



BUYER ADVISORY SUMMARY

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TINCHER CONSULTING &
INSPECTION SERVICES



PREPARED FOR:
Billy Buyer



PROPERTY:
456 Oak Lane,
Bay Area, California 94050



DATE:
10-01-2026

Better Understanding
Creates **Better Deals.**

How to Use This Report / What's Included

Prepared for buyer review from the supplied home, roof and pest reports. The home and pest inspections date from June 2026; the roofing inspection is from August 2026. This advisory is not a new on-site inspection.

PURCHASE ADVISORY | PAGES 1-9
Should I buy this house, and what should I know before I do?

SUPPORTING ANALYSIS | PAGES 10-16
Why did TCIS reach these conclusions?

OWNERSHIP GUIDE | PAGES 17-20
If I purchase this home, what should I expect next?

Page	Section	Purpose
1	Cover	Property identification and branding.
2	How to Use This Report / What's Included	Reading guide and complete page index.
3	Property Strengths	Favorable findings and property photographs.
4	Executive Property Snapshot	Key facts, priorities and dollar exposure.
5	Ownership Outlook	What ownership is likely to require.
6	Immediate Action Plan	What to address first, and when.
7	Insurance & Ownership Risks	Insurance, transfer and ownership questions.
8	Top Priorities	The most important costs and uncertainties.
9	Negotiation Strategy	Evidence-backed repair/credit discussion.
10	Major Systems Scorecard	Current condition and cost implications.

Page	Section	Purpose
11	Roof Summary	Condition, repair quote and warranty limits.
12	Structure, Foundation & Drainage	Support, access and water management.
13	Plumbing, Electrical & HVAC	Utilities, heating and replacement planning.
14	Interior & Exterior Components	Finishes, fixtures and present-condition checks.
15	Pest & Moisture	Quoted wood repairs and moisture limits.
16	Safety Summary	Prompt life-safety corrections.
17	Ownership Budget	One repair/reserve ledger and exclusions.
18	Maintenance Roadmap	Service timing and annual upkeep.
19	Documents Reviewed	Source dates, pricing basis and open records.
20	Contact & Additional Consultation	Questions, debrief and additional consultation.

Photographs are presentation, not clearance. The supplied kitchen and exterior photographs differ from some inspection photographs. Repair completion, concealed work and current equipment must be verified through records and a recheck; appearance alone does not close a finding.

How to read prices and references
The \$11,300 pest quote and \$1,685 roof quote are source-stated amounts. Other figures are TCIS planning allowances, not trade bids. References name each source and use PDF viewer page numbers, including its cover.

Property Strengths

The photographs show the home's presentation; inspection findings describe the observed condition on their respective dates. The favorable attributes below sit alongside defined repair needs and remaining verification.



Exterior presentation.



Kitchen presentation; verify work records.



Front entry and landscaping.



Living-room presentation.

- 1 The one-story layout, landscaped entry and bright living area are visible in the supplied photographs; the kitchen has a refreshed appearance.
- 2 Timberline described the metal roof panels as serviceable, with minor cosmetic denting and a defined repair scope rather than a replacement recommendation.
- 3 Accessible roof framing was generally adequate. The home report found no visible seepage symptoms at the concealed slab.
- 4 Heating and cooling operated at inspection; the reported cooling differential was 22 degrees. Copper supply piping had normal 64 PSI pressure.
- 5 The pest report recommends no chemical treatment. Its \$11,300 quote and the roofer's \$1,685 quote give defined starting scopes.

Strengths and costs are both part of the decision

Preserve the favorable systems and presentation while confirming wood repairs, shower work and safety corrections. Photographs do not establish hidden condition, permits or completion.

Sources: supplied property photographs; Home Inspection Report, PDF pages 28, 35, 40-43; Roof Report, PDF pages 1-4; Pest/WDO Report, PDF pages 10-11.

Executive Property Snapshot

The major cost drivers are exterior wood decay, the primary shower, garage/fire-separation work and aging mechanical equipment. The later roof inspection provides a targeted repair quote, not a full roof-replacement recommendation.

Property / inspection facts	Source-supported position
Home	One-story single-family residence; age reported as 41-45 years in the June home inspection. Exact build year and floor area are not established here.
Source dates	Pest: June 8, 2026. Home: June 9, 2026. Roof inspected August 6; report issued August 7, 2026.
Construction / services	Slab-on-grade, engineered wood trusses, 125-amp service; gas furnace, split A/C and 50-gallon gas water heater reported about 18 years old.
Present-condition check	New photographs show presentation changes. No repair invoices, completion notices or reinspection results were supplied.

NEAR-TERM PLANNING

\$29,285

Includes \$12,985 quotes + \$2,000 contingency.

FUTURE CAPITAL RESERVE

\$17,500

Repair-first scenario; see water-heater choice.

RECURRING ANNUAL

\$2,100

Ongoing maintenance, separate from projects.

Budget emphasis	Amount	Buyer meaning
Documented contractor scopes	\$12,985	Confirm both authorizations and what work, if any, is already complete.
Other allowances + contingency	\$16,300	Scope-based working figures, including the \$400 sewer-camera inspection.
Important unpriced work	Not yet determined	Roof reinstatement after wood work, finish painting, expanded shower damage and other exclusions.

The working number is not a seller obligation
The \$29,285 plan is not an all-inclusive repair bid or an automatic credit demand. Confirm completed work, obtain the missing scopes and revise the budget before commitments.

Sources: Home Inspection Report, PDF pages 28, 35-43; Roof Report, PDF pages 1-4; Pest/WDO Report, PDF pages 5-11. Ledger: advisory page 17.

Ownership Outlook

This home calls for coordinated moisture/wood repairs and targeted safety work, not assumed replacement of every system. Timing depends on the buyer's plans, trade findings and verification of work completed since the inspections.

Timeframe	Expected ownership work	Budget interpretation
Before final purchase decisions	Obtain completion records; clarify roof/wood interface, shower extent, zero-lot-line access and insurance acceptance.	Two quotes total \$12,985. Missing scopes are not included in that figure.
Before occupancy / use	Address water-heater venting, electrical safety, garage fire separation and fireplace safety; avoid using the leaking shower pending correction.	Prompt safety work should not wait merely because a larger repair is being negotiated.
First 30-90 days	Complete still-open wood/roof repairs, drainage review, garage-door and fence work. Inspect wood/shower openings before they are closed.	Use the \$29,285 near-term ledger as a partial working plan, adjusted for verified completion.
First year	Observe drainage during rain, monitor repaired wood and seals, service heating/cooling (HVAC) and document equipment models/ages.	Annual service allowance: \$2,100; subtract service already included in first-year projects.
Next 1-5 years	Prepare for replacement of the reported 18-year-old furnace, A/C and water heater. Actual timing is uncertain.	\$14,000 HVAC + \$3,500 water-heater reserves, separate from immediate failures.

Water-heater choice: Correct and retain the existing unit, or obtain one replacement proposal that includes the safety work. A \$3,500 replacement now would replace the \$1,000 repair allowance, increasing near-term planning by \$2,500 rather than \$3,500.

Age-based reserves are planning, not failure findings
The three mechanical units operated at the inspection. Their reported age supports planning, but neither the reports nor this advisory predict a specific failure date.

Sources: Home Inspection Report, PDF pages 9-10, 35-41; Roof Report, PDF pages 2-4; Pest/WDO Report, PDF pages 5-9. Reserve basis: advisory page 19.

Immediate Action Plan

This sequence turns the reports into verifiable tasks. Dollar figures repeat the page 17 ledger; they are not additional charges. First establish which inspection findings remain open after any subsequent work.

Order	Action	Budget reference	Completion evidence
1	Obtain current repair records and agree on access, especially along the zero-lot-line side.	No separate charge assumed.	Invoices, photographs, permits where applicable, and reinspection scope.
2	Correct water-heater vent/restraint issues, electrical defects and garage fire separation; clear fireplace before use.	\$4,000 combined allowances.	Trade verification of venting, receptacles, barrier/closer and fireplace.
3	Coordinate GNG wood repair and Timberline roof sealing; obtain separate roof-reinstatement/paint pricing.	\$12,985 quoted baseline.	Scope includes who opens, protects and recloses the roof; written warranty terms.
4	Repair primary shower walls/enclosure and reset toilet; inspect exposed materials.	\$3,000 allowance.	Localized scope confirmed; water testing and records before concealment.
5	Address garage door, site drainage, fence and minor plumbing/appliance work.	\$6,900 combined allowances.	Measurements, current equipment check and defined repair/replacement scopes.
6	Camera-inspect the sewer if still needed; retain a separate hidden-condition reserve.	\$400 camera + \$2,000 contingency.	Inspection video/report; written change orders if additional damage is found.

Record work before it is concealed

Photograph exposed wood, waterproofing and roof transitions. Require an agreed written scope for additional damage and a recheck before finishes hide the work again.

Sources: Home Inspection Report, PDF pages 3-26, 35-41; Roof Report, PDF pages 2-4; Pest/WDO Report, PDF pages 5-12. Amounts reconcile on page 17.

Insurance & Ownership Risks

These are questions to resolve with the insurer, lender, agent and appropriate trades. This advisory does not determine insurance eligibility, code compliance, permit status or legal responsibility for repairs.

Risk / uncertainty	What is documented	What the buyer should establish
Roof assembly / warranty	Home report describes metal panels over wood shake. Roofer describes a Class A metal-panel system and a conditional one-year leak warranty.	Confirm actual assembly and installation records with the roofer and insurer; do not infer a transferable manufacturer warranty.
Wood decay / concealed extension	Fungus damage affects eaves, sheathing, trim, shelves and garage door. GNG excludes roofing restoration and finish painting.	Written scope and change-order process; contractor coordination and additional priced work.
Primary shower / platform stains	Shower leakage and damaged walls are documented. GNG found dry platform stains, but no active leak at that location.	Identify sources and repairs. Do not equate dry stains with a proven current tank leak or unseen structural failure.
Mechanical and fire safety	18-year-old equipment operated; venting, garage separation, fireplace and electrical corrections remain in the reports.	Obtain current condition evidence and ask the insurer/lender about any required repairs.
Access / property records	The home inspector lacked left-side access; GNG had limited neighbor permission. Improvements/additions are noted without permit verification.	Confirm present access, relevant property/permit documents and post-inspection completion records.

No unsupported insurance or clearance promise

A source report, paid inspection invoice or attractive photograph is not proof of completed repairs, a clearance or insurance acceptance. Obtain the relevant written confirmation.

Sources: Home Inspection Report, PDF pages 17-18, 29, 31, 35-41; Roof Report, PDF pages 1-4; Pest/WDO Report, PDF pages 1, 5-9, 11-12.

Top Priorities

The most important purchasing questions are the true cost of still-open repairs, the work omitted from existing quotes, and the cash needed for aging systems. Lower-cost safety work can be more urgent than larger projects.

Priority	Finding / cost exposure	Planning reference	Decision focus
Wood repairs and roof interface	Multiple fungus/dry-rot locations, including sheathing and trim under metal roofing.	\$11,300 quote + \$2,000 contingency.	Get separate roof reinstatement and finish-paint pricing; contingency is not a substitute for these bids.
Shower leakage and walls	Leaking enclosure, damaged wall panels and loose toilet.	\$3,000 localized-work allowance.	Scope the substrate and waterproofing. A full rebuild or hidden framing repair may cost more.
Safety / fire separation	Garage barrier/access/closer, water-heater venting, electrical defects and fireplace.	\$4,000 combined allowances.	Verify safe use and correct open issues promptly.
Defined roof maintenance	Failed seals, valley debris and roof-contacting branches; panels otherwise serviceable.	\$1,685 quote.	Confirm concurrent work and warranty conditions. No full roof-replacement reserve is assigned.
Aging equipment	Furnace, A/C and water heater reported 18 years old and operating.	\$17,500 future reserve.	Consider replacement vs corrective work for the tank; avoid paying twice for the same scope.

Additional open costs: expanded shower or jetted-tub repairs, unverified window/drywall repairs, substantial drainage redesign, and any desired subpanel relocation or seismic-gas upgrade require separate scope and pricing.

Do not add this page to the budget again

The same items appear in the consolidated \$29,285 near-term plan. Future reserves and annual maintenance are separate; important unpriced scopes remain outside all totals.

Sources: Home Inspection Report, PDF pages 7-26, 35-41, 45-50; Roof Report, PDF pages 2-4; Pest/WDO Report, PDF pages 5-11.

Negotiation Strategy

Use the current condition, documented work scope and a credible price together. Ask for records of completed work first, then discuss still-open repairs or credits with your agent rather than treating all historic findings as current defects.

Repair / credit discussion	Amount to reference	How to use it
Quoted Section I wood repairs	\$11,300 source-stated	Defined GNG scope only. Garage door, roofing reinstatement, final paint and hidden extensions are not included.
Quoted roof repairs	\$1,685 source-stated	Concurrent sealing, debris and branch work. Confirm whether this work has been performed and how wood work affects it.
Primary shower / toilet	\$3,000 advisory allowance	Obtain a waterproofing / plumbing proposal and current-condition verification.
Garage fire separation	\$1,500 advisory allowance	Verify the self-closer, attic-access assembly and continuous barrier.
Water-heater and electrical safety	\$2,000 combined allowances	Get trade pricing; coordinate heater replacement so the same corrective work is not counted twice.
Core discussion subtotal	\$19,485 before contingency	Two quotes and the above corrective allowances. This is a discussion reference, not an entitlement.

Possible settlement structure: agree on specific seller repairs with invoices and reinspection, or use firm scope-based credits where permitted by the transaction. Separately identify the \$2,000 buyer contingency and costs that are still unpriced.

Negotiation boundary
Do not submit the entire \$29,285 plan as a blanket demand. Remove verified completed work; keep future aging-equipment reserves, routine maintenance and elective changes separate.

Source prices: Roof Inspection Report, PDF page 3; Pest/WDO Report, PDF page 11. Corrective findings: Home Inspection Report, PDF pages 7-16.

Major Systems Scorecard

This scorecard records the source findings and the appropriate cost response. The photographs do not override dated inspection results, and limits on access do not establish hidden defects.

System	Documented condition	Cost / buyer response
Roof	Metal panels, flashings and connections described as serviceable; failed seals, debris and tree contact listed.	\$1,685 quote. Roof reinstatement after wood repair needs a separate scope.
Structure / slab	Visible roof framing generally adequate. Slab and anchors concealed; no visible seepage symptoms reported.	No foundation-replacement amount. Clarify drainage and access rather than assuming structural failure.
Pest / exterior wood	Fungus/dry-rot repairs at several locations; no chemical treatment recommended.	\$11,300 quote; \$2,000 separate hidden-condition contingency.
Water supply / heater	Copper supply, 64 PSI; operating 18-year-old gas tank with venting and restraint issues.	\$1,000 correction allowance or coordinated \$3,500 replacement choice.
Electrical	125-amp service; polarity, ground-fault (GFCI) protection, exterior wiring and subpanel installation concerns.	\$1,000 corrections. No automatic panel replacement or whole-house rewire.
Heating / cooling	18-year-old furnace and split A/C operated; cooling differential reported as 22 degrees.	\$14,000 combined future reserve; \$500 annual service allowance.
Interior / exterior	Shower/garage door/fence and smaller fixture/appliance issues; new photos show changed presentation.	Use targeted allowances only while verifying completion and the currently installed equipment.

Preserve serviceable systems while correcting specific issues

The sources support targeted work, not wholesale roof, foundation or wiring replacement. Larger replacement decisions should follow a documented condition assessment and a defined scope.

Sources: Home Inspection Report, PDF pages 28, 31-51; Roof Report, PDF pages 1-4; Pest/WDO Report, PDF pages 5-11.

Roof Summary

The specialist roof report, issued after the home inspection, describes a serviceable stone-coated steel system with targeted work. It addresses the earlier referral but does not document that any repairs have been completed.

Roof item	Source finding / scope
Material and apparent age	Metal stone-coated steel panels; 5:12 pitch; characteristics of a 20-year-old roof.
Repair scope	Reseal pipe/vent connections and hips/ridges; secure lifted flashing; clear valley debris; trim roof-contacting branches.
Contractor quote	\$1,685 for all listed work performed concurrently. The inspection itself was no charge.
Gutters and below-grade drainage	Gutters described as serviceable and clear then. Underground collectors and discharge performance are outside that roof inspection.
Leak warranty	One year if Timberline performs the listed work, subject to the report's exclusions and payment terms. Not a TCIS five-year certification.



Home-report photograph: fascia / eave deterioration.
Coordinate the wood and roof trades.

Scope gap to close
GNG excludes repairs to the roof after wood work. Timberline's \$1,685 scope does not expressly price removal/reinstallation for GNG's sheathing and trim repairs. Obtain a written combined sequence and price.

Maintenance, warranty and material life are different

Keep \$450 per year for routine roof/gutter review and cleaning. The reported general material-warranty range is not verified remaining life or a confirmed transferable warranty for this home.

Sources: Roof Inspection Report, PDF pages 1-4; Home Inspection Report, PDF pages 6-7, 31; Pest/WDO Report, PDF page 5. Maintenance estimate: page 18.

Structure, Foundation & Drainage

The reports do not establish a foundation failure. They do identify drainage and grade conditions that deserve investigation, with meaningful differences in access between the two June inspections.

Area	Source finding	Buyer implication
Foundation / slab	Slab-on-grade and anchor bolts concealed by finishes/construction. No visible seepage symptoms reported.	Concealment is not proof of failure or adequacy. No structural replacement budget is assigned.
Roof structure	Visible engineered trusses generally adequate. Localized sheathing/eave wood damage appears in other sections.	Do not confuse general framing condition with the separate priced perimeter wood repairs.
Drainage and grades	Rear hardscape lies below surrounding yard; drain discharge points could not be found or water-tested.	Use \$2,000 for evaluation/local work. Major redesign remains unpriced. Observe wet-weather behavior.
Zero-lot-line planter	GNG notes high soil at the neighbor-side wall, but no observed interior moisture/infestation at that location.	Clarify access and drainage/soil clearances with the relevant parties before altering adjacent areas.
Different access limits	Lenhart lacked left-side exterior access. GNG inspected that side as practical with neighbor permission; attic was not pest-inspected.	These are different scopes, not blanket clearances. Arrange any still-needed access and targeted follow-up.

Keep water-management scope realistic

A local drainage allowance does not price a new engineered system, excavation at a neighbor's property, or hidden foundation repair. Obtain specific proposals before treating those costs as known.

Sources: Home Inspection Report, PDF pages 18-19, 32-33, 42-43; Pest/WDO Report, PDF pages 6-9.

Plumbing, Electrical & HVAC

The source package calls for specific utility safety corrections and age-based planning. Verify model/serial numbers and any replacements since June before relying on the equipment ages or allowances.

System / condition	Recommended next step	Budget treatment
50-gallon gas water heater	At 18 years, still operating but near end of anticipated service. Correct vent spacer, draft hood and restraint; assess pan/discharge.	\$1,000 repair allowance OR a \$3,500 coordinated replacement, not both for the same work.
Electrical defects	Correct reversed polarity; kitchen/garage GFCI gaps; unsecured cable, pointed screws and exposed exterior wiring.	\$1,000 targeted repairs. Inspect closet clearance; relocation is a separate unpriced option.
Gas furnace and split A/C	Both about 18 years old; heat operated and A/C had a 22-degree differential at the inspection.	\$14,000 combined future reserve; \$500 yearly service/filters. No current failure is presumed.
Plumbing / jetted tub	Check current faucet, loose spout, missing tub stop and nonfunctional whirlpool with inaccessible service panel.	\$800 for minor service/limited diagnosis. Major tub/pump or concealed repairs are not priced.
Buried sewer / gas upgrade	Sewer camera suggested by the home inspector. Seismic/excess-flow gas shutoffs not present.	\$400 camera only. Gas upgrades and underground repairs require separate scope; no mandate is assumed.

Water-heater replacement choice

Replacing now at \$3,500 instead of \$1,000 corrections adds \$2,500 to near-term planning and removes the separate \$3,500 future tank reserve. Confirm the replacement bid covers the corrective scope.

Sources: Home Inspection Report, PDF pages 9-12, 21-22, 35-41, 48-50; Pest/WDO Report, PDF page 8. Supplemental reserve benchmarks: page 19.

Interior & Exterior Components

Use the inspection findings as a checklist for the home as it exists now. The supplied photographs show a different kitchen presentation and a finished garage-door exterior; they do not prove that the reported defects are corrected.

Component	Finding / verification	Budget boundary
Primary shower	Leakage, damaged walls, door latch/wiper defects and loose toilet. Verify present condition and exposed substrate when repaired.	\$3,000 includes localized enclosure/wall work, door hardware and toilet reset; not a guaranteed full rebuild.
Exterior wood and garage door	Fungus damage appears in both reports. GNG excludes garage-door repair and final painting.	\$11,300 wood quote + \$2,500 garage-door allowance; roofing reinstatement / finish paint need pricing.
Kitchen / small bath fixtures	June report cites faucet, hood, disposal and cooktop-knob issues; photos show different finishes/equipment.	\$600 appliance and \$800 minor plumbing/diagnosis allowances apply only where work remains. Knob parts depend on current equipment.
Whirlpool tub	Did not function; access door could not be opened without damage.	Obtain access and diagnosis. Major repair or replacement is not covered by the limited service allowance.
Fence / chimney	Leaning rear fence; soot/creosote prevented flue review and fireplace lacked a damper clamp.	\$1,000 localized fence + \$500 chimney/fireplace service; major defects require additional proposals.
Windows / wallboard / vent screen	Windows need cleaning, adjustment and seal verification; drywall holes and torn porch screen reported.	No failed glass seal or full-window replacement is assumed. Unverified additional repair quantities need pricing.

Photos support presentation, not the repair record

Do not remove a documented finding solely because a surface looks renewed. Likewise, do not charge for an old fixture that is proven replaced and operating; reconcile records and current condition.

Sources: supplied photographs; Home Inspection Report, PDF pages 7, 19-26, 33-34, 44-51; Pest/WDO Report, PDF pages 5-9.

Pest & Moisture

GNG identifies Section I fungus/dry-rot damage and a defined wood-repair proposal. No chemical treatment is recommended. The \$390 paid invoice is for inspection and processing, not evidence that \$11,300 in repairs was completed.

Quoted wood-repair scope	Source price
Barge-rafter ends	\$975
Fascia / barge rafters / trim beneath roofing	\$3,595
Roof sheathing	\$2,495
Planter shelf	\$1,895
Bottom siding / column trim	\$795
Sliding-door trim	\$850
Trim and access panel	\$695
SECTION I TOTAL	\$11,300



Pest-report photograph: damaged roof-edge wood.



Pest-report photograph: garage-door damage; other trade.

Not in the wood quote: garage door; roof restoration after coverings are disturbed; final paint; Section II other-trade work; further inspections and concealed extensions. Obtain supplemental scope and completion documentation.

The contingency is separate from quoted work

The \$2,000 concealed-condition allowance is a buyer reserve, not GNG's price, a guarantee or a repair-cost ceiling. Known excluded work must still be priced separately.

Source: Pest/WDO Inspection Report, PDF pages 1, 5-12. Quoted prices are transcribed from the source cost breakdown on PDF page 11.

Safety Summary

Safety priorities are based on reported conditions, not a claim that every code provision was inspected. Confirm that corrections remain necessary and obtain verification before routine use of the affected systems.

Safety item	Documented issue	Action / same ledger allowance
Water-heater combustion / restraint	Unsecured draft hood, missing approved vent spacer and inadequate restraint.	Prompt plumber evaluation/correction before routine use: \$1,000, or coordinate replacement.
Garage separation	Disabled self-closing door, nonrated pull-down attic stair and holes in barrier.	Restore continuous protection and suitable access assembly: \$1,500.
Electrical	Polarity, GFCI gaps, unsecured cable, sharp screws and exposed exterior wiring.	Licensed electrician review and correction: \$1,000. Maintain closet-panel access.
Gas fireplace / chimney	Missing damper clamp; soot/creosote prevented full review.	Do not use until serviced and evaluated: \$500 for basic work; larger defects unpriced.
Shower / moisture	Leaks and damaged walls; substrate and sealed materials not established.	Avoid further wetting; define repair and water-test: \$3,000 including toilet reset.
Alarms / garage-door safety	Smoke alarms checked for location, CO operation not tested; garage-door auto-reversal not tested.	Test/verify devices and door safety as part of move-in review. No unseen failure is assumed.

Urgency is not measured only in dollars

Less-expensive venting, electrical or fire-separation corrections can deserve action before larger finish projects. Verify the results rather than relying only on a receipt.

Sources: Home Inspection Report, PDF pages 7-16, 22-24, 34-41, 45-46, 48-49. All priced items already appear on page 17.

Ownership Budget

Quoted figures are exact source amounts; all other figures are TCIS scope-based planning allowances, not contractor bids. Costs remain subject to current-condition verification. This is a partial plan: important exclusions still need pricing.

Work / allowance	Scope bracket	Planning amount	Basis / boundary
Quoted pest / wood repairs	\$11,300	\$11,300	GNG Section I quote; roofing and garage door excluded.
Quoted roof repairs	\$1,685	\$1,685	Timberline concurrent sealant / debris / branch scope.
Concealed-condition contingency	\$1,000 - \$3,000	\$2,000	Separate reserve, not a bid or a limit on hidden damage.
Primary shower / toilet	\$2,000 - \$4,000	\$3,000	Localized wall/enclosure repair, hardware and toilet reset.
Garage fire separation	\$1,000 - \$2,000	\$1,500	Self-closer, barrier holes and attic-access correction.
Water-heater safety corrections	\$700 - \$1,300	\$1,000	Vent, draft hood and restraint; alternative to work in replacement.
Electrical corrections	\$700 - \$1,300	\$1,000	Polarity, GFCI protection, cable entry and exposed wiring.
Garage vehicle door	\$1,500 - \$3,500	\$2,500	Repair or replacement to be defined; not in GNG quote.
Site / drainage review and local work	\$1,000 - \$3,000	\$2,000	Locate discharge; local grade/drain work, not redesign.
Rear fence repair	\$600 - \$1,400	\$1,000	Localized repair; measured length and shared cost unknown.
Chimney / fireplace service	\$300 - \$700	\$500	Cleaning, evaluation and damper clamp; major repairs excluded.
Minor plumbing / bath service	\$500 - \$1,100	\$800	Faucet, tub stop/spout and limited jetted-tub diagnosis.
Range hood / disposal	\$400 - \$800	\$600	Limited service/replacement; verify current installed equipment.
Sewer camera inspection	\$300 - \$500	\$400	Camera inspection only; underground repairs unpriced.
NEAR-TERM TOTAL	Includes contingency	\$29,285	Includes the \$400 sewer camera; excludes unpriced scopes.

Not included: roof reinstatement after wood work, finish paint, major concealed/shower/jetted-tub work, unverified window/drywall/screen quantities, large drainage work, optional panel relocation or gas upgrades. Obtain scope-specific bids.

Estimate method and future reserves

Unquoted amounts use the displayed range midpoint; allow roughly +/-10% for initial budgeting, not as a cap. Future reserves total \$17,500; annual upkeep is \$2,100. Water-heater alternatives are reconciled on page 18.

Source quotes: Pest/WDO Report, PDF page 11; Roof Report, PDF page 3. Other amounts: advisory allowances, not source-report prices or guarantees.

Maintenance Roadmap

Use a regular service rhythm after initial corrections. The following are annualized advisory allowances, not subscriptions or contractor quotes; owner-performed tasks and services already included in repairs reduce out-of-pocket cost.

System / service	Suggested cadence and scope	Annual allowance
Roof / gutters	Annual roofer review / debris clearing; extra checks after wind or heavy leaf drop. Follow metal-roof access guidance.	\$450
Heating / cooling	Pre-season cooling service in spring and heating service in fall; inspect filters monthly and change as needed.	\$500
Water heater / plumbing	Annual professional condition/venting review; monitor tank, supply connections and fixture leakage.	\$250
Pest / exterior wood	Annual inspection of exposed repaired wood and seals; touch up localized protective coatings as needed.	\$300
Vegetation / drainage	Seasonal clearance and drain cleaning; observe discharge and ponding during rain.	\$300
Alarms / vents / small upkeep	Routine alarm testing, exhaust/accessible dryer-vent cleaning and small seal/hardware tasks. Extra specialty service requires pricing.	\$300
STEADY-STATE ANNUAL TOTAL	Do not duplicate first-year services already paid within repair projects.	\$2,100

Water-heater planning choice	Near term	Future capital	Combined projects
Repair now, replace later	\$29,285	\$17,500	\$46,785
Replace now (includes corrective scope)	\$31,785	\$14,000	\$45,785

Reserves and exclusions

Future capital assumes \$14,000 HVAC and \$3,500 tank replacement. Replacement now substitutes for \$1,000 of separate tank corrections. Neither scenario includes recurring upkeep or the unpriced scopes on page 17.

Sources: Home Inspection Report, PDF pages 31, 35-41, 45-51; Roof Report, PDF pages 2-4; ENERGY STAR maintenance checklist. Benchmarks: page 19.

Documents Reviewed

The inspection reports are the primary evidence. Property photographs show presentation only. Supplemental references inform maintenance or reserve reasonableness; they do not inspect this property or provide a job-specific quote.

Source / date	Preparer and extent	Use / limit
Home Inspection Report June 9, 2026	Lenhart Home Services; 56 PDF pages.	System findings, safety, age and access. Original client: Sally Seller.
Pest/WDO Report June 8, 2026	GNG Termite Control Inc.; 12 PDF pages including invoice, 9-page report, cost schedule and contract.	Fungus/dry-rot findings; \$11,300 Section I quote; no chemical treatment.
Roof Inspection Report August 6, 2026	Timberline Roofing Solutions; issued August 7; 7 PDF pages.	Serviceable metal roof, \$1,685 concurrent-work quote and conditional one-year warranty.
Four supplied property photographs	Exterior, entry, living room and kitchen; photo dates not supplied.	Appearance/context only; changed finishes do not verify completion or concealed repairs.

Supplemental maintenance / reserve references

- [ENERGY STAR - Maintenance Checklist](#) - Pre-season HVAC servicing and filter checks; no price quote.
- [Bellows - Bay Area Water-Tank Cost Guide](#) - Published 50-gallon gas benchmark \$2,800-\$4,500; \$3,500 advisory reserve retained.
- [Cool Aid - HVAC Cost FAQs](#) - Published regional furnace/A/C ranges; \$14,000 advisory reserve, no property bid.

Still needed: seller disclosures; permits/installation records; repair invoices, completion notices and rechecks; roof-reinstatement and finish-paint scope; current shower/equipment checks; sewer/drainage results and any further attic or boundary access. Published references checked September 20, 2026.

Source integrity

Quotes are proposals, not completion evidence. The paid GNG inspection invoice does not pay for repair work. Update this advisory when later documentation changes condition, scope or cost.

Original reports control within their scopes. All new estimates and inferences are identified as advisory planning, not as findings or bids from the source authors.



Contact & Additional Consultation

Questions about the findings, repair scope or the next decision? Contact TCIS for a report debrief or review of additional proposals.

Recommended next steps

- 1 Obtain repair records and confirm the current condition against the dated inspections.
- 2 Confirm the \$11,300 wood and \$1,685 roof scopes; price roof reinstatement and finish painting.
- 3 Verify safety and shower corrections; resolve the still-unpriced work.
- 4 Choose repair versus replacement for the water heater and plan for aging HVAC.

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Better Understanding Creates Better Deals.

SAMPLE - Fictional client and property identifiers



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