

The Repair-Credit Risk List

Seven areas to organize before you list. Use known facts, available records, and professional estimates to decide what needs attention.

01 / GET THE PROPERTY FACTS TOGETHER

01 Plumbing and sewer

Gather repair invoices, known leak history, and any sewer inspection. Record what was inspected, by whom, and when. Ask an appropriate professional about unresolved symptoms.

02 Roof and water intrusion

Collect roof age if known, work receipts, warranties, and known leak or drainage history. A roof's age alone does not establish its condition. Separate an observed issue from an assumption.

03 Heating, cooling, and major systems

List equipment and service records, known malfunctions, and estimates you already have. Include a pool or spa when applicable. Do not guess at remaining life or replacement cost.

04 Additions, conversions, and permits

Compare the home as it exists with available building records. Flag converted garages, added space, and open permits. Ask the correct building department about the property's jurisdiction and records.

Finding a record gap is a reason to investigate and describe it accurately. It does not, by itself, establish that work is legal, illegal, or eligible for a particular permitting program.

What deserves attention?

05 Disclosures and supporting records

Keep known facts, unresolved questions, and professional opinions separate. Gather prior disclosures and reports where available. Complete applicable disclosures with your agent and legal advisor as needed; do not fill an unknown with a guess.

06 Preparation, access, and timing

Separate cleanout, presentation, and optional upgrades from issues that could affect safety, financing, or the selling options. Get a defined scope, written estimate, and realistic schedule before approving work.

07 The repair-versus-price decision

Compare preparation plus extra carrying costs with a supported sale-price range. Consider listing in the current condition, selected preparation, and any written cash offer. Disclosure and preparation do not guarantee that a buyer will waive inspections or request no credits.

YOUR THREE PRIORITIES

- ☐ _____
- ☐ _____
- ☐ _____

For each item: What do we know? What record or estimate is missing? Who will check it? What is the cost and deadline?

Get a Pricing & Prep Review

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