254 GATWICK DR, OAKVILLE · AGENT RECOMMENDATIONS

Renovation & upgrade list

All recommendations made by Krisztina Neglia · compiled from her 19 emails, 19 Oct – 11 Nov 2026 · nothing added from outside her correspondence · compiled 11 Nov 2026

> **In one line:** she listed four cosmetic jobs on 28 October and fourteen items on 10 November, the day before the listing was due to go live — and the contractor's budget she quoted only ever covered the cheap nine. The other ten were never priced at all.

1 · How the list grew

28 OCT	29 OCT	31 OCT	2 NOV	10 NOV
4	**5**	**Budget**	**7**	**14**
Paint, carpets, bath lights, two tubs — “Required Improvements”	Adds kitchen cabinet painting, agrees with your list	Contractor budget and estimated return → advises selling as is	Contractor scope behind that budget: counters, tile, vanity, front door	After a broker and appraiser walk-through: “uninsurable and unmortgageable”

The first list is a condition report. The second was written with a lender's eye on it. Both are hers, thirteen days apart.

2 · Every item

#	ITEM	WHEN & TYPE	HER WORDING
1	**Full interior painting, wall repairs** Whole house	28 Oct COSMETIC	*“The whole house will need to be painted… but that is cosmetical”*
2	**New carpets, including stairs** Whole house	28 Oct COSMETIC	*“carpet replaced but that is cosmetical”*
3	**Paint kitchen cabinets, at minimum** Kitchen	29 Oct COSMETIC	*“in very poor condition but this is a cosmetic issue”*

#	ITEM	WHEN & TYPE	HER WORDING
4	**New countertops and backsplash** Kitchen	28 Oct COSMETIC	*“If selling new counter tops and backsplash”*
5	**Light fixtures, bulbs and new lights** Baths, kitchen, basement	28 Oct WEAR CODE	*“not one light fixture is working”; “we cannot show the home after dark”*
6	**Replace both bathtubs, or reglaze** Both bathrooms	28 Oct WEAR	*“if there is a plumbing issue, they will have to be replaced”*
7	**New tile around tubs, likely new bathroom floor** Both bathrooms	2 Nov WEAR	*“Removing a bathtub requires new surrounding tile”*
8	**New vanity** Bathroom	2 Nov COSMETIC	*“included in the budget”*
9	**Paint the front door — before 10 °C** Exterior	2 Nov COSMETIC	*“time-sensitive… before the temperature drops below 10 degrees”*
10	**Replace all windows** Whole house	28 Oct → 10 Nov CODE	*“warped and do not close… beyond fixing… inspector will flag them as inoperable”*
11	**Replace back door, seal broken** Kitchen exit	10 Nov WEAR	*“moisture is building up, so it has to be replaced”*
12	**Garage door seal** Garage	10 Nov CODE	*“for an operating rental property, this must be fixed”*
13	**Garage ceiling to fire code, close holes, secure wires** Garage	10 Nov CODE	*“will not pass inspection… a fire hazard”*

#	ITEM	WHEN & TYPE	HER WORDING
14	**Rebuild stairs to the coach house** Rear, exterior	10 Nov CODE	*“insurance will not cover the coach house as a rentable unit”*
15	**Replace melted siding** Side elevation	10 Nov CODE	*“exposing the inside to elements… for an operational rental unit above”*
16	**Wiring into the electrical panel** Basement	10 Nov CODE	*“most likely is not up to code”*
17	**Exposed electrical** Basement	10 Nov CODE	*“I am not an electrisian or a home inspector to make a comment”*
18	**Replace front porch railing** Front	10 Nov CODE	*“if it is not replaced, the awning could come down”*
19	**Front steps to code** Front entry	10 Nov CODE	*“flagged by an inspector as a safety hazard”*
20	**Stage the main house** Whole house	30 Oct MARKETING	*“would help reach the higher end of this range and sell faster”*

The reversal worth naming: on 28 October the coach house was “currently in good condition” and on 30 October she treated it as a selling feature worth money. Items 12–15 on 10 November are all garage and coach house. Ask her which assessment she is standing behind, and when the second one formed.

9 of 19
items covered by the contractor's quote

10
items never priced by her — and they are the expensive ones

13 days
between the four-item list and the fourteen-item one

3 · What she never provided

- **No itemised quote.** The contractor's figure is one lump sum for items 1–9. Windows, siding, doors, stairs, railing, steps, garage ceiling and electrical have never been priced.
- **No written opinion from the broker or appraiser.** “Uninsurable and unmortgageable” is her paraphrase of a conversation — no name, no letter, no report.
- **No code or permit reference.** Items 13 and 16–19 are asserted as violations without citing the code, and she says twice she is not qualified to judge them.

4 · What to do with it

1. Send items 10–19 to an inspector or contractor of your own and get a written report with prices. That is the only way to know whether the contractor's figure covers the real scope — as written, it plainly does not.
2. Ask her in writing who the broker and appraiser were, and whether they will put their opinion on paper. A claim that cannot be produced is a negotiating position, not a fact.
3. Ask her which of these she says must be fixed *for a sale*, as opposed to for a rental. A sale as-is transfers the defects to the buyer — that is a price question, not a repair question. She advised as-is on 31 October; the code list arrived on 10 November.
4. **Do the cheap ones now.** Working bulbs throughout and a painted front door cost very little and remove “we cannot show the home after dark” from the list of reasons this house is hard to sell.

Source: 19 emails from Krisztina Neglia to Filip, 19 October – 11 November 2026, deduplicated across the Krisztina, arch and INBOX mail folders. Quotations are verbatim, including spelling. No third-party verification of her assessment.