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THE SUMMARY PAGE

The summary page of a home inspector's report may be the most important page. Here, home inspectors write out their major concerns. While many reports contain boxes to be checked, the summary page is usually filled out in a narrative form. While many buyers do not read all the numerous pages in the home inspection report, many do read and remember the conclusions on the summary page.

The summary page should contain the home inspector's major concerns. These are the items that the home inspector was truly hired to find. The summary page should describe items that could cause the homebuyer more than \$1,000.00 to fix repair. I would break the summary page down into four categories.

The first category I would call:

NEEDS IMMEDIATE REPAIR OR REPLACEMENT

In this category, is where the home inspector lists the items that are clearly broken or need repair? These are the major immediate concerns of the homebuyer. The home inspector should sit down with the homebuyer and go over this particular category because this is the specific information that the buyer is looking for. Very often, with all the information being provided to the buyer, it becomes difficult to put things into perspective. While the home inspector is describing the many aspects of homeownership and home repairs, sometimes it's easy to lose track of the major repairs as they are discussed among all other material that is discussed. This category draws the buyer's attention to the most significant conclusions of the home inspector.

The second category should be:

REPAIRS OR REPLACEMENTS NEEDED IN THE NEAR FUTURE

Repairs needed in the near future are probably the second area of concern to a homebuyer. Often an aging roof may fall into this category, an old furnace, and outdated hot water heater or appliances that are coming to the end of their useful life. This is the second

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most important category for the homebuyer because these are items the homebuyer needs too budget for. The home inspector should not make any estimate predictions when these items will need repair or replacement. The point of this, being that the homebuyer may move into the house and may have to effectuate these repairs within a few months. If the home inspector has given a prediction of five or ten years down the road, the homebuyer will be upset.

The third category that should be contained on the summary page should be entitled:

UNKOWN / HIDDEN/ OR CONCEALED PROBLEMS

In this category, the home inspector should list all of the items that either were not inspected or could not be inspected. If the home inspector does not go into the attic or crawl up on the roof, the roof may be included in this area. If the basement walls have recently been painted and the home inspector is unable to determine whether there are water stains or efflorescence that could be included in this section. If there is a rec room with recent paneling, that could also be discussed.

The final category that the home inspector should include on the summary page would be entitled:

CONSIDER A SECOND OPINION

Under this category, the home inspector should list any follow-up inspections recommended. If the home inspector recommends a foundation expert, that could be discussed here. If the home inspector suggests that the homebuyer consults a roofing specialist that can be listed here. Any additional recommended follow-up inspections should be mentioned in this section.

The summary page is the home inspector's last line of defense. This is the home inspector's opportunity to focus the homebuyer on the significant aspects of the inspection. The home inspector at the conclusion of the inspection should summarize the most important problems with the homebuyers. The home inspector should make sure that the buyer understands that the items contained in the summary page are the most important. The home inspector may even consider having a place at the bottom of the summary page to have to

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homebuyers' sign. This way when the home inspector leaves the house the buyers are fully aware of the major issues with regard to their house.