

## Expert Opinion Table

Concern	Expert Opinion	What to Consider
<b>Overall Condition</b>	<p><b><u>Home Inspection:</u></b> A detailed audit looking for general condition of structure, electric and mechanical systems along with identifying any obvious areas with decay or water damage. This is particularly useful for older homes.</p>	<ul style="list-style-type: none"> <li>• Look for experience and credentials such as American Society of Home Inspectors (ASHI) certification.</li> <li>• Don't use Realtor recommended inspector to avoid potential conflict of interest.</li> <li>• For older homes look for inspectors who can identify the presence of asbestos (pre-1970), or lead paint (pre-1978), and provide guidance for necessary remediation.</li> </ul>
<b>Exposure to Pest Damage</b>	<p><b><u>Termite Inspection:</u></b> Inspection looking for existing damage from termites, carpenter ants, and other pests, and in some cases, evidence of dry rot.</p>	<ul style="list-style-type: none"> <li>• This inspection is provided by the home seller in some markets.</li> <li>• Be especially concerned with properties in high-risk areas (e.g., subterranean termites near wooded areas, Formosan termites in the Gulf States)</li> </ul>
<b>Exposure to Radon</b>	<p><b><u>Home Inspection:</u></b> This is typically provided by a home inspector who provides a test kit and mailer to be sent to a certified lab.</p>	<ul style="list-style-type: none"> <li>• Radon tests should be of most concern in parts of the country with granitic soil (consult EPA web site for detailed maps identifying high-risk regions).</li> <li>• Follow up with long-term test after move-in.</li> </ul>
<b>Roof in Disrepair</b>	<p><b><u>Roof Inspection:</u></b> A local roofing contractor can provide input on the condition, longevity and replacement cost for an old roof.</p>	<ul style="list-style-type: none"> <li>• Factor old roofs (&gt;15 years) into the bid price because replacement very costly.</li> <li>• If considering an immediate roof replacement, this expert opinion can be secured for free as part of a bid.</li> </ul>
<b>High Utility Bills</b>	<p><b><u>Home Energy Rating System (HERS) Rater Inspection:</u></b> This inspection examines energy efficiency features and equipment and performs diagnostic testing to determine the amount of air infiltration and duct leakage. The rating report provides an energy efficiency score and list of cost-effective energy efficiency improvements.</p>	<ul style="list-style-type: none"> <li>• Look for a HERS provider accredited by the Residential Energy Services Network (RESNET). A full list of accredited providers is on the RESNET web site (<a href="http://www.natresnet.org">www.natresnet.org</a>).</li> <li>• High utility bills can indicate numerous construction quality problems.</li> <li>• HERS ratings typically cost \$250 to \$800 and are needed for an energy improvement mortgage (EIM) that allows energy improvements to be included in a new mortgage.</li> </ul>
<b>Water Damage</b>	<p><b><u>Assorted Experts:</u></b> An inspection to diagnose source of water problem and cost of necessary repairs.</p>	<ul style="list-style-type: none"> <li>• Leaky roof (call roofing contractor).</li> <li>• Mold or mildew suggesting moisture or condensation inside wall/floor/roof assembly (call mold expert)</li> <li>• Wet basement (call foundation expert)</li> </ul>

## Expert Opinion Table (continued)

Concern	Expert Opinion	What to Consider
<b>Old Heating and Cooling System</b>	<b><u>Heating and Air Conditioning Contractor:</u></b> A detailed check of the heating and cooling equipment including safety concerns, operating conditions, integrity of heat exchanger, and refrigerant charge. In addition, some contractors can also examine or test for duct leakage.	<ul style="list-style-type: none"> <li>• Look for contractors who have special certifications such as North American Technical Excellence (NATE at <a href="http://www.natex.org">www.natex.org</a>) or local utility programs.</li> <li>• A separate duct leakage test can be especially important in many homes since the duct systems can leak more than 20 to 30 percent of all the heated and cooled air. These leaks can cause comfort, air quality and durability problems.</li> </ul>
<b>Structural Problems</b>	<b><u>Structural Engineer:</u></b> An inspection and engineering calculations to determine extent of problem(s) and cost for any needed repairs.	<ul style="list-style-type: none"> <li>• Sagging beams, floors, or ceiling</li> <li>• Significant cracks in wall, foundation, floor or attic</li> <li>• Misaligned walls</li> </ul>
<b>Old Fireplace</b>	<b><u>Chimney Sweep Inspection:</u></b> Inspection to check the integrity and current condition of fireplace and wood stoves along with their exhaust flues.	<ul style="list-style-type: none"> <li>• Consider this inspection where there are concerns about past diligence providing regular fireplace cleaning or old age.</li> <li>• Look for cracked flues since these are very expensive to repair with stainless steel inserts.</li> </ul>
<b>Old or Damaged Large Trees</b>	<b><u>Arborist or Landscape Consultant:</u></b> Inspection to identify all liabilities with large trees on property.	<ul style="list-style-type: none"> <li>• Trees are a wonderful asset, but can provide numerous hidden costs, safety, and maintenance concerns.</li> <li>• Decaying trees are very expensive to remove (e.g., \$1,000's).</li> </ul>
<b>Evidence of Erosion</b>	<b><u>Drainage Inspection:</u></b> A civil engineer or landscape expert inspection to identify any drainage problems and related structural concerns.	<ul style="list-style-type: none"> <li>• If there is any evidence of erosion, this inspection can provide critical insight into potential long-term costly repairs.</li> <li>• Drainage problems are most evident after heavy storms.</li> <li>• Steep sites are have a high risk of soil erosion.</li> </ul>
<b>Home Needs Addition or Remodeling Work</b>	<b><u>Architects/Certified Designer:</u></b> Professional input on the viability of making desired architectural modifications and probable cost.	<ul style="list-style-type: none"> <li>• It is not uncommon for many home buyers to experience difficulty finding a home that meets all of their needs.</li> <li>• The cost of future improvements may be needed to fully assess affordability.</li> </ul>
<b>Higher Price than Planned</b>	<b><u>Mortgage Broker:</u></b> A quick check of your income and liabilities to ensure affordability.	<ul style="list-style-type: none"> <li>• It's often worth stretching to get into a property with higher appreciation potential, particularly if you expect your income to grow.</li> </ul>