



SECURITY

HOME INSPECTIONS



A Seller's Guide to the Home Inspection

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Dear Seller,

It used to be that you could sell your house on a handshake, trade homes with your neighbor or better yet, pass the home down through the generations. Those were the “good old days”. In fact, most of us can’t even remember or even fathom that as a reality. But it was.

Today, we know that the process of buying and selling real estate should be left up to the professionals. Transferring or acquiring real estate is so complex, it should be done with the education and knowledge of professionals in the industry.

This booklet is designed to address the home inspection process, as it relates to you, the Seller. It focuses on timelines, what happens and when, what to expect from the professionals, and how to make the most of the information you obtain.

We hope that you find this booklet informative and helpful. We welcome any comments and sincerely wish you the best in selling your property.

~ Phil Thornberry, President

What Is A Home Inspection?

A home inspection is performed typically for the buyer of a property. Its purpose is to report the general condition of the structural and mechanical components of the home, as well as to check for the presence of termites and radon.

A typical home inspection takes between 2-1/2 and 3-1/2 hours to complete (in some cases more depending on the square footage).

The Inspector should:

- Enter all accessible attics and crawl spaces
- Operate appliances, furnace, air conditioner, and water heater
- Open windows and doors
- Run all plumbing
- Inspect all interior spaces
- Remove electrical panel cover and check lights and receptacles
- Traverse roofs when possible

The inspection should be performed by a licensed home inspector. Most inspectors also carry other certifications and designations and are members of various professional organizations.

The Seller needs to be aware that inspectors encourage Buyers to attend the inspection and are normally present. REALTORS® are also present in many cases.

Key Players

The key players in a real estate transaction are the Buyer, Seller, REALTOR®, Appraiser, Mortgage Lender, Title Company, Home Inspector, and Home Warranty Provider. Below are definitions to help you understand their part in a real estate transaction.

BUYER	A person who is in the market and ready to purchase real estate.
SELLER	A person who currently owns property and has made it known they are ready to sell.
REALTOR®	A real estate agent who is a member of the National Association of REALTORS® (NAR).
APPRAISER	A licensed independent person trained to provide an unbiased estimate of property value.
MORTGAGE BROKER	An individual or company that brings the lender and borrower together.
TITLE COMPANY	A company that specializes in examining, insuring, and transferring titles to real estate.
HOME INSPECTOR	An independent, state licensed person trained to evaluate the structural and mechanical components of a property.
HOME WARRANTY PROVIDER	A company that provides a policy to the Buyer or Seller as protection against unexpected mechanical breakdowns.

Is a Pre-Sale Inspection a Good Idea?

Having an inspection prior to listing or selling your home can save time, money, and in some cases, the transaction itself. Consider these facts:

- Most major defects found during inspections were not known to the Sellers. Once these defects are found, a Buyer may not want to buy the house.
- If defects are found prior to sale:
 - You, not the Buyer, determine the type of repair (there can be a wide variation in cost).
 - Buyer does not get cold feet because defect has already been eliminated and properly repaired.
 - Unexpected repairs could delay the closing.

What May Be Covered by the Home Inspection?

The structural and mechanical inspection covers the following: *Please note that all inspections are visual and this list is not all-inclusive, but is designed to give a general understanding of the scope of an inspection.*

- **Basement Structure** – Water penetration, water damage, structural integrity of walls, structural integrity of support system for first floor, window condition, floor condition, finished wall, and ceiling condition.
- **Crawl Space Structure** – Water penetration, water damage, ventilation, structural integrity of walls, insect damage, structural integrity of support system for first floor and insulation.
- **Slab Structure** – Water seepage into ducts (under slab), settlement, and cracks.
- **Furnace** – Heat exchanger, burners/elements, blower fan, ducts, air flow, filter, flue pipe, humidifier, and thermostat.
- **Electrical System** – Amp rating, volts, breakers, fuses, main panel, sub- panel(s), main service wire, branch wire, switches and receptacles, light fixtures, doorbell, and smoke detectors.
- **Plumbing System** – Water lines, waste pipes, vent pipes, fixtures and faucets, caulking and grouting, drainage, sump pump, water pressure, water heater, and gas pipes.
- **Interior** – Walls, ceilings, floors, steps/stairs, railings, fireplace, doors, and windows.
- **Attic** – Structure, roof decking, insulation, water penetration, and ventilation.
- **Appliances** – (Not all companies inspect appliances.) Range, oven, exhaust fan, refrigerator, dishwasher, disposal, and trash compactor.
- **Exterior** – Walls, soffits and fascia, gutters, roof, flashing, skylights, and chimney(s).
- **Grounds** – Walkways/steps, driveway, patio, porch, retaining walls, railings, balconies, and grading and drainage.

After the Buyer has a Home Inspection

- The Inspection is performed within a specified timeframe.
- The report is delivered to Buyer via email, mail or through Buyer's REALTOR®.
- Buyer then meets with REALTOR® to review findings and fill out the response to the inspection.
- The response is then sent to the Seller's REALTOR® for review and response by Seller.

Clarification of Defects:

If a particular defect is not understood by you, your REALTOR®, or your contractor, feel free to contact the inspector. In many cases, 2 or 3 minutes on the phone will clarify the situation. Please note that the inspector knows only what the report said and not what the Buyer has requested you to do. In most cases, there are multiple ways to repair a particular defect.

Make sure you are doing what has been agreed upon. Select a qualified contractor for the work.

Conflicting Opinions:

In some cases, a contractor hired to repair a defect will be unable to find the problem or will disagree with the Inspector. Contact the inspector to discuss.

Re-Inspections

The Buyer may ask for a re-inspection of the items he or she has asked you to repair. There are several options when looking at repairs:

- The Buyer could take a "cash" settlement. This works on items that have clear cut costs with little to no chance of anything else coming up.
 - The Seller makes repairs himself. This typically is not a good idea unless the Seller is qualified in the specific field of the repair. However, quite often, there are repairs that require only minor attention.
 - Utilizing an outside repair company. The Buyer may ask for a paid receipt even though the Seller typically pays for the repairs performed. It is a good idea to ask any contractor used to transfer warranties of their work to the Buyer.
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What You, the Seller, Can Do

The following steps can help expedite the inspection process and eliminate the communication gap that occasionally occurs between Sellers and inspectors.

PETS	If you have a pet that is not to be let out or should be kept in a particular part of the house, leave a note in a place that the inspector will find. Knowing the pets name is also useful to help put the pet at ease. If a dog is aggressive or may bite, please have them in a crate or in some other way confined, or have them removed during the inspection. Remember it's likely we will have the Buyer with us too.
ACCESS	If possible, clear storage which may hinder access to attics, crawl spaces, and electrical panels. A parked car under the attic access may mean a return trip which will need to be scheduled and typically generates a return fee.
BULBS	If there are any burned out light bulbs in the house, try to change them prior to the inspection.
RADON	<p>Radon – If a radon test is to be performed, the following EPA Guidelines should be observed prior to and during the testing. You will be asked to sign a document regarding these guidelines.</p> <ul style="list-style-type: none">■ Windows are to be closed 12 hours prior to and during the test period. If windows are open when inspector arrives then the test time is extended (96+ hours).■ Crawl space vents are to be closed during test period.■ Fireplace dampers should be closed (fireplaces and wood burning stoves should not be used).■ Exhaust fans (kitchen and baths) should be used only when absolutely necessary.■ Doors should be kept closed (except for normal entry and exit).■ The test unit(s) must not be touched, moved, or tampered with in any manner during the testing period.

Things You, the Seller, Should Not Do

The following are examples of things the Seller should not do during the home inspection.

- Refrain from making verbal representations about the condition of the home. It is recommended that Sellers not be present during the inspection.
- This is not the time to negotiate the findings of the inspection. This is handled by your REALTOR® after report is issued.
- Do not hide defects. This could result in future liability.
- Do not expect to know the results of the inspection immediately. The inspection report is confidential for the Buyer. In most cases, a copy of the report will be made available to you through your REALTOR®.



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By Security Home Inspections, Inc.

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