FOR NORTH COUNTY HOMEOWNERS THINKING ABOUT SELLING

Which fixes actually pay you back?

If you've ever thought "nobody's going to pay extra for this house," this guide is for you. Here's what the national numbers say about which repairs come back to you when you sell, and which ones don't.

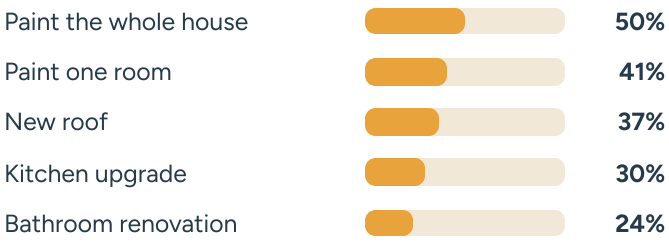
The short answer

Small, visible fixes beat big remodels. In 2025 the National Association of Realtors (NAR) compared what remodelers say common projects cost with what real estate agents think those projects add to the sale price. The projects that come closest to paying for themselves are the small ones a buyer notices in the first minute: the front door, fresh paint, closets. The big remodels get back about half of what they cost.

That doesn't mean "do nothing." It means do the right few things. And in San Diego County, about two in three homes were built before 1990 (Census), so most houses here have at least a few of them waiting.

What agents tell sellers to do first

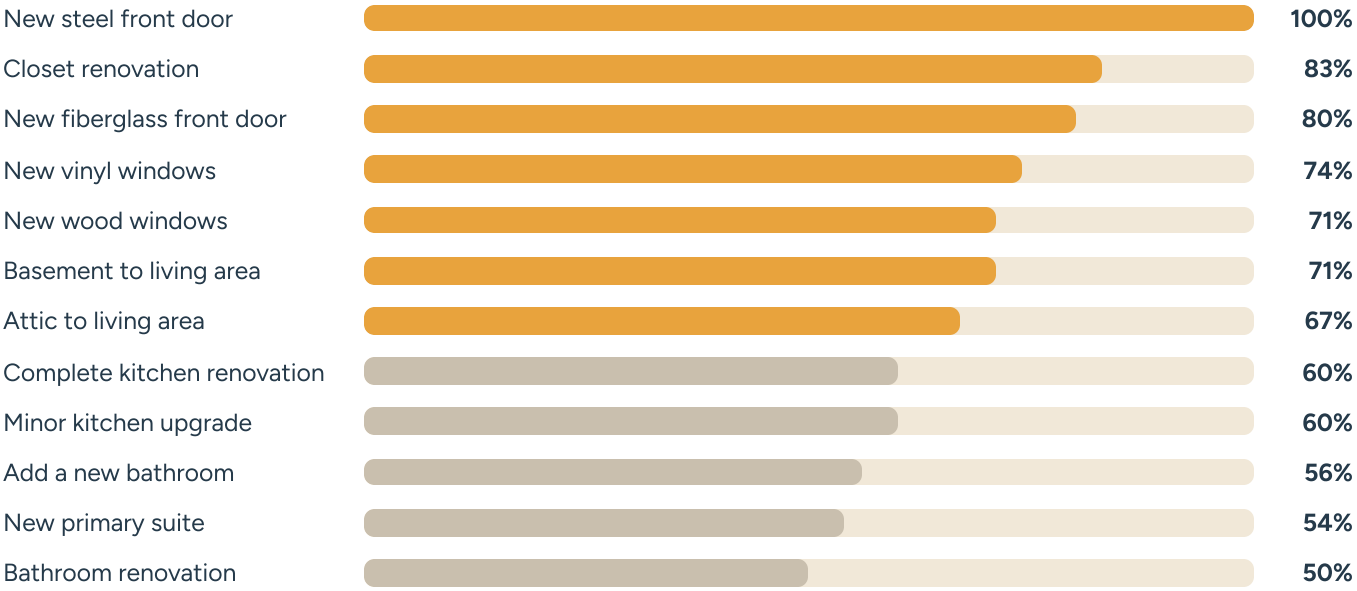
Share of Realtors who recommend each project before listing.



Paint is the agents' number one pick, by a wide margin. Half of Realtors put it first. NAR doesn't publish a payback percentage for paint, so we won't invent one. What we can tell you is that it's the fix the people who sell houses for a living ask for most.

How much of the cost comes back at sale

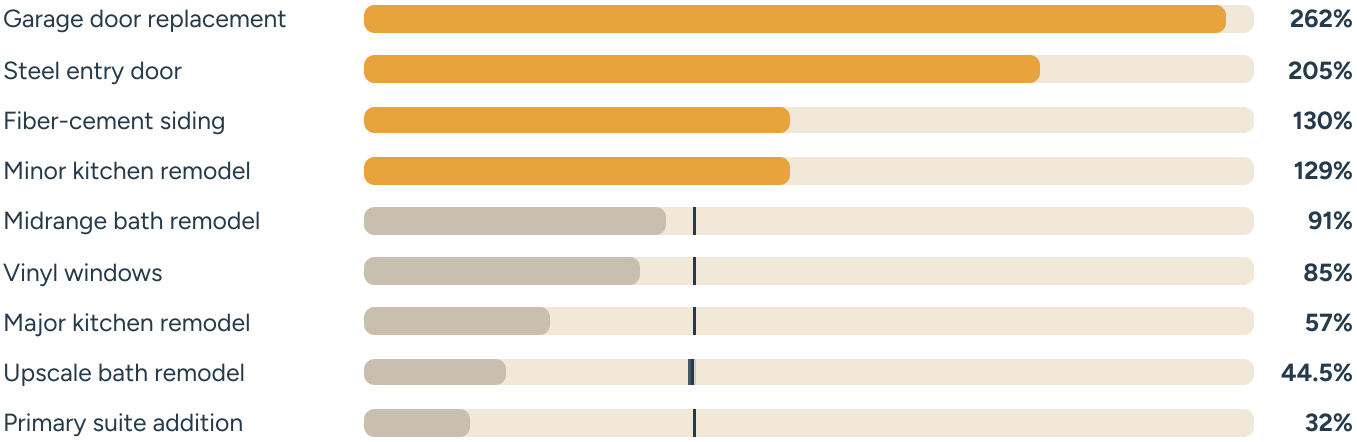
Percent of the project's cost that Realtors estimate it adds to the sale price. National figures, NAR 2025.



Look at the bottom of that list. A full bathroom renovation, a new primary suite, a complete kitchen: big checks that come back as half-checks. A minor kitchen upgrade lands at the same 60% as a full one, but 60% of a small bill is a small loss and 60% of a big bill is a big one. That's why we stick to targeted work, usually $5,000 to $25,000, not remodels.

The West Coast numbers say it even louder

A second survey, Cost vs. Value 2025, asks agents in each region what a defined project adds at resale. These are the Pacific region figures (California, Oregon, Washington). San Diego isn't published on its own. The bars are drawn to scale, and the thin dark line marks 100%, where a project pays for itself.



Two surveys, same answer. The exact percentages differ because the surveys ask differently, but the order doesn't change: doors and small, visible jobs at the top, big kitchen and bath remodels and additions at the bottom. On the West Coast, a minor kitchen refresh got back 129% while a major kitchen remodel got back 57%.

The short list for a North County house

Each item says where the advice comes from, so you know what's measured and what's judgment.

AGENTS' TOP PICK

1. Paint

Inside first. Outside too if it's faded or peeling. Neutral, light colors photograph best and let buyers picture their own things in the room.

HIGHEST PAYBACK IN THE REPORT

2. The front door

A new steel door came back at 100% of its cost nationally, and 205% on the West Coast. A fiberglass one, 80% nationally. It's the first thing a buyer touches, and the first close-up in your listing photos.

83% BACK

3. Closets

Doors that come off the track, broken shelves, no lighting. Buyers open every closet. A closet refresh was the second-best payback NAR measured.

REFRESH, DON'T REMODEL

4. Kitchen and baths

Fix what buyers will trip on: tired cabinet fronts, hardware, a dripping faucet, old lighting, cracked grout and caulk. Only go further if your agent says the kitchen is what's costing you offers.

ASK YOUR AGENT

5. Floors

NAR didn't measure a payback for flooring repairs. Worn carpet or broken tile is a judgment call for your neighborhood, and your agent sees what buyers there are paying for.

GARAGE DOOR: 262% ON THE WEST COAST

6. The view from the street

A dented or faded garage door is the top payback on the West Coast list (262%). Yard cleanup, entry lights and house numbers weren't measured, but your street view is the first photo every buyer sees online. 37% of agents also flag the roof if it's near the end of its life.

What we usually tell people to skip before a sale

- Gut remodels of a kitchen or bathroom (60% and 50% back nationally; a major kitchen 57% and an upscale bath 44.5% on the West Coast).
- Adding a bathroom or a primary suite (56% and 54% back nationally; a primary suite addition 32% on the West Coast).
- Your personal taste. The next owner will choose their own backsplash.

Walk your own house: a 10-minute checklist

Print this, walk through the house like a buyer, and check what you notice. Bring it to your walkthrough.

- [ ] Walls: scuffs, old bold colors, water stains
- [ ] Front door: faded, dented, sticks or squeaks
- [ ] Entry: porch light, house numbers, mailbox
- [ ] Yard: overgrown, dead patches, a tired fence
- [ ] Kitchen: cabinet fronts, hardware, faucet, lights
- [ ] Bathrooms: caulk, grout, vanity, mirror, fixtures
- [ ] Floors: worn carpet, cracked or loose tile
- [ ] Closets: doors off track, broken shelves
- [ ] Anything an inspector will flag: leaks, cracked windows, dead outlets
- [ ] The one thing you've been apologizing to guests for

Knowing what to fix is the easy part

The hard part is paying for it before the house sells. Most of the money is in the house, not the bank. That's the problem Pay At Closing exists to solve.

1

Free walkthrough

We walk the house with you and your agent.

2

Written scope and price

You see exactly what we'll do and what it costs before anything starts.

3

We do the work

A licensed contractor, with the owner on the job site.

4

Paid at closing

The cost comes out of the sale through escrow, like your agent's commission.

Nothing due until the house sells

No interest. No credit check. No clause forcing you to drop your price. The work still costs money; the difference is that it comes out of the sale instead of your savings.

Nobody can promise what a house will sell for, including us. We'll only recommend work we believe helps your sale, and your agent has the final word on what buyers in your neighborhood want.

If the house doesn't sell or the listing is cancelled: Your contract says in plain language what happens next. You'll read it, and we'll explain it, before you sign.

No agent yet? We'll introduce you to a local agent we work with. You're never obligated to use them.

Book a free walkthrough

Book it at PayAtClosingSD.com

Lea esta guía en español.

About these numbers

All percentages come from the NAR and NARI 2025 Remodeling Impact Report (April 2025). Project costs are medians from 177 remodeling companies (NARI survey, summer 2024). Resale value is the median estimate from 4,005 Realtors (NAR survey, summer 2024). Both assume a 2,300 square foot house built after 1978, in good condition, with standard-quality materials. The West Coast figures come from Cost vs. Value 2025, Pacific region (Zonda, published by JLC/Remodeling), which surveys more than 6,000 Realtors on resale value and estimates costs from building-cost data. The NAR figures are national, not San Diego ones. North County costs and prices run higher, so treat the percentages as a guide to what tends to pay back, not a promise about your house.