



Hoarder Homes & Extreme Neglect Guide: 6 Ways to Navigate Hoarder Homes & Extreme Neglect

HOARDER AND NEGLECTED HOMES DON'T HAVE TO BE A FINANCIAL BURDEN. WHETHER YOU CHOOSE TO CLEAN, SELL, OR PARTNER WITH AN INVESTOR, ACTING QUICKLY CAN HELP YOU RECOVER VALUE AND AVOID FORECLOSURE. HOARDER HOMES AND NEGLECTED PROPERTIES PRESENT UNIQUE CHALLENGES, FROM BIOHAZARDS AND STRUCTURAL DAMAGE TO LEGAL ISSUES WITH CITY CODE VIOLATIONS. WHETHER YOU WANT TO RESTORE THE HOME OR SELL IT AS-IS, HERE ARE SIX WAYS TO HANDLE A DISTRESSED PROPERTY EFFECTIVELY:

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6 Ways to Navigate

1

Hire a Professional Cleanup Crew: Hoarder properties often require specialized cleanup due to excessive clutter, mold, pests, and structural hazards. Professional remediation teams have the training, tools, and experience to restore a home safely.

Best for: Homeowners who want to keep or sell the home in better condition.

Considerations: Cleanup costs vary based on severity, and additional repairs may still be needed afterward.

2

Sell to a Hoarder Home Investor: Some real estate investors specialize in purchasing hoarder homes as-is. These buyers understand the costs and risks involved and can offer a quick, no-hassle sale without requiring cleanup or repairs.

Best for: Homeowners who want to sell quickly without handling the cleanup process.

Considerations: Investors often offer below market value, but the sale is fast and eliminates the burden of restoration.

3

Owner Financing: Selling the property with owner financing allows buyers who may not qualify for traditional loans to purchase the home. The buyer makes payments over time, providing the seller with a steady income.

Best for: Sellers looking to maximize profit while avoiding upfront cleanup costs.

Considerations: The buyer must be financially reliable, and legal agreements must be carefully structured.

6 Ways to Navigate

4

Joint Venture with an Investor: Instead of selling outright, a joint venture agreement with an investor can provide funds for cleanup and renovation. Once the property is restored, both parties share the profits from the resale.

Best for: Homeowners who want a share of the profits but lack funds for repairs.

Considerations: Profit-sharing agreements must be carefully negotiated, and the success depends on market conditions.

5

Subject-To Sale: A subject-to sale allows an investor to take over the existing mortgage while handling the cleanup and repairs. The original loan remains in the seller's name, but the investor assumes responsibility for payments and property management.

Best for: Homeowners who can't afford to fix the home and want to avoid foreclosure.

Considerations: The original mortgage stays in the seller's name, meaning they are still legally responsible if the investor defaults on payments.

6

Auction the Property: Selling the home at auction allows for a fast, competitive bidding process, which can sometimes yield higher offers than a traditional cash sale. Auctions attract investors and flippers who specialize in distressed properties.

Best for: Homeowners who want to sell quickly and let the market determine the price.

Considerations: Auction fees apply, and there's no guarantee of hitting a desired sale price.

6 Ways to Navigate Hoarder Homes & Extreme Neglect

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 with Hoarder Homes & Extreme Neglect and find the best path forward.

Call/Text: 661-936-4406

Email: contact@werescuehomes.com

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