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Selling A Loved One's Home

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THE 5 CONDITIONS THAT SHAPE THE SALE OF A LOVED ONE'S HOME

Before a home ever goes on the market, five conditions are already shaping how simple, difficult, delayed, or complicated the sale may become.

When families begin the process of selling a loved one's home, most believe the sale itself is the hard part.

They expect decisions about price, marketing, repairs, cleanout, and offers.

But what actually shapes the sale often starts long before the home is listed.

In my work, I've seen that every difficult home sale is influenced by five underlying conditions. These conditions exist before the home ever reaches the market, and they often determine how smooth, stressful, delayed, or complicated the sale may become.

This article expands on Secret #1 from my larger guide, *The 7 Secrets That Shape the Sale of a Loved One's Home*. Secret #1 is this: five conditions are already shaping the sale before the home ever goes on the market.

Read more about the [7 Secrets that impact the sale of a loved one's home](#).

These five conditions are:

1. The state of the home
2. The state of the finances
3. The state of the legal authority
4. The state of family cooperation
5. The state of the decision-maker

When you understand these conditions early, you are far less likely to feel blindsided later. Read more about the 5 Conditions here

Related article: If you want the bigger picture behind these patterns, read *The 7 Secrets That Shape the Sale of a Loved One's Home*. [Read the 7 Secrets article here](#).





Family Managing Deferred Maintenance of Parent's Home after their Death

1. THE STATE OF THE HOME

The physical condition of the home plays a much bigger role than most families expect.

Some homes are well maintained and ready for the market. Others have years of deferred maintenance that may have been manageable while someone was living there, but become very visible once the home is being prepared for sale.

This can include worn flooring, aging roofs, outdated kitchens, old carpet, odors, leaks, mold, damaged walls, clutter, or rooms filled with decades of belongings.

I worked with one property where the home was in terrible condition and was headed toward foreclosure. At first, someone offered to buy it as-is for around \$400,000, which would have paid off the loan.

But I knew the family could do better.

We were able to bring in someone willing to do the work and be paid through escrow. The home was cleaned out. New flooring was installed. The kitchen was redone. The fence and other visible problem areas were repaired. It was not a full remodel, but it was transformed enough to change the outcome.

Instead of selling for around \$400,000, the home sold for approximately \$750,000 to \$770,000, and the family netted about \$300,000 for the children.

The condition of the home does not just affect price. It affects the type of buyer, the financing possibilities, the timing, and the options available to the family.





Daughter Managing the Budget For Mother's Home Sale After her Death

2. THE STATE OF THE FINANCES

Financial realities are often quietly shaping the sale long before the family talks about them openly.

There may be a mortgage, missed payments, unpaid HOA dues, solar payments, taxes, insurance, liens, or other obligations tied to the home.

In some cases, the home is already falling behind, and foreclosure is looming.

I worked with one homeowner during a divorce-related sale where she had negotiated support that was owed to her. But instead of working or making payments, she stopped paying the house payment, the HOA payment, and the solar payment.

The home was moving toward foreclosure.

At the same time, she kept telling me she was cleaning and preparing the house. After months of delay, I finally went to see the work myself and realized very little had been done.

The home needed a new kitchen, including cabinets, sink, and appliances. She had spent money on the home even though she knew it needed to be sold, but she did not seem to have a clear reality check about the financial urgency.

Financial condition is not just about the numbers. It affects timing, choices, stress, and whether the sale can be handled strategically or becomes a race against time.



Son working with attorney to get Legal Authority to Sell Parent's Home After Their Death

3. THE STATE OF THE LEGAL AUTHORITY

One of the most common sources of delay is uncertainty about who has the authority to sell the home.

Sometimes authority is clear. There may be a trustee, executor, or court-authorized person who can sign documents and move the sale forward.

Other times, legal authority becomes complicated very quickly.

I worked on a property where the owner had lung cancer and died the day before the divorce was final. That created overlapping pressure points: death, divorce, title issues, and family involvement all at once.

The home itself had problems. There were fleas. There were issues with the former spouse coming into the property, writing on the walls, and taking things. The property also had zoning complications because it was zoned commercial.

Then a cloud was placed on the title, which delayed the sale further.

Even when there is a willing buyer and a property that needs to be sold, legal authority and title issues can stop everything until they are resolved.

Until legal authority is clear, a sale cannot move forward in a clean and predictable way.



Siblings Disagreeing over Selling Mother's Home After Her Death

4. THE STATE OF FAMILY COOPERATION

Family cooperation often has a greater impact on the sale than the condition of the home itself.

Some families are aligned. Others bring years of disagreement, distrust, or unresolved conflict into the process.

When family members disagree about timing, price, repairs, who should live in the home, who should pay for what, or whether the home should be sold at all, even simple decisions can become difficult.

In one situation years ago, a person living in the property refused to cooperate. He damaged the home, removed fixtures, and would not move forward with the sale. The situation escalated to the point where legal action was needed to get him out and allow the property to be sold.

At that point, the house was not the only problem.

The lack of cooperation had become the problem.

When families work together, the process usually moves forward more smoothly. When they do not, the home can become the next battleground.



Renter Refusing to Move Out So Daughter Can Sell Home

5. THE STATE OF THE DECISION-MAKER

In almost every difficult sale, the ability of the responsible people to move forward affects everything else.

I had one situation where two people had responsibility tied to the home. One person lived in Northern California and wanted to sell the home so she could move forward with her plans. The other person lived in the home.

The person living in the home eventually had less legal authority because the situation became tied up in litigation. But the real reason she did not want to leave was that she wanted her son to graduate from junior high before moving.

That created a two-year delay.

During that time, COVID added another layer of difficulty. She claimed illness, delayed decisions, interfered with open houses, frightened agents who were trying to show the property, stalled the process wherever she could, and even tried to refinance the home on her own.

This is why the state of the decision-maker matters. A home does not sell just because one person wants it sold or because selling makes financial sense.

A sale moves forward when the people involved have the legal authority, emotional readiness, practical ability, and willingness to make the decisions necessary to get the home sold.

HOW THESE FIVE CONDITIONS WORK TOGETHER

These conditions do not exist separately. They interact with each other.

In many homes being sold after the loss of a loved one, more than one condition is affecting the sale at the same time.

A home may be in poor physical condition and also have financial pressure. A family may need to sell quickly, but legal authority issues may slow everything down. A property may be headed toward foreclosure, but the person responsible for stopping the sale may not yet have the legal documents, court authority, or lender cooperation needed to act.

I saw this in the situation where a father died and left behind two teenagers. The home was in terrible condition and was going into foreclosure. There were financial pressures, legal delays, and urgent decisions that had to be made quickly.

Even though the sale needed to happen, the attorney still had to obtain permission to sell. Then there were delays finding the right person connected to the lender and getting the correct paperwork completed to stop the foreclosure process.

That is what makes these sales so stressful.

The family may know what needs to happen, but the conditions surrounding the sale may not allow it to happen easily.

Sometimes there is a repair that must be handled immediately. Sometimes money has to be found. Sometimes legal authority has to be clarified. Sometimes an outside pressure point, such as COVID, illness, court delays, lender delays, or family conflict, slows the process down even more.

This is why it is so important to look at the sale through all five conditions, not just one.

The question is not only:

What is the house worth?

The better question is:

What conditions are shaping this sale before we ever put the home on the market?

UNDERSTANDING THE SALE BEFORE IT BEGINS

The goal is not to eliminate every condition. Every sale has some version of them.

The goal is to understand them early.

When families understand the state of the home, the finances, the legal authority, the family cooperation, and the decision-maker, they can prepare more realistically.



They can make better decisions about repairs, timing, pricing, legal steps, and whether they need help before the situation becomes more difficult.

This is what helps a family move from reacting to problems to preparing for them.

A FINAL THOUGHT

Selling a loved one's home is rarely just a real estate transaction.

It is a process shaped by responsibility, emotion, timing, money, family dynamics, legal authority, and the condition of the home itself.

When you understand the five conditions shaping the sale, you are no longer only reacting to problems as they arise.

You are anticipating them, preparing for them, and moving forward with better guidance.

HELPFUL RESOURCES

This article is part of my larger 7 Secrets series on selling a loved one's home. To see how this first secret fits into the bigger picture,

read *The 7 Secrets That Shape the Sale of a Loved One's Home* here:

[Read the 7 Secrets Blog Series](#) (7 Story Posts)

[Read the 5 Conditions Blog Series](#) (5 Story Posts)

[Download the 7 Secrets Guide](#) (Full Article)

[Download my Book: *Selling a Loved One's Home*](#) (if you want a physical book sent to you via US Mail, reach out to me and ask. My contact information is below.)

If you are preparing to sell a loved one's home, download my [free resources](#), including helpful guides on what to fix, what to leave alone, and what to understand before the home goes on the market.

Download all of the [Free Articles and Books](#) to help and assist you through the preparation and sale of a loved one's home.

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