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The Good Psychology of Inspections – For Sellers!

By Ken Ryerson

For both buyers and sellers, inspections rank as one of the cheapest kinds of insurance a housing consumer can purchase.

Inspections provide protection for both parties when participating in the largest financial transaction that most will ever make in their lifetime. Buyers receive assurance in knowing what they are getting BEFORE they commit to years of monetary responsibility. Likewise, sellers are safeguarded down the road against lawsuits about undisclosed problems in their former home.

The cost for this sound, piece of mind assurance, is modest. If you are buying a single-family detached home in the Lamorinda area, a thorough inspection of the home and property generally costs around \$1,500.

What are you getting for this expenditure? What should be tested as part of the inspection process? In my opinion, the answer is Everything. A complete general inspection should include an examination of the foundation, plumbing, roof, chimney and fireplace, windows and doors, electrical and heating systems, and drainage and soil condition. I also recommend that the inspection include a close look at anything unique or specific to the property.

There are many types of inspections that span across various forms of specialization and expertise. In the Lamorinda area, a pest inspection is at the top of the list. A pest report should always be completed by a licensed pest inspector, and will only cover the areas of the home that are readily accessible for inspecting.

In Northern California, a pest report primarily serves to identify what type of dry rot and fungus damage are present in a home. It is common for even the most immaculate home to have some amount of repair that is needed. For older properties, repair costs can run into the tens of thousands of dollars.

Pest reports generally discover some deficiencies in Bay Area homes therefore; they are customarily provided up front by the seller and at the



Dry rot on a roof beam

seller's expense. However, this is not always the case, and if for some reason a pest report has not been provided, I highly recommend that any buyer purchase one at their own expense. In the Lamorinda area, a typical pest report by a licensed inspector costs around \$300.

Other inspection services available include structural and engineering analysis, mold inspection, drainage, feng chi study, and landscaping or tree examination, but the list is endless and the choices need be commensurate with the house and the environment.

Why do I claim inspections rep-

resent good psychology? Couldn't an inspection reveal problems for a seller and scare off potential buyers? Today's real estate market is challenging enough when a home is void of problems; the last thing any seller needs in today's market are reports stating several problems with their home.

Contrary to the belief that buyer's will back away from purchasing a home due to issues brought to light from inspections, is the reality that buyers typically back out of a deal because of financing issues or psychological fears.

... continued on page 10

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