



**H&J**  
Hinson and Jung, LLC

Providing Peace of Mind, One Home At A Time.

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# Inspection Times

July 2012

## **ASK THE INSPECTOR...**

### **Question**

**We are getting ready to buy a home and wonder if having a home warranty would be a good idea. What do you think? Is it expensive?**

### **Answer**

I do recommend home warranty insurance. The home warranty insurance is fairly inexpensive, typically ranging from \$250 to \$400 a year, depending on the coverage you want. When a repair or replacement is necessary, the homeowner pays a trade fee, which is usually less than \$100.

The warranty company pays all or part of the cost to repair or replace an item in your newly purchased home. Usually, the item will be replaced if the contractor hired by the company has determined that it's not repairable.

There are several warranty plans to choose from. Before choosing, it's important to make a list of each appliance and system that you want covered.

The National Home Service Contract Association, a nonprofit industry organization, says the best way to ensure a positive experience is for the company to provide the customer with clearly defined expectations of what a contract will cover.

For a quick reference remember the word PEACH: Plumbing, Electrical, Appliances, Cooling and Heating. Basic coverage does not include such things as the roof, windows, termite damage, or pre-existing conditions.

Sometimes the seller pays for the warranty coverage. It's to the seller's advantage to do so because it's a selling point.

The policies are prepaid for a year in advance, at which time they expire or they can be renewed. Sometimes warranty companies compete with each other by offering discounted sales.

## **NEW OUTDOOR FURNITURE: SYTLISH & COMFORTABLE**

Outdoor living is moving beyond the concrete slab or generic deck. Many people are expanding their outdoor living spaces, says decorator Sally Falk Nancrede.

Whether they have added grill islands, pergolas or beam roofs, a whole industry is developing for the growth of outdoor living. People want comfy, plush, upholstered or slipcovered chairs that rock or recline, and they want easy-care sofas they can stretch out in.

Store furniture buyers say the products are a lot more consumer-friendly than in previous years. Cushions have drain-through features. Many tables are made with cast-aluminum frames and have composite stone or Corona tops that don't break. They look nicer and are made heavier so they don't blow over in the wind.

Easy-care Adirondack chairs made in the United States are colorful and formed from recycled plastic. They are durable, comfortable and zero-maintenance. They never have to be painted or touched up.

In past decades, Adirondacks were brown and red brown. This year, some are taupe, gray, blue or green.

This is the year people are happy to improve their outdoor living features.



If you have questions about home inspections or home maintenance, Ask the Inspector!

**Call Pete Jung at 301-351-1113**

## **200% NO RISK GUARANTEE**

If our clients are not 100% satisfied at the end of the Home Inspection, they will pay nothing. We will match the fee and they can hire another home inspector.

# Why Use **Hinson & Jung Home Inspections?**

- ❖ FREE 90 day limited warranty along with a Brinks Security System inspection. This starts the day of the inspection.
- ❖ FREE 128 page Home Maintenance Manual
- ❖ FREE Phone consultations for as long as the client lives in the house.

## **Hinson & Jung Home Inspections and Services**

*for all your inspection needs.*

### ***My Pledge to You***

***I dedicate 100% of my time and energy delivering First-Class service to YOU, my customer.***

***My philosophy about real estate is simple. I put myself in your shoes, treat you like family and treat your money like it was my money. The greatest compliment I can receive is a referral from you to a friend or family member.***

***My goal...is to become Your personal building consultant for life!***



**Hinson & Jung, LLC**  
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Certified Mold Inspector

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