

Jean Chatzky

For Sale: Cemetery Plots

Two women learn that the demand for grave sites is weaker than it used to be

What do you do with burial plots you'll never use? Two different readers asked me that question recently. Twenty-three years ago, Jan Lorko, now 65, and her husband purchased two mausoleum crypts in Ohio. No longer married, neither one wants them. "Finances are tight for both my ex



and me," Lorko says. Diana Wilson Wing, 63, is trying to sell two plots in Anchorage, Alaska, for her 100-year-old mother, as well as a crypt in Baytown, Texas, bought by her late aunt. Both Lorko and Wing want to unload these sites—but how?

THE ADVICE

dispose of burial sites, and why cemeteries are reluctant to buy them back: the rise of cremations, which today outnumber burials—and which cost an average of 40 percent less. "I'd guess that there are hun-

One reason it's hard to

less. "I'd guess that there are hundreds of thousands, maybe millions, of graves that will never be used," says Joshua Slocum, executive director of the Funeral Consumers Alliance.

I asked industry experts and others for advice to give Lorko and Wing.

1 Reach out to the cemetery.

You'll need some answers and some paperwork. First, find out whether you're allowed to sell a site on the secondary market, and how helpful

the cemetery will be. If you choose to go with a broker (more on this in a moment), will the cemetery work with them? "The cemetery isn't making money from a secondhand sale," Slocum says. "Some are more cooperative than others." Is there a transfer fee? If so, how much? Maybe the grave can be double depth-a good selling point. What are similar sites selling for? Get a copy of the deed if you don't have one, and keep a record of all of your correspondence with the cemetery. (For a longer checklist, go to TheCemeteryExchange.com and click on Things to Know & Do Before You List.) Wing found out that the Alaska cemetery could list her two plots, charging a transfer fee of \$225 per transaction.

2 Consider a broker. Several companies, including PlotBrokers.com and GraveSolutions.com, will, for a fee and possibly a commission, list your property and manage a sale.

You can also handle the transaction yourself by listing a grave on websites like The Cemetery Exchange, GraveSales.com and even eBay. Lorko—who had already listed with Plot Brokers—put her sites on The Cemetery Exchange.

- percent below the cemetery's current price—even lower, if possible. "If your pricing is too close to the cemetery's, there's no incentive," says Maureen Walton, owner of The Cemetery Exchange. Lorko, whose crypts are valued by the cemetery at \$21,000, priced them at \$12,500 on Plot Brokers and \$17,000 on The Cemetery Exchange, in part to recoup additional expenses she'd incur.
- **4 Expect scammers.** Criminals will reach out and try to get your personal financial information, warns Walton. Phone calls tend to be more genuine than emails or texts, she says.
- **5 Give it away.** If all else fails, and if money isn't an issue, you can donate a plot to a nonprofit such as a religious congregation, a local veterans group or a charity that aids the homeless. To get a tax deduction, you'll need an appraisal, which a cemetery or broker may supply for a fee.



THE OUTCOME

Eventually it comes down to waiting. And waiting.

And often waiting some more. As of this writing, Lorko hasn't sold her sites; Wing, who needs to locate proof that she's her aunt's heir, hasn't listed her sites yet. Patience is key. And let this be a lesson about buying a burial plot long before you'll need it: This real estate can be as hard to shake free of as death itself.

Want Jean Chatzky's help in sorting out a financial problem? Send an email to rescue@aarp.org.