Mi propia casa
Home of my own

Home-Buying Process

What Inspections Include

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When you find a potential house and decide to make an offer, consider making that offer contingent upon the results of the home inspection, provided by a professional home inspector. By giving the house a thorough inspection, the home inspector will provide information on the house you may not have noticed when first looking at the property.

During the inspection the inspector will make sure all the major components such as the mechanical systems, structure and roof are in good condition. If the buyer decides after the inspection that there are too many repairs or the repair costs are too high, he or she may choose not to buy the house or to renegotiate the contract.

The inspection report gives the potential buyer an idea of the type of repairs and costs associated with the house purchase. As a buyer, you should attend the home inspection, take notes during the process, ask questions and make sure you understand how to read the report.

Some things to pay special attention to should include:

- Grounds and landscaping
- Sidewalks and driveways
- Roof, chimney and gutters
- Foundation and structural support systems
- Doors and windows
- Insulation and ventilation
- Heating, plumbing and air conditioning
- Electrical systems
- Safety devices

Termites

A termite inspection is a visual inspection of the entire interior and exterior areas of a house for evidence of wood-destroying insects and organisms. A termite inspection should be performed by a state licensed pesticide inspector. The purpose of the inspection is to provide reasonable assurance that the physical security of the property is not threatened or damaged by termites or other wood-destroying insects. If either the pest control inspector or the appraiser indicates termite damage is present, the active infestations must be treated. An inspection by an approved fee compliance inspector, a qualified home-building inspector, or an engineer with expertise in structural related matters must determine the degree of damage and recommend corrective action, if necessary.

Lead

Lead is a highly toxic metal used for many years in products found in and around homes. Many houses and apartments built before 1978 have paint that contains lead. Lead from paint chips and dust can pose serious health hazards if not taken care of properly. Lead-based paint may be a hazard when found on surfaces that children can chew or that get a lot of wear and tear, including

windows, doors, stairs, porches and fences. If you plan to buy and remodel a house, lead can be a hazard during the demolition process.

When you are buying a house the Federal Lead-Based Paint and Lead-Based Paint Hazards Disclosure Rule requires that the landlord or seller of a residential dwelling built prior to 1978 provide the buyer with:

- The pamphlet Protect Your Family From Lead In Your Home and
- Any available information on lead-based paint or lead-based paint hazards in the house.

A buyer must be given the opportunity to conduct testing to determine whether lead-based paint or lead-based paint hazards are present. While you are not required by law to test for lead, it may be advisable if you have (or plan to have) young children in the home.

Three different approaches for testing lead are available: a lead-based paint inspection, a risk assessment and a lead-hazard screen or a combination inspection and risk assessment. Selection of the approach depends on your reasons for testing.

A lead-based paint inspection is a surface-by-surface investigation to determine whether there is lead-based paint in the house and where it is located. An inspection may be particularly useful before renovation, repainting or paint removal.

An inspection includes:

- An inventory of all painted surfaces, including the outside and inside of the house. Painted surfaces include all surfaces coated with paint, shellac, varnish, stain, coating or even paint covered by wallpaper.
- Selection and testing of each type of painted surface.

A report listing the painted surfaces in the house and whether each painted surface contains lead-based paint should be provided. An inspection does not typically test painted furniture unless it is a permanent part of the house, such as kitchen or bathroom cabinets or built-in bookshelves. Soil, dust and water are not usually tested during an inspection. The presence of lead-based paint in a house does not necessarily mean there is a lead-based paint hazard to occupants. To ensure there are no lead hazards posed to occupants, consider a risk assessment or hazard screen.

Radon

Every house should be tested for radon, an invisible, odorless, radioactive gas that occurs naturally. Radon is estimated to be the second leading cause of lung cancer in the United States. However, with proper equipment, radon is easy to detect and even dangerously high levels can be removed from houses. Radon is produced when uranium breaks down naturally in soil, rock and water. It typically moves up through the ground and mixes in the air we breathe. Radon enters a house through cracks and other holes in the foundation as well as through well water. Once inside, radon can become trapped in a house.

The amount of radon that accumulates inside a house is caused by factors related to the house's structure and geographic location. Because radon concentration varies greatly even among houses in the same neighborhood, each house must be tested to determine its radon level. The United States Environmental Protection Agency (EPA) recommends that people check their houses for radon whether or not the house has a basement.

If you are a New Mexico resident and would like to receive a free radon kit and/or get a copy of the New Mexico Radon Survey you can contact the New Mexico Indoor Radon Outreach Program at (505) 287-1093 or visit their Web site at http://www.nmenv.state.nm.us/nmrcb/radon.html. If you live out of state or would like additional information you can visit the Radon EPA Web site at http://www.epa.gov/iaq/radon/.

This resource is one in a series on the Home-Buying Process which include:

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