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Have a Question?

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Buying or Selling - We're Here to Help!

Inspection & Repair

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How High Tech Is Your Home?

If the latest technology or entertainment options are important in your new home, add the following questions to your buyer's checklist.

1. Are there enough jacks in every room for cable TV and high-speed Internet hookups?
2. Are there enough telephone extensions or jacks?
3. Is the home prewired for a home theater or multi-room audio and video?
4. Does the home have a local area network for linking computers?
5. Does the home already have wiring for DSL or other high-speed Internet connection?
6. Does the home have multi-zone heating and cooling controls with programmable thermostats?
7. Does the home have multi-room lighting controls, window-covering controls, or other home automation features?
8. Is the home wired with multi-purpose in-wall wiring that allows for reconfigurations to update services as technology changes?

Hidden Home Defects to Watch For

No home is flawless, but certain physical problems can be expensive. Watch for:

1. Water leaks. Look for stains on ceilings and near the baseboards, especially in basements or attics.
2. Shifting foundations. Look for large cracks along the home's foundation.
3. Drainage. Look for standing water, either around the foundation of the home or in the yard.
4. Termites. Look for weakened or grooved wood, especially near ground level.
5. Worn roofs. Look for broken or missing copings and buckled shingles as well as water spots on ceilings.
6. Inadequate wiring. Look for antiquated fuse boxes, extension cords (indicating insufficient outlets), and outlets without a place to plug in the grounding prong.
7. Plumbing problems. Very low water pressure, banging in pipes.

10 Questions to Ask a Home Inspector

1. What are your qualifications? Are you a member of the American Association of Home Inspectors?
2. Do you have a current license? Inspectors are not required to be licensed in every state.
3. How many inspections of properties such as this do you do each year?
4. Do you have a list of past clients I can contact?
5. Do you carry professional errors and omission (E&O) insurance? May I have a copy of the policy? (This is important in case the inspector overlooks a major problem).
6. Do you provide any guarantees of your work?
7. What specifically will the inspection cover?
8. What type of report will I receive after the inspection?
9. How long will the inspection take and how long will it take to receive the report?
10. How much will the inspection cost?

What Your Home Inspection Should Cover

- Siding: Look for dents or buckling
- Foundations: Look for cracks or water seepage
- Exterior Brick: Look for cracked bricks or mortar pulling away from bricks
- Insulation: Look for condition, adequate rating for climate
- Doors and Windows: Look for loose or tight fits, condition of locks, condition of weather-stripping
- Roof: Look for age, conditions of flashing, pooling water, buckled shingles, or loose gutters and downspouts
- Ceilings, walls, and moldings: Look for loose pieces, drywall that is pulling away
- Porch/Deck: Loose railings or step, rot
- Electrical: Look for condition of fuse box/circuit breakers, number of outlets in each room
- Plumbing: Look for poor water pressure, banging pipes, rust spots or corrosion that indicate leaks, sufficient insulation
- Water Heater: Look for age, size adequate for house, speed of recovery, energy rating
- Furnace/Air Conditioning: Look for age, energy rating; Furnaces are rated by annual fuel utilization efficiency; the higher the rating, the lower your fuel costs. However, other factors are in play, such as payback period and other operating costs, such as electricity to operate motors.
- Garage: Look for exterior in good repair; condition of floor—cracks, stains, etc.; condition of door mechanism, condition of garage door and springs.
- Basement: Look for water leakage, musty smell
- Attic: Look for adequate ventilation, water leaks from roof
- Septic Tanks (if applicable): Adequate absorption field capacity for the percolation rate in your area and the size of your family
- Driveways/Sidewalks: Look for cracks, heaving pavement, crumbling near edges, stains
- How Comprehensive Is Your Home Warranty?

Check your home warranty policy to see which of the following items are covered. Also check to see if the policy covers the full replacement cost of an item.

- Plumbing
- Electrical Systems
- Water Heater
- Furnace
- Heating Ducts
- Water Circulation Pump
- Dishwasher
- Stove/Cooktop/Ovens
- Microwave
- Refrigerator (Option)
- Washer/Dryer (Option)
- Swimming Pool (Option)
- Garage Door - which parts are covered?

12 Tips for Hiring a Remodeling Contractor

1. Get at least three written estimates.
2. Get references and call to check on the work. If possible, go by and visit earlier jobs.
3. Check with the local Chamber of Commerce or Better Business Bureau for complaints.
4. Be sure that the contract states exactly what is to be done and how change orders will be handled.
5. Make as small a down payment as possible so you won't lose a lot if the contractor fails to complete the job. Do not ever pay for the work in advance!
6. Be sure that the contractor has the necessary permits, licenses, and insurance.
7. Be sure that the contract states when the work will be completed and what recourse you have if it isn't. Also remember that in many instances you can cancel a contract within three business days of signing it.
8. Ask if the contractor's workers will do the entire job or whether subcontractors will do parts.
9. Get the contractor to indemnify you if work does not meet local building codes or regulations.
10. Be sure that the contract specifies the contractor will clean up after the job and be responsible for any damage.
11. Guarantee that materials used meet your specifications.
12. Don't make the final payment until you're satisfied with the work.