Planner 5d

Report № 1741-13

ADDRESS: 400 W HIGH ST, SPRING VALLEY, MN 55975
DATE: MARCH 26, 2025

OVERALL
HOME CONDITION*
4/10

Analysis Criteria

Targeted Cost Estimation

We leverage your area code to tap into a wealth of historical data and source material costs from diverse sources, ensuring a cost estimate that's both localized and accurate.

Detailed Repair Analysis

Our advanced algorithms evaluate the urgency and complexity of each repair listed in your report, assigning a nuanced score to match you with the right contractor expertise.

Comprehensive Contractor Insights

We meticulously analyze extensive contractor databases from platforms like Angi, Houzz, and Yelp to estimate labor costs accurately, translating our research into reliable estimates for your specific needs

Estimated total for all 21 repairs

$85,950
In average

$47,400
Low estimate
Using cost-effective materials and contractors with 2-5 years of experience cuts costs.

$124,500
High estimate
Premium materials and experienced contractors with 5-10+ years elevates quality

2 Critical • **$8,000** | 11 Moderate • **$56,100** | 8 Minor • **$21,850**

Q1: Is it normal for the house to have so many issues, considering its age and location?

Yes. A home built in 1875 typically presents foundation cracks, aging electrical infrastructure, and outdated plumbing systems. These conditions are fairly standard for a property of its era, especially where local climate and historic construction practices contribute to moisture intrusion and structural wear. Properly grading the soil to channel water away from the foundation, along with routine roofing checks, is essential to prevent further damage.

Q2: Which of the mentioned defects are critical and could be a reason to reconsider the purchase?

Electrical hazards deserve immediate attention. Open or spliced wiring and insufficiently grounded circuits can pose fire and shock risks, which is why they are flagged as moderate to critical. Missing or non-functioning smoke and carbon monoxide detectors are another priority, as they directly impact occupant safety. If there is evidence of severe structural deterioration—heavy foundation shifts, significant wood rot, or major framing weaknesses—such issues may require costly, specialized repairs and warrant serious reconsideration.

Q3: Should the house be considered for purchase, given the price? If acquisition costs plus repair expenses fit within your budget, the property could still be a worthwhile investment. Historic homes often offer unique character, and their land or location can boost long-term value. Prospective buyers should obtain contractor quotes for pivotal renovations, including electrical and structural work, and compare those to the property's appeal. If the charm and potential resale justify the initial and ongoing expense, proceeding with a well-outlined plan for modernization and maintenance can make this purchase rewarding.

Structural Systems

MODERATE

1.1 - Settlement cracking and moisture staining on foundation

$5,000 ($2,500 - $7,500)

If left untreated, foundation cracks can lead to serious structural issues, basement flooding, mold growth, and decreased property value. Water infiltration through cracks can weaken the foundation over time, potentially leading to wall bowing or complete foundation failure.

What should be done: First, clean all cracks thoroughly and inject epoxy or polyurethane sealant into cracks wider than 1/8 inch. Install a proper drainage system including exterior waterproofing membrane and foundation drain tiles. For larger cracks, hydraulic cement should be used followed by a waterproof coating. If settlement is ongoing, install steel piers or helical piles to stabilize the foundation.

Buyer's Perspective $6,000 - $12,000

Complete foundation waterproofing system installation including exterior excavation, membrane application, and drainage system installation. Add structural support if needed and install water monitoring system.

Seller's Perspective $1,500 - $3,000

Apply crack injection repair system and basic waterproof coating. Clean existing drainage system and adjust downspouts to direct water away from foundation.

MINOR

1.1 - Inadequate foundation clearance

$1,400 ($800 - $2,000)

Poor grading can cause water to pool near foundation, leading to basement seepage, foundation deterioration, and landscaping damage. Over time, this can create ideal conditions for mold growth and compromise structural integrity.

What should be done: Remove all soil and vegetation within 6 inches of foundation. Regrade soil to slope away from house at minimum 1 inch per foot for at least 6 feet. Install French drain system around perimeter where needed. Add clean gravel strip around foundation to improve drainage and prevent soil contact.

Buyer's Perspective $2,500 - $4,500

Install comprehensive drainage system with French drains, new topsoil, proper grading, and underground drainage pipes. Add landscape drainage features like catch basins where needed.

Seller's Perspective $600 - $1,200

Basic regrading of existing soil to create proper slope away from foundation. Add gravel strip around perimeter.

MODERATE

1.2 - Worn/rotted framing at stress points

$5,500 ($3,000 - $8,000)

Compromised structural framing can lead to sagging floors, wall cracks, roof issues and even partial collapse. Rotted wood also attracts termites and other wood-destroying insects, potentially spreading damage to other areas.

What should be done: Remove all rotted wood completely. Sister new pressure-treated lumber alongside damaged joists using carriage bolts and construction adhesive. Install proper joist hangers and metal strapping at connections. Add support beams and posts where needed. Treat remaining wood with borate solution to prevent future rot.

Buyer's Perspective $7,000 - $15,000

Replace all compromised framing members and add additional support structure. Install moisture barriers and ventilation to prevent future issues.

Seller's Perspective $2,000 - $4,000

Sister new lumber to visibly damaged joists and add basic support where needed. Treat exposed wood with preservative.

MODERATE

1.3 - Wood destroying organisms

$3,500 ($2,000 - $5,000)

Active termite or fungal infestation can spread rapidly throughout structure causing extensive damage to framing, floors, and walls. Left untreated, this can compromise entire structural integrity and create unsafe living conditions.

What should be done: Have licensed pest control company perform complete inspection and treatment. Install termite bait stations around perimeter. Remove and replace all damaged wood. Install proper ventilation and moisture barriers to prevent fungal growth. Treat remaining wood with borate-based preservative.

Buyer's Perspective $4,500 - $8,000

Complete termite treatment with warranty, replacement of all affected wood, moisture prevention system installation, and annual inspection contract.

Seller's Perspective $1,500 - $3,000

Basic termite treatment, repair visibly damaged areas, and install monitoring stations.

Roofing & Attic Systems

MODERATE

2.1 - Roof covering imperfections

$8,000 ($4,000 - $12,000)

Damaged or improperly installed roofing can lead to water infiltration, causing structural damage, mold growth, and deterioration of interior finishes. Over time, this can compromise the entire roof system and lead to costly repairs of both the roof and affected interior areas.

What should be done: Begin with a comprehensive inspection to identify all damaged areas. Replace any damaged or missing shingles, ensuring proper overlap and nailing patterns. Install new flashings around all roof penetrations, valleys, and chimney. Apply proper sealant at all joints and ensure adequate ventilation. If more than 30% of the roof is damaged, consider full replacement with new underlayment and ice/water shield in valleys and eaves.

Buyer's Perspective $9,000 - $12,000

Complete roof replacement with 30-year architectural shingles, new underlayment, proper ventilation system, and ice/water shield. Include warranty and ensure all work meets current building codes.

Seller's Perspective $4,000 - $6,000

Perform spot repairs on damaged areas, replace missing shingles, and repair flashings. Focus on preventing immediate leaks and maintaining basic functionality.

MINOR

2.2 - Missing/sagging downspouts

$1,050 ($600 - $1,500)

Improper water drainage can cause foundation damage, basement flooding, and erosion around the house. This can lead to costly foundation repairs and water damage to the basement area.

What should be done: Install 6-inch K-style gutters with proper pitch (1/4 inch per 10 feet). Add downspouts at every 30-40 feet of gutter run. Install downspout extensions that carry water at least 5 feet from foundation. Consider underground drainage system in areas with poor grading. Use heavy-gauge aluminum materials and secure properly to fascia board.

Buyer's Perspective $1,200 - $1,500

Install complete seamless gutter system with leaf guards, underground drainage system, and extended downspouts. Include regular maintenance plan.

Seller's Perspective $600 - $900

Repair existing gutters, add missing downspouts, and install basic extensions to direct water away from foundation.

MODERATE

2.3 - Poor attic insulation and ventilation

$4,250 ($2,500 - $6,000)

Inadequate insulation and ventilation can result in high energy costs, ice dams in winter, excessive heat in summer, and moisture problems leading to mold and wood rot in the attic structure.

What should be done: Remove old insulation and seal all air leaks from living space. Install ridge vents and soffit vents to create proper airflow. Add blown-in cellulose or fiberglass insulation to achieve R-49 value. Install baffles at eaves to maintain ventilation path. Ensure bathroom and kitchen vents extend fully to exterior.

Buyer's Perspective $4,500 - $6,000

Install maximum insulation (R-49), complete ventilation system with ridge and soffit vents, air sealing, and proper vapor barrier. Include energy assessment and monitoring.

Seller's Perspective $2,500 - $3,500

Add basic insulation to meet minimum R-value requirements and install essential ventilation components to prevent immediate issues.

Exterior

MODERATE

3.1 - Damaged siding and trim

$5,500 ($3,000 - $8,000)

Water infiltration through damaged areas can lead to structural rot, mold growth, and insulation damage. Deteriorating trim can allow pests to enter the home and cause further damage to the building envelope. Energy efficiency will be compromised, leading to higher heating/cooling costs.

What should be done: Remove all damaged siding sections and inspect underlying sheathing for water damage. Replace any rotted wood and install new moisture barrier. Install new siding panels matching existing style, ensuring proper overlap and flashing installation. Repair or replace damaged trim pieces, using rot-resistant materials. Apply high-quality exterior caulk around all windows, doors, and joints. Prime and paint all new materials to match existing finish.

Buyer's Perspective $6,000 - $12,000

Complete replacement of all compromised siding with fiber cement boards for longevity. Install new PVC or composite trim materials that won't rot. Add additional drainage planes and flashing details to prevent future issues.

Seller's Perspective $2,000 - $4,000

Spot repair visibly damaged areas only. Recaulk and paint affected sections to prevent immediate water intrusion. Focus on curb appeal improvements that are most noticeable.

MODERATE

3.2 - Negative grading and vegetation issues

$2,750 ($1,500 - $4,000)

Poor grading can direct water toward foundation causing basement flooding, foundation damage, and structural issues. Vegetation against house can trap moisture, damage siding, and provide pest access points. Root systems may interfere with foundation or underground utilities.

What should be done: Remove all vegetation within 2 feet of house walls. Regrade soil to slope away from foundation at 1 inch per foot for at least 10 feet. Install French drain system around perimeter if necessary. Add clean topsoil and compact properly to maintain slope. Install river rock or gravel border around foundation to prevent soil erosion.

Buyer's Perspective $4,000 - $8,000

Install comprehensive drainage system with French drains, sump pump, and proper grading. Create landscaping plan with appropriate plants and adequate distance from house. Add underground drainage pipes to direct water away from property.

Seller's Perspective $1,000 - $2,500

Basic regrading of immediate areas around foundation. Trim back or remove problematic vegetation. Add minimal topsoil to achieve proper slope away from house.

MINOR

3.3 - Worn entry doors and windows

$1,650 ($800 - $2,500)

Air leakage around doors and windows increases energy costs and creates uncomfortable drafts. Worn weather stripping can allow water infiltration during storms. Poor sealing can lead to condensation between panes and eventual wood rot around frames.

What should be done: Remove old weather stripping and clean surfaces thoroughly. Install new foam or rubber weather stripping around all doors and windows. Replace worn door sweeps and threshold seals. Adjust door hinges and strike plates for proper alignment. Caulk around exterior trim and verify proper operation of all units.

Buyer's Perspective $12,000 - $20,000

Replace all windows with double-pane energy efficient units. Install new insulated exterior doors with multi-point locking systems. Add storm doors for additional protection and efficiency.

Seller's Perspective $500 - $1,500

Replace weather stripping and door sweeps. Make minor repairs to existing hardware. Touch up paint on trim and frames where needed.

HVAC System

MODERATE

4.1 - Inefficient heating system

$8,500 ($5,000 - $12,000)

An inefficient heating system can lead to high energy bills, uneven heating, poor indoor air quality, and potential carbon monoxide risks. The system may fail completely during peak winter months, leaving the house without heat. The outdated system might also be a fire hazard if not properly maintained.

What should be done: Schedule a comprehensive HVAC inspection to evaluate the current system's condition. Replace the old furnace with a high-efficiency (95% AFUE or higher) gas furnace, properly sized for the home's square footage. Install new ductwork if needed and add a programmable thermostat. Ensure proper ventilation and carbon monoxide detection systems are in place.

Buyer's Perspective $7,500 - $15,000

Install a new high-efficiency heating system with smart controls, proper zoning, and updated ductwork. Consider adding a heat pump for dual heating/cooling capability. This investment will significantly reduce energy costs and improve comfort.

Seller's Perspective $500 - $2,000

Service the existing system, repair any immediate safety issues, and provide service records. Clean ductwork and replace filters. This will demonstrate system maintenance and functionality without major investment.

MINOR

4.2 - No cooling system

$7,000 ($4,000 - $10,000)

Lack of cooling can make the home uncomfortable during summer months, potentially leading to humidity issues, mold growth, and poor indoor air quality. High temperatures can also cause wood components to expand and contract, potentially affecting structural integrity over time.

What should be done: Install a complete central air conditioning system, including outdoor condenser unit and indoor air handler. Add or modify ductwork to accommodate the new system. Install a programmable thermostat for optimal temperature control. Ensure proper sizing based on home's square footage and local climate conditions.

Buyer's Perspective $6,000 - $12,000

Install a complete central air conditioning system with modern features like variable speed operation and smart controls. Consider a heat pump system for year-round comfort and energy efficiency.

Seller's Perspective $800 - $2,000

Install window units in main living areas and bedrooms. Ensure proper window sealing and insulation to maximize cooling efficiency.

Plumbing Systems

MODERATE

5.1 - Aging water supply system

$5,500 ($3,000 - $8,000)

Old plumbing can lead to low water pressure, contaminated water due to pipe corrosion, leaks causing water damage and mold growth, and potential pipe bursts leading to flooding. In severe cases, this could compromise the structural integrity of walls and floors.

What should be done: Replace all outdated plumbing lines with modern PEX piping system. This involves removing old pipes from walls and under floors, installing new PEX lines with proper connections and manifolds. Add shut-off valves at key points for better control. Ensure proper insulation of pipes in unheated areas to prevent freezing.

Buyer's Perspective $4,500 - $9,500

Complete replacement of all plumbing with PEX system, including new fixtures and water pressure regulator. Add water filtration system and pressure balancing valves for optimal performance.

Seller's Perspective $1,800 - $4,000

Focus on visible repairs, replace severely corroded sections, and add pipe supports where needed. Clean existing pipes and install water softener to prevent further deterioration.

MINOR

5.2 - Aging drain system

$3,500 ($2,000 - $5,000)

Old drain lines can develop clogs, slow drainage, and sewer gas leaks. Cast iron pipes may deteriorate from the inside, leading to eventual collapse. Tree root intrusion is common in older systems.

What should be done: Camera inspect all drain lines to identify problem areas. Replace damaged sections with new PVC piping. Install cleanouts at key points for easier maintenance. Add root barriers around exterior sewer lines if trees are nearby.

Buyer's Perspective $3,500 - $7,000

Replace all drain lines with modern PVC, including main sewer line to street. Add extra cleanouts and install backwater valve for flood prevention.

Seller's Perspective $800 - $2,500

Hydro-jet clean existing lines, repair visible damage, and replace only critically damaged sections. Install drain strainers to prevent future clogs.

MODERATE

5.3 - Aging water heater

$2,100 ($1,200 - $3,000)

Old water heaters risk sudden failure, flooding, inefficient operation leading to high energy bills, and potential carbon monoxide leaks if gas-powered. Sediment buildup can reduce capacity and efficiency.

What should be done: Install new high-efficiency water heater with proper capacity for house size. Add expansion tank and new shut-off valves. Ensure proper venting if gas-powered. Install water heater pan with drain line to prevent flood damage.

Buyer's Perspective $2,800 - $5,500

Install new high-efficiency tankless water heater with recirculation system for instant hot water. Add water softener to prevent scale buildup.

Seller's Perspective $400 - $1,200

Service existing unit, replace anode rod and temperature/pressure relief valve. Clean sediment and verify proper venting.

Electrical System

CRITICAL

6.1 - Outdated electrical panel and wiring

$7,000 ($4,000 - $10,000)

Outdated electrical systems pose significant fire hazards, risk of electrical shock, and may cause circuit overloads. Old wiring with deteriorated insulation can spark and cause fires within walls. Insufficient circuit capacity can lead to frequent breaker trips and damage to modern electronics.

What should be done: Complete replacement of the main electrical panel with a modern 200-amp service panel. Install new copper wiring throughout the house, replacing any aluminum or knob-and-tube wiring. Add dedicated circuits for major appliances and GFCI/AFCI protection in required locations. Update grounding system to meet current code requirements. All work must be performed by a licensed electrician with proper permits.

Buyer's Perspective $8,000 - $12,000

Full electrical system upgrade is essential for safety and modern living requirements. Install a new 200-amp panel, rewire entire house with copper wiring, add proper grounding, and install GFCI/AFCI protection throughout. Consider adding extra circuits for future needs.

Seller's Perspective $3,500 - $6,000

Focus on critical safety issues only. Update main panel to 100-amp service, fix any exposed wiring, and add GFCI protection in kitchen and bathrooms. Leave full rewiring to buyer's discretion.

MINOR

6.2 - Loose outlets and switches

$1,000 ($500 - $1,500)

Loose electrical connections can cause arcing, leading to potential fire hazards. Poor connections may also damage electronic devices and create intermittent power issues. Exposed wiring from loose outlets increases risk of shock.

What should be done: Remove old outlets and switches, inspect wiring connections for damage. Install new properly rated outlets and switches, ensuring tight wire connections using appropriate wire nuts or terminals. Add outlet spacers if boxes are recessed. Secure all cover plates properly. Test each outlet with a circuit tester after installation.

Buyer's Perspective $1,200 - $2,000

Replace all outlets and switches with modern, tamper-resistant versions. Add GFCI protection where needed and upgrade to decorative styles that match home decor. Consider adding USB outlets in convenient locations.

Seller's Perspective $400 - $800

Tighten or replace only visibly loose or damaged outlets and switches. Install basic white outlets and switches to meet minimum safety requirements.

Interior

MINOR

7.1 - Interior finish damage

$3,500 ($2,000 - $5,000)

Drywall cracks and damage can lead to moisture penetration, insect intrusion, and decreased energy efficiency. While mostly cosmetic, untreated cracks may worsen over time and indicate underlying structural issues.

What should be done: Remove loose or damaged drywall sections. Fill cracks with appropriate joint compound, apply drywall tape over repairs, and add 2-3 coats of compound, sanding between each layer. Prime and paint the repaired areas to match existing walls. For larger damages, cut out and replace drywall sections, ensuring proper attachment to studs.

Buyer's Perspective $4,000 - $7,500

Complete renovation with removal of damaged drywall, installation of new panels where needed, proper taping, and full interior repainting. Consider adding insulation during repairs and upgrading to moisture-resistant drywall in prone areas.

Seller's Perspective $1,500 - $3,000

Focus on visible areas, patch significant cracks, repair obvious damage, and apply fresh paint. Basic cosmetic repairs to make the home more presentable without major renovations.

MODERATE

7.2 - Damaged flooring

$5,500 ($3,000 - $8,000)

Soft spots and water damage in subfloor can lead to structural weakness, mold growth, and pest infestation. Continued deterioration may result in complete floor failure and expensive structural repairs.

What should be done: Remove existing flooring to expose subfloor. Replace damaged sections of subfloor with matching thickness plywood, ensuring proper support at joists. Address any moisture issues before installing new flooring. Install moisture barrier and new flooring material appropriate for the space.

Buyer's Perspective $7,000 - $12,000

Complete replacement of all flooring, repair or replace all compromised subfloor sections, add moisture barriers, and upgrade to high-quality, durable flooring materials suitable for each room.

Seller's Perspective $2,500 - $5,000

Address only the most damaged areas, repair obvious soft spots, and replace flooring in visibly damaged sections. Basic repairs to make the floor safe and presentable.

MINOR

7.3 - Inefficient windows and doors

$2,750 ($1,500 - $4,000)

Poor-fitting doors and inefficient windows can cause energy loss, security issues, and moisture infiltration. This leads to higher utility bills and potential water damage around openings.

What should be done: Adjust door hinges and replace worn hardware. Install new weatherstripping around doors and windows. Repair or replace damaged door jambs. For windows, repair or replace sash cords, add weatherstripping, and ensure proper operation. Consider adding storm windows for energy efficiency.

Buyer's Perspective $3,500 - $6,000

Replace all interior doors with new pre-hung units, install new hardware throughout, and add door stops. Consider upgrading to solid core doors for better sound isolation.

Seller's Perspective $800 - $2,000

Adjust existing doors, repair or replace basic hardware, fix obvious alignment issues. Basic repairs to ensure doors function properly.

CRITICAL

7.4 - Missing safety devices

$1,000 ($500 - $1,500)

Lack of proper smoke and CO detectors creates immediate life safety risks. In case of fire or carbon monoxide leak, occupants may not receive proper warning, leading to potential casualties.

What should be done: Install interconnected, hardwired smoke detectors with battery backup in each bedroom, hallway, and on every level. Add carbon monoxide detectors near sleeping areas and fuel-burning appliances. Ensure all devices meet current code requirements and are properly placed according to manufacturer specifications.

Buyer's Perspective $1,200 - $2,500

Install comprehensive hardwired smoke/CO detector system with battery backup, interconnected throughout the house. Add heat detectors in kitchen and garage areas.

Seller's Perspective $300 - $800

Install basic battery-operated smoke and CO detectors to meet minimum code requirements. Place in required locations with basic interconnection.

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*This overall rating is based solely on the information provided in the Home Repair Report received. We have assessed the property according to the data contained in this report.

Planner 5d

Please be aware that the purpose of Planner 5D's service is solely for generating estimates and facilitating negotiations. It's critical to acknowledge that the prices we predict for repairs in your report might not match the final costs you incur. Our estimations derive from the typical expenses for comparable repairs in your region. However, because there might be unforeseen variables or hidden problems that we're unaware of, the actual cost for repairs can significantly exceed our estimates.