

From Inheritance to Foreclosure: Brett Buys Roc Houses Shares Steps to Protect Inherited Homes in Rochester

Rochester company shares steps to help families protect inherited homes from estate delays, mounting expenses and foreclosure risks.

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EINPresswire.com/ -- [Brett Buys Roc Houses LLC](#) is sharing educational guidance to help Rochester Ny-area homeowners and heirs understand how estate delays, ongoing property expenses and unresolved ownership questions can put inherited homes at risk. Drawing on more than 15 years of local real estate experience, owner Brett Iwanowicz encourages families to prepare for two transitions: passing a home to the next generation and managing the property after its owner dies. Both require more than deciding who should inherit.



“A house can hold a lifetime of hard work, but the family still needs a plan for what happens next,” said Iwanowicz. “Who can act? Who knows where the paperwork is? How will the bills get paid? Those questions are much easier to address before everyone is grieving.”

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Estate delays can put a lifetime of hard-earned home equity at risk.”

Brett Iwanowicz

A will is a starting point, not the entire plan : A will can document a homeowner’s wishes, but families should not assume it automatically resolves ownership, provides

immediate authority to sell or supplies money for property expenses. Depending on the deed

and estate circumstances, probate or an administration proceeding may be necessary. A New York estate attorney should determine which process applies and what authority is needed before anyone signs a sale agreement. Homeowners can prepare by reviewing their deed and estate documents with an attorney, identifying a responsible executor and alternate, and discussing whether their intended heirs actually want the property.

The practical questions matter, too. Can an heir afford the home? Would keeping it require buying out siblings? Is anyone prepared to manage repairs or tenants? Raising these questions early gives families time to develop a workable plan.

When nobody takes responsibility, expenses keep growing: Iwanowicz says he has encountered Rochester-area homes left unattended for three to four years after an owner's death. During that time, unresolved decisions allowed unpaid taxes, maintenance problems and other costs to accumulate. "We've seen families spend years putting off the estate process, only to scramble to save the home when a tax auction is approaching," said Iwanowicz. "By then, hundreds of thousands of dollars in hard-earned equity may be at risk. In some cases, families have lost the home because the necessary estate proceedings were never started, leaving too little time to establish who could legally act and complete a solution before the deadline." An inherited house may have substantial equity without providing readily available cash. Mortgage payments, property taxes, insurance, utilities, lawn care, snow removal and emergency repairs can continue while the family determines its next steps. Vacancy creates additional concerns. Families should contact the insurer about occupancy changes and arrange regular inspections. A roof leak, unsecured door or frozen pipe can turn a manageable expense into significant damage.

Leave a property file families can actually use: The company encourages homeowners to organize essential information in an accessible property file and tell a trusted person where to find it. That file should include:

- The deed, estate documents and location of the original will.
- Mortgage statements, tax bills and information about outstanding liens.
- Insurance details, utility accounts and recurring expenses.
- Keys, lease agreements, occupancy information and known repair needs.
- Contact information for attorneys, accountants and other relevant professionals.

Families should also discuss how expenses will be funded during the transition. Naming someone to handle the estate does not, by itself, give that person money to maintain the house. After a death, heirs can begin by locating these records, arranging appropriate property security, confirming insurance and seeking legal guidance about ownership and authority.

Compare the choices before deadlines narrow them: Protecting an inheritance does not always require keeping the house. Families may consider occupying it, arranging a buyout among heirs, renting it, listing it with an agent or selling it as-is. Each option comes with different costs and

responsibilities. Renting requires ongoing management and a suitable property. A traditional listing may attract a higher price but involve preparation, showings and buyer financing. An as-is sale may reduce preparation work, but the family should compare the expected proceeds and contract terms carefully. Neither a cash offer nor an agreement among relatives eliminates title problems or estate requirements. Families should establish who can legally act before relying on a promised closing date.

Recognize foreclosure risks and avoid pressure: Unpaid mortgage obligations and property taxes require prompt attention. Families receiving notices should contact the mortgage servicer or responsible taxing authority and have an independent attorney review the deadlines and available options. Heirs should also be cautious about anyone promising to solve the problem in exchange for signing over the deed. Pressure to sign immediately, refusal to provide documents or attempts to discourage independent counsel are reasons to stop and seek legal advice. For transactions covered by [New York's Home Equity Theft Prevention Act](#), buyers must follow specific contract, disclosure and cancellation requirements. Applicability depends on the property and transaction; families should have their own attorney evaluate these protections.

Early conversations help preserve family choices: The company's [free homeowner resource page](#) provides additional educational materials about inherited properties, distressed homes and foreclosure-related concerns. "Protecting an inheritance starts with giving your family information and a realistic plan," Iwanowicz said. "The goal is to help them make an informed decision while they still have choices."

About Brett Buys Roc Houses LLC:

Brett Buys Roc Houses LLC is a Rochester-based real estate investment company serving Rochester and surrounding communities. Led by Brett Iwanowicz, the company shares educational information about inherited homes, complicated ownership situations and distressed properties. Its website reports 124-plus five-star Google reviews and an A+ Better Business Bureau rating.

Brett Iwanowicz

Brett Buys Roc Houses LLC

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