



## **Frequently Asked Questions (FAQ's) by Home Buyers**

*Courtesy of the California Real Estate Inspection Association (CREIA)*

### **What Is An Inspection?**

An inspection is a visual examination of the structure and systems of a building. If you are thinking of buying a home, condominium, mobile home, or commercial building, you should have it thoroughly inspected before the final purchase by an experienced and impartial professional inspector.

### **What Does An Inspection Include?**

A complete inspection includes a visual examination of the building from top to bottom. The inspector evaluates and reports the condition of the structure, roof, foundation, drainage, plumbing, heating system, central air-conditioning system, visible insulation, walls, windows, and doors. Only those items that are visible and accessible by normal means are included in the report.

### **When Do I Request An Inspector?**

The best time to consult the inspector is right after you've made an offer on your new building. The real estate contract usually allows for a grace period to inspect the building. Ask your professional agent to include this inspection clause in the contract, making your purchase obligation contingent upon the findings of a professional inspection.

### **Can A Building "FAIL" The Inspection?**

No. A professional inspection is simply an examination into the current condition of your prospective real estate purchase. It is not an appraisal or a Municipal Code inspection. An inspector, therefore, will not pass or fail a building, but will simply describe its condition and indicate which items will be in need of minor or major repairs or replacement.

### **What If The Report Reveals Problems?**

If the inspector finds problems in a building, it does not necessarily mean you shouldn't buy it, only that you will know in advance what type of repairs to anticipate. A seller may be willing to make repairs because of significant problems discovered by the inspector. If your budget is tight, or if you do not wish to become involved in future repair work, you may decide that this is not the property for you. The choice is yours.

### **If The Report Is Favorable, Did I Really Need An Inspection?**

Definitely! Now you can complete your purchase with peace of mind about the condition of the property and its equipment and systems. You may have learned a few things about your property from the inspection report, and will want to keep that information for your future reference. Above all, you can rest assured that you are making a well-informed purchase decision and that you will be able to enjoy or occupy your new home or building the way you want.

### **Why Do I Need An Inspection?**

The purchase of a home or commercial building is one of the largest single investments you will ever make. You should know exactly what to expect --- both indoors and out -- in terms of needed and future repairs and maintenance. A fresh coat of paint could be hiding serious structural problems. Stains on the ceiling may indicate a chronic roof leakage problem or may be simply the result of a single incident. The inspector interprets these and other clues, then presents a professional opinion as to the condition of the property so you can avoid unpleasant surprises afterward. Of course, an inspection will also point out the positive aspects of a building, as well as the type of maintenance needed to keep it in good shape. After the inspection, you will have a much clearer understanding of the property you are about to purchase, and be able to make your decision confidently.

As a seller, if you have owned your building for a period of time, an inspection can identify potential problems in the sale of your building and can recommend preventive measures which might avoid future expensive repairs.

### **Can I Inspect The Building Myself?**

Even the most experienced building or home owner lacks the knowledge and expertise of a professional inspector who has inspected hundreds, and perhaps thousands of homes and buildings in their career. An inspector is equally familiar with the critical elements of construction and with the proper installation, maintenance and inter-relationships of these elements. Above all, most buyers find it difficult to remain completely objective and unemotional about the building they really want, and this may lead to a poor assessment.

### **What Will The Inspection Cost?**

The inspection fee for a typical single-family house or commercial building varies geographically, as does the cost of housing, similarly, within a geographic area the inspection fees charged by different inspection services may vary depending upon the size of the building, particular features of the building, age, type of structure, etc. However, the cost should not be a factor in the decision whether or not to have a physical inspection. You might save many times the cost of the inspection if you are able to have the seller perform repairs based on significant problems revealed by the inspector. Consult your professional agent for guidance.

### **Should I Attend The Inspection?**

It is not necessary for you to be present for the inspection, but it is a good idea. By following the inspector through the inspection, observing and asking questions, you will learn about the new building and get some tips on general maintenance. Information that will be of great help to you after you've moved in.

### **How Do I Find A "Qualified" Inspector?**

There are several ways of choosing an inspector for your new property, the best is by visiting [www.CREIA.org](http://www.CREIA.org) to find a CREIA Inspector in your area or by calling the toll free referral service at 800-388-8443. Personal contacts, either from prior inspections or from a friend, relative, or business acquaintance who has had a recent inspection is an excellent method. Another alternative is to ask your real estate agent/broker who he or she would recommend. Most inspection services promote their business with brochures through the real estate offices. Many claim that their reports meet or follow CREIA Standards of Practice. Do not be fooled; look for the CREIA emblem on these brochures. Only inspectors who meet CREIA's rigorous professional and educational requirements may qualify as members.

### **What Is CREIA?**

The California Real Estate Inspection Association, (CREIA), was established in 1976 in California as a non-profit voluntary professional association. CREIA has grown to over 500 members and candidates today. CREIA's Standards of Practice and professional Code of Ethics provides the consumer with the assurance of quality and professionalism. Members of CREIA are either owners or employees of professional building inspection companies. Today CREIA has members throughout the state and is recognized in California as the leading authority in the building inspection industry.

CREIA has established a high Standards of Practice for the inspection profession that is used throughout the state to ensure the buyer who retains a CREIA member of a complete and detailed inspection and report.

All members must abide by these standards and code of ethics. CREIA offers its members and candidates continuing education in the latest building technology, training, and materials to ensure the most professional inspection for the consumer. CREIA acts as a public information service to real estate buyers and provides technical support and training to realty agents, state agencies and other related professions.

**This information is brought to you by Noteworthy Property Inspections, your local Professional Home Inspector.  
Tel: 562-243-0164 / 949-682-4051 • E-mail: [info@NoteworthyPI.com](mailto:info@NoteworthyPI.com) • Web: [www.NoteworthyPI.com](http://www.NoteworthyPI.com)**



## **Frequently Asked Questions (FAQ's) by Home Sellers**

*Courtesy of the California Real Estate Inspection Association (CREIA)*

### **Easing The Transaction For A Home Seller**

Home sellers are being urged to utilize home inspections prior to listing their homes. Professional inspections can discover unknown conditions allowing sellers an opportunity to perform desired repairs before placing the property on the market. A professional "listing inspection" is just good business, it may facilitate a smoother transaction by putting potential buyers at ease, reducing negotiating points, and bypassing annoying delays.

### **Home Seller Disclosure Obligations**

California case law states that it is the duty of a seller to disclose relevant facts concerning the property for sale through a TDS form. (Transfer Document Statement) This basically means a seller of one to four residential units has a legal obligation to disclose all of the conditions of the property known to them to prospective buyers, which is often accomplished through use of a "Transfer Disclosure Statement." While the listing inspection report cannot be used as a substitute for that disclosure, it does allow the seller to provide prospective buyers with additional information, based on an unbiased, third party, professional inspection.

### **Do I Have to Repair Everything Wrong With The House?**

A listing inspection report is not intended to be a "do" or repair list for the home. Sellers are not obligated to repair conditions noted in the report, nor are they required to produce a flawless house. With a pre-listing home inspection, potential repair items already known by both parties are subject to any negotiations. A home seller can make repairs as a matter of choice, not obligation; to foster good will or to facilitate the sale. Sellers maintain the legal right to refuse repair demands, except where requirements are set forth by state law, local ordinance, or the real estate purchase contract.

### **What Is a Listing Inspection?**

An inspection consists of a non-invasive physical examination of a home's systems, structures and components intended to identify material defects that exist at the time of inspection. The heating and cooling equipment is activated along with operating plumbing fixtures, testing accessible electrical outlets and fixtures, and operating a representative sampling of doors and windows. Visual inspection of the roof, walls and drainage adjacent to the home are included. Because of the wide range of construction practices and the "normal" wear and tear placed on the components of home, a professional home inspection can help provide a wealth of information to a home seller anxious to convey the condition of their home to prospective buyers.

### **Do I Really Need an Inspection?**

As a seller, if you have owned your property for a period of time, an inspection can help identify potential problems and recommend preventive measures, which might avoid future expensive repairs. There is no such thing as a home that is too new or too well built to benefit from a professional inspection. Anyone advising against an inspection is doing a disservice to the homebuyer. Many problems frequently encountered after the buyer moves in, are a routine discovery for a qualified home inspection.

### **Is There Anything I Can Do Better To Maintain My Home?**

Inspection reports often identify the same neglected maintenance items. Performing some basic maintenance can help keep your home in better condition, thus reduce the chance of those conditions showing up on the inspection report. To present a better maintained home to prospective buyers follow these tips from the California Real Estate Inspection Association. Most of these items can be accomplished with little or no cost, while the benefits of selling a well maintained home can be worth the effort.

- \* Clean both rain gutters and any roof debris and trim back excessive foliage from the exterior siding.
- \* Divert all water away from the house (for example, rain-gutter downspouts, sump pump discharge locations, and clean out garage and basement interiors).
- \* Clean or replace all furnace filters.
- \* Remove grade or mulch from contact with siding (preferable 6-8 inches of clearance).
- \* Paint all weathered exterior wood and caulk around trim, chimneys, windows, doors, and all exterior wall penetrations.
- \* Make sure all windows and doors are in proper operating condition; replace cracked windowpanes.
- \* Replace burned out light bulbs.
- \* Make sure all of the plumbing fixtures are in spotless condition (toilets, tubs, showers, sinks) and in proper working order (repair leaks).
- \* Provide clear access to both attic and foundation crawl spaces, heating/cooling systems, water heater/s, electrical main and distribution panels and remove the car/s from the garage.
- \* And finally, if the house is vacant make sure that all utilities are turned on. Should the water, gas or electric be off at the time of inspection the inspector will not turn them on. Therefore, the inspection process will be incomplete, which may possibly affect the time frame in removing sales contract contingencies.

### **Locating a Qualified Inspector**

It is imperative that the seller secures the services of a qualified home inspector. Make sure to hire an inspector who is both trained and experienced in home inspection, maintains proper insurance, and is a member of a professional association such as the California Real Estate Inspection Association (CREIA).

Home inspection is a relatively new profession in California and thus far not licensed by the state. At present, anyone can claim to be a home inspector. Therefore, you must exercise extreme care and cautious consideration before hiring just anyone. Select your home inspector with the following criteria in mind:

**Professional Affiliation:** In California, there are standards for home inspectors that have been enacted by the California Real Estate Inspection Association (CREIA) and recognized in California statutes. Membership in this professional association requires obtaining initial training, passing a rigorous membership exam, and mandatory adherence to professional standards of practice and participation in ongoing education (a minimum of 30 hours per year). When you choose a home inspector, you should specify membership in CREIA. Check the CREIA web-site ([www.CREIA.org](http://www.CREIA.org)) for a listing to home inspectors in your area.

**Inspection Experience.** Of paramount importance is an inspector's actual level of direct experience in the practice of home inspection. A general contractor's license can be an important credential, but when it comes to home inspection, a license to build indicates very little as it relates to competence as a property inspector. The experience that matters most is specific home inspection training and experience, not building experience.

**Avoid Price Shopping.** Home inspection fees vary widely. A home is the most expensive commodity you are likely to purchase and or sell in a lifetime. One defect missed by your inspector could cost 100 times what you save with a bargain inspection. The best method of price shopping is to shop for quality. Considering the high cost of real estate today, an inspection fee is a small price to pay. It can save thousands of dollars and years of regret.

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