

Deferred Maintenance Evaluation Guide

How to assess what an inherited property actually needs — and what it will cost.

What You're Really Dealing With

Inherited properties often carry years — sometimes decades — of deferred maintenance. Repairs that were put off, systems that were never updated, and improvements that were started but never finished. Before you can make a sound decision about what to do with the property, you need to understand what you're actually dealing with.

This guide gives you a structured way to walk through a property, categorize what you find, estimate rough costs, and decide what — if anything — needs to be addressed before selling.

The key principle:

Not all deferred maintenance affects your sale price equally. Some issues are deal-breakers for buyers or lenders. Others are cosmetic and priced in automatically. Knowing the difference saves you from over-spending.

The Three Tiers of Deferred Maintenance

Every item you find in a property falls into one of three tiers. The tier determines how urgently it needs to be addressed — and whether addressing it will actually improve your outcome.

TIER 1: MUST-ADDRESS ITEMS

These issues will affect your ability to sell — or significantly reduce buyer confidence. Lenders may require repairs. Buyers will ask for credits or walk away.

- Active roof leaks or significant roof damage
- Electrical panels recalled or known hazards (Federal Pacific, Zinsco)
- Non-functioning HVAC systems
- Foundation cracks with active movement
- Plumbing leaks or failed sewer lines
- Evidence of active water intrusion or mold
- Code violations with open permits
- Non-functional appliances in listed condition

TIER 2: HIGH-IMPACT COSMETIC ITEMS

These items don't prevent a sale but meaningfully affect perceived value and buyer pool. Worth evaluating whether the update cost is justified by the return.

- Worn or damaged flooring throughout
- Dated or damaged kitchen cabinets/counters
- Bathroom fixtures and tile that are significantly aged
- Exterior paint in poor condition
- Landscaping that has become overgrown or neglected
- Interior paint — scuffed, dated colors, or damaged walls

TIER 3: MINOR / PRICE-IN ITEMS

These are items buyers will notice but simply factor into their offer. Generally not worth addressing unless you're doing a full renovation anyway.

- Outdated light fixtures
- Older but functioning appliances
- Minor cosmetic wear (small holes, dated hardware)
- Carpet that is worn but not damaged
- Minor landscaping issues
- Window treatments, blinds, or curtains

Room-by-Room Walkthrough Checklist

Use this checklist during your first walkthrough. Note condition and flag tier for each item. Take photos — they'll be essential for contractor estimates.

EXTERIOR & ROOF

ITEM	CONDITION	TIER	NOTES
Roof condition (age, missing shingles, flashing)			
Gutters and downspouts			
Siding or stucco condition			
Foundation visible condition			
Driveway and walkways			
Landscaping and drainage			
Garage door and mechanism			
Exterior paint or finish			

KITCHEN

ITEM	CONDITION	TIER	NOTES
Cabinets (condition, function, style)			
Countertops (material, damage)			
Appliances (age and function)			
Sink and faucet			
Flooring			
Lighting			
Exhaust fan			

BATHROOMS (NOTE EACH BATHROOM SEPARATELY)

ITEM	CONDITION	TIER	NOTES
Toilet function			
Sink and faucet			
Tub / shower condition and tile			
Exhaust fan			
Flooring			
Vanity and fixtures			
Water pressure and drainage			

LIVING AREAS & BEDROOMS

ITEM	CONDITION	TIER	NOTES
Flooring (type and condition throughout)			
Interior paint (walls, trim, ceilings)			
Windows (condition, function, seals)			
Doors (function, hardware)			
Closets			
Light fixtures			

MECHANICAL SYSTEMS

ITEM	CONDITION	TIER	NOTES
HVAC (age, last service, function)			
Water heater (age and condition)			
Electrical panel (brand, amperage, condition)			

ITEM	CONDITION	TIER	NOTES
Plumbing (visible pipes, water pressure)			
Any visible leaks or water staining			
Attic insulation and ventilation			
Crawl space or basement (moisture, structure)			

Colorado Cost Reference Ranges

These are general ranges for the Denver/Front Range market. Actual costs vary by property, contractor, and timing. Use these to ballpark — always get contractor bids before committing.

ITEM	LOW	MID	HIGH	TIER
Roof replacement (avg home)	\$10,000	\$15,000	\$25,000+	1
HVAC replacement	\$6,000	\$10,000	\$18,000	1
Electrical panel upgrade	\$2,500	\$4,500	\$8,000+	1
Water heater replacement	\$1,200	\$2,000	\$4,000	1
Sewer line repair/replace	\$4,000	\$8,000	\$15,000+	1
Kitchen remodel (full)	\$25,000	\$50,000	\$100,000+	2
Kitchen refresh (cosmetic)	\$8,000	\$15,000	\$25,000	2
Bathroom remodel (full)	\$12,000	\$22,000	\$40,000+	2
New flooring (per sq ft)	\$4	\$8	\$15+	2
Interior paint (full home)	\$3,500	\$6,000	\$10,000	2–3
Exterior paint	\$4,000	\$7,000	\$14,000	2
Landscaping cleanup	\$500	\$2,000	\$6,000	2–3
Deep cleaning / staging prep	\$300	\$800	\$2,000	3

Not sure what your property actually needs?

Schedule a walkthrough consultation. Brendan will assess the property with you and help prioritize what to address — and what to leave alone.

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Cost ranges are estimates for the Denver/Front Range area and may vary. This guide is for informational purposes only and does not constitute legal, tax, or financial advice. All real estate services provided through Kentwood Real Estate City Properties.