIRS & DISCLOSURES

- [ ] Consider pre-marketing RICS Homebuyer / Building Survey
- [ ] Focus repairs: roof, damp, electrics, gas, boiler
- [ ] **£5k spend should add £10k** or remove a deal-breaker
- [ ] Disclose under Material Information Parts A, B & C
- [ ] Leasehold: check lease length, ground rent escalators
- [ ] Bring service charge & ground rent fully up to date
- [ ] Basic upkeep: gardening, gutters, post, pest control

DONE WHEN Property protected, leasehold paperwork in order, only the worthwhile repairs done.

06 Sale strategy & execution

4–16 WEEKS

The right route, and the right partner, change everything. Speed, price or certainty — pick what matters.

CHOOSE THE ROUTE

- [ ] Decide priority: top price, speed, or minimum hassle
- [ ] Open market via high-street agent (8–16 wks, 1.0–1.8% + VAT)
- [ ] Auction (4–8 wks) — useful for unmortgageable stock
- [ ] **Augusta direct sale** — 14–28 days, no fees, no chain

IF CHOOSING AN AGENT, VET FOR…

- [ ] Real recent comparables in the same postcode
- [ ] Genuine probate experience — ask how many in last 12m
- [ ] Willingness to wait for the grant
- [ ] Confidence with Material Information & executor exposure
- [ ] Comfort coordinating multiple beneficiaries
- [ ] Beware overvaluation to win the instruction

RUN THE OFFER PROCESS

- [ ] Material Information Parts A, B & C complete
- [ ] Price on sold comparables, not asking prices
- [ ] Vet every buyer: proof of funds / AIP / chain / solicitor
- [ ] Set deadlines — best & final if multiple offers
- [ ] Control contingencies (survey, finance, drawdown)
- [ ] Move quickly to exchange — not binding until exchange

DONE WHEN Clear sale strategy, the right partner, prepared disclosures and a vetted buyer.

FINISH CLEANLY

The final stretch is where most expensive mistakes live.

07 Exchange, completion & distribution

2–4 WEEKS

Funds to the right people, at the right time, with the right paperwork. Most expensive mistakes happen in the final stretch — fraud, missed CGT deadlines, premature distribution. Slow down. Verify everything.

BEFORE EXCHANGE

- [ ] Discharge old charges; resolve restrictions / unilateral notices
- [ ] Settle service charge, ground rent, council tax, mortgage arrears
- [ ] Executor / trust account open and ready to receive funds
- [ ] ID verified under AML for every signing party
- [ ] Confirm any non-UK-resident beneficiary tax position

BETWEEN EXCHANGE & COMPLETION

- [ ] Coordinate 7–14 days with both solicitors & any lender
- [ ] Plan TR1 signing — wet ink, independent adult witness
- [ ] Notarisation arranged for any overseas signers
- [ ] Confirm where proceeds go and when
- [ ] Reimburse whoever paid carrying costs
- [ ] **Verify bank account by phone** — never trust email-only details

COMPLETION & AFTER

- [ ] Funds transfer via CHAPS; confirm receipt before keys released
- [ ] Hand over keys, alarm codes, fobs, guarantees, manuals
- [ ] Final meter readings recorded
- [ ] Hold back **5–10% for 6–12 months** for late claims
- [ ] Notify council tax / utilities / freeholder of new owner
- [ ] Cancel unoccupied-property insurance from completion
- [ ] File UK Property CGT return — **within 60 days**
- [ ] File SA900 estate return; finalise IHT with HMRC
- [ ] Distribute proceeds per will / intestacy / trust deed
- [ ] Store the closing pack and tax records for 6 years

DONE WHEN Property sold, tax filed, proceeds in the right hands — on the agreed schedule, with the paperwork to back every decision.

THE PROFESSIONALS YOU'LL NEED

Who to call, and when.

Selling inherited property takes the right team. Augusta can introduce trusted independent specialists at any phase — or work alongside professionals you've already chosen. Tick each off as you have them lined up.

☐	**Augusta** DIRECT BUYER & PROCESS MANAGER	Written offer within 48 hours, completion in 14–28 days, any condition. No agent fees, no chain, no viewings.	PHASE 01+
☐	**Unoccupied-property insurer** AVIVA, AON, NFU MUTUAL, TOWERGATE	Confirm cover is in the estate's name and includes vacancy. Standard cover usually voids after 30–60 days empty.	PHASE 01
☐	**Probate solicitor** STEP-QUALIFIED	Apply for the Grant of Representation, advise on intestacy, handle IHT and any disputed-estate issues.	PHASE 02
☐	**Conveyancing solicitor** HIGH-VOLUME PROBATE FIRM	Title work, AML, TR1 transfer deed, exchange, completion and Land Registry filing. Choose a firm that does these every week.	PHASES 02 & 07
☐	**Chartered accountant** PROBATE & CGT SPECIALISM	Probate valuation review, IHT calculation and filing, CGT planning, and the 60-day UK Property Disposal Return.	PHASE 03
☐	**RICS surveyor** RED BOOK VALUATION	Red Book probate valuation for HMRC; Homebuyer Report or Building Survey if condition is a question.	PHASES 03 & 05
☐	**Estate agent or auctioneer** IF GOING OPEN-MARKET	Marketing, viewings and offer negotiation. Pick one with a track record of completing — not just listing.	PHASE 06
☐	**Mediator** STEP-QUALIFIED	Resolve family disputes before they end up in court under TOLATA. Engage the moment disagreement starts to slow things down.	PHASE 04
☐	**House-clearance company** £500–£3,000 TYPICAL	Empty the property of contents quickly — resale of contents can offset the fee. Useful before marketing.	PHASE 05
☐	**Independent financial adviser** FOR PROCEEDS PLANNING	Plan what to do with proceeds once distributed — CGT, future IHT, ISA and pension allowances.	PHASE 07

AUGUSTA TIP

We'll happily introduce trusted independent specialists from this list. You're under no obligation — and there's no direct cost to you for the matching service.

READY WHEN YOU ARE

A straightforward conversation.

No pressure. No obligation.

Tell us about the property — even if probate hasn't been granted yet. We'll come back within 48 hours with a written offer, a clear explanation of the reasoning, and honest guidance on whether selling to us is the right call for your family.

EMAIL US

info@augustaprobate.co.uk

RESPONSE TIME

Written cash offer within **48 hours** of seeing the property.

ANY CONDITION.
ANY COMPLICATION.

Augusta Probate