

Good Bones vs. Expensive Problems

Before you fall for the tile, know which parts of a fixer are cheap to fix and which ones should change your offer. This is exactly what I walk through with buyers before we write anything up.

01 The Expensive Stuff (Check This First)

- Foundation: hairline cracks in a slab are normal, but stair-step cracks in brick or a door that suddenly won't close right can mean real movement, worth a specialist before you get attached.
- Roof: ask for the age directly. Past 20 years, budget for a full replacement, not a patch, even if there's no active leak yet.
- Systems: an electrical panel under 100 amps and original galvanized plumbing are both real money. Get a rough number before you write your offer, not after.

02 The Cheap Stuff (Don't Let It Scare You Off)

- Paint, flooring, and outdated finishes are the most visually alarming and the least expensive to fix. Don't let an ugly kitchen talk you out of a good house.
- Popcorn ceilings, old light fixtures, dated hardware. All swap-out projects, not structural ones.
- Landscaping and curb appeal photograph the worst and cost the least to turn around.

03 The Layout (The One Money Can't Fix)

- Walk the floor plan and ask if it actually works. Moving a wall is possible but expensive, moving plumbing lines even more so.
- A bad flow you can live with beats a beautiful finish you'll gut in five years.
- If the bedroom or bathroom count is wrong for how you actually live, that's the one thing that's genuinely hard to change.

The house with the ugly kitchen and good bones will always beat the house with the beautiful kitchen and bad ones. You can always change a kitchen.

BEYOND THE CHECKLIST

Six more things I tell buyers before they write an offer on a fixer.

BONUS 01

Bring a contractor to your second showing, not your first

Once you're seriously interested, a twenty-minute walkthrough with a contractor, even an informal one, before you write an offer can save you from guessing at repair costs.

BONUS 03

Get a repair estimate in writing during your inspection contingency

This number goes back into your negotiation, not just your own peace of mind. It's your leverage for a credit or a price adjustment, not just information you sit on.

BONUS 05

Pull the utility bill history before you write your offer

A seller can usually share the last year of gas and electric bills. A pattern of unusually high costs is often the first real sign of bad insulation or an aging HVAC system.

BONUS 02

Ask for permit history from the city, not just the seller

A quick records request shows you what was actually done legally versus what might be undocumented work. That affects both your repair budget and future resale.

BONUS 04

Get the sewer lateral scoped, especially pre-1980

It's a cheap check, usually a couple hundred dollars, but a broken line on an older lot is one of the most expensive surprises you can find out about after closing instead of before.

BONUS 06

Budget 15-20% above the repair quote, not the quote itself

Every contractor I work with expects the real number to run higher than the estimate on a fixer. Build that cushion into your offer math from day one instead of finding it later.



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I've Got You