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Goal Investment, Inc. DBA Handyman
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Property Budget & Repair Costs Mastery

Cost Guides, Estimation Frameworks & Budget Systems for Homeowners and Landlords

Material cost references, labor rate benchmarks, reserve funding formulas, capital expense planning, repair vs. replace decision frameworks, contractor bid evaluation, and contingency budgeting for property owners.

97+ Page Professional Guide	**$34.99**	Revised & Expanded Edition — 2026

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Repair Cost Mastery Guide

The financial side of homeownership nobody teaches you.

A 60-page owner field guide for realistic repair planning, fair contractor bids, reserve

funding, home equity impact, and resale ROI decisions.

50+ repair and renovation cost categories, bid review tools, lowball warning signs, maintenance reserve formulas, home

equity impact calculator, and ROI-by-project planning chart.

Homeowners, landlords, property managers, first-time buyers, and anyone trying to stop guessing what repairs should

Plain English. Contractor-aware. Budget-focused. Not financial, tax, legal, or investment advice.

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How to Use This Guide

This guide gives homeowners a practical money system for maintenance, repair, and renovation decisions. It is built to help you

ask better questions, compare bids more fairly, and protect your budget before a small defect becomes a major expense.

Owner rule: never use a national average as the final answer. Use it as a flashlight before you walk into the room.

Costs in this guide are planning ranges, not bids. Actual pricing depends on location, labor market, material selection, access,

permits, emergency timing, hidden damage, code requirements, disposal, insurance, and contractor warranty structure.

Use this guide before you call contractors, while comparing bids, after a home inspection, before listing a home, and during

annual budget planning.

What this does not replace

It does not replace a licensed contractor estimate, structural engineer report, municipal code review, insurance adjuster determination, tax guidance, loan advice, or legal advice.

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Budget Mindset and Cost Control

How Repair Pricing Actually Works

The 50+ Category Cost Library

How to Get Fair Contractor Bids

Lowball Traps and Change Orders

Maintenance Reserve Fund Formula

Home Equity Impact Calculator

ROI by Project Type Chart

Buyer, Seller, and Landlord Budget Moves

Worksheets, Logs, and Source Notes

The worksheets at the back are designed to be printed, copied, or used as a model for a spreadsheet. The cost library is

intentionally broad so it works as a planning framework across different property ages and conditions.

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1. The Owner Budget Mindset

A good property budget separates emergencies from predictable maintenance. The owner who only budgets when something

breaks is always negotiating under pressure.

Mastery move: control scope before you negotiate price. A cheap price on the wrong scope is still expensive.

What the owner should know

A good property budget separates emergencies from predictable maintenance. The owner who only budgets when something

breaks is always negotiating under pressure. The number on a bid only makes sense when it is tied to scope, access, quality

A repair that looks simple from the finished side can include hidden rot, old fasteners, out-of-level framing, bad shutoff valves, or

unsafe wiring. Good budgeting leaves room for what the first look cannot see.

Classify every item as safety, water control, structural protection, operating system, cosmetic, efficiency, or resale. Safety and

water control almost always outrank cosmetic upgrades.

Keep photos before, during, and after. Save invoices, permits, warranty documents, product labels, and notes about who

performed the work. Good records protect resale value and reduce repeated diagnosis fees.

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2. How to Read Repair Prices

A repair price is not just labor plus materials. It includes mobilization, diagnosis, risk, access, warranty, disposal, insurance,

licensing, and the cost of doing the job correctly.

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3. The 50+ Category Cost Library

Use broad ranges to set expectations before calling contractors. Final prices depend on region, access, code requirements,

material choice, emergency timing, and hidden damage.

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A bid that is far below the field may be missing scope, permit cost, prep, disposal, warranty, moisture correction, or code

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5. Fair Contractor Bids

A fair bid is clear, scoped, documented, and tied to a real outcome. It explains what is included, what is excluded, and what

triggers a change order.

Mastery move: control scope before you negotiate price. A cheap price on the wrong scope is still expensive.

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6. Maintenance Reserve Fund

A reserve fund turns repairs into a planned cost of ownership instead of a financial emergency.

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7. Home Equity Impact Calculator

Equity is not just sale price minus mortgage. Deferred maintenance, visible defects, code problems, and buyer concessions all

affect real usable equity.

Mastery move: control scope before you negotiate price. A cheap price on the wrong scope is still expensive.

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8. ROI by Project Type

Resale return is strongest when the project removes buyer objections, improves curb appeal, protects the structure, or makes

the property easier to insure and finance.

Mastery move: control scope before you negotiate price. A cheap price on the wrong scope is still expensive.

What the owner should know

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9. Worksheets and Owner Logs

The best budget system is one you actually use. Keep it simple: condition, estimated cost, priority, contractor quote, decision,

Mastery move: control scope before you negotiate price. A cheap price on the wrong scope is still expensive.

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The best budget system is one you actually use. Keep it simple: condition, estimated cost, priority, contractor quote, decision,

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Cost Library: How to Read the Ranges

The next pages summarize common repair and renovation categories. These are not quotes. They are planning ranges that help

an owner identify whether a bid is in the expected neighborhood or whether more questions are needed.

The low end usually assumes easy access, limited damage, no emergency surcharge, basic materials, no major permit or

hidden-code correction, and no major demolition. The high end often includes difficult access, old conditions, code upgrades,

disposal, finish repair, premium materials, or multiple trades.

When comparing bids, ask: What exactly is included? What is excluded? What problem is being solved? What

happens if hidden damage is found? What warranty applies? Who pulls permits when required? Who disposes

debris? Who patches finishes?

Crawlspaces, attic work, walls, height, tight mechanical rooms, and occupied units add labor.

Water, gas, electrical, structural, mold, and lead/asbestos concerns add controls.

Matching texture, trim, paint, flooring, tile, and cabinet finishes adds time.

Municipal requirements may require inspections, upgrades, or licensed trades.

After-hours, storm response, and active leaks cost more than scheduled work.

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Cost Library - Categories 1 to 8

Roof shingle patch / small leak

Water stains, missing shingles, lifted

Stop water first; inspect attic after rain.

Roof repair, larger area

Multiple leaks, storm damage, decking rot

Document for insurance before demolition.

Full asphalt roof replacement

Aged roof, widespread granule loss

Get ventilation and decking line items.

Overflow, plant growth, sagging runs

Twice yearly in Midwest tree areas.

Gutter repair / re-slope

Standing water, pulled fasteners

Downspout extensions protect foundation.

Leaking seams, undersized runs

Compare gauge, hangers, downspouts.

Soffit / fascia repair

Rot, peeling, pest entry

Fix water source before wrapping.

Chimney flashing repair

Leak around chimney, rusted

Masonry and roofing must work together.

Use this page to prepare for calls. If a contractor gives a price far outside the range, it may still be legitimate - but the scope should explain why.

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Cost Library - Categories 9 to 16

Loose panels, impact cracks, leaks

Match profile and hidden water damage.

Exterior paint touch-up

Peeling trim, exposed wood

Prep matters more than paint brand.

Faded siding, failing coating

Lead-safe rules can change cost.

Window repair / hardware

Hard operation, broken locks

Air leaks are energy and water risks.

Window replacement each

Rot, failed seals, drafts

Measure openings and trim scope.

Entry door adjustment

Rubbing, daylight gaps, lock misalignment

Often hinge, strike, and weatherstrip work.

Entry door replacement

Rot, poor security, air leaks

Good ROI when curb appeal improves.

Garage door replacement

Damaged panels, poor insulation, resale

High resale payback in recent ROI reports.

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Cost Library - Categories 17 to 24

Deck board / railing repair

Soft boards, loose rails

Ledger attachment is a safety issue.

Rot, poor structure, unsafe stairs

Permit and footing details matter.

Concrete walkway repair

Trip hazards, settlement

Drainage prevents repeat cracking.

Surface wear, early cracks

Not a fix for failed base.

Major heave, potholes, drainage failure

Base prep drives lifespan.

Foundation crack injection

Minor wall cracks with seepage

Structural movement needs engineer review.

Foundation structural repair

Bowing wall, major settlement

Engineer first; avoid guesswork.

Basement waterproofing

Repeated seepage, mold, sump overload

Exterior grading is cheapest first step.

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Cost Library - Categories 25 to 32

Sump pump replacement

No start, constant cycling

Battery backup may be worth it.

Main water shutoff replacement

Stuck valve, leaking packing

Know municipal shutoff requirements.

Parts cost low; access/time drives labor.

Corrosion, outdated, leaks

Check shutoffs before starting.

Running toilet repair

Constant refill, high water bill

Usually flapper/fill valve, sometimes flush

Cracked tank, poor flush, wobble

Flange problems can add cost.

Drain cleaning, fixture

Avoid chemical damage to old pipes.

Multiple drains backup

Camera inspection after repeated clogs.

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Cost Library - Categories 33 to 40

No hot water, leaks at valve

Tank leaks usually mean replacement.

Water heater replacement

Aged tank, rust, repeated failure

Venting, code, expansion tank may apply.

Pipe repair, accessible

Pinholes, small leaks

Open walls only as needed.

Pipe replacement, section

Multiple leaks, bad material

Permits may be required.

Electrical outlet/switch repair

Loose, cracked, warm device

Warmth or burning smell is urgent.

Trips, missing protection

Bathroom/kitchen/garage rules vary by code

Panel labeling / tune-up

Unlabeled breakers, loose cover

Do not remove deadfront without

Panel replacement/upgrade

Old, overloaded, insurance concern

Utility coordination and permit needed.

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Cost Library - Categories 41 to 48

Knob-and-tube, unsafe modifications

Plan wall repair cost too.

Light fixture replacement

Failed fixture, outdated

Box support matters for ceiling fans.

Do not hang fan from light-only box.

Annual service reduces emergency calls.

No heat, ignition issue, blower noise

CO risk means stop-work warnings matter.

Old unit, heat exchanger concern

Sizing and ductwork matter.

Spring prep, weak cooling

Clean airflow before assuming refrigerant.

No cool, frozen coil, capacitor

Electrical and refrigerant work is pro work.

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Cost Library - Categories 49 to 56

Old system, major refrigerant/component

Match equipment to duct and home load.

Duct repair / sealing

Rooms uneven, high bills

Air sealing can improve comfort.

Door knob hole, nail pop

Texture match is the hard part.

Drywall repair, moderate

Water damage, multiple patches

Find leak source before closing wall.

Interior painting room

Turnover, stains, resale prep

Prep and patching change price.

Loose tile, damaged boards

Subfloor moisture changes scope.

Wear, water damage, resale prep

Demo, leveling, trim not always included.

Kitchen minor refresh

Paint, hardware, faucet, lighting

Often better ROI than full gut.

Use this page to prepare for calls. If a contractor gives a price far outside the range, it may still be legitimate - but the scope should explain why.

Cost Library - Categories 57 to 63

Kitchen remodel midrange

Layout, cabinets, surfaces, trades

Utility moves add risk and permit scope.

Vanity, paint, fixtures, caulk

Moisture protection matters.

Tile, plumbing, shower, electrical

Waterproofing details decide durability.

Mold remediation small

Localized growth after leak

Fix moisture source first.

Mold remediation larger

Widespread contamination

Containment and documentation matter.

Mice, gaps, attic signs

Seal entry and remove attractants.

Tree trimming near home

Branches over roof, storm risk

Protect roof and service drop.

Use this page to prepare for calls. If a contractor gives a price far outside the range, it may still be legitimate - but the scope should explain why.

The Fair Bid Framework

A fair bid is not always the lowest bid. It is the bid that clearly identifies the problem, explains the proposed correction, lists the materials or standards, separates allowances from fixed costs, and states what is excluded.

Budget rule: never compare a detailed professional scope against a one-line cheap number and assume the cheap

number is the same job.

What problem are you solving, what is included, what is excluded, what could change the price, and how will the finished work

Vague one-line bids, pressure to decide immediately, no company details, no scope, no photos, no permit plan, no warranty

statement, or refusal to explain materials.

Create a bid file for each project. Save photos, bids, text messages, permit notes, receipts, warranty language, and final sign-off

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Bid Comparison: Apples to Apples

Before comparing price, normalize the bids. Make sure each contractor is solving the same problem, using similar materials,

including similar finish repair, and carrying similar permit, disposal, and warranty responsibilities.

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Lowball Trap #1: Missing Prep

Cheap paint, flooring, roofing, and drywall bids often hide missing prep. Prep is where failures are prevented: cleaning, priming, drying, flattening, fastening, flashing, and moisture correction.

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Lowball Trap #2: No Hidden-Damage Clause

Every serious property repair should state how hidden damage will be handled. Without that language, an owner may think the

job is fixed-price until the wall opens and the change orders begin.

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Lowball Trap #3: No Permit or Inspection Plan

Some projects require permits, inspections, or licensed trade involvement. A bid that avoids those realities may look cheaper today and become expensive at resale, insurance review, or code enforcement.

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Change Orders Without Getting Burned

A change order should describe the discovered condition, the added work, the added cost, the time impact, and who authorized

it. Photos and written approvals protect both owner and contractor.

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Contractor Interview Questions

Good questions reveal how a contractor thinks. Ask about similar jobs, risks, sequence, permits, protection of the property, warranty, cleanup, payment schedule, and what would cause the price to change.

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Payment Schedule Basics

Avoid paying the full amount before work is completed. Larger jobs often use deposit, progress, and final payment milestones.

The final payment should follow punch-list review, cleanup, and receipt of documentation.

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A practical owner reserve can be built from three numbers: property value, square footage, and age/condition. The common 1%

rule is a starting point, but older homes, harsh winters, rentals, and deferred maintenance need more.

Suggested planning method

0.5% - 1% of value or $1/sq. ft.

Filters, gutters, caulk, service visits, small repairs

1% - 2% of value depending on age

Roof sections, HVAC repairs, water heater, windows

Leaks, no heat, sewer backup, storm damage

System-by-system sinking fund

Roof, HVAC, sewer, driveway, major remodels

Owner note: a reserve is not wasted money. It is how you avoid borrowing under pressure or accepting the wrong

repair because it is the only price you can pay today.

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Tier 1 is routine maintenance. Tier 2 is planned repairs. Tier 3 is emergency reserve. Tier 4 is capital replacement for big-ticket

systems like roof, HVAC, water heater, sewer, windows, and driveway.

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Midwest Winter Adjustment

Midwest properties need extra room for freeze-thaw damage, roof ice issues, sump pump failure, furnace breakdowns, gutter

overflow, foundation drainage, and snow/ice exterior hazards.

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Rental Property Adjustment

Rentals need turnover reserve, tenant damage reserve, compliance reserve, vacant-unit reserve, and emergency response

reserve. A rental that cash-flows on paper can still fail without a maintenance reserve.

Suggested planning method

0.5% - 1% of value or $1/sq. ft.

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1% - 2% of value depending on age

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Reserve Worksheet Example

Example: a $275,000 home using a 1.5% annual reserve target sets aside $4,125 per year, or about $344 per month. A

separate emergency reserve can be added for storm, water, and system failures.

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Home Equity Impact Calculator - Concept

Home equity is usually described as value minus mortgage balance. For owners, the practical number is lower when defects,

concessions, repair credits, inspection findings, and selling costs are included.

Estimated market value

Visible repair concessions

Likely inspection credits

Selling/transaction costs

Practical equity estimate

Home equity borrowing uses the property as collateral. Owners should review lender terms carefully and

understand that missed payments can risk the home.

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Home Equity Impact Calculator - Worksheet

Use this worksheet before deciding whether to repair, sell as-is, refinance, borrow against equity, or delay a project.

Estimated current value

Mortgage payoff balance

Likely buyer/inspection credits

Selling costs / commissions / fees

Emergency reserve to keep after closing

Practical usable equity

Home equity borrowing uses the property as collateral. Owners should review lender terms carefully and

understand that missed payments can risk the home.

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Repair or Credit Decision

Sometimes fixing a problem before resale protects value. Sometimes offering a credit is cleaner. The right choice depends on

safety, financing, buyer confidence, timeline, permit risk, and whether the repair can be completed correctly before listing.

Credit/price adjustment may work

Often safer to disclose

Large uncertain scope

Home equity borrowing uses the property as collateral. Owners should review lender terms carefully and

understand that missed payments can risk the home.

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ROI by Project Type - Planning Chart

ROI depends on market, location, condition, buyer expectations, quality, and timing. The safest way to think about ROI is not to

chase every dollar back; it is to reduce buyer objections, protect the structure, and avoid over-improving for the neighborhood.

Illustrative resale payback tendencies by project type

Exterior curb-appeal projects often perform strongly in national Cost vs. Value style reports, while large luxury remodels often

return a smaller percentage of their cost. That does not mean major remodels are bad; it means they should be chosen for use,

safety, function, rental strategy, or market need - not just resale percentage.

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Highest-Confidence ROI Moves

Fix what buyers can see and inspectors can flag: garage doors, entry doors, failing exterior trim, roof leaks, unsafe railings, bad

gutters, moisture staining, non-working systems, and obvious code or safety defects.

ROI rule: the best upgrade is often the one that removes a buyer objection before it becomes a negotiation weapon.

Projects that correct water intrusion, safety hazards, curb appeal defects, visible wear, failed systems, or buyer financing

Over-customized designs, luxury finishes in a modest market, partial remodels that expose other weaknesses, and work done without permits when permits are expected.

Would this project make the home safer, easier to insure, easier to finance, easier to sell, easier to rent, or cheaper to maintain?

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Low-ROI But High-Necessity Work

A sewer repair, foundation stabilization, electrical correction, or furnace replacement may not look exciting on a listing photo, but

it can protect financing, insurance, safety, and habitability.

ROI rule: the best upgrade is often the one that removes a buyer objection before it becomes a negotiation weapon.

Projects that correct water intrusion, safety hazards, curb appeal defects, visible wear, failed systems, or buyer financing

Over-customized designs, luxury finishes in a modest market, partial remodels that expose other weaknesses, and work done

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Over-Improvement Risk

The most expensive finish package on the block may not return its cost. A smart owner matches the project to the neighborhood,

property value, buyer expectations, and planned holding period.

ROI rule: the best upgrade is often the one that removes a buyer objection before it becomes a negotiation weapon.

Projects that correct water intrusion, safety hazards, curb appeal defects, visible wear, failed systems, or buyer financing

Over-customized designs, luxury finishes in a modest market, partial remodels that expose other weaknesses, and work done

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Would this project make the home safer, easier to insure, easier to finance, easier to sell, easier to rent, or cheaper to maintain?

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For rentals, ROI includes reduced vacancy, fewer service calls, code compliance, tenant retention, lower emergency costs, and

fewer disputes. Durable mid-grade materials often beat luxury finishes.

ROI rule: the best upgrade is often the one that removes a buyer objection before it becomes a negotiation weapon.

Projects that correct water intrusion, safety hazards, curb appeal defects, visible wear, failed systems, or buyer financing

Over-customized designs, luxury finishes in a modest market, partial remodels that expose other weaknesses, and work done

without permits when permits are expected.

Would this project make the home safer, easier to insure, easier to finance, easier to sell, easier to rent, or cheaper to maintain?

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Annual Maintenance Budget Worksheet

Print this page or recreate it in a spreadsheet. Fill it out before the next repair season, before buying, before selling, or before

calling for multiple bids.

Age/weather/rental adjustment

Field note: the purpose of a worksheet is not paperwork. It is memory. When the emergency happens, your notes

keep you from starting over.

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Repair Priority Matrix

Print this page or recreate it in a spreadsheet. Fill it out before the next repair season, before buying, before selling, or before

calling for multiple bids.

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System Replacement Timeline

Print this page or recreate it in a spreadsheet. Fill it out before the next repair season, before buying, before selling, or before

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Home Equity Impact Worksheet

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Emergency Repair Fund Tracker

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calling for multiple bids.

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Final Owner Budget Plan

Print this page or recreate it in a spreadsheet. Fill it out before the next repair season, before buying, before selling, or before

calling for multiple bids.

Top 3 water-control fixes

Next system replacement

Monthly reserve target

Contractor list created?

Documents saved where?

Field note: the purpose of a worksheet is not paperwork. It is memory. When the emergency happens, your notes

keep you from starting over.

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Repair vs. Replace Decision Tree

When a system fails, the cheapest repair is not always the smartest financial move. Compare age, remaining life, safety risk,

repeated service calls, energy use, warranty status, and whether replacement would prevent collateral damage.

Is the system near end of life?

Has it failed more than once?

Could failure damage the home?

Will repair cost exceed 35% of replacement?

Does replacement improve resale/insurance?

Budget practice: put a number and a date next to every known issue. Problems get expensive when they stay

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The 35% Rule for Older Systems

As a planning tool, if a major repair on an older system approaches roughly one-third of replacement cost, stop and compare

replacement. This is not a fixed rule; it is a pause point for smarter thinking.

Large repair on an old tank

Major blower/control/heat exchanger concern

Major refrigerant/component issue on old unit

Multiple patches across aged roof

Repeated root intrusion or collapsed section

Budget practice: put a number and a date next to every known issue. Problems get expensive when they stay

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The Hidden Cost of Delayed Maintenance

Delaying a repair can create secondary damage. A $300 gutter correction can prevent fascia rot, basement seepage, soil

erosion, ice, and foundation stress. A $200 toilet repair can prevent subfloor rot and ceiling damage below.

Possible secondary cost

Drywall, insulation, mold, framing

Subfloor, ceiling below, mold

Foundation seepage, slab movement

High utility cost, system strain

Injury, liability, code issue

Budget practice: put a number and a date next to every known issue. Problems get expensive when they stay

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Insurance and Documentation Budgeting

Insurance coverage does not replace maintenance. Insurers may deny or limit claims when damage results from long-term

neglect instead of a sudden event. Photos, maintenance receipts, and dated notes make claims and resale conversations

Shows pre-loss condition

Shows responsible ownership

Confirms scope and date

Permit/inspection records

Supports code-compliant work

Protects future claims

Budget practice: put a number and a date next to every known issue. Problems get expensive when they stay

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Buying a Home: Budget Before the Offer

Before buying, split inspection findings into urgent safety, moisture control, near-term system replacement, cosmetic repair, and

future upgrade. The purchase price only makes sense after the repair backlog is priced.

Active water intrusion

Old roof but no leaks

Federal Pacific/Zinsco-style panel concern

Safety/electrical review

Old HVAC still working

Cosmetic paint/flooring

Budget practice: put a number and a date next to every known issue. Problems get expensive when they stay

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Selling a Home: Spend Where It Reduces Objections

Before listing, do not blindly remodel. Fix obvious defects, improve curb appeal, clean and declutter, correct safety hazards, and

document major systems. Buyers often punish uncertainty more than age.

Removes inspection fear

Shows care and reduces doubt

Clean gutters/drainage

Protects exterior and foundation story

Improves first impression

Provide repair records

Builds buyer confidence

Budget practice: put a number and a date next to every known issue. Problems get expensive when they stay

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Source Anchors and Verification Notes

2025 Cost vs. Value / JLC and Zonda summaries for project resale payback patterns

HomeAdvisor, Angi, HomeGuide, and public remodel-cost guides for broad national planning ranges

Maintenance reserve rules

Common 1% rule and square-foot budgeting references summarized by consumer finance and

Home equity / HELOC caution

Consumer Financial Protection Bureau explanations of home equity loans and HELOCs

Guidance in this book prioritizes safety, water control, structure, code, documentation, and qualified-trade

Verify all final numbers locally. Labor rates, code requirements, permit fees, climate, property age, material selections, and

contractor availability can shift prices significantly. For Illinois and Midwest properties, winter, drainage, freeze-thaw, older

housing stock, and rental compliance can make maintenance reserves more important.

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Final Word: The Cheapest Repair Is Usually the One You

A house does not care whether the owner planned for the repair. Water moves, wood rots, metal corrodes, paint fails,

mechanical systems age, and small problems grow. The owner who keeps a budget, keeps records, and calls the right trade at

the right time has more control than the owner who waits until everything becomes urgent.

Use this guide as a yearly financial checkup for the property. Walk the roofline, gutters, foundation, mechanical room, plumbing

fixtures, electrical panel area, attic, basement, windows, doors, and exterior drainage. Put numbers next to the problems. Then

decide in order: safety, water, structure, operating systems, efficiency, appearance, resale.

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Professional Addendum

Enhanced Reference Material — 2026 Edition

2026 Repair Cost Reference Benchmarks

The following cost ranges are regional estimates for Northern Illinois (McHenry, Lake, Kane, Cook, DuPage counties) as of 2026. Actual costs vary based on scope, access, materials, and contractor. Always obtain 3 competitive bids for projects over $1,000. Plumbing: Toilet replacement (supply, wax ring, toilet) — $250–450 installed. Water heater replacement (50-gal gas) — $900–1,600 installed. Main line drain cleaning — $200–350. Electrical: GFCI outlet installation — $75–150. Panel replacement (200A) — $2,500–5,000. Ceiling fan installation (existing wiring) — $150–300. HVAC: Furnace replacement (95% AFUE gas, 80K BTU) — $3,500–6,500 installed. Central AC (3-ton) replacement — $4,000–7,500 installed. Filter replacement — $15–45. Roofing: Asphalt shingle re-roof (2,000 sq ft ranch) — $8,000–16,000. Roof inspection — $150–350. Gutters: 200 LF aluminum gutters with guards — $1,800–3,500.

The Contractor Bid Red Flags

These are signs a contractor bid or contractor relationship requires caution: (1) No written contract — never acceptable for any project over $500. (2) Requests cash payment or large upfront deposit (over 30%) — standard is 10–30% down, balance on completion. (3) Cannot provide proof of insurance — request Certificate of Insurance naming you as additional insured for projects over $2,500. (4) No license — verify Illinois contractor licensing at idfpr.illinois.gov; check for complaints at BBB and Illinois AG office. (5) Unusually low bid — often means missing scope, wrong materials, or intent to demand change orders. (6) Pressure to decide immediately — legitimate contractors do not use high-pressure sales tactics. (7) Door-to-door solicitation after storms — 'storm chaser' contractors are a documented fraud pattern in Illinois.

References & Standards

Key Reference Standards: International Residential Code (IRC) 2021 • National Electrical Code (NEC) NFPA 70-2023 • International Plumbing Code (IPC) 2021 • International Mechanical Code (IMC) 2021 • International Building Code (IBC) 2021 • OSHA 29 CFR Part 1926 (Construction) • OSHA 29 CFR Part 1910 (General Industry) • Illinois Plumbing Code (77 Ill. Adm. Code 890) • Illinois Accessibility Code (71 Ill. Adm. Code 400) • Illinois Energy Conservation Code (2021 IECC) • ASTM International Standards • ANSI Standards • NFPA 101 Life Safety Code • EPA Lead Renovation, Repair and Painting Rule (40 CFR Part 745) • HUD Housing Quality Standards. Note: Code editions adopted vary by jurisdiction. Verify the edition enforced by your local AHJ.

How to use citations in this guide: When a code section is referenced (e.g., IRC R302.1), the reader should obtain the current adopted edition for their jurisdiction. Code sections referenced are from the 2021 editions unless otherwise noted. Always confirm with your local AHJ which edition is locally adopted and whether local amendments apply.

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