27 Contracting

CLASS A LICENSED • POWHATAN, VA

A FIELD GUIDE FOR REAL ESTATE AGENTS

Repairs, Inspections & Closings

What every agent should know before the inspection report lands — and how to keep deals on track when it does.

Helping Realtors Close Faster.

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The inspection report isn't the enemy. Confusion about it is.

Most deals don't fall apart because a house has problems. They fall apart because nobody could say, quickly and credibly, **what the problems were, what they'd cost to fix, and who needed to do what.** A 40-item inspection report hits a buyer's inbox, panic sets in, and a clean transaction turns into a renegotiation.

This guide is built to put you a step ahead of that moment. It's the same ground we cover when we bring lunch to an office — plain-English, no upsell, written by the people who actually do the repairs. Use it to coach buyers, prep sellers, and keep your closings on the rails.

THE ONE IDEA TO TAKE FROM THIS GUIDE

An inspector's job is to list **everything**. Your job — and ours — is to separate the **cosmetic** from the **functional** from the **safety/structural**. Three very different conversations get buried in one scary document. Pull them apart and the deal usually survives.

The five things that derail closings

01 Misread inspection items

A 40-item report reads like a disaster when most of it is cosmetic. Knowing which few items truly matter changes the conversation.

02 The appraisal's second gate

On a financed deal the appraisal can re-open property repairs *after* the inspection is already behind you.

03 Guessed-at costs

With no written estimate, the buyer's worst-case figure sets the price — and that guess always runs high.

04 No pre-listing pass

Sellers who skip a quick walk-through up front hand buyers a list of easy objections they'd have erased.

05 Vague repair addenda

"Repair all deficiencies" is an invitation to a fight. Specifics close deals.

WHERE WE FIT

Think of us as your repair partner from inspection to closing — turning a report into a clear, written estimate, usually within **24 hours** on addendum requests.

01

SECTION ONE

What inspection flags actually mean

Before you forward a report, sort every item into one of three buckets. The bucket — not the number of items — tells you how worried to be.

Cosmetic

Looks bad, changes nothing. Rarely worth renegotiating.

- Caulk & paint touch-ups
- Minor drywall cracks
- Worn trim or flooring
- Dated fixtures

Functional

Works now, has a real cost and a clock. Negotiable.

- Aging HVAC or water heater
- Roof near end of life
- Plumbing drips & slow drains
- Failing exterior seals / rot

Safety / Structural

Address it — and often what an appraiser catches too.

- Exposed / improper wiring
- Missing handrails & guards
- Active leaks & moisture
- Foundation movement

The usual suspects — and the quick read

FLAGGED ITEM	WHAT IT USUALLY MEANS
Missing GFCI outlets	Cheap safety fix; near-universal in older homes. Commonly flagged on FHA/VA appraisals.
Double-tapped breaker	Minor electrical correction, not a rewire. Inexpensive.
Roof "near end of life"	Could mean a $400 repair or a full replacement — get the age and a real look.
HVAC past 15 years	Still running ≠ failed. Plan for it; don't assume replacement today.
No TPR discharge pipe	Water-heater safety item. Small fix, often flagged on appraisals.
Crawlspace moisture	Ranges from a vapor barrier to encapsulation. Scope it before reacting.
Grading toward house	Drainage, usually low-cost regrading or downspout extensions.
Wood rot at trim/fascia	Common, very fixable. Often matters on FHA/VA appraisals.

COACH THE BUYER

"The inspector found 38 items" and "this house needs $40,000 of work" are almost never the same sentence. A written estimate replaces fear with a number — and a number is something you can negotiate.

02

SECTION TWO

Financed deals & the repair list

On FHA and VA deals, the appraiser can call out property conditions that need to be addressed before closing. We don't touch anyone's loan — your loan officer owns that — but we know which conditions tend to get flagged, and we fix them fast. Spot them early and a financed deal stays on schedule. These are the ones we see most.

What FHA appraisals commonly flag

- **Peeling / chipping paint**, especially on homes built before 1978 (lead-based paint).
- Handrails on stairs; sound, secure guards.
- No exposed, frayed, or improper wiring.
- Working heat able to hold a livable temperature.
- Roof with remaining service life and no active leaks.
- Water heater with a proper TPR valve & discharge.
- Functional utilities — water, power, safe sewer/septic.
- No obvious health or safety hazards.

What VA appraisals commonly look for

- Safe, sanitary, and structurally sound overall.
- Mechanical systems safe and in working order with reasonable future use.
- Adequate, dependable heating.
- Roof in condition to keep weather out.
- **Wood-destroying insect (termite) report** — typically part of a VA appraisal in our area.
- Crawlspace / basement free of standing water & excess moisture.
- Lead-based paint addressed on older homes.
- Safe, all-weather access to the property.

YOUR LANE, AND OURS

What the loan actually requires is the appraiser's and the buyer's lender's call — not ours, and it can change. **Our job is the property:** spotting the conditions likely to come up and turning them into a fast, written repair plan you can hand your client. You stay focused on the deal; we handle the fix.

The agent's move

Listing something likely to draw an FHA or VA buyer? Walk it with us *before* it hits the market. We'll point out the conditions an appraiser tends to catch and knock out the small ones up front — usually a few hundred dollars that keeps a financed deal from stalling later.

03

SECTION THREE

What inspection repairs actually cost

Planning ranges for the small-to-mid repairs that actually show up on inspection addenda — priced the way we estimate them, using 27's labor rates and materials rather than a generic average. Scope and access still move every number, and the firm figure always comes in writing.

REPAIR	TYPICAL SCOPE	PLANNING RANGE
ELECTRICAL & SAFETY		
GFCI outlet	Per device, kitchen / bath / exterior	**$125 – $225**
Outlet / switch / fixture	Replace, per device	**$95 – $300**
Smoke & CO detectors	Per unit, installed	**$60 – $120**
GFCI breaker / minor wiring fix	Per correction	**$175 – $350**
PLUMBING		
Water heater TPR valve & discharge	Add valve + drain line	**$175 – $325**
P-trap / supply line leak	Localized repair	**$150 – $325**
Faucet or hose bib	Replace, basic unit	**$175 – $375**
Running / leaking toilet	Rebuild or reset	**$150 – $300**
Garbage disposal	Replace unit	**$275 – $450**
DOORS, WINDOWS & INTERIOR		
Handrail / guardrail	Add or re-secure a run	**$200 – $500**
Door adjust / weatherstrip	Per door	**$125 – $275**
Fogged window glass (IGU)	Replace unit, per opening	**$150 – $375**
Drywall patch & paint	Per area	**$150 – $400**
Caulk & seal	Tubs, windows, trim	**$150 – $300**
EXTERIOR, ROOF & MOISTURE		
Wood rot — fascia / trim	Localized repair & paint	**$300 – $900**
Gutter re-secure / downspouts	Re-secure + extensions	**$150 – $450**
Crawlspace vapor barrier	Repair / refresh liner	**$400 – $1,200**
Roof — flashing, boots, shingles	Repair, not replacement	**$300 – $850**

Ranges reflect 27 Contracting labor rates and materials for typical inspection-repair scopes. Major-system replacements — full roof, HVAC, repipe, or panel — are quoted separately.

FROM RANGE TO REAL NUMBER

Send us the inspection report and we'll turn it into a firm, written, line-by-line estimate — usually within 24 hours. That document is what turns a buyer's anxiety into a clean negotiation, with you in control of it.

04

SECTION FOUR

Pre-listing strategies that work

The cheapest repair is the one handled before a buyer ever sees it. A little work up front keeps surprises — and renegotiations — off the table.

1. **Walk it with a repair lens**
   Before photos, do a quick pass for the items inspectors always catch: GFCIs, handrails, failing caulk/paint, soft trim, drips, smoke/CO detectors.
2. **Knock out the cheap safety items**
   The sub-$300 fixes erase a surprising share of inspection objections — and the appraisal items that stall financed buyers.
3. **Get firm numbers on the big stuff**
   Roof, HVAC, foundation — price them now. Negotiating from a real estimate beats reacting to a buyer's worst-case guess.
4. **Disclose, then price accordingly**
   Known issues priced into the listing rarely blow up; the same issues "discovered" at inspection often do.

05

SECTION FIVE

Avoiding repair addendum surprises

More deals die on the repair addendum than on the inspection itself. The fix is specificity.

What blows deals up

- "Repair all deficiencies noted" — open-ended and unenforceable.
- Lump-sum credits pulled from thin air.
- Costs guessed by people who don't do the work.
- Scope nobody actually defined.

What keeps them together

- Specific items, specific scope, specific dollars.
- A licensed contractor's written estimate.
- A fast turnaround so the option period doesn't lapse.
- Clear who-does-what before signatures.

OUR PART OF THIS

Send the report and we return an itemized, licensed estimate — typically inside **24 hours** on addendum requests. Real scope, real numbers, ready to attach. Consider us your repair desk on the deal.

BRING IT TO YOUR OFFICE

Book a Lunch & Learn

Lunch is on us. So is the education.

We bring lunch and a practical, agent-focused session to your office — tailored to the deals your team is working right now. Real costs, real timelines, real strategies that protect your closings. No pitch.

- Common inspection issues, decoded for buyers
- What repairs actually cost in our market
- Writing addenda that hold together
- Repairs financed appraisals tend to flag
- Pre-listing prep that prevents surprises
- Q&A on your team's live deals

Call to schedule → (804) 403-8040

Send us a report

Itemized, licensed repair estimate — usually within 24 hours on addendum requests.

Pre-listing walk

We'll flag the items worth fixing before the home goes live.

Painting & repairs

Interior, exterior, and the handyman list that gets a home closing-ready.

About this guide. Cost figures are general planning ranges for the greater Richmond / Powhatan, Virginia area and are not quotes; actual pricing depends on scope, access, and materials, and is provided only in a written estimate. The FHA and VA notes describe property conditions commonly flagged on appraisals — they are not loan rules; the appraiser and the buyer's lender determine what a loan actually requires, and that can change. This material is educational and is not a substitute for a home inspection, an appraisal, or your lender's guidance. 27 Contracting — Class A RBC License #2705182847, Powhatan, VA.