



Code Violations/Condemned Home Guide: 6 Ways to Navigate Code Violations/Condemned Homes

CODE VIOLATIONS, UNSAFE CONDITIONS, OR A CONDEMNED HOME CAN MAKE SELLING A PROPERTY DIFFICULT. LOCAL GOVERNMENTS MAY IMPOSE FINES, LIMIT PROPERTY USE, OR EVEN TAKE LEGAL ACTION. HOWEVER, THERE ARE MULTIPLE STRATEGIES TO RESOLVE THESE ISSUES AND AVOID FORECLOSURE. CODE VIOLATIONS DON'T HAVE TO LEAD TO FORECLOSURE. EXPLORING FINANCIAL ASSISTANCE, REPAIR OPTIONS, OR CREATIVE SALE STRATEGIES CAN HELP HOMEOWNERS RESOLVE ISSUES AND SECURE A BETTER FINANCIAL FUTURE.

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6 Ways to Navigate

1

Apply for Grants: Some local governments and nonprofit programs offer grants or low-interest loans to help homeowners bring properties up to code. These funds can be used for essential repairs, such as plumbing, electrical updates, or structural improvements.

Best for: Homeowners with financial hardship who want to fix and keep their home.

Considerations: Grants may have eligibility requirements, application processes can take time, and funds might not cover all necessary repairs.

2

Repair & List: If the code violations are minor or can be fixed affordably, making necessary repairs and selling the home through a real estate agent is an option. This allows homeowners to get top dollar on the open market.

Best for: Homeowners who have the funds or financing to complete repairs and want to maximize sale price.

Considerations: Repair costs, time required, and potential for unexpected issues that increase expenses.

3

Sell As-Is: Many real estate investors specialize in purchasing properties with code violations. Selling as-is allows homeowners to offload the property without making repairs, avoiding the stress and financial burden of bringing it up to code.

Best for: Homeowners who want a fast, hassle-free sale and are willing to accept a lower price.

Considerations: Investors may offer below market value, but the process is quick and avoids costly repairs.

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4

Subject-To Sale: With a subject-to sale, a buyer takes over the existing mortgage while assuming responsibility for the property and its code violations. This allows the homeowner to transfer ownership without foreclosure.

Best for: Homeowners who can't afford repairs or refinance but want to avoid foreclosure.

Considerations: The original mortgage remains in the seller's name, meaning they are still legally responsible if the buyer fails to pay.

5

Hard Money Loan: Hard money loans are short-term, high-interest loans designed for property repairs and renovations. Homeowners can use these funds to bring the property up to code, then refinance or sell at a higher price.

Best for: Homeowners who need quick funding to fix violations and increase the property's value.

Considerations: Higher interest rates and short repayment periods can make these loans risky if the property doesn't sell quickly.

6

Lease Option: Instead of selling immediately, homeowners can lease the property to a tenant-buyer who agrees to repair code violations as part of the lease agreement. The tenant then has the option to purchase the home later.

Best for: Homeowners who want rental income while resolving code issues.

Considerations: Finding a tenant willing to make repairs may be challenging, and legal agreements must be clear about responsibilities.

6 Ways to Navigate Code Violations & Condemned Homes

Take Action Today!

The sooner you take action, the more options you have. If you're unsure which solution is best for you, let's talk! We help homeowners navigate Code Violations & Condemned Homes and find the best path forward.

Call/Text: 661-936-4406

Email: contact@werescuehomes.com

Website: werescuehomes.com

**You have options—don't wait until it's too late.
Reach out today!**