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“If you look here, sir, the foundation seems to be ...”

Choosing the right home inspector can be one of the best decisions you make during the home buying process.

After they have examined the home in question, you'll have a better idea about what you're about to purchase. Ultimately your home inspector will help you to at best, feel secure about your home's buying-potential and at worst, walk out on a lemon that could have cost you much more down the road. With that much at stake, how do you know you're choosing the best home inspector in your neighborhood?

The truth is your real estate agent/professional should be able to recommend several inspectors. From there you will need to choose the best candidate from the group. Use the following guidelines to help you select the best home inspector for the job.

EXPERIENCE: Always ask the home inspector about his or her qualifications in regards to inspecting homes. Many great home inspectors are not affiliated with associations – so don't let that be a deal breaker. However, do verify that they have training in construction and building maintenance standards. The home inspector candidate should also have a clean track record of experience in the home inspection industry. In certain cases, you may need to hire a more specialized inspector for issues regarding asbestos, radon, lead, methane, radiation, formaldehyde or rodents.

SCOPE: Find out which property components are a part of the inspection checklist and which aren't. Proceed with caution if they don't check roofs, plumbing or any other basic issues that should be on a standard home inspection report. Think of it this way: you don't want to wake up four months from now with a \$3,000 repair bill for a leaking roof that could have been spotted months in advance at the original inspection.

SAMPLE REPORT: The best way to avoid that leaky roof? Ask for a sample report. Compare that to the other home inspection reports. Just like any unfamiliar document scrutinize its content. Is the information presented and explained clearly and completely? Does the report highlight any problems that could present a safety hazard?

REFERENCES: More than likely, your real estate agent recommended several home inspectors in your area. To be sure they are the right person for the job, ask the home inspector for several home owners who have used their services. Be sure to call home owners who have been in their homes for several months or longer – as it can sometimes take longer for certain issues to arise. Ask them about their experience with the home inspector and what, if anything, they didn't like about the process.

ERRORS AND OMISSIONS: We all make mistakes, and home inspectors are no different; we're human after all. Ask about the company's policy in situations where an error took place or a problem was overlooked. Does the company have insurance for errors and omissions? Does the company or individual inspector stand behind the report? Many companies ask customers to sign a waiver limiting the company's liability to the cost of the inspection.



QUESTIONS TO ASK YOUR HOME INSPECTOR:



- What does the inspection cover?
- How much experience does your inspector have? How many inspections has the inspector done?
- Is the inspector experienced in residential inspection?
- How long will the inspection take?
- How much does the inspection cost?
- What type of report is provided and how long will it take to receive?
- Is your inspector a member of a professional home inspection association?
- Is your inspector up-to-date in his or her expertise? Does your inspector attend continuing education to stay abreast of issues in home inspection?

Resources: <http://www.realtor.com/home-finance/buyers-basics/hiring-a-home-inspector.aspx>
<http://www.freddiemac.com/corporate/buyown/english/purchasing/closing/inspection.html>

Tips, tricks and tools to winterize your home for less

According to the U.S Department of Energy, heating accounts for the biggest chunk of a typical utility bill. These days, many homeowners can't afford a spike in heating costs. Use these money-saving tips to keep your home warm without breaking the bank.

- Check the insulation levels in your attic, exterior and basement walls, ceilings, floors, and crawl spaces. Visit www.energysavers.gov for instructions on checking your insulation levels.
- Check for holes or cracks around your walls, ceilings, windows, doors, light and plumbing fixtures, switches, and electrical outlets that can leak air into or out of your home.
- Check for open fireplace dampers.
- Caulk and weatherstrip doors and windows that leak air.
- Caulk and seal air leaks where plumbing, ducting, or electrical wiring penetrates through walls, floors, ceilings, and soffits over cabinets.
- Set your thermostat as low as is comfortable in the winter.
- Clean or replace filters on furnaces once a month or as needed.
- Clean warm-air registers, baseboard heaters, and radiators as needed; make sure they're not blocked by furniture, carpeting, or drapes.
- Bleed trapped air from hot-water radiators once or twice a season; if in doubt about how to perform this task, call a professional.
- Place heat-resistant radiator reflectors between exterior walls and the radiators.

There are so many additional ways you can save money and energy. As always, a whole-house energy consumption review is always recommended for keeping energy costs low throughout the entire year.



Season's Greetings!

Christmas Cranberry Sauce



Cranberry Sauce isn't just for the Thanksgiving Holiday and for those of you who prefer more than the "canned stuff", making it from scratch is not only easy, your guests will be impressed as well.

INGREDIENTS:

- 1 cup sugar
- 1 cup water
- 1 12-ounce package Fresh or Frozen Cranberries
- 1 Orange

DIRECTIONS:

1. Combine sugar and water in a medium saucepan.
2. Cut up orange into rings with the rind on.
3. Bring to boil; add cranberries, return to boil.
4. Reduce heat and boil gently for 10 minutes, stirring occasionally.
5. Cover and cool completely at room temperature. Refrigerate until serving time. Makes 2 1/4 cups.



If you are currently working with another Broker please do not consider this a solicitation.

