RIVERWAKE CONSTRUCTION & RESTORATION

Growth plan, 2027

Where the market is growing, how we compare, and three moves

Prepared by **Otty**
November 20, 2026
For the owners



THE MARKET (PUBLIC SOURCES)

Home improvement and repair spending stays relatively flat through late 2027, about $525 billion a year, growth reaching just 1.5% by Q3 2027.
Harvard Joint Center for Housing Studies

US disaster restoration grows from $18.62 billion in 2026 to $23.28 billion by 2031 (4.57% a year); water damage is the largest service, 32.6%; residential grows 5.5% a year.
Mordor Intelligence

Water damage and freezing: 1.42 claims per 100 insured homes a year, $17,240 average claim. The average homeowners claim rose from $14,999 in 2020 to $21,729 in 2024.
Insurance Information Institute (Verisk data)

The median owner-occupied home was 42 years old in 2024, up from 31 in 2005 (American Community Survey).
NAHB

THREE MOVES

1. Win back the rebuild after the water job

+$390,972

40.9% of this year's water jobs became our rebuild, down from 47.1% in 2024. Back to 2024's rate is about 10 more rebuilds a year at $39,097 each and 25.6% margin: about $100,228 of margin. Restoration is where the market grows.

2. Build the referral partners

+$207,846

Insurance agents sent 50 deals this year: we won 92% at 31.9% net margin, the best of any source. Plumbers sent 68, 81% won. Ten more agent referrals is about $207,846 of revenue.

3. Hold remodeling steady

1.5%

Remodeling grows about 1.5% a year through 2027. Keep it steady rather than buying growth with ads, and reprice property manager work: $635,557 this year at 10.4% margin.

FIX FIRST: CASH WAITING ON INSURANCE CARRIERS

about $413,000 tied up

Carriers paid us in 44.8 days this year; homeowners and businesses in 22.7. On $6,059,636 billed to carriers, the extra 22 days keep about $413,000 waiting at any time, and $920,686 is open with them today. We send one past-due email per invoice, two supplements were never followed up, and $104,670 of supplements were denied or cut this year. A weekly follow-up on every carrier invoice and supplement past 14 days, drafted by Otty, is the cheapest money in this plan.

WHERE THESE NUMBERS CAME FROM

Harvard Joint Center for Housing Studies, LIRA, Oct 22, 2026: www.jchs.harvard.edu/research-areas/remodeling/lira

Mordor Intelligence, US disaster restoration services market, 2026: www.mordorintelligence.com/industry-reports/united-states-disaster-restoration-services-market

Insurance Information Institute (Verisk data), homeowners losses 2020 to 2024: www.iii.org/fact-statistic/facts-statistics-homeowners-and-renters-insurance

NAHB, How old is today's housing stock, Mar 26, 2026: www.nahb.org/blog/2026/03/how-old-is-todays-housing-stock

Our numbers: revenue, payments and job costs from accounting; jobs, claims, budgets and supplements from job management; deals, lead sources and win rates from the CRM; follow-up emails from Outlook. January 1 to November 20, 2026 unless noted.

Sample document. Riverwake Construction & Restoration is a fictional company and every internal figure is made up. Market figures are real ottybot.com and linked.