VALUEGUARD HOME INSPECTIONS · FOR BUYERS AND THEIR AGENTS

Fix it. Credit it. Or skip the ask.

How to turn an inspection report into a repair request a seller can say yes to. Sort every finding into one of three buckets before anything goes on paper.

The 3-question test

1. Is it a safety hazard?
2. Is it failing now, not just old?
3. Was it disclosed or priced in?

BUCKET 1

Ask the seller to fix

Safety hazards and things failing right now. Reasonable to ask for in any market.

- Gas leaks and carbon-monoxide risks: a disconnected or back-drafting flue, a cracked heat exchanger
- Electrical hazards: scorched or double-tapped breakers, open splices, exposed wiring
- Active leaks: roof stains that test wet, plumbing leaks, water entering the basement
- Live wood-destroying insects: treatment plus paperwork
- Radon at or above 4.0 pCi/L, the EPA action level
- Missing smoke or CO alarms, unsafe stairs

Write in: licensed contractor, invoices, permits where required, done before the final walk-through.

BUCKET 2

Ask for a credit

Big-ticket repairs where your buyer should pick the contractor and control the quality.

- A roof at the end of its life that is already leaking or has failed flashing
- A furnace, boiler or AC that has failed or is unsafe and needs replacing
- Sewer line breaks, root intrusion, offsets or sags found on a camera scope
- Problem panels (Federal Pacific Stab-Lok, Zinsco) or knob-and-tube wiring still in use
- Structural repairs that need an engineer's design

Why: a seller paying for the work has every reason to hire the cheapest bid. Get a real quote before day 10 so the number holds up.

BUCKET 3

Usually not worth asking for

Asking costs goodwill and rarely moves the price. Note it and budget for it.

- Old but working systems. "Near the end of its service life" describes average age, not a defect.
- Cosmetic wear: paint, worn floors, nail pops, hairline drywall cracks
- Routine upkeep: caulking, gutter cleaning, an HVAC tune-up
- Upgrades to today's standards in an older home, like adding GFCI outlets. Smart, usually cheap, best done by the buyer.
- Anything clearly listed on the Seller's Property Disclosure and reflected in the price

Not asking isn't ignoring. Still follow the recommendations in your inspection report.

Rule of thumb: five real problems get a yes. Forty items get a counter on everything.

215-860-3150
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Get the first ask right

The Pennsylvania clock (PAR Agreement of Sale defaults, Nov 2026; your contract controls)

DAYS 1–10 · CONTINGENCY PERIOD	DAYS 11–15 · NEGOTIATION	16–17
Inspect, then accept, terminate, or send a Written Corrective Proposal (Form BRI).	Starts after day 10, not when the proposal is sent.	Accept or walk.

! **The list is locked.** Per PAR's legal guidance, once it's sent the buyer likely can't revise, withdraw or terminate until negotiation ends. The seller can still accept it.

! **Late means optional.** After day 10, the seller doesn't have to negotiate.

! **Talking doesn't stop the clock.** Negotiations don't extend deadlines. Extensions go in writing.

! **Record the deal.** The BRI isn't an addendum; agreed terms go on a Change in Terms Addendum.

Repair, credit or price cut?

Seller repair
For safety items fixed before closing. Require licensed work and receipts; verify at walk-through.

Closing credit
For buyers who need cash. Covers closing costs only, never the down payment, and is capped by the loan.

Price reduction
When a credit would exceed the cap. Savings spread across the mortgage.

How big can a seller credit be?

Loan	Typical cap
Conventional, under 10% down	**3%**
Conventional, 10–24.99% down	**6%**
Conventional, 25%+ down	**9%**
Conventional, investment property	**2%**
FHA	**6%**
VA (concessions)	**4%**

The trap: $400K home, 5% down = $12,000 max, and no more than actual closing costs. Confirm with the lender first.

Write it so it gets a yes

1. **Lead with safety.** Three to six items the seller can't argue with.
2. **Cite the report.** Item number and photo for every ask.
3. **Ask for the outcome.** "Correct the dormer leak, licensed roofer," not "replace the roof."
4. **Price credits with a quote.** A round guess invites a round counter.
5. **Require proof.** Invoices, warranties, permits. Radon: a PA DEP-certified mitigator and a retest 24 hours to 30 days after the fan starts.

Buying in Philadelphia? The owner, not the City, owns the sewer lateral, curb trap and house drain. Scope before day 10. A PWD Notice of Defect qualifies for a 0% HELP repair loan.

For general information only, not legal, lending or real estate advice. ValueGuard is not a party to your transaction. Contract timelines reflect standard PAR Agreement of Sale defaults and typical loan limits as of November 2026; your agreement of sale, lender and agent control. Items marked "usually not worth asking for" still deserve the follow-up your inspection report recommends. **ValueGuard Home Inspections · 215-860-3150**