

## Inspector is on your side

By NORMAN FRADY  
SPECIAL WRITER

Is the house inspection an exam you can study for?

If you're a seller, what can or should you do before (and after) the inspection?

If you're a buyer, can or should you try to look at a house the way a professional does? And what should you expect or require of the seller following the inspection?

While a home inspection isn't required in Michigan, "Many Realtors promote them so people are comfortable with what they're buying," said Mike Goewey, president of the Michigan chapter, National Association of Home Inspectors.

"We work for the client who calls us," said Goewey. "If it's the seller, we like to look at what's going to come into the picture later on."

"By doing a complete inspection on your house, you'll get guidance as to what is important. It will provide you with the information needed so you can consider what to do.

"For example," Goewey said, "your electrical service is a 60-amp system. We'd tell you to consider upgrading to 100 amps" to make the home more salable.

Goewey, whose company is Property Facts Home Inspections, Livonia, said that the seller would be alerted to safety issues and other problems most likely to come up at the time of sale.

These would include water in the basement, condition of the heating system, a bad roof; a new roof improperly installed and roof leaks.

### What's an inspection cost?

If you have a 1,000-square-foot house, it will cost you about \$220 to have Goewey walk through for a couple of hours with his hand-held computer and then tell you how things are. The fee, he said, can be higher depending on more square footage, the age of the house and accessibility of the crawl space and other areas.

If you're the buyer, the inspector's report gives you information that can guide your purchase decision.

"Our reports speak for what we inspect," Goewey said. "We never tell someone not to buy, but clients have walked away based on what we've found."

### Look out for basements

Robert Adams, who runs Buy Right, an inspection company in Waterford, said, "One of the biggest reasons for legal actions in a real estate transaction is bad basements.

"The buyer," Adams said, "should look for evidence of movement in basement walls, especially long horizontal cracks or vertical cracks in block walls.

"Everyone is enamored by what's finished," Adams said, "but invariably there are areas that are unfinished where you can verify conditions.

"Look under the staircase, in a closet, behind the furnace, behind the washer and dryer and other places where the owner didn't or couldn't move something to paint over a problem. Recent paint might be an alarm."

Adams also said a buyer should look for signs of water in the basement.

"With a tile floor, see discoloration between the tiles or tile edges lifting. As you walk on the tiles, listen for crackling sounds, which would indicate moisture underneath. Foundation leakage is one of the more expensive repairs," he said.

Dick Green of Inspection Protection, Birmingham, said, "I can give you a lot of good information about your home, but if you have a specific concern, you're better off to call a specialist in that area."

### Disclosure required

Michigan law requires that the seller provide a disclosure statement indicating all known problems with the house, but the statement's value is limited by the seller's knowledge, said Carol Frick, office manager at Ralph Manuel Associates, a realty firm in Birmingham.

Her company's practice is to give the buyer the names of three inspectors they can confidently recommend.

The inspection, Frick said, is negotiable like other terms in the contract. "It would be foolish for the seller to refuse to allow it. It's easy to explain to the seller that this is added protection, that if the buyer buys knowing about a problem, it reinforces the as-is aspect.

"The seller shouldn't do an inspection ahead of time. Let the purchaser assume the responsibility for choosing the inspector, paying the fee and accepting the report.

"Then the buyer must decide what's important and what must be negotiated. Is the house worth what they planned to pay, and now how do they factor in repairs they want the

seller to take care of or payment for the buyer to do the work?"

*You can learn more about home inspections and inspectors by visiting the Web site of the National Association of Home*

*Inspectors at [www.nahi.org](http://www.nahi.org) or by calling (800) 448-3942.*

*Ask for informative brochures and for a copy of the organization's code of ethics.*

### *Here's what you should look for*

Here's a very condensed version of an inspection guide furnished by Property Facts Home Inspections.

While you might not be as thorough or as knowledgeable as a professional, you can make yourself a list of what's important to see when looking at a house you might want to buy.

Your questions should be about each item's condition - satisfactory, needing maintenance, needing repair or replacement.

**GROUNDS:** grading, driveway, sidewalk, steps, retaining wall, landscaping, fencing, wood deck.

**PATIO/TERRACE:** roof, structure, interior, flooring.

**GARAGE:** roof, gutters, down spouts, trim, siding, ceiling, walls, electrical, doors, floor, window.

**HOUSE EXTERIOR:** foundation, trim, exterior walls, porch, steps, lighting, water faucet, gutters, down spouts, chimney.

**ATTIC:** access, structure, insulation, ventilation, wiring, insects or animals.

**ROOF:** type, materials, valleys (where different angles meet), drip edge, vents, chimney flashing.

**BASEMENT:** floor, floor drain, sump pump, dampness, walls, ceiling, joists, main beam and post, windows, stairs, stair light, electrical, outlets, smoke detector.

**CRAWL SPACE:** access, floor, dampness, insulation, raw sewage, main beam and post, plumbing, ventilation, ceiling joist, foundation.

**PLUMBING:** main water shutoff, incoming water service, pipes, water discharge, gas line and meter, water softener, water well, storage tank, water heater.

**HEATING:** fuel type, heat distribution method, carbon monoxide, heat exchanger, humidifier, filter, supplementary heat system, cooling system.

**ELECTRICAL:** rating of service (amps, volts), wire type, GFCI circuits (and locations), panel cover, corrosion, auxiliary electric box (existence and condition).

**KITCHEN AND APPLIANCES:** sink, faucet, drain, waste lines, garbage disposal, dishwasher, range, microwave, ventilation, electrical outlets, cabinets, drawers, countertops; ceiling, lights, fan, walls, windows, floor, door, pantry.

**LAUNDRY:** tub, washer, washer lines, dryer, venting material, cabinets, drawers, countertop, ceiling, lights, fan, walls, windows, floor, doors.

**BATHROOM:** sink, countertop, vanity, faucet, drain, toilet, tub/shower, shower stall, door, ceiling, walls, floor, windows, exhaust

fan, electrical outlets, lights, towel bars, medicine cabinet.

**GENERAL INTERIOR (ROOM-BY-ROOM):** front entry door, weather stripping, storm door, interior doors, doorwalls, windows, ceilings, walls, floors, electrical outlets, ceiling fans, lighting, stairs, smoke detectors, fire-place.