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## 9 Tips for Cleaning Out Your Late Parent's Home

The job can be an exhausting ordeal, but with the right help you can get through it

By WENDY SCHUMAN, December 5, 2012

When my mother died last year at 87, I was torn between grief and the immediate need to empty the New York City apartment she had lived in for 50 years.

As her only child and executor, I had 30 days to dismantle a beloved home filled not only with memories, but with stacks of bank statements, overflowing closets (Mom had owned a women's clothing boutique), boxes of unsorted photos, furniture, antiques, kitchenware and more. The investor who owned her apartment wanted to sell the place quickly.

The freak October snowstorm that arrived the week she died kept me from returning to my suburban New Jersey house. But it was just as well. There was so much to do at my mom's apartment that I worked there day after day, from early morning until late at night.

Emotionally and physically, the task was draining. I had to make snap decisions about what to keep, toss, sell, give to family members or donate to charity. This difficult

experience led me to want to help others going through the same process.

As **Julie Hall**, an appraiser and liquidator and author of How To Clean Out Your Parents' Estate in 30 Days or Less says, "Feelings are raw and you're in crisis mode that doesn't lend itself to good decisions."

So here are nine tips, based on my ordeal and subsequent reporting, that should ease the way if you need to clean out your parent's home:

**1. Divide the physical labor.** I was responsible for everything, which was a burden, but also an advantage: I didn't have to wait for others to make the clean-out decisions. Still, the job was so massive that I needed help and you probably will, too. Don't be shy about asking for a hand from close family members, friends or even your parent's aide.

My husband wound up sorting through all of Mom's financial and personal papers. We hired my mother's wonderful home care aide for a few hours each week to take down stored dishes and empty the cabinets.

> 2. Be thorough, even when you're exhausted. Truthfully, I didn't feel like digging through every single one of my mom's closets, drawers and containers. But when I discovered a set of Georg Jensen silverware tucked into a pillowcase in the back of a junk drawer and found her diamond watch in a box of costume jewelry, I realized I had to be meticulous.

Mom often tucked cash and jewelry into her clothes pockets and always said "check the pockets" before giving anything away. Sage advice.

3. Locate all key financial **documents.** Before throwing away



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any papers, find and put aside your parent's will, trusts and addenda; life insurance policies and statements, real estate deeds and titles; recent bank statements (you can get older ones electronically); stock certificates; 401(k) records; tax returns and receipts necessary for filing next year's income tax return.

4. Hire an estate appraiser to value furniture, jewelry and antiques. This accredited professional will give you an estimate for each item, charging an hourly fee. The cost will depend on such factors as your location and the type of appraisal you want. You might pay \$75 to \$250 an hour for a general appraisal; \$300 an hour for a fine arts appraisal. Hall says a general appraisal typically takes one to three hours.

"Appraisers can also advise you on the best options for the dissolution of the property, whether that's an auction, consignment or estate sale," Hall says.

To find a trustworthy appraiser, ask an estate attorney for a referral or look for one on the website of the <u>American Society of Appraisers</u>, an accrediting organization.

Hall recommends checking the appraiser's site to see whether he or she has specialized training. "Appraisal societies offer continuing education through universities in art, antiques and rugs," she says. "It's a good sign when appraisers continue to gain certifications, since that shows they want to keep learning."

5. When it comes to your parent's belongings, remember that family comes first. This is Julie Hall's mantra — a good one. Have your siblings create a wish list of the items they'd like from the estate. Then, try to divide the assets equally by monetary value, which you'll know through the appraisals.

If one brother or sister chooses high-ticket items, he or she should pay the other siblings an amount that will even things out.

- 6. Preserve sentimental photos and memorabilia. These are irreplaceable. I brought home a suitcase filled with family photos (some dating from the 1890s) as well as my dad's World War II medals, poems my mother wrote for special occasions and a newspaper article featuring my parents as newlyweds at Fort Custer in 1943. Many of these mementos (or pictures of them) will appear in a family history book I'm preparing for our grandchildren.
- 7. Be strategic about donating or selling your parent's clothes. I quickly learned that most clothing has little resale value, unless it's vintage (i.e., from the '60s or earlier). Designer resale or consignment shops might only take upscale clothes or items bought in the last two years that are in perfect condition. Other consignment stores will take items they think they can sell, price them

fairly low and keep 50 percent of what people pay; the price goes down if the clothes go unsold after a month.

If you're entrepreneurial (I'm not), you could try selling your parent's clothing on eBay; in the suburbs, you could have a yard sale.

Ultimately, your best bet may be to make charitable donations. I sent 20 cartons of suits, dresses, and accessories to <u>Dress for Success</u>, a terrific organization that outfits low-income women for jobs and interviews; the group charged \$40 to pick up the cartons. I gave another 22 cartons to the <u>Salvation Army</u>, which picked them up for free.

**8. Bring in a liquidator.** This is someone who, for a fee, will clear out whatever's left after you've decided what to keep, sell, give away or junk. Before hiring someone, however, you must comparison shop.

We interviewed three liquidators and got three vastly different quotes. The first one wanted us to pay \$1,500. The second one wouldn't charge anything, in exchange for taking everything left in the apartment. The third offered us \$1,500 because he wanted to sell the contents at a home furnishings show in Atlanta. We hired him and he did a terrific job, leaving the apartment broom-clean.

But be careful. "There are unscrupulous people who will pick up your parents' lifelong possessions and disappear before they've paid you," Hall warns. Find out how many years the liquidator has been in business, make sure the pro is bonded and insured and get a written contract, along with two recent references.

**9.** One last tip: Consider the cleaning-out job a labor of love. As hard as it was, clearing out my mother's home was the last important service I could render her, what Emily Dickinson called the "solemnest of industries enacted upon Earth."

As I sorted through her things, I felt surrounded by her presence. In a way, it helped me say my final goodbye.

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