

Fixer vs. Move-In Ready Worksheet (Hudson Valley, 2026)

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Section 1 - Overview

Fixer-Upper	Move-In Ready
Lower price, higher uncertainty	Higher price, lower risk
Potential equity gain	Immediate comfort
Customizable	Predictable costs
Requires more time & management	Ready to live

"A fixer is only a win if the math works."

Section 2 - Cost Reality Check

Category	Fixer-Upper	Move-In Ready
Purchase Price	_____	_____
Renovation Budget	_____	N/A
Holding Costs (Months)	_____	_____
Total Outlay	_____	_____

"Expect surprises - and budget for them."

Section 3 - Lifestyle Fit

- Do I have time and patience for renovations?
- Do I have extra funds beyond purchase?
- Do I have a temporary place if projects run long?
- Am I okay living in a work zone?
- Do I enjoy design and project management?

"The right home fits your life, not just your wallet."

Section 4 - The Middle Ground

Light Cosmetic Work = Best of both worlds.

- Paint, flooring, fixtures
- Lower cost, quicker timeline
- Adds value without major disruption

"Light cosmetic projects = best ROI per dollar."

Section 5 - Decision Summary

Category	Your Score (1-5)	Notes
Comfort with renovation risk	___	___
Time available	___	___
Budget flexibility	___	___
Desire for customization	___	___
Need for convenience	___	___

"The best home is the one that fits your life today and grows with you tomorrow."