BUYING · FLORIDA PANHANDLE + COASTAL ALABAMA

From findings to a decision.

A practical guide to inspections, repair requests and follow-through.

THE CLIENT COLLECTION · SEPTEMBER 2026

Gregg Costin
Practical guidance for your next real estate decision.
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THE TWO-MINUTE ORIENTATION

What matters. Where to find it.

THE SHORT ANSWER

Use the inspection period to understand condition, obtain appropriate specialist opinions and cost estimates, and decide whether the property still fits your budget and contract. An inspection, appraisal, insurance inspection, and warranty each serve different purposes.

1 **Investigate**
Order the reviews the property calls for.

2 **Prioritize**
Separate safety, cost, timing and uncertainty.

3 **Resolve**
Document the agreement and verify completion.

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Use this with your team

Official figures carry sources and dates. Worked examples are hypothetical, not current quotes or promises of approval. Your signed contract, lender requirements, insurance policy and military orders control the actual transaction. Keep private documents in the responsible professional's secure channel.

01 Order the right reviews

Begin with your contract deadline and the property's features.

Ask the inspector what the inspection includes, what it excludes, and what conditions could limit access. Roof, structural, electrical, plumbing, HVAC, moisture, drainage, pest, pool, septic, well, and other questions may require qualified specialists. Schedule the general inspection early enough to leave time for follow-up and a written contractual response.

Different reviews, different purposes

Review / Useful question

General home inspection
What visible and accessible condition issues require attention?

Specialist evaluation
What is the cause, scope, repair method and cost?

Appraisal
Does the property support the lender's valuation and program requirements?

Insurance inspection
Does the property meet the insurer's requirements?

Survey / title review
What boundaries, access, rights and exceptions affect ownership?

KEEP IN MIND

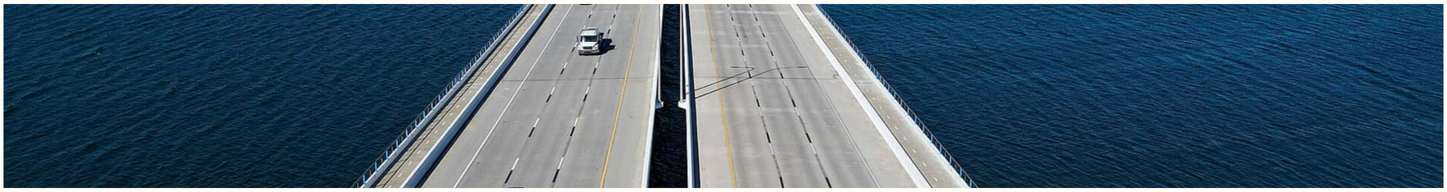
No report guarantees a defect-free home

Read limitations, inaccessible areas and recommendations. A "not inspected" component is unresolved, not confirmed acceptable.

Sources reviewed 2026-09-06: VA: Buying with a VA-backed loan · Florida OIR: Homeowners insurance

02 Sort findings by consequence

The most expensive item is not always the first priority.



An action-oriented triage

Category / Next step

Immediate safety concern
Ask a qualified professional for prompt evaluation

Active damage or water entry
Identify cause, extent, remediation and continuing risk

Financing or insurance condition
Confirm the lender/insurer requirement and timing

Near-term replacement
Obtain cost and expected planning horizon

Maintenance or cosmetic issue
Decide what you can accept and budget after closing

Ask the inspector to explain which observations are material and which are routine maintenance. Avoid converting a report into a list of demands without understanding the cause or cost. Conversely, a short report is not proof of low risk if important areas could not be accessed.

YOUR WORKING NOTES · CONFIRM WITH THE RESPONSIBLE PROFESSIONAL

One row per material issue

Issue / photo / report page:

Specialist / scope / written estimate:

Effect on safety, insurance, financing or use:

Decision deadline / responsible person:

KEEP IN MIND

Obtain permission before invasive work

Testing that opens walls, removes materials or changes the property needs the required consent and qualified handling. Coordinate access through the transaction professionals.

Sources reviewed 2026-09-06: The Costin Team planning framework; numerical examples are hypothetical.

03

Turn findings into realistic numbers

A credit is useful only if the transaction permits it and the work is manageable.

Hypothetical repair decision

Item / Example

Item	Example
Specialist repair estimate	$7,500
Buyer contingency allowance, chosen for this example	$1,500
Planning total	$9,000
Seller credit offered	$5,000
Remaining buyer budget if credit is usable	$4,000

Bars start at zero. Values are the stated example inputs.

An example credit does not establish lender eligibility or cash available for repairs. Loan limits on credits and actual closing costs can restrict the benefit.

A seller repair, price adjustment, closing-cost credit, or decision to accept the condition can produce different outcomes. Ask whether a credit is allowed, whether the lender requires the work before closing, and whether you have cash and time to complete it.

A price reduction does not automatically put the same amount of cash in your repair account.

KEEP IN MIND

Define a repair precisely

Identify scope, required permits, contractor qualifications, completion date, invoices, warranties, and any reinspection. “Fix roof” is much less useful than a clear agreed scope based on a qualified evaluation.

Sources reviewed 2026-09-06: The Costin Team planning framework; numerical examples are hypothetical.

04 Close the loop before closing

A negotiated promise needs evidence of completion.

Confirm the repair file

- [ ] Signed agreement describing responsibilities and dates.
- [ ] Invoices, permit or inspection records when required, and transferable warranties.
- [ ] Photos or access for reinspection of material repairs.
- [ ] Lender and insurer confirmation for their conditions.
- [ ] A final walkthrough consistent with the contract.
- [ ] A written solution for incomplete work through the appropriate professionals.

At the walkthrough, compare the property with the agreement and look for agreed repairs, included items, new damage, possession conditions and utilities needed for verification. It is not a substitute for the original inspection. Report discrepancies immediately so the closing professionals can address them before signing or funding as appropriate.

KEEP IN MIND

Do not rely on an informal escrow promise

Any holdback or post-closing repair arrangement needs approval from the necessary parties, including the lender when applicable, and clear written terms. Your agent and closing professional should coordinate it.

Sources reviewed 2026-09-06: The Costin Team planning framework; numerical examples are hypothetical.

05 Your inspection decision record

Turn the research into a documented decision.

Save the dated documents supporting your decision with the transaction file. Write down who confirmed each open issue and when the answer is due.

If the answer affects affordability, financing, insurability, legal use, or resale, resolve it while your contract still gives you the relevant choices. Your agent coordinates the process; the lender, insurer, association, government office, or closing professional confirms the fact within its role.

YOUR WORKING NOTES · CONFIRM WITH THE RESPONSIBLE PROFESSIONAL

Your decision record

Material findings / accepted conditions:

Agreed repairs or credit / signed document:

Specialist evidence / lender / insurer clearance:

Walkthrough date / unresolved issue / next action:

Before removing a contingency

- ☐ Review the actual documents and written estimates, including exclusions and assumptions.
- ☐ Separate recurring costs, immediate cash needs, and possible future liabilities.
- ☐ Confirm unresolved items, the person responsible, and the contractual response deadline.
- ☐ Ask whether a new fact changes your price, terms, financing, or decision to proceed.

KEEP IN MIND

A useful question for every professional

What would make this estimate or approval change before closing, and what evidence would tell us that has happened?

Sources reviewed 2026-09-06: Florida OIR: Homeowners insurance

FOLLOW THE EVIDENCE

The original guidance.

Consult the source before relying on a changing amount, deadline, policy or contact. Source review: 2026-09-06.

01

VA: Buying with a VA-backed loan

https://www.va.gov/housing-assistance/home-loans/home-buying-process/

02

Florida OIR: Homeowners insurance

https://floir.gov/property-casualty/homeowners-insurance

Apply the rule to your situation

This is an educational resource. Your lender, closing professional, insurer, property appraiser and installation offices confirm matters within their roles. No government agency, military installation or lender sponsors or endorses this publication. Source review dates change only after actual verification.

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REALTOR® · Licensed in Florida & Alabama

Coastal expertise.
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From waterfront homes and first purchases to complex military moves, I bring disciplined planning, clear advice and skilled negotiation to one of your most consequential decisions.

RECOGNITION

2025 Rookie of the Year

Levin Rinke Realty / Forbes Global Properties

Retired U.S. Air Force Captain · E-3 AWACS Combat Systems Officer · Prior-enlisted Staff Sergeant

20 years of military service. 11 personal PCS moves.

$25M+	**60+**	**99.89%**	**8.1%**
Transaction volume	Families helped in the past year	List-to-price ratio Seller clients	Average price reduction Buyer clients

Credentials behind the guidance.

ABR®	Accredited Buyer's Representative
RENE®	Real Estate Negotiation Expert
MRP®	Military Relocation Professional
MCA®	MORE Certified Agent
SRS®	Seller Representative Specialist
HFR®	Home Finance Resource
FMS®	Florida Military Specialist
FAA	Part 107 Certified

Let's plan your next move.

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