



Is Your Maine Camp Protected?

A Planning Checklist for Maine Families

Use this checklist to spot gaps that could put your family camp at risk—and to start the right conversations **before** a crisis hits.

Ownership & Title

- Do you know **exactly who owns the camp** today?
- Is the deed current and accurate?
- Is the camp owned **individually, jointly, in a trust, or in an LLC**?
- Would ownership automatically pass through **probate** if something happened to you?

Estate Planning Documents

- Does your **will or trust specifically address the camp**?
- Are ownership and inheritance instructions clear—or left open to interpretation?
- Have these documents been reviewed or updated in the last **3–5 years**?
- Do beneficiary designations align with your overall plan?

Family Dynamics

- Do all intended heirs want to **use** the camp—or would some prefer cash?
- Is there a plan if siblings or cousins **disagree** in the future?
- Have expectations been discussed, or are they being assumed?

Use, Rules & Responsibilities

- Are there clear rules for **use, scheduling, and guests**?
- Is responsibility for **taxes, insurance, maintenance, and repairs** defined?
- Is there a plan if someone doesn't pay their share?

Liability & Protection

- Is there adequate **liability insurance** for a waterfront or recreational property?
- Have you considered **limiting personal liability** through an LLC or trust?
- Are docks, boats, and recreational equipment properly addressed?



Long-Term Care & MaineCare

- Would the camp be at risk if long-term care is needed?
- Has **MaineCare planning** been considered before gifting or transferring interests?
- Is there a strategy to avoid a **forced sale** to pay for care?

Future Planning

- Is there a plan for **future generations**?
- Can ownership interests be transferred smoothly over time?
- Is there an exit or buy-out plan if someone wants out?

✓ If You Checked “No” or “Not Sure” to Any of These...

Your Maine camp may be more vulnerable than you think.

The right planning tools—such as **trusts, LLCs, usage agreements, and long-term care planning**—can help protect not just the property, but the family relationships tied to it.

NOTES:

Legal Disclaimer: This material is for general informational purposes only and does not constitute legal advice. No attorney-client relationship is created by the use of this checklist. This checklist is not a substitute for legal counsel and should not be relied upon as a legal document.

Individuals seeking legally binding estate planning or incapacity planning documents should consult a licensed estate planning or elder law attorney in the State of Maine.