

FAQs

Q: What questions should I ask about my buyer's inspector?

A: We recommend that you ask about the inspector's qualifications and insurance. Home inspectors are required by law to hold a license from the State of Illinois. Most firms will be happy to fax a copy of the appropriate inspector's license. If you know the inspector's name, licenses can be verified at the website of the Illinois Office of Banks and Real Estate (OBRE): <http://www.obrelookupclear.state.il.us/default.asp> ¶ Involvement with professional organization, such as the American Society of Home Inspectors (ASHI), indicates a level of commitment to continuing education and industry standards. ¶ We also recommend that you verify that the buyer's inspection firm carries insurance. General liability insurance covers accidental damage to your belongings, as well as personal injuries. Errors and omissions (E&O, also known as malpractice) insurance protects the inspector's firm in the event that he/she misses a major problem. An inspector who does not carry E&O insurance may present a risk to the home seller. If an uninsured inspector misses a significant problem, the buyer may not be able to recover damages. For example, after losing a lawsuit, the inspector's firm may simply file for bankruptcy. In this worst-case scenario, the original owners may be perceived as liable, even if they were unaware of the problem.

Q: Should I follow the inspector?

A: Generally, no. Most homeowners are not present during the inspection. Should you need to be at home, it's best to allow the buyer and inspector to discuss the inspection results in confidence. Although it may seem impolite, the inspector is obligated to the client, and should disclose the results to that person only.

Q: Do I get a copy of the inspection results?

A: This is a decision to be made by the buyers after consulting with their agent and attorney. Unfortunately, the inspector cannot give out copies of the report without authorization from the client. It is usually best to allow the buyers time to read and digest the results of the inspection, and seek advice. In most cases, the buyers and their agent will immediately fax the report to their attorney. The parties then discuss the findings, and direct the attorney to prepare a list of requests. This, in turn, is faxed to your attorney.

Q: Do I have to fix everything the inspector finds?

A: No. The typical home inspection contingency in a real estate contract stipulates that repairs over \$500 are negotiable. Life safety issues may also be negotiable, as well. Just as the buyers are at liberty to request whichever repairs or upgrades they want, you are at liberty to refuse those requests. However, it's worth considering that most buyers are reasonable, and therefore make reasonable requests. Sellers often repair some of the requested items in the interest of completing the transaction smoothly.

More questions? Call us at 800.880.4614 



An Introduction to Home Inspection for Home Sellers

Home Inspection 101

Selling one's home can be a stressful, hectic experience. Many homeowners find inspections confusing and inconvenient. With this in mind, we have composed this guide. By learning more about your upcoming home inspection, and properly preparing for it, you can help speed up and facilitate the process.

Home Inspections Take Time

The average home inspection takes around 2.5 hours (1 to 2 hours for condos), though this varies based on the size, age and complexity of the home. Overall time spent is also affected by how long it takes for the inspector to observe, explain and document the condition of the home.

A Typical Inspection

A typical single family home inspection proceeds as follows: the inspector carries his/her tools inside, and goes over paperwork with the buyer. The buyer then goes along with the inspector to observe the process and ask questions. The inspector views the exterior of the home, and puts up a ladder to walk the roof. In the garage, the inspector tests outlets, the automatic opener and doors. In the basement, the inspector views the foundation, plumbing, water heater, and wiring inside the electric panel, and operates the furnace and sump pump (During warmer months, the inspector also runs the air conditioner). Inspectors also run all bathroom and kitchen fixtures and appliances (including whirlpool tubs and dishwashers). They open doors and windows, and test lights and outlets. They enter and inspect all attics and crawlspaces, and finally prepare copies of the report for the buyer and buyer's agent.



Sadly, no one heard the water main's muffled cries for help

the House Inspector Co.  800.880.4614

Preparing for the Inspection

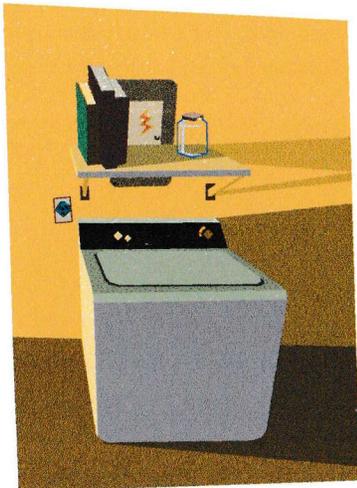
Doors Make sure all doors are accessible and that keys are available to locked areas.

Electric Panel Locate your electric panel. It is usually in the rear of the home, in the basement or laundry room. The inspector will need to remove the panel cover, in order to inspect the wiring inside the panel. This requires removing the screws, not just opening the door. Electric panels are often located in cramped spaces. In order to do this job safely, the inspector needs a clear path to the panel, allowing three feet of working space in front of the panel. If the cover is sealed by paint, please use a razor to break the seal. **Attics and Crawlspaces** The inspector will need to enter all attics and crawlspaces. If the attic access is in a closet, please remove clothes and boxes, so the inspector has a clear path to the opening. If your home has a crawlspace, please move any boxes or furniture blocking access. Note: crawlspaces generally add 30-60 minutes to the standard inspection time.

Water Main and Meter The main plumbing shut-off valve & water meter are usually located in the basement near the foundation wall that faces the street. In homes with slab or crawlspace foundations, it may be in the laundry room. Please clear access to the main and meter. **Windows**

By opening all shades, blinds, and curtains, you'll make it much easier for the inspector to access windows for inspection. This avoids the sometimes embarrassing situation of fiddling with window treatments (which have a strange penchant for falling on inspectors' heads). Simply opening window treatments will likely speed up the inspection by 15 to 30 minutes! **Sinks** Please clear dishes and other items from sinks, and drain fully. **Sump Pumps** The pump may be hidden or obstructed by boxes. Please provide a clear path to the pump. **Garages** If your home has a detached garage, be sure that either the keys to the garage or the garage opener are made available. **Light Bulbs** Replace any burnt out light bulbs. Some inspectors will remove burnt out bulbs to test if there is electricity flowing to the fixture, while others may simply note the fixture as inoperative. **Pets** Inform the inspector about your pets. Cats are notorious for trying to sneak out doors when the inspector carries in his/her bulky tool bags. Dogs, even friendly ones, tend to interfere with the

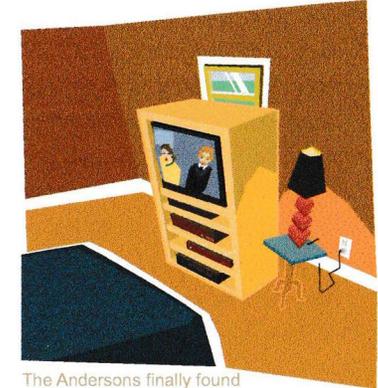
inspection. It's best to take dogs to a neighbor, friend, or relative's house. If that's not possible, place the dog in the garage when the inspector is conducting the exterior inspection, and then move the dog to the backyard. **Utilities** If any utilities (gas, water, electric) are not currently operational, please inform the buyer's agent as soon as possible. When utilities are off, a proper inspection is not possible. Sometimes, it is not possible to turn utilities on within a reasonable time-frame. However, the buyer deserves to be aware of disconnected utilities before the inspection, and to discuss the possibility of having them turned on, if possible within a reasonable time-frame.



A good place for a jar and some books

Preparation Checklist

- All doors are accessible. Keys provided for access to locked areas.
- Electric panel is accessible. Working space in front of panel is available.
 - If panel cover is painted shut, please understand that during the inspection the cover will be removed with a straight razor and/or screwdriver, and that this process damages the paint surface.
- All attic accesses are unrestricted.
 - Houses sometimes have more than one attic. Many garages, for example, have an attic spaces separate from the main house.
- Crawlspace access is unrestricted.
 - Crawlspace refers to a foundation underneath the home, not an attic. Not all houses have crawlspaces. If your house sits on a basement or slab, it is probable that there is no crawl.
- Water main and meter are exposed.
- Window treatments (shades, blinds, curtains) open.
- Sinks empty and drained.
- Sump pump is accessible.
 - Some homes have two sump pumps, or other pumps similar in appearance. All should be inspected.
- Garage unlocked, or opener available.
- Light fixtures checked, burnt out bulbs replaced.
- Pets are secure.
- Utilities are on.
 - Utilities includes water, natural gas and electricity.



The Andersons finally found the perfect window treatment



Simon, dreaming of accessible doors