

Whether you're buying or selling, spring is the time for home spruce-ups

Lots of things warm up during the spring, and the housing market is definitely one of them. The peak real estate season is from March through September, so if you're planning a move, now is the time for a crash course in home inspection.

Whether you're a buyer or seller, learning home inspection techniques can prove invaluable. While it's true that banks generally won't allow a mortgage loan without an evaluation done by a certified inspector, knowing the key points may save you time and money in the long run. Besides, home inspectors are only human, and you may catch something that they have missed.

Cosmetic flaws, liked stained carpets, bad paint jobs, etc., are areas outside of this important realm. Those areas are a matter of discretion between the seller and the buyer. What counts in an inspection, and to the bank, are structural and utility problems, and evidence of contamination by radon, lead and asbestos.

For a potential buyer and their chosen inspector, a paper trail on the home's maintenance is a good place to start. They will want to know what repairs and remodeling have been done, and who did the work. Receipts, blueprints, building permits and code certificates should be made available and verified if there

are any questions. Utility bills, showing usage during summer and winter months, also need to be looked at to determine whether the home is well insulated or if the plumbing is prone to leakage.

An inspection begins outside of the home, where the first matter is to check how water drains away from the property. The ground around the foundation should slope away from the home at a sufficient angle for drainage, with no uneven dips. The roof overhangs should also clear the outside walls and be pitched enough to displace rainwater, with no sagging areas. Likewise, all downspouts should be long enough and follow the slope of the ground away from the house.

If there are trees or other foliage growing next to the house, they should be trimmed in a pattern that will keep them from interfering with the structure or power and cable lines. Check the roots, too, as healthy trees can mangle pipes and foundation walls.

Wood exteriors will be examined for insect infestation, from termites to worms, and any indication of those may mean another more costly inspection by an exterminator. Wood that shows signs of rot or fungus will devalue the house, as will warped wood in door and window frames, porch flooring and soffits.

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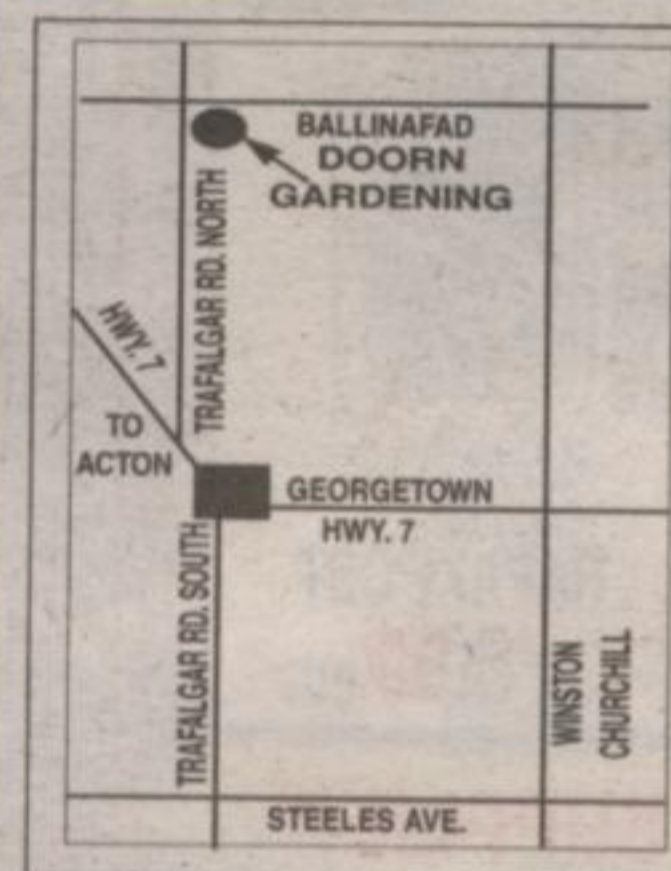
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