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SELLING YOUR HOME

Inspectors can work for sellers too

By David Bradley

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Mention "inspection" and home sellers often shudder. Who knows what costly problems a buyer's building inspector may uncover during forays into the recesses of your home?

Often sellers are oblivious to their home's flaws or refuse to believe anything could possibly be wrong, says Mike Spaargaren of First Choice Home and Building Inspections in Chicago. Still, the last thing anyone wants is for a deal to fall through because of a problem uncovered by the buyer's inspector. This is especially true if it is a minor problem that could have been repaired ahead of time--if you had known about it.

"When we work for the buyer, we're tough, and we'll nit-pick everything to get them every dollar off we can," Spaargaren says. "I find problems [sellers don't] realize they had because they never go onto the roof or into the attic."

And find problems he does: In each of the 1,200 homes his firm inspects annually, says Spaargaren, he usually uncovers a minimum of "\$1,000 to \$2,000 in problems," some serious enough to stall or cancel a pending sale. By his estimation, one in 10 sales is delayed and one in 15 sales is called off because remedies for problems could not be negotiated or overcome.

Many problems come as a shock to the owner and force ultra-expensive repairs. Recently, a trip to a crawl space uncovered a nasty surprise. Unknown to an elderly seller, her toilet flushed into the crawl space. Sewage damaged joists and mold was pervasive. The repair tab: \$20,000.

But Spaargaren and his crews also are part of a growing real estate trend: They work for sellers too. The idea is, that in addition to the pre-sale

clearing of clutter, cleaning rugs and freshening paint, a seller should have an inspection done, typically for between \$275 to \$300, so problems can be corrected before listing the house.

So what are typical ills spotted by inspectors? According to Spaargaren, the list includes:

- Water intrusion. This is problem No. 1 uncovered by inspectors. Damp basements, water-marked ceilings or foundations sloped toward the house can be signs water is invasive.
- Mold. Often found in attics, crawl spaces and basements, it's caused by too much moisture.
- Carbon monoxide. Holes, furnace heat exchangers or loose furnace or hot-water heater vent pipes can pump carbon monoxide directly into a home.
- Pests. Infestations of termites, rodents or carpenter ants must be checked.
- A bad roof. Buckled shingles or wavy subroofing can signal leaks, moisture due to poor venting or inadequate insulation.
- Cracked walls or poor drainage. These problems sometimes are hidden in crawl spaces.
- Energy loss. Shoddy windows and sparse attic insulation are usual culprits.
- Electrical issues. Many homeowners aren't aware ground fault circuit interrupters now are required within 6 feet of indoor or outdoor water sources.

Tackling repairs can save

Usually, it's cheaper for homeowners to deal with situations before a home is marketed. For example, homeowners can replace circuit interrupters for about \$10 per outlet. If uncorrected, buyers may insist on a price deduction based on what it'd cost to pay a professional to the job, which can be nearly \$100 per outlet.

Jim and Cynthia Nixon of Tinley Park know the value of pre-sale inspections. Their inspection found a minor crack in a basement wall along a crawl space.

Typically, the repair would cost about \$1,000, but the couple was lucky. A friend trained in doing such repairs did the job for free.

"[The inspection] uncovered things I would never have thought about. It saved me a lot of money and I didn't want any surprises when someone came to buy the house," Jim Nixon says.

If you hire an inspector who discovers problems and you choose not to fix them, tell your Realtor. State law requires owners to disclose known defects.

"The seller really should disclose [problems] beforehand, because you'll never get sued for over-disclosing," says Linda De Marco, a general manager for Century 21 Elm Realtors in Park Ridge.

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