



First of all, depending on where you are in this nasty event, there are some things to do first - give yourself some crying, screaming and mad time. I remember hollering at my husband at the kitchen table a few days after he died, "WHY, WHY, did you leave me like this..." Oddly enough, after that outrage of screaming and gut-wrenching crying, I was on my way to the business of the business. It's hard, so, so hard...it is time consuming and heartbreaking. Most of us live through it but it takes time and so much pain. I wish the best for you. If you are a Believer, prayer will help. Reach out to me as well.

Diane Sanders, Sanders Family Real Estate

ABOUT — me

I have served the western parts of Houston, Katy, Cypress, Brookshire, Waller and Ft. Bend Counties for 30 years as a realtor and broker/owner. My husband worked in the business with me for most of those years. In 2019 not only did I lose my husband, best friend and confident but my business partner. It was a nightmare and I had to learn many of the 'business' aspects of the business that he routinely did for us including the banking, taxes, loans, all of the real estate reporting, etc. I learned it and am better able to serve widows and widowers who now find themselves in my shoes – and, I am sorry you find yourself here. Selling land or your home after losing your spouse is emotional, heart-wrenching and overwhelming just with the sheer volume of paperwork. Over my career, I have helped so many widows and widowers without truly knowing their pain. Now I know. I think through that pain, I am now better equipped to help them through the processes of:

- Decluttering their home;
- Staging their home;
- Placing their spouses items and clothing in needed hands;
- Walking them through 'strangers' in their home;
- Easing them through buyer's comments;
- Helping them find their next home (rental, Senior living, or buying);
- Selling with their wishes and comfort in mind;
- The overload of paperwork, and more.

It is my honor to assist you, Diane

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WIDOW/WIDOWERS: 9 THINGS TO DO ASAP & WHAT I DID



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1.) CALL AN ATTORNEY

There will be legal issues that you need to immediately attend; get someone knowledgeable in Wills and Probate. Locate the Will, if possible, the attorney who prepared it should have a copy.

2.) CONTACT SOCIAL SECURITY OFFICE

You may be eligible for Survivor Benefits. You can get more information at:
SSA.gov or calling 800-772-1213.



3.) NOTIFY SPOUSE'S CURRENT AND FORMER EMPLOYERS

You may have benefits coming to you from these companies. Do not assume they will be informed.

4.) CHANGE NAMES ON REAL ESTATE PROPERTIES

Update all titles to property, start at the courthouse in your county.



5.) CONTACT INSURANCE COMPANIES

This is for potential life insurance benefits, to change the name on your property or homeowners and auto insurance. A copy of the death certificate needed.

6.) CHANGE BANKING INFORMATION

Start with your local bank. You will need a copy of the death certificate. Then contact any savings, and investment banking institutions. Depending on the account types, they may require additional documentation.



7.) CONTACT FINANCIAL, TAX & ACCOUNTANT ADVISOR

You will need help with retirement planning, capital gains issues, insurance, and filing income taxes. Plus, just plain surviving financially.



8.) CONTACT THE VA IF APPLICABLE

You could have veteran's benefits due to you.

9.) SELLING YOUR HOME OR PROPERTY

Contact an experienced real estate broker after you have discussed tax implications with appropriate advisors. There may be tax advantages/disadvantages such as capital gains.