

AS-IS SELLER TOOLKIT

Smart positioning for homes with deferred maintenance, outdated finishes, or repair concerns in Texas

For sellers who need a strategy, not a panic discount.

What “as-is” really means: In Texas resale contracts, a buyer can accept the property as-is, but that does not stop the buyer from inspecting the home, asking for repairs later, or terminating during the option period if the contract gives that right. “As-is” is not a free pass to hide defects; it is a pricing and negotiation position. Sellers still need to disclose known material facts when required.

Fix what protects value

Focus first on safety, water intrusion, roofing, HVAC, electrical, plumbing, trip hazards, and anything that makes the property feel riskier than competing listings. Cosmetic work matters less than issues that scare buyers or lenders.

Price for the real buyer pool

The right number is not based on hope or sunk costs. It is based on condition, competing inventory, expected concession pressure, financing limitations, and what the buyer will need to spend after closing.

Know what can affect financing

Some conventional loans can close on homes with minor defects, but condition still affects value. Fannie Mae guidance allows appraisals “as is” only when defects are minor and do not affect safety, soundness, or structural integrity. FHA standards can be less forgiving when condition problems are more serious.

Disclose early and clearly

Texas sellers of many previously occupied single-family homes must use the Seller's Disclosure Notice. If condition changes or the seller later learns new facts, updating disclosures can reduce avoidable disputes.

As-Is seller checklist

Before you list

- Get a broker pricing review based on current condition, not fully renovated comps.
- Decide whether limited prep will expand the buyer pool enough to justify the spend.
- Gather invoices, warranties, permits, insurance claim history, and repair records.
- Complete required disclosures honestly and completely.
- Identify issues that may trigger lender,

When the house needs work

- Do not over-improve for the neighborhood if the return is weak.
- Expect investors, cash buyers, and value-driven owner-occupants to compare repair burden aggressively.
- Understand that appraisals and inspections are different; both may affect leverage.
- Be prepared for repair requests, credits, or price reductions even in an as-is sale.

insurer, or appraisal concern.

- Use photos, contractor opinions, and a clean scope of known issues to control the narrative.

Bottom line: A strong as-is strategy is not about pretending the issues do not exist. It is about disclosing correctly, fixing only what changes the outcome, pricing with discipline, and attracting the right buyers from day one.

Resource links to add to your seller page

These are strong public-facing resources for education and credibility. Use them as support tools, not as replacements for listing guidance.

Resource	Why it matters	Link
TREC Seller's Disclosure Notice	Required Texas disclosure form for many previously occupied one-to-four family residential sales.	Open resource
TREC Contracts and Forms	Current TREC forms library, including residential contract materials.	Open resource
CFPB - Schedule a Home Inspection	Explains how inspections differ from appraisals and how repair negotiations may arise.	Open resource
CFPB - Appraisal Delivery Rule	Federal rule requiring copies of appraisals and other written valuations to borrowers.	Open resource
Fannie Mae - Property Condition and Quality	Shows when appraisals may be completed as-is and when condition can require more.	Open resource
HUD FHA Single Family Housing Policy Handbook	Reference point for FHA property and appraisal standards that can affect older or distressed homes.	Open resource

How Adriana Perez can help

- Evaluate whether the home should be sold fully as-is, lightly prepped, or selectively improved before launch.
- Build a pricing and positioning strategy around condition, buyer pool, neighborhood ceiling, and likely concession pressure.
- Prepare the listing so buyers understand the opportunity without the property feeling hidden, risky, or chaotic.
- Coordinate a plan that protects time, net proceeds, and negotiation leverage.