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The Ultimate Guide to Home Inspections

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Welcome and Forward "Collaborative Inspections"

Welcome to The Buyer's Broker of Greenville's EBook Series. This is Chapter 4 of our more comprehensive EBook entitled The Buyer's Broker Home Buying System. I wrote this series of short EBooks to educate consumers about the complexity of the home buying process. Most home buyers view the real estate transaction as relatively simple until they are deep into their transaction. They often make mistakes that cost them great deal of time and money and sometimes these mistakes are fatal and cannot be corrected until it becomes very expensive.

The Buyer's Broker of Greenville created the concept of Collaborative Home Inspections. Collaborative Home Inspections leverage the experience and expertise of a high quality team of inspectors to obtain a comprehensive evaluation of the subject property. High Quality Inspectors inspect and identify deficiencies and then collaborate to determine the underlying cause of the problem. It's not enough to know just what's wrong and what needs repairing you also need to know why it's wrong and what caused it to be wrong. Collaborative inspections improve the inspection process and reduce the probability of future maintenance challenges.

The Buyer's Broker has always been a consumer advocate. We introduced buyer agency to Upstate, SC in January of 1990, at the very beginning of the buyer agency movement. We participated in organizing and chartering the National Association of Exclusive Buyer's Agents and the author is recognized both locally and nationally as one of the pioneers in buyer agency. Every principle, process, system, and approach in the book was developed by the author during twenty five years of exclusively representing home buyers in Upstate South Carolina.

We've included Active Hyperlinks to give you supplemental and authoritative information for more extensive reading and research. The more research you do before you begin your online search the more likely you are to purchase the right home, at the right price, on the right terms and we believe the more you know about the real estate transaction, the more you will want us to represent you in locating, evaluating, and negotiating your home purchase.

I look forward to speaking with you in the near future.

A handwritten signature in black ink that reads 'Keith'.

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The Type and Scope of Inspections

The type and scope of inspections to perform is determined by viewing and reviewing the overall condition of the property before you make an offer. Performing effective due diligence prepares you for the inspection period by focusing attention on the overall condition of the property in the context of a Right Price Analysis. Attention to the condition of the property and how it effects the valuation will prepare you to select the appropriate type and scope of the inspections that should be performed.

(Step 1) Review all the Seller Disclosure Documents carefully during your due diligence. Then identify all exceptions and non-opinion disclosures for additional scrutiny. Inspect the target property with your agent to identify any evidence of latent defects or functional obsolescence to determine if specialized or specialty inspections are appropriate. The rule of thumb is when in doubt, inspect, inspect, inspect. More inspection rather than less inspection is always a better approach. If there is any question about the condition of a system pay special attention to inspecting that system. The inspection period is a unique opportunity to become intimate with your new home and it's critical to take advantage of it. Experienced buyer's agents are trained in valuing and evaluating property correctly and can assist in the analysis as part of their due diligence before you make an offer to purchase.

(Step 2) Identify the type and scope of inspections to be performed. The cost benefit analysis of the type and scope of inspections to perform is determined by the overall age and condition of the property. The first and most important inspection is the general home inspection but there are other types of inspections that may be appropriate. Every major system and component of the target property should be reviewed during the final viewing to determine if specialized testing may be appropriate. Some repairs and improvements should be addressed in the offer to purchase when appropriate. Every seller's circumstances are different and the condition of the property is an essential element of the target property Right Price Analysis. (See The Buyer's Broker Home Buying System)

(Step 3) Select and Schedule Experienced, Credentialed, and Ethical inspectors. Choosing high quality professional inspectors is the most important task in inspecting the subject property. Like most things, begin your research online, but remember, the internet is a great place to do research but when it comes to hiring the right inspector look for experience, credentials, and ethics. Review testimonials and ask questions to learn about the inspector's competence. We all know when we're talking to someone who is competent so trust your instincts. Last but not least, ask the right questions before you make a decision on which inspectors to hire. We have created a list of questions on the next page you should know the answers too before you hire a home inspector.

Questions to Ask Before you Hire a Home Inspector?

1. Are you a member of a professional inspection organization? Reputable home inspectors will be members of one of these organizations: the National Association of Home Inspectors, the American Society of Home Inspectors or the International Association of Certified Home Inspectors. Each organization has certification and licensing procedures and requires members to follow procedural and ethical standards when conducting home inspections.
2. What's your background? The best home inspectors are typically those who have experience in the building industry. You want to work with an inspector who knows what's inside the walls of your home and understands the basics of local building codes and requirements.
3. How much experience do you have? We recommend a minimum of five years' experience.
4. How long will the inspection take? On average, a home inspection should take two to three hours to perform. If you're dealing with a large home, a fixer-upper or an older home, the inspection should take even longer. Don't hire someone who promises to be in and out within an hour or two, as this is too short a time to thoroughly inspect a home.
5. What will you inspect? Keep in mind that it's not a home inspector's job to inspect things that can't be seen. The inspection won't reveal any wiring problems hidden behind drywall or any mold problems under the shower tiles. With that said, an inspector should evaluate every possible visible place in your home, including the roof, basement and attic. And the home inspector should be in physical shape to access these places, even if a ladder or flashlight is required.
6. Can I attend the inspection? A refusal to this simple request is a red flag. A home inspection is the best opportunity to learn about your home and talk about any possible repairs that may be needed. A great inspector will talk you through everything he discovers after the inspection.
7. What kind of inspection report do you offer? Most inspectors will provide a report within 24 hours. It's important to be sure the inspector's reporting style will meet the requirements of your lender as well as your own personal preferences. Ask to see samples of their previous home inspections if you aren't sure. Of course, you'll also want to ask about the inspector's fees and schedule. But before you get to those, find the right inspector by asking these seven questions.

The General Home Inspection is Mission Critical

The General Home Inspection is mission critical to a high quality real estate transaction. Choosing a qualified inspector is like many other elements of the transaction, you want a highly trained professional with great industry credentials, extensive experience, and a commitment to over performing.



Selecting the type and scope of the inspections to perform requires a careful review of the Sellers Disclosures as well as the experience to recognize red flags that require further investigation. Many red flags are not visible to the inexperienced real estate agent and recognizing these red flags can mean the difference in carefree living and thousands of dollars in maintenance and repairs. Choose an agent that has at least ten years of specialized experience in exclusive buyer agency.

The home inspection takes approximately three to four hours to perform and we recommend that you attend if at all possible. Wear clothes that will allow you to get a little dirty and inspect the attic and crawl space of your new home. We believe this is the only time you will ever view you home with the same level of scrutiny that you have at this time.

We recommend that you choose an ASHI Certified Inspector. When the inspection is complete the Inspector will review the overall condition of the home as well as identify the items that are of special concern. You can read more about home inspections by visiting the American Society of Home Inspectors website at www.ASHI.org.

The Mission of ASHI is to set and promote standards for property inspections and to provide the educational programs needed to achieve excellence in the profession and to meet the needs of our members.

ASHI is the most respected professional association for home inspectors in North America. Through ASHI's Standards of Practice—covering all of a home's major systems—are now part of many pieces of state legislation and are recognized by consumers as the authoritative standard for professional home inspection.



Radon Testing in Upstate South Carolina

We recommend Radon Testing in Upstate, SC. The EPA has classified Greenville County South Carolina is a Level 1 Radon Zone. Radon is a radioactive, colorless, odorless, and tasteless gas. It is formed as natural deposits of uranium throughout the earth's crust decay. As radon decay products are inhaled, they can alter the cells in the lungs. These alterations can increase the potential for getting lung cancer. Radon is the second leading cause of lung cancer behind smoking. An estimated 14,000 people die of radon related lung cancer each year. [EPA Citizens Guide to Radon](#)



The amount of radon in a building is dependent upon several factors. These factors include the geology, a driving force, pathways into the building, and the ventilation rate. As the concentration of uranium is in the underlying soil increases, so does the strength of the radon. Radon is transported to buildings more easily through permeable soils. Buildings can create pressure differentials that will draw in the soil gases. Radon can enter the building through many paths such as cracks in the foundation, utility penetrations, sumps, and floor drains. The ventilation rate of the building affects the final radon concentration.

EPA has made the recommendation of no long-term radon exposures above 4 pico curies/liter (pCi/L). This action level was based on both health and economics. The only way to tell if a building has elevated levels of radon is to have it tested.

In 2003 the EPA updated the estimates of lung cancer risks from indoor radon based on the National Academy of Sciences' (NAS) latest report on radon, the Biological Effects of Ionizing Radiation (BEIR) VI Report (1999). EPA worked closely with the Science Advisory Board (SAB), an independent panel of scientific experts, to determine how best to apply the risk models developed by the BEIR VI committee. The SAB's advice and recommendations were incorporated modifying and extending the methods and approaches used in BEIR VI to construct a single model yielding results midway between the results obtained using the two models preferred by the BEIR VI committee. The Agency's updated calculation of a best estimate of annual lung cancer deaths from radon is about 21,000 (with an uncertainty range of 8,000 to 45,000), which is consistent with the estimates of the BEIR VI Report. A single risk model also permitted the Agency to calculate a numerical estimate of the risk per unit exposure [lung cancer deaths per working level month (WLM)] which will be used to update estimated lung cancer risks from radon in various publications, including A Citizen's Guide to Radon.



Do you need a CL-100 / Wood Infestation Report?

The short answer is "Yes", Do not sign a contract without a CL100 Inspection clause! The CL100 inspection (Termite and Moisture Inspection) is a critical path item in The Buyer's Broker Home Buying System. Don't write an offer or sign a contract that does not give you the opportunity to inspect the property thoroughly. [View the Official CL100 Report](#)

What is a CL-100 (Termite Letter)? A Wood Infestation Report is a report of visible infestation and damage caused by insects (e.g., termites and beetles) and decay in accessible areas of the structure, with the inspection for decay fungi limited to the portion of the structure below the level of the first main floor. It informs the lending institution and buyer of the results of an inspection by a Pest Control Operator. As a protective measure, banks and lending institutions require that homes be inspected for damage from termites and other wood-destroying organisms before they will loan money on the home. The Wood Infestation Report is a two-page document. The first page provides basic information about the inspection, such as the address of the property, and it answers such general questions as:



- 1) Where was the damage found?
- 2) What caused the damage?
- 3) Is there any visible evidence of infestation or previous treatment?
- 4) Any obstructions or inaccessible areas which cannot be inspected?
- 5) Were all damages reported?
- 6) Was a builder contacted to assess the damages?

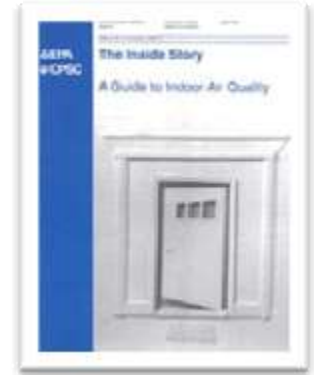
Page Two of the Wood Infestation Report provides space to comment on details regarding data disclosed on the first page of the report. It identifies special areas of concern, such as locations of previous treatment, and it identifies areas that are inaccessible for inspection. If there is any evidence of active infestation or past infestation of termites or other wood destroying insects or fungi, it must be reported in the letter. Any visible damage in the accessible areas will be reported in detail. Many banks, lenders, and buyers will require any problems be corrected before buying a property. If there are problems that need to be corrected we will quote the work to be done at the time of doing the CL-100. Sometimes a builder or qualified engineer may need to provide their opinion on whether there is structural damage to the property.

A **"clear" CL-100** indicates that there is no visible wood destroying insects present at the structure, and no damage caused by wood destroying insects. It also indicates that there is no structural water damage that requires repair, and no adverse moisture conditions that require repair and/or corrective action.

(AIQ) INDOOR AIR QUALITY TESTING

Indoor Air Quality Concerns have become more prevalent during the past twenty years and many home buyers are spending the money to test for air quality. We recommend you do an Air Quality Test during the inspection period.

In the last several years, a growing body of scientific evidence has indicated that the air within homes and other buildings can be more seriously polluted than the outdoor air in even the largest and most industrialized cities. Other research indicates that people spend approximately 90 percent of their time indoors. Thus, for many people, the risks to health may be greater due to exposure to air pollution indoors than outdoors. [EPA Guide to IAQ](#)



Because so many Americans spend a lot of time in offices with mechanical heating, cooling and ventilation systems, there is also a short section on the causes of poor air quality in offices and what you can do if you suspect that your office may have a problem. A glossary and a list of organizations where you can get additional information are available in this document.

All of us face a variety of risks to our health as we go about our day-to-day lives. Driving in cars, flying in planes, engaging in recreational activities and being exposed to environmental pollutants all pose varying degrees of risk. Some risks are simply unavoidable. Some we choose to accept because to do otherwise would restrict our ability to lead our lives the way we want. And some are risks we might decide to avoid if we had the opportunity to make informed choices. Indoor air pollution is one risk that you can do something about.



In addition, people who may be exposed to indoor air pollutants for the longest periods of time are often those most susceptible to the effects of indoor air pollution. Such groups include the young, the elderly and the chronically ill, especially those suffering from respiratory or cardiovascular disease.

While pollutant levels from individual sources may not pose a significant health risk by themselves, most homes have more than one source that contributes to indoor air pollution. There can be a serious risk from the cumulative effects of these sources. Fortunately, there are steps that most people can take both to reduce the risk from existing sources and to prevent new problems from occurring. This booklet was prepared by the U.S. Environmental Protection Agency (EPA) and the U.S. Consumer Product Safety Commission (CPSC) to help you decide whether to take actions that can reduce the level of indoor air pollution in your own home.

DEHEC SEPTIC TANK TESTING

We always recommend a specialized septic system inspection if the subject property is on septic! It's common in South Carolina for a home to use a septic system to treat plumbing waste. Approximately 60 percent of homes are served by public or community sewer systems. The rest — more than 1 million households — rely on septic tanks located on their property. Well designed, well-maintained septic tank systems use nature to break down and filter the waste we flush and rinse away. They can be the safest, most cost-efficient way to treat wastewater. [DEHEC Website for More Information](#)



A septic system receives, treats and disposes of unwanted wastewater and solids from the plumbing system. Solids are partially broken down into sludge within a septic tank and are separated from effluent (water) and scum (fat, oil and grease). Effluent regularly exits the tank into a drainfield where it is naturally filtered by bacteria and reentered into the groundwater. Scum and sludge must be pumped periodically and should never enter the drainfield.

- Find the date that the tank was last pumped. Ultimately, sludge level should determine whether a tank should be pumped, but knowledge of previous pumping dates can be a helpful reference.
- Check the sludge level with a “sludge judge” or a similar device. Sludge accumulates on the tank bottom and should not occupy more than 1/3 of the tank’s total volume or rise to the level of the baffles.
- Ensure that the system is large enough for the home that it serves. A four-bedroom home, for instance, typically requires a 1,200-gallon tank. The more occupants living in the home, the larger the tank that is required. Capacity in gallons can be calculated by tank dimensions. For rectangular tanks, length x width x depth in feet x 7.5 = capacity in gallons. For round tanks, 3.14 x radius squared x depth in feet x 7.5 = capacity in gallons.
- Check for liquid waste that has made its way to the ground surface. This condition is unsanitary and indicates that the system is overloaded. Make sure that the tank is watertight so that wastewater does not contaminate groundwater, and groundwater does not flow into the tank and cause it to overfill.
- If riser lids are present, they should be inspected for cracks and made sure they are secure.
- Make sure that the baffles are firmly connected to the tank’s inlet and outlet pipes.
- Drain lines should each receive the same amount of wastewater. They can be examined by opening the distribution box. If the box becomes tipped or clogged, it will disproportionately allocate effluent, and potentially flood sections of the drainfield.

