

## Eight Important Steps to Take After the Death of a Loved One

While there are undoubtedly many things to do in the days and weeks following a loved one's passing, I like to advise families to start with eight specific tasks that will help them get a grip on handling an estate. These steps will ultimately help to beat those feelings of being overwhelmed, avoid oversights and give families the time to grieve, instead of drowning in paperwork and government red tape:

1. **Secure all property-** One of the first things I advise families to do is to secure any property included in your loved one's estate. This means immediately removing valuables and locking everything up tight (including garages and sheds) to keep the property safe from criminals or vandals. This will also prevent other family members from picking through your loved one's assets before the proper time.
2. **Request certified copies of the death certificate-** A certified copy of your loved one's death certificate can typically be ordered from the funeral home or you can apply for one through the Ohio Department of Health. You will need this death certificate to claim social security benefits, transfer property, close out bank accounts and handle other financial affairs.
3. **Freeze financial accounts-** You'll want to take an inventory of your loved one's financial affairs as soon as possible following his or her passing. Essentially you'll want to make sure all automatic debits are stopped and a freeze is placed on all bank accounts and credit cards that are not jointly owned. It's also a good idea to stop any automatic deposits scheduled to hit the bank account before you officially close it out.
4. **Locate estate planning documents and contact a probate attorney-** The administration of your loved one's estate will depend on the legal documents he or she had in place at the time of death. So for example, if your loved one *did not* have a will or *only* had a will in place, you will need an attorney to assist you in filing with the probate court. If your loved one had a trust in place, you may avoid the court process, but you should still contact an attorney to ensure the trust is administered properly and all expenses of the estate are paid.
5. **Relocate abandoned pets-** If a loved one died leaving pets alone in the house, you should immediately take steps to place the animals with another family member, friend or local shelter. You may also want to contact your loved one's attorney to find out if they had legal plans in place (such as a pet trust) to care for their beloved friends upon their passing.
6. **Contact social security-** Social security must be notified following the death of a loved one. Benefits will be stopped upon notification and you can also inquire about surviving benefits for a spouse or child.
7. **Open Benefit Claims-** If your loved one had life insurance or was entitled to death benefits from his or her place of employment, union or civic organization, you should contact such organizations in the days and weeks following your loved one's death to start your claims.

8. **Consider long-term care for the surviving spouse-** If your loved one left behind a surviving spouse who is elderly and unable to live alone, consideration should immediately be given to his or her long-term care. This may range from moving in with another relative to hiring round-the-clock in-home health aides. Nursing home care may also be required in this situation, an elder law attorney may be able to assist in ways to protect your loved one's assets before making such a move.

Working with an attorney can assist you to navigate through the legalities of your loved one's estate and handling any estate administration needs easily.

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