

real estate report



YOUR GUIDE TO BUYING REAL ESTATE

The Professional Home Inspection

A good inspector will check the house from basement to roof, including plumbing, heating, cooling and electrical systems, roof, floors, walls, ceilings, insulation, ventilation, doors, windows, wells, septic or sewer, foundation and the visible structure of the house. (Whew!) If any repairs are necessary, the inspector can suggest the best ways to make them and may give you rough cost estimates. If possible, plan to accompany the inspector as he or she checks out the house. You'll learn more this way and can pick up some good maintenance tips along the way. Ask for a written report (not just a checklist) within one or two days of the inspection.

It's always best to have a professional inspection, but you can use the checklist on the following page for items you can inspect on your own.

The inspector doesn't guarantee the condition of the house or determine whether it complies with local building codes. The

inspector doesn't tell you whether or not you should buy the house or tell you if the purchase price is equivalent to the market value. Also, a reputable inspector will never offer to perform needed repairs and should not refer you to a contractor to perform such repairs.

Professional inspection costs will vary depending on the area where you live, but you can expect to pay from \$150 to \$300 (some regions may be higher). It's well worth the cost in peace of mind.



You can find a good inspector by getting a referral from a satisfied customer. A professional Realtor or quality mortgage lender can also refer you to reputable inspectors. A local community-based organization focusing on housing may also be able to provide a list of reputable inspectors.



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When considering a particular inspector, ask for three references and check them out. Another approach is to contact one of the non-profit professional associations such as the National Association of Home Inspectors, Inc. or the American Society of Home Inspectors. You can always look in the local telephone listings under "Building Inspection Services."

Don't expect an inspector to find every physical problem with a property. An inspector will give you a full report on any problem he or she uncovers, but there's no guarantee that every problem with the property will be discovered. Still, an inspection greatly reduces your chances of finding a major problem after you move into the home.



Home Inspection Checklist

While it's best to have a professional inspection of a home before you buy, there are some things you can check on your own. Use the checklist below as your guide.

Structural Soundness

- ? Check the foundation for cracks or water marks.
- ? Examine the condition of the floor joists and structural beams.
- ? Check the floors to see if they are level. Uneven floors could signal problems with supporting joist.
- ? Examine the house from the outside. If the roof sags, examine the rafters in the attic.
- ? Look for signs of water damage like a mildew odor in the basement or unevenly painted walls/ceilings.

Plumbing

- ? Determine the type and age of installed pipes. PVC plastic pipes are common in newer homes; copper is more expensive and durable; and lead pipes are regarded by many as a health hazard.
- ? If applicable, determine the last date of inspection and cleaning of the septic system.
- ? Test the water pressure. Flush toilets and turn on hot and cold water faucet at the same time.

Wiring and Electrical

- ? Check the home for adequate wiring. A 100-amp system is typical; a larger 220 line is needed for appliances using large amounts of electricity, like dryer or range.
- ? Look for signs of electrical problems, like flickering lights or sloppy workmanship around the fuse box.
- ? Count the number of electrical outlets. Most experts recommend at least two outlets per room.

Energy Efficiency

- ? Determine the home's energy costs. Review the seller's previous heating/cooling bills, or contact the utility.
- ? Verify the condition of the furnace and whether it is adequate for the size of the house.
- ? Check the insulation. In new homes, there should be a minimum of six inches in the walls and under the floor, and about 12 to 18 inches in the ceiling. For older homes, ask if any insulation has been added.

Infestations

- ? Look for signs of insect infestation, like small accumulations of sawdust in the basement.
- ? Find out the date and results of the last wood-destroying pest inspection. If an inspection has not been made in the last two years, arrange for one.

Safety

- ? Verify the type of paint used. Lead paint may present a health hazard, especially to young children. Consider negotiating with the seller to cover the cost of lead paint removal.
- ? Check the insulation. Older homes may have asbestos insulation, which can cause cancer. A home with asbestos also may be difficult to resell later.
- ? Have the home tested for radon gas. If presented with this health hazard, insist on a solution before buying.

Property Boundaries

- ? Obtain a copy of the land survey from the seller. Your lender may also require a new survey be obtained.