

The House They Left Behind

HOW TO THINK THROUGH WHAT TO DO
WITH A HOUSE YOU'VE INHERITED

Without Pressure, Without Regret



Becky Fields

This Booklet Is for You

Someone you loved is no longer with you. And now there's a house.

Maybe the process of settling the estate has already begun. Maybe you're still in the middle of the grief and the paperwork hasn't even started yet. Maybe there are siblings involved, or a will that raises more questions than it answers, or a house full of belongings that nobody knows what to do with.

Whatever your situation is, you are not behind. You are just in the middle of something that nobody gives you a manual for.

This booklet will not tell you what to do. What it will do is help you see your options clearly so that when the time comes to make a decision, you make one you can feel at peace with.

"There's no right timeline for this. There's only the moment when clarity starts to feel possible."

Take your time. Read at your own pace. And if you'd like to talk any of this through personally, I'm a phone call away.

Becky



What's Inside

This booklet covers the nine things families need to think through when they've inherited a house in Houston. You can read it straight through or go directly to the section that fits where you are right now.

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If you're in a crisis right now and need to make decisions quickly, go to pages 6 & 8 first, where we cover the most pressing practical questions.



What Most Families are Facing

I've walked into a lot of inherited houses in Houston.

Some are in good shape, with a parent who kept everything up, a house that's ready to show. But those aren't usually the ones I get the calls about, where families need the most help.

More often, I walk in, and the house tells its own story. A parent who held on too long. Repairs that accumulated. A lifetime of belongings nobody knows what to do with. Sometimes a storm caused damage that never got fixed. Sometimes the cars in the driveway have no titles, and a stack of HOA letters on the counter.

The person standing next to me usually says one of three things:

1. "I had no idea it was this bad."
2. "There's so much stuff I don't even know where to begin."
3. "I think I can fix it up myself."

That third one is the one I'm most careful about. Not because it's wrong. They probably could fix it up. The question is whether the time, money, and emotional weight of doing it make sense compared to the other available paths.

And that's the conversation I'm here to have with you.





The frozen feeling is real

One of the hardest things about an inherited house is that grief and decision-making happen at the same time. You're asked to think clearly about money and timelines while you're still processing the loss of a loved one.

That combination stops a lot of families in their tracks. They don't move forward, but they don't make a decision to hold either. They just wait. And the house waits with them.

I once worked with a family for almost two years, and the house still sat, unsold, with no progress toward getting it ready. The daughter kept thinking she could fix it up herself. Her sister in another state wanted to move on. The trust that owned the house kept paying the utilities. And the value of the house went down with time, not up.

I'm not telling this story to push anyone. I'm telling it because frozen is one of the most common places families land. It helps to know that, and anticipate it before you get there.

The House Doesn't Wait, But You Don't Have to Rush

Here is what the house costs while a decision is pending:

Property taxes, due every year, regardless of whether anyone is living there

Homeowner's insurance, required to protect the asset. It's also usually more expensive to insure an unoccupied house

Utilities, most estates keep the air running to prevent damage

HOA fees, if applicable, these continue and can include fines for code violations

Maintenance, a house that sits unoccupied deteriorates faster than one that's lived in

Unwanted guests sometimes move in — rodents, bugs, snakes, **SOME-TIMES SQUATTERS!**

None of these are reasons to make a hasty decision. But they are reasons to make a conscious one. Holding is a choice. It just shouldn't be a default.

If you're in a crisis right now: Focus on the person and the estate first, the house can wait a few weeks or even months. Don't let urgency force a decision you haven't thought through. You have more options than you may realize. Call Becky. She will help you sort out what matters most.



Two timelines, neither one is wrong

When you have time to plan: This is the situation to aim for. You have the most valuable resource available, time. Time to sort carefully, have the right conversations, and make a decision you feel good about rather than one you made because you had no choice.

When the timeline changes overnight: A legal deadline. A co-heir who needs the money. An HOA threatening action. One week you have time to think; the next week, you need answers. In those situations, focus on what can be decided now. The house, the belongings, and the next steps are three separate problems. They can, and often should, be handled on three different timelines.



The goal is not to rush you. It's to make sure that when the time comes, gradually or suddenly, you're not starting from zero.

Every family I work with has their own version of this story. Some have years to plan. Some have weeks. Both are workable. The difference is usually knowing your options before the pressure arrives.

Your Four Paths, Laid Out Plainly

Most families who inherit a house have four realistic options. None of them is right for everyone. Here is what each one actually means:

Your path	What it means for you
<i>Sell as-is to a cash buyer</i>	<i>No repairs, no cleanout, no showings. The house sells exactly as it sits, contents and all if needed. Closing is handled by a title company, which splits the proceeds among heirs. The offer is below retail, but the simplicity and certainty are real.</i>
<i>Fix it up and list</i>	<i>Repairs and updates before listing. Higher potential sale price, broader buyer pool. Requires time, money, contractor coordination, and someone with the bandwidth to manage it. Best when the house is close to market-ready and heirs aren't in a hurry.</i>
<i>Rent it out</i>	<i>Keeps the asset. Generates income if the house is paid off or close to it. But landlording is a job, maintenance, tenants, and liability don't disappear. Works when all heirs agree and someone is willing to manage it long-term.</i>
<i>Hold and decide later</i>	<i>Sometimes families need time. That's human. But the house doesn't wait, taxes, insurance, utilities, and HOA fees keep running. Every month costs money. Holding is a choice, but it should be a conscious one, not a default.</i>

The right path depends on the condition of the house, whether there's a mortgage, how many heirs are involved, and how much bandwidth your family has for a longer process. Becky can walk you through the math on any of these, no fee, no obligation.





A note on the “fix it up” path

This is the option most families start with, and the one that most often stalls. The intention is there. But inherited houses frequently have deferred maintenance that turns out to be deeper than expected. And the emotional weight of working in a parent’s house, making decisions about what to change, what to keep, slows everything down.

If you’re going to pursue this path, go in with a realistic budget and a realistic timeline. Get contractor estimates before you commit. And build in a decision point: if the costs exceed a number you’ve decided in advance, be willing to change paths.

A note on holding the house

Holding isn’t always the wrong choice. Sometimes the estate isn’t settled yet. Sometimes emotions are still too raw to make a good decision. That’s real, and it deserves respect. What matters is treating it as a conscious decision rather than a drift, knowing what it costs and deciding it’s worth it.

A note on renting it out

Rental income sounds appealing when a house is paid off. But landlord-ing is a business. It requires maintenance response, lease management, and the willingness to deal with tenant issues at inconvenient times. If all heirs agree and one person is genuinely willing to manage it long-term, it can work. If there’s any doubt about either of those conditions, it rarely does.

The Legal Side, Explained Simply

You don't need to become an expert in Texas estate law. But you do need to understand a few things before you can sell, mainly, who has legal authority to sign, and whether probate is required.

Do you need to go through probate?

It depends on how the property was held. Here is a plain-English guide:

Your situation	What it usually means
There was a will	<i>Probate validates the will and confirms who has authority to sell. Required in most cases unless the property was in a trust.</i>
No will	<i>Texas intestacy law determines who the heirs are. An estate attorney or probate court establishes legal ownership before sale.</i>
Property in a living trust	<i>Probate is typically not required. The trustee has authority to sell directly. Fastest path to a clean title.</i>
Transfer-on-death deed	<i>Ownership transfers automatically at death. No probate needed. Increasingly common in Texas.</i>
Joint ownership with survivorship	<i>The surviving owner inherits automatically. No probate, no court, no waiting.</i>
Small estate (under \$75K in assets)	<i>Texas allows a small estate affidavit, a simpler path than full probate. An estate attorney can confirm eligibility.</i>

Disclaimer: *Becky is neither an attorney nor a legal advisor, so it is always prudent to consult an estate attorney in your area.*

For Texas probate and estate law basics: *Texas State Law Library — guides.sll.texas.gov/probate*

An estate attorney can tell you exactly where you stand in about an hour. If you don't have one, Becky can connect you with someone she trusts.



Who has the authority to sell?

If there's a will, usually the executor named in it. If the property is in a trust, the trustee. If there are multiple heirs with no clear executor, all parties typically need to agree and sign, which is why sibling disagreements can literally stop a sale, not just slow it down.

What about title issues?

Old liens, unpaid taxes, unclear ownership... these come up more often in inherited properties than in typical sales. A title company will run a search and flag anything that needs to be resolved before the sale can close.

This is not unusual. It's fixable. It adds time, but it's a solvable problem. Don't let the possibility of a title issue stop you from moving forward. Find out what you're dealing with first.

The Texas affidavit of heirship

If there's no will and the estate qualifies, Texas allows a simpler process called an affidavit of heirship. It establishes who the legal heirs are without a full probate proceeding. An estate attorney can tell you within minutes whether you're eligible.

You don't have to understand the whole legal picture at once. You just need to know the first question to ask, and who to ask it to.

When the Family Can't Agree

This is the part nobody talks about. The house is often the least complicated thing in an inherited property situation. The family dynamics are the hard part.

I've seen siblings who couldn't speak to each other for months. I've seen families where one person needed the money right away and another wanted to honor their parent's wish to keep the property.

When the will makes things harder, not easier

One situation I think about often: a mother set up her estate carefully with an attorney's help. She put her property in a trust and included a stipulation in her will that if her children sold the houses, the proceeds would go to charity. In her mind, she believed she was providing a future income stream for her children by renting them out.

However, none of the heirs wanted to be in the landlord business and manage properties. They could not sell the house without losing everything to charity. One daughter was so angry about the situation that she didn't come to the funeral.

“That mother thought she was providing for her daughters and protecting the estate. What she really did was leave two daughters in an impossible situation: legally stuck while also grieving!”

The roadmap matters. The best gift you can give your children isn't a fully paid-off house. It is clear decisions made while you're alive, documented in a way that doesn't burden the people you love.

Be careful with legal advice, and check it with a common-sense family member or friend. Being controlled from the grave is not the legacy your children deserve.

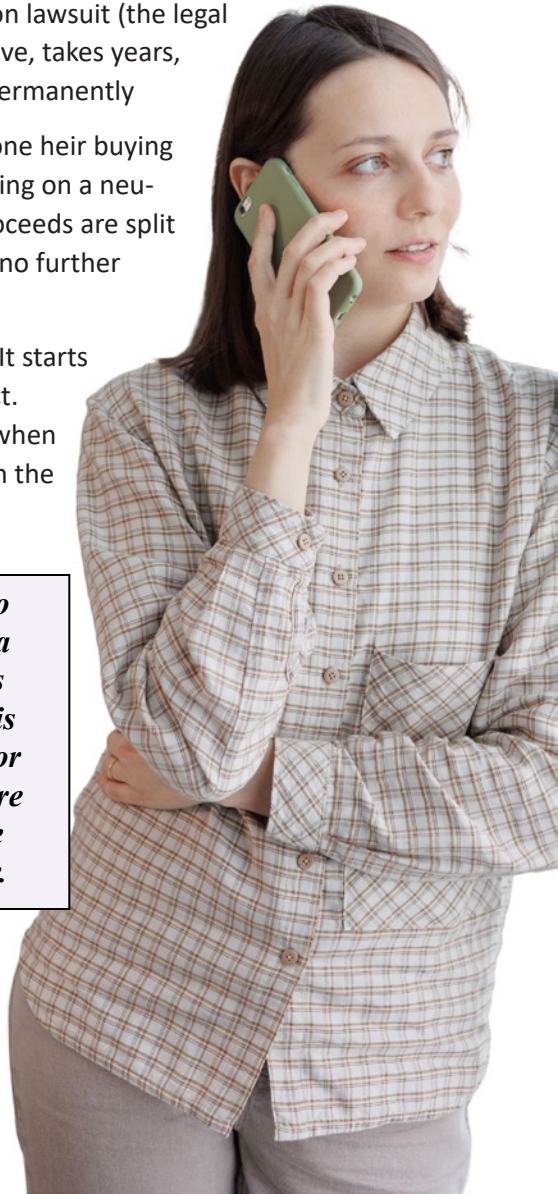
What actually helps when heirs disagree

- ◇ A neutral third party who can lay out the facts without a stake in the outcome
- ◇ A clear picture of what each path costs, including the cost of continued disagreement
- ◇ Separating the financial decision from the emotional one... they're related, but they're not the same conversation
- ◇ Understanding that a partition lawsuit (the legal path of last resort) is expensive, takes years, and damages relationships permanently

The better path is almost always one heir buying the others out, or everyone agreeing on a neutral exit, a cash sale where the proceeds are split cleanly by the title company with no further negotiation required.

I've helped families navigate this. It starts with a conversation, not a contract. And it almost always goes better when someone who's seen it before is in the room.

If the conversation feels too hard to start on your own, a neutral third party who has guided families through this before can make it easier for everyone. That's often where Becky's most useful, before there's a contract, not after.



A Word About Shopping Investors for the Highest Offer

I understand why families do this. You've inherited something valuable and you want to make sure you're not leaving money on the table. That's not just reasonable, it's the right instinct.

But there's something worth knowing about how some investors operate. What better than a story that should make you want to check them out.

What happened to Ronald

A family I know, I'll call him Ronald, was selling his father's and step-mother's house with his brothers. The house was older, needed work, and was in an area that had flooded before, though that specific house hadn't flooded.

An investor offered them \$205,000. I looked at the same house and told Ronald I couldn't come close to that number. I told him if that investor was real, he should take it.

The investor was from out of town. He didn't know the Houston market. He'd quoted high to get the contract signed, then couldn't find a buyer to wholesale it to. Right before the closing was to take place, he came back and said he had to drop the price by \$20,000, bringing it to \$185,000.

Ronald called me with the news. I told him if the investor would actually close at that price, he should take it. I gave Ronald some additional information. In short, the deal fell through, and Ronald's family had lost a couple of months they'll never get back.

Investor promises can vanish right before closing. I ground my numbers in reality so you can make decisions with clarity, transparency, and peace of mind.



What to watch for

An offer significantly higher than other investors have quoted. That gap has to be made up somewhere, most often with a lower price and a longer process.

- ◇ Vague timelines and repeated deadline extensions before closing
- ◇ An out-of-town buyer who seems unfamiliar with the specific neighborhood or market
- ◇ A price reduction late in the process, after you've already turned down other offers

If another offer is genuinely higher and that buyer can follow through, take it. I mean that. My goal is for your family to get the right outcome, not to be the buyer every time.

What I can offer is a number I stand behind and a process that doesn't produce surprises at the closing table.

The highest offer on paper isn't always the most money in your pocket. Ask what the number will be at closing, not what it is today.

What “As-Is” Actually Means

When people hear “sell as-is,” they sometimes imagine a distressed sale, a lowball offer, a rushed process, something to be embarrassed about. That’s not what it is.

Selling as-is simply means the house transfers in its current condition, with no repairs required of the seller. For an inherited property, this is often the most practical path available. For many families, it’s the most peaceful one.

Things I don’t have to do when selling As-Is

- ◇ Cleaning out the house. You can take what is important to you and leave the rest for us to clean out
- ◇ Making repairs or updates before closing
- ◇ Staging the house or scheduling showings
- ◇ Waiting for a buyer’s financing to be approved
- ◇ Negotiating inspection repair requests after the sale is agreed
- ◇ Renegotiating a new price after buyer inspections

What actually happens

Once the title is clear and the estate has legal authority to sell, a cash transaction can close in two to three weeks. The closing happens at a title company, not at the house, not at anyone’s kitchen table. The title company handles all the paperwork.

If there are multiple heirs, the title company divides the proceeds and issues separate checks or wires to each party. There’s no dramatic handoff moment, no ceremony. It’s just done. And you can move on.

“It’s just done. And you can move on.”



A note on the contents of the house

One of the most common questions I hear: “What about all the stuff still in the house?”

The answer depends on what you want to do with it. An estate sale is one option. It takes time to organize, but you can recover some value from furniture, collectibles, and personal items. Many families start with a dumpster and throw out a large portion of the items.

I sometimes recommend staging the items into “sell”, “keep”, “donate” & “trash”. A cleanout service is faster. Donation pickups are available for much of what remains.

But if none of that feels manageable, the contents can stay. I buy the house exactly as it sits. What’s in it becomes my problem, not yours.

For families dealing with a house that’s truly overwhelming, years of accumulated belongings, deferred maintenance, damage from a storm, or long vacancy. This is often the most important thing I can tell them: you don’t have to deal with any of it.

***You can walk out and not look back.
You take what matters. Leave the rest.
The house, and everything in it, can
be someone else’s responsibility the
day the closing is done.***



A Word for Those Taking the Lead

Most of the time, when a family is working through what to do with an inherited house, there is one person carrying most of the weight.

It usually falls on the one living the closest or the one with the most available time.

This hero is the one making the calls, researching the options, managing the siblings, handling the paperwork, and driving across town to check on the property, while managing his own life, his own family, his own grief. Often, it is done quietly, without a roadmap and without acknowledgment. And sometimes with a silent stress.

If you fit this description, you've landed on the right page.

***“You’re making decisions you never trained for.
Managing emotions no one prepared you for. Trying to
do what’s right — without always knowing what that is.”***

Your efforts matter. The care you are bringing to this decision, even the imperfect, exhausted, second-guessing version of it, is **love made practical**.

You don't have to be the one with all the answers. You just have to be the one who keeps showing up.





My own experience

I didn't come to this work from a distance. My parents moved into our home in 1991 after my mother's health had declined a great deal. After tremendous improvement over a period of 12 months, she unfortunately died in our home from a sudden heart attack.

My dad continued to live with us until his death from cancer five years later. Before moving, he sold his house and downsized, ridding himself of belongings he no longer needed.

In 1999, Richard's mother came to live with us after she no longer could fight the autoimmune disease that had taken its toll on her body. I cared for her for the last two and a half years until she peacefully passed in 2002.

I know what it is to help your parents downsize ahead of time. I know about clearing a parent's house while you're unsure what to do with everything.

Fortunately for me, I didn't have to do that while grieving their death. But my heart goes out to those doing this while going through the grieving process after their loved one's passing.

In either scenario, every drawer feels weighty. Each object in each room becomes more difficult to handle because of the lives it symbolizes. It is an act of love, remembrance, emotion, and release.

The memories never leave you. I live with them every day. That experience is why I do this work the way I do. It's why I have a heart for those caring for loved ones, "walking them home."

What I Actually Do

I'm a licensed Texas Realtor and a cash home buyer. That combination is less common than it sounds, and for inherited property situations, it matters more than people expect.

As a cash buyer

I can purchase the house directly, as-is, with no repairs and no listing process. The offer reflects the condition and market, and the number I give you is the number I close on.

As a Realtor

I can list the house on the MLS and represent you in a traditional sale, which may produce a higher net price if the house is in good shape and your family has time to wait.

What this means for you

I can show you both paths and help you decide which makes more sense, not just in terms of price, but in terms of your actual situation: the condition of the house, how many heirs are involved, the timeline you're working with, and what the family can realistically manage.

Sometimes the gap between a cash offer and a net traditional sale price, after repairs, carrying costs, commissions, and closing costs, is smaller than people expect. Sometimes it's significant. I'll show you the math for your specific house and let you decide.



What a Conversation With Becky Looks Like

No pressure. No obligation. No pitch.

Just a clear-eyed look at your situation, your options, and what makes the most sense for your family, at your pace, on your terms.

- She'll listen to your situation and what matters most to you
- She'll help you understand your options clearly and honestly
- She'll tell you what she thinks makes sense, and equally, when someone else might serve you better
- She won't pressure you. She won't rush you.

Whether that means buying the house directly, listing it as your Realtor, referring you to someone in her trusted network, or simply helping you think it through, Becky follows your lead.

If you're not ready to make any decisions yet, that's completely fine. Talking it through is often the first step toward clarity.



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No pressure. Just a helpful conversation.

“Becky helped us figure out what to do with the house. She was patient, honest, and never once pushed us toward a decision we weren’t ready to make.”

– Joe & Kathy B., Houston

About Becky Fields

Becky Fields is a licensed Texas Realtor and Certified Senior Transition Specialist based in Houston. She has spent more than a decade helping seniors and their families navigate housing transitions with clarity and without pressure.

She is a mother of seven and grandmother of eighteen. She has personally walked through downsizing, caregiving, and loss, including caring for both her parents and her mother-in-law in her own home during the final years of their lives. She knows this road from the inside.

Known online as Grandma House Buyer, Becky brings something most real estate professionals can't offer: lived experience, genuine empathy, and a deep respect for the weight of these decisions.

As both an investor and a licensed Realtor, she can show families every option and help them choose the one that actually fits their life, not just their balance sheet.

Her book *Guiding Them Home*, a practical guide for seniors and families navigating housing decisions, is available at ghb.li/gth. Her next book, *Daughters of Naomi: Walking Them Home*, written for women caring for aging parents, is currently in progress.

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Also From Becky

1-Preparing a Well-Loved Home for Its Next Chapter

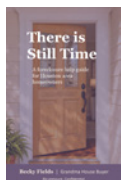


Not sure whether to fix it up, list it as-is, or sell directly to an investor? This booklet walks you through all four options: Good, Better, Best, and Sell As-Is, with honest pros, cons, and a side-by-side comparison to help you decide.



ghb.li/nextchapter

2-There's Still Time



Falling behind on payments can make you feel completely alone, but you aren't. We help you break down hidden options with your lender, and help you clearly tell apart the moments that call for speed from the moments that call for a deep breath.



ghb.li/foreclosure guide

3-Guiding Them Home (Book & Workbook)



When you're in the thick of caregiving, a book can offer comfort—but a handbook gets things done.

That's why Guiding Them Home combines the two, to craft tools to serve your family at every stage of the journey.



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4-Downsizing with Dignity

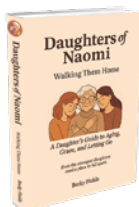


Downsizing is a life decision. This booklet helps you think through the emotional, practical, and financial sides of one of life's biggest transitions. It's a calm and honest guide written for people who want to move forward at their own pace.



ghb.li/dignity

5-Daughters of Naomi: Walking Them Home (Coming!)



Becky is writing a book for women who are caring, or have cared for aging parents. It's not a clinical guide. It's a companion for the real, lived experience. Learn more or share your story at our website!



ghb.li/don

You Don't Have to Figure This Out Alone.

Inheriting a house comes with enough questions. My job is to help you see your options clearly so you can choose the path that brings you peace of mind.

I work with seniors and their families to sell inherited houses quickly, fairly, and without the stress of repairs, cleaning, or showings.

When you're ready for a compassionate conversation, I'm here to listen and help.

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GRANDMA
—House Buyer—



Let's talk when
you're ready



Compassionate.
Local. Here for you.

Helping Houston Seniors and Their Families