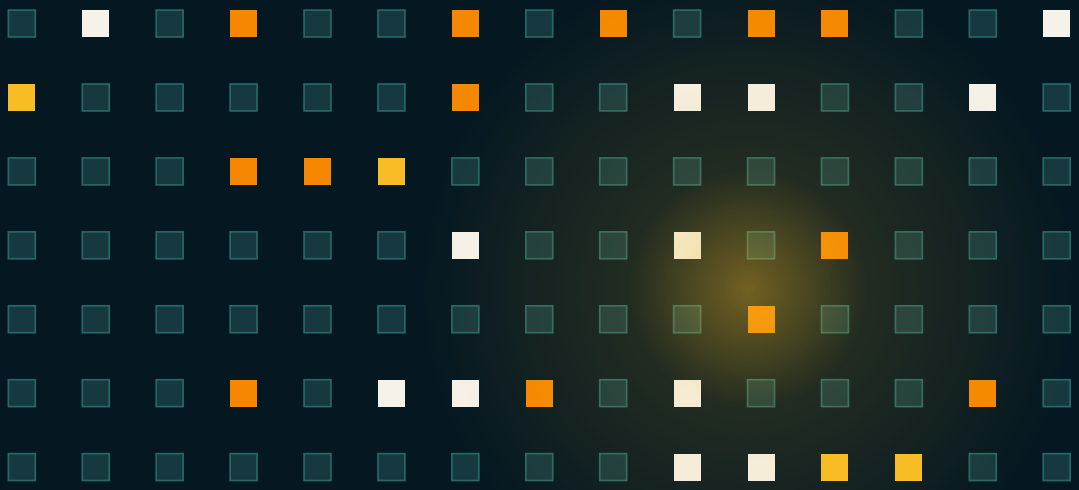
Joal Henke's
CREATIVITY TEAM



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THINGS TO CHECK BEFORE YOU LIST

HOME DECISIONS SERIES

What to Fix Before You Sell

Fix, Leave Alone or Check First

A walk-through approach to repairs, safety, moisture and updates before you list.

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Prepared by Joal Henke's Creativity Team | Chattanooga, Tennessee | creativityteam.org

General information only. Not legal, tax, lending or appraisal advice. Contracts, loan programs and costs differ. Ask your lender, attorney and tax advisor about your situation.

SHORT ANSWER **Fix what looks neglected or unsafe first. Spend the rest only where it helps your price.**

Joal walks every home alone before she talks about repairs. She spends about 15 minutes outside and inside, takes notes and takes photos with the owner's permission. Then she sits down and gives an honest list. She asks one thing first: **how honest do you want me to be, from 1 to 10?**

She sorts what she finds into layers. Start with the first one.

STEP 1

Deferred maintenance

Things a homeowner should do on a normal schedule and did not. Faded or peeling paint on trim and soffits. Shingles that lift, tear or go missing. A heating and cooling system that does not run well. Buyers want a home that someone cared for. This comes first.

STEP 2

Safety

Handrails missing on steps or a drop-off. A garage door whose safety eyes do not work. Exposed wiring in an attic or crawl space. These can slow a sale and some loans check them.

STEP 3

Moisture and crawl space

Odors, damp insulation, rot or missing vapor barriers. Joal calls crawl space problems the top deal killer in her market. That is her experience, not a study.

STEP 4

Obsolescence

Features that cut buyers from the market. Some are costly to fix. Some you cannot change at all.

STEP 5

Cosmetic updates

Paint, counters and fixtures. Joal looks at these last, and only when the budget allows.

Age is not the issue. A 20-year-old system that works well is not deferred maintenance. A system that does not run well needs attention.

Why safety items matter to a loan

BOTTOM LINE **Fix visible safety items before the appraiser or inspector sees them.**

Some loans include a condition review on top of the value review. FHA appraisers check a home against HUD minimum property standards. Joal says VA and THDA loans also look at condition. On a low down payment conventional loan, the appraiser still notes obvious problems.

Items that can cause trouble on an FHA appraisal include:

Examples

- Missing handrails on steps
- Peeling paint on homes built before 1978
- Exposed or frayed wiring
- A roof with under two years of life left

More examples

- Moisture or poor ventilation in a crawl space or attic
- Heat, hot water or utilities that do not work
- Doors that do not latch, windows with severe damage
- Ground that slopes toward the foundation

What Joal checks

- A retaining wall with a long drop and no rail
- A porch with more than a 30 inch drop and no handrail
- Garage door sensors that do not stop the door
- Wires hanging in an attic or crawl space

Source: Rocket Mortgage summary of HUD FHA minimum property standards. Ask your lender which rules apply to your loan.

Crawl spaces, radon and a pre-listing inspection

BOTTOM LINE **Know what a buyer's inspector will find. Then fix it on your terms.**

Crawl space

In this area, groundwater can move into a crawl space. A buyer who smells an odor or sees growth fears a water problem. A clean space with a complete vapor barrier and clear vents calms that fear. Joal has her own crawl space checked once a year.

Example. A home priced above $1 million passed a first look. The inspection found long-term moisture and rotting floor joists. The buyer's side got repair quotes from experts and negotiated about $55,000 in repairs plus a lower price. A yearly look at the crawl space could have caught it.

Radon and air quality

The EPA says to test for radon when you buy or sell, and to fix a home at 4 pCi/L or higher. Joal suggests a test when a basement has finished living space. A fix is often a simple system. If the inside of the house smells damp or stale, an air quality test is a next step.

Why inspect before you list

- You see problems before a buyer does.
- You can fix the small things for less.
- You can share the report and your repair list with buyers' agents.
- A buyer's idea of a cost is often much higher than the real cost. A $1,000 fix can turn into a $10,000 ask.

Example costs from one recent walkthrough: about $750 for a home inspection plus a termite inspection, $500 to $750 to treat fungal growth and about $500 for a vapor barrier. Costs vary. Get quotes.

Source: U.S. EPA, A Citizen's Guide to Radon and Home Buyer's and Seller's Guide to Radon.

Obsolescence, updates and your budget

BOTTOM LINE **Obsolescence shrinks your pool of buyers. That can hurt more than a repair list.**

An obsolescence is a negative feature that keeps buyers from buying at your price. It shows up again and again in feedback. There are two kinds.

Design

- **Design.** An unusual roofline. A bathroom you must cross to reach the living room. Possible to fix but costly.

Environmental

- **Environmental.** A treatment plant, poultry houses or a rail line nearby. You cannot change it.
- Not every buyer agrees. Nearby power lines bother some buyers. Others like the open land.

Cosmetic updates

Worn paint is deferred maintenance. Dated counters are an update. Joal does not suggest a project unless she expects at least the money back, and she makes no promise. Fixing deferred maintenance usually gets a home to market value. Updates may add more, but they are not certain.

Hire pros

Example. A home had old siding with rot. The owners had the money but did the work themselves. The list took time, the home sat 45 days and the final price came in about $25,000 lower than hoped. Joal's advice is to hire licensed pros, not a weekend plan.

Set the budget first

Ask yourself: how much will I spend? Joal then aims to do as little as she can and spend that budget where buyers notice it.

Should I sell as is?

BOTTOM LINE **"As is" does not stop buyers from inspecting or asking for a lower price.**

Putting "as is" on a listing tells buyers something is wrong. It can cut showings. A buyer can still inspect and renegotiate.

Example math. You list at $500,000 and agree on $485,000. The buyer's inspection finds $50,000 of issues. The buyer asks for $435,000. Are you ready for that?

Another way

- Do the inspections first.
- Price the home for its condition.
- Skip "as is" in the public remarks.
- In the agent remarks, say that inspection reports are available and that you prefer not to make repairs.
- Consider an appraisal before you list to confirm a price that fits the condition. A recent example was about $500.

A sale to an investor is a different conversation. Investors often buy homes in any condition at a price that reflects it.

Your decision

Item	Fix	Leave	Check first	Cost est.
Roof				
Exterior paint and trim				
Crawl space or basement				
HVAC				
Handrails and steps				
Odors or moisture				

Room by room checklist

WALK IT **Mark each item: fix, leave alone or evaluate first. Add a cost.**

Area	What to look for	F / L / C	Cost
Roof and gutters			
Exterior paint and trim			
Foundation and drainage			
Crawl space or basement			
Attic			
HVAC			
Plumbing and water heater			
Electrical panel and wiring			
Kitchen			
Bathrooms			
Floors			
Walls and paint			
Garage			
Yard and steps			

F = fix, L = leave alone, C = check first with a pro.

Want us to walk your home?

BOTTOM LINE **Ask for a walk-through. We give an honest list at the level you pick.**

We look inside and out, take notes and help you decide where to spend.

What we do

- Sort fix, leave alone and check first
- Suggest inspections that make sense
- Connect you with trusted pros
- Price your home for its condition

Where we work

- We are licensed in Tennessee and Georgia. Outside those states, we introduce you to a vetted local agent and stay in the conversation.

Bring to the walk-through

- Your budget
- Repairs you know about
- Receipts for past work

Ask for a walk-through.

We will tell you what we would fix.

(423) 664-1900 | creativityteam.org/contact

Sources and notes. Based on a conversation with Joal Henke, Keller Williams Realty, Greater Downtown, about how she advises clients. Examples are anonymized and rounded. Dollar figures in examples are illustrations, not quotes or promises. Radon: U.S. EPA. FHA standards: HUD summary via Rocket Mortgage.

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CREATIVITY TEAM

HELPING YOU MAKE CHATTANOOGA HOME

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