



THE STEEL CITY AGENT
Amanda Tihey | Keller Williams Exclusive



A PRACTICAL GUIDE — WITH HONEST HUMOR

Selling As-Is:

The Home That Has "Character"

The kitchen hasn't been updated since avocado green was a design choice. The carpet has seen things. One of the outlets does something unexpected. And yet — your home has real value, and the right buyer is out there.

This guide explains exactly how to sell an as-is property in the Pittsburgh market: what it means legally, what it means strategically, who buys these homes, and how to make the most of what you have — without spending a dollar you don't need to.

DISCLAIMER

No homes were harmed in the making of this guide. Some mild sarcasm is included at no additional charge. The 1970s avocado green appliances referenced herein are entirely fictional — probably.



Amanda Tihey

REALTOR® | The Steel City Agent

412-852-7776 | thesteelcityagent@gmail.com

Sold straight. No staging required.

Priced right. Closed cleanly.

What "As-Is" Actually Means

(It doesn't mean "no one will buy it." It means "what you see is what you get." Big difference.)

Listing a home "as-is" is not a red flag — it's a strategy. It means you're being upfront about the home's condition, pricing accordingly, and attracting buyers who are specifically looking for exactly this kind of property. Done right, an as-is sale can be just as smooth — and sometimes faster — than a fully renovated listing.

The Legal Definition (the part that actually matters)

In Pennsylvania, selling as-is means the seller will not make repairs as a condition of sale. It does **not** mean the seller can hide known defects. Pennsylvania law requires sellers to complete a **Seller's Disclosure** — a document that identifies known issues with the property. Failure to disclose known material defects is a legal problem, regardless of how the home is listed.

What as-is does protect you from: a buyer asking you to replace the roof, update the electrical panel, or install a new HVAC system as a condition of closing. You can say — politely but firmly — "the price reflects the condition." That's actually a reasonable and common conversation.

Myths vs. Reality

<p>x <i>Myth: As-is means no one will buy it.</i></p>	<p>✓ Reality: There is an entire category of buyers — investors, flippers, builders, and savvy homeowners — who actively search for as-is properties. In Pittsburgh, this market is robust and competitive.</p>
<p>x <i>Myth: You'll have to give it away.</i></p>	<p>✓ Reality: Pricing is based on market data, not desperation. An experienced agent prices around the condition — so the discount reflects reality, not panic. Many as-is homes sell at or near list price when priced correctly from day one.</p>
<p>x <i>Myth: The inspection will kill the deal.</i></p>	<p>✓ Reality: In an as-is sale, buyers still inspect — they just can't demand repairs. If they find something, they can renegotiate the price or walk away, but you're not obligated to fix anything. The inspection becomes information, not a punch list.</p>
<p>x <i>Myth: You have to disclose every little scratch.</i></p>	<p>✓ Reality: Disclosure covers known material defects that affect the home's value or habitability — not cosmetic imperfections. The dated carpet and the knob that fell off the bathroom door don't belong on the disclosure form. A leaking basement does.</p>
<p>x <i>Myth: Banks won't finance as-is homes.</i></p>	<p>✓ Reality: Conventional and FHA loans can both be used on as-is properties, though some lenders have minimum property condition requirements. There are also specific loan products designed for fixer-uppers. Cash buyers and investors have no such constraints at all.</p>

A NOTE ON "CHARACTER"

Real estate agents sometimes describe as-is homes as having "character," "charm," "vintage appeal," or "opportunity to personalize." We appreciate the artistry. What we mean, practically speaking, is: the bones are good, the price is honest, and the buyer gets to make it their own. That's not a consolation prize — for the right buyer, that's exactly what they're looking for.

Who Buys As-Is Homes

More people than you think — and some of them are actively, enthusiastically looking for exactly what you have.

One of the biggest misconceptions about as-is sales is that the buyer pool is small or desperate. In reality, the Pittsburgh market has a healthy and active group of buyers who specifically seek out properties in need of work. Understanding who they are — and what they want — helps Amanda position your home to attract the right offer quickly.

Fix-and-Flip Investors

These buyers purchase, renovate, and resell. They move quickly, often pay cash, and don't need financing contingencies. They're not sentimental about the avocado kitchen — they already have tile samples picked out. Their offers may be lower, but the speed and certainty can more than compensate.

Best for: Quick close, cash offers, minimal contingencies

Buy-and-Hold Investors

These buyers plan to rent the property. They're looking at the numbers: rental income versus acquisition cost. They tend to be more flexible on condition than retail buyers and are experienced with older Pittsburgh housing stock. Many have done this dozens of times.

Best for: Experienced buyers, realistic expectations, long-term thinking

Builders & Developers

If the lot has value — size, location, zoning potential — developers may be less interested in the structure itself and more interested in what they can build. In some Pittsburgh neighborhoods, teardown or redevelopment is a very real outcome. This can produce surprisingly strong offers.

Best for: Strong lot value, strategic locations, urban/suburban fringe

DIY Homebuyers

More common than you might expect — buyers who want a home in a specific neighborhood but can't afford a turnkey property. They have skills, weekends, and a vision. They're often the most motivated buyers in the room, emotionally connected to the project before they even make an offer.

Best for: Neighborhood loyalty, personal investment, renovation-capable

First-Time Buyers in Competitive Neighborhoods

In desirable Pittsburgh neighborhoods where move-in-ready homes get multiple offers, some buyers turn to as-is properties just to get a foothold. They may use renovation loan products (203k, HomeStyle) to finance both the purchase and improvements in a single mortgage.

Best for: Motivated, neighborhood-focused, open to renovation loans

iBuyers & Cash Programs

National and regional companies that buy homes directly, often for cash, with a quick closing timeline. They aren't always the highest offer, but they provide certainty and speed. Amanda can run a comparison of any iBuyer offer against what the open market might produce — so you can make an informed choice.

Best for: Speed and certainty over maximum price

THE PITTSBURGH ADVANTAGE

Pittsburgh has one of the most active as-is and investor buyer markets in the state. Decades of older housing stock, strong rental demand, and an improving economy across Allegheny, Washington, and Westmoreland counties have created a reliable pool of buyers for properties in every condition. Amanda knows these buyers, works with them regularly, and knows how to position your home to get their best offer — not just their first one.

The Strategy: How to Sell It Right

Pricing, presentation, and positioning. The three things that turn "needs work" into "sold."

What Actually Moves the Needle

You don't need a full renovation to maximize your return on an as-is property. A handful of low-cost, high-impact moves can meaningfully change how buyers respond — and how high they offer.

Clean It Thoroughly

Cost: Low Impact: High

A spotlessly clean home signals that it was cared for — even if it wasn't updated. Buyers forgive dated; they struggle to forgive dirty. A professional deep clean is almost always worth it.

Clear the Clutter

Cost: Free Impact: High

Buyers cannot see a home's potential through someone else's belongings. Empty rooms photograph better, show better, and sell faster. You don't need to stage — just clear.

Fix What's Cheap to Fix

Cost: Low Impact: Medium

Burned-out lightbulbs, dripping faucets, broken door handles — these are small things that create a disproportionately negative impression. Spend \$200 on a handyman walkthrough and address the obvious stuff.

Curb Appeal Basics

Cost: Low Impact: High

Mow the lawn. Trim the bushes. Clear the gutters. Put a fresh doormat out. First impressions happen before buyers step inside. You can't un-see a yard that looks abandoned.

Professional Photography

Cost: Modest Impact: Very High

This is not optional. Even an as-is home deserves great photos. Amanda coordinates this on every listing. Poor photography means fewer showings — and fewer showings mean fewer offers.

Disclose Everything Material

Cost: Nothing Impact: Critical

Transparency builds trust. A buyer who discovers an undisclosed issue during inspection will either walk or renegotiate harder than if you'd led with it. Your disclosure is a legal document — and a strategic one.

Pricing: The Make-or-Break Decision

Pricing an as-is home is both an art and a science. Price it too high and you'll sit on the market while buyers assume something is wrong beyond the obvious. Price it too low and you leave money behind. The goal is to find the number that attracts competitive interest — ideally multiple offers — and reflects the reality of what the home needs.

Amanda builds a Comparative Market Analysis specifically accounting for condition. This isn't just pulling recent sales — it's adjusting for age, systems, updates, and what buyers in this specific neighborhood and price range expect. A home priced right for its condition often sells faster than a turnkey home priced optimistically.

THINGS NOT WORTH FIXING BEFORE YOU LIST

- ✗ A full kitchen renovation
- ✗ New flooring throughout
- ✗ Replacing functioning (but old) appliances
- ✗ Painting every room a trendy color
- ✗ Adding a backsplash in a kitchen being gutted anyway
- ✗ A new roof if it has years left

THINGS WORTH THE TIME & MONEY

- ✓ A thorough cleaning (inside and out)
- ✓ Basic yard maintenance and curb appeal
- ✓ \$150–300 handyman visit for obvious fixes
- ✓ Professional photography (Amanda handles this)
- ✓ A complete, honest disclosure document
- ✓ Staging a few key rooms with existing furniture

LET'S TALK — NO JUDGMENT ON THE CARPET

Your Home Has Value.

Let's Figure Out What It's Worth.

Whether your home is a full gut-renovation project or just "a little tired," Amanda provides a straightforward, honest valuation — so you know exactly where you stand before you decide anything. No pressure. No judgment about the decades-old fixtures.

She's sold homes with original 1950s kitchens, homes with basements that "did something funny when it rained," and homes where the previous owner had very strong opinions about wallpaper. Every single one of them found a buyer. Yours will too.

Reach Amanda



CELL / TEXT

412-852-7776



OFFICE

412-682-0120



EMAIL

thesteelcityagent@gmail.com



WEBSITE

TheSteelCityAgent.Com



FACEBOOK

Amanda Tihey



INSTAGRAM

@thesteelcityagent

What Amanda Does for As-Is Sellers:

- ✓ Honest, no-pressure market valuation
- ✓ Advice on what's worth doing — and what isn't
- ✓ Professional photography on every listing
- ✓ Targeted marketing to investor and fixer-buyer networks
- ✓ Disclosure guidance so you're protected
- ✓ Negotiation strategy to maximize your net proceeds
- ✓ A buyer pipeline built for homes with 'character'



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AMANDA TIHEY | KELLER WILLIAMS EXCLUSIVE | SOUTHWESTERN PENNSYLVANIA

Moving you from where you are now... to where you want to be!™

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