

# What to Do After a Parent Dies in New York

Step-by-Step Checklist for Families

ZEUS ESTATE PLANNING

Use this checklist to stay organized during a difficult time. Work through each phase in order — taking actions out of sequence or without proper legal authority can create delays and liability.

## Phase 1: Immediate Steps

First 48 Hours

### Arrange pronouncement of death

At home: call hospice provider or physician. In a facility: staff will handle this.

### Contact a funeral home

The funeral director will coordinate transportation, file the death registration, and notify Social Security.

### Secure the home

Change locks, collect mail, confirm insurance remains active, maintain utilities.

### Notify immediate family and close friends

## Phase 2: First Week

Days 2–7

### Order certified death certificates — at least 10

Banks, insurers, and government agencies require originals. Order through the funeral home or NY Dept. of Health.

### Locate the will and/or trust documents

Check home files, safe deposit box, email, attorney's office. Do not assume no will exists if you can't find one.

### Locate life insurance policies and beneficiary designations

### Locate retirement account statements (IRA, 401k) and beneficiary forms

### Locate real estate deeds and vehicle titles

### Identify digital assets and access credentials

Cryptocurrency wallets, online accounts, cloud storage, subscription services.

### Phase 3: Establish Legal Authority

First Month

**Important:** Do not access accounts, sell property, or distribute assets until the court issues Letters Testamentary or Letters of Administration. Acting without authority creates personal liability.

**Determine whether probate is required**

Probate is needed for assets titled solely in your parent's name. Trusts, joint accounts, and beneficiary-designated accounts typically avoid it.

**Determine if NY Small Estate Affidavit applies**

If personal property probate estate is \$50,000 or less (no real estate), Voluntary Administration in Surrogate's Court is available — faster and less expensive.

**File petition in NY Surrogate's Court (if probate required)**

File in the county where your parent lived. Court will issue Letters Testamentary (with will) or Letters of Administration (no will).

**Successor trustee: confirm authority over trust assets only**

Trustee authority does not extend to assets held outside the trust.

### Phase 4: Notify Institutions

Once Letters Issued

**Social Security Administration**

Stop benefits — overpayments must be returned promptly.

**Pension / retirement plan administrators**

Survivorship benefits may be available.

**Life insurance companies**

Begin claims process with death certificate and policy number.

**Banks and brokerage accounts**

Do not close accounts until you have Letters in hand.

**Mortgage lender**

Maintain payments to protect the property.

**Utility providers**

Maintain service while property is part of the estate.

**Homeowner's / auto insurance**

Keep policies active to protect estate assets.

**Credit card companies**

Notify of death. Do not pay from personal funds without attorney guidance.

### Phase 5: Key Tax Deadlines

Do Not Miss

Final federal income tax return (Form 1040)	April 15 of following year
Final NY income tax return (IT-201)	April 15 of following year
Federal estate tax return (Form 706)	9 months from date of death
New York estate tax return (ET-706)	9 months from date of death
Estate income tax return (Form 1041)	April 15 of following year

**Note:** Extensions are available for income returns but not always for estate tax returns. Consult a CPA or estate attorney to determine which filings apply.

Parent's Date of Death: \_\_\_\_\_ 9-Month Tax Deadline: \_\_\_\_\_

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