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SIouxLAND HOMES MAGAZINE

 Siouxland Homes Magazine

SEARCH FOR YOUR
DREAM HOME
INSIDE!



DEAR MONTY

Is the homebuyer angry with the wrong party?

DEAR MONTY: I purchased a home after a home inspection was done. The seller would not allow me to bring in the inspector my agent and I chose. My agent advised me that the seller's inspector was a licensed state inspector and would be fine. Two months after closing, I walked on the deck beside the pool and fell through two rotted deck boards. A day laborer found that 70% of the deck was completely rotted. The new deck boards concealed the rotted areas. Lifting one or two of the deck boards to inspect underneath would have only taken five minutes. Therefore, the owners were covering a hazard, and a lack of due diligence on the inspector's part allowed this to occur. I filed a complaint with the state regulators, and they would not investigate due to insufficient evidence. I am not going to let this matter die. I intend to put an end to this fraud. Why didn't the inspector let me know the deck was a hazard in his report?

MONTY'S ANSWER: I have not seen the inspection agreement you signed. Did you read the inspection report contract? Most inspection contracts exclude unobservable defects. The contract likely states that he does not have an obligation to lift boards, conduct testing or move items obstructing his view. An inspection is a visual inspection only. The visual-only clause is likely why the regulators dismissed the complaint.

A second opinion

Unfortunately, the regulators gave you a broad answer in rejecting your complaint. It is very possible the inspector was unaware of the rot. Consider seeking legal advice if you have the financial resources and strongly feel that you can win. Based on the information you provided, a competent attorney may tell you that you won't have a strong case against the inspector unless you can prove he was in cahoots with the seller.

The missing link

I am curious as to why you are not upset with your real estate agent as well. Perhaps you hired a friend you trusted and did not realize they may be complicit here. Maybe the agent is not a friend.



What other conversations did you have with the agent? Does the seller condition report mention decks, porches or patios?

Why would you proceed with the sellers demanding you use their inspector? This request was a big red flag. Did your agent suggest you could, or should, pass on buying the house? Or insist you have a right to your inspector? Your agent could have or should have explained that the seller and the inspector could have some hidden conflict of interest. If the agent did not explain, could it be because they have a conflict of interest? I have no idea what an attorney would tell you concerning your agent and the agent's broker. This open question is a reason to consider seeking a legal opinion.

Do a cost-benefit analysis

You did not mention what it will cost to repair the deck. That is another consideration. If it is a small deck and the cost is about 500 dollars, with added legal costs, you may be better off absorbing the cost and moving on.

Richard Montgomery is the author of "House Money: An Insider's Secrets to Saving Thousands When You Buy or Sell a Home." He advocates industry reform and offers readers unbiased real estate advice. Follow him on Twitter at @dearmonty, or at DearMonty.com.

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STYLE AT HOME

Textiles, texture make spring tabletops shine

We have had so many beautiful tabletop looks so far this season — I have been truly in awe of our visual teams' creations. This is the perfect time of year

KATIE LAUGHRIDGE to let your settings speak for themselves in a way. During the holiday seasons we get caught up in the glitz and glam; however, spring and summer are times when simplicity shines and textiles and texture can take center stage.

Patterned place mats are a fantastic way to introduce some interest to a table setting. We have been playing with repeating patterns that enhance and build upon dish designs for a stunning and cohesive look. Using the same (or similar) patterns and colors while building up a tabletop look creates depth without overpowering your table.

We started creating this particular look around some of my favorite plates (at the moment). I love the intricate design on the stunning blue-and-white dishes and knew I could find some similar accessories to complement them.

Get creative with colored glass to create a bold look. While patterns might have allure when creating a table display, solids can be just as beautiful. A powerful colored glass brings texture and a pop of vibrancy to your table settings and gives your eyes a place to rest.

In this dreamy blue creation, we used solid deep azure to anchor our plate



PROVIDED PHOTOS/TNS

Patterned placemats are a fantastic way to introduce some interest to a table setting.

stack, then built it up by layering solid white and blue-and-white patterned pieces to create a balanced look that didn't get too bottom-heavy. This particular display would make a lovely outdoor table with its sturdy plates and dreamy sky-blue touches.

I am wild for wicker and rattan, especially during the spring and summer months. Organic textures are a wonderful addition to any table. Using rattan and fibrous accessories also eliminate the need for a host of colors while still

creating an interesting and layered tabletop.

We kept all hues to a minimum and only brought in a pop of earthy green to the setting to keep the focus on the plate. The simplicity of the look sings, and I love the effect it has for a laid-back dining experience.

Adapted from nellhills.com. Katie Laughridge is the owner of Kansas City interior design destination Nell Hill's. For more information, contact Katie at info@nellhills.com.



Get creative with colored glass to create a bold look.



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HERE'S HOW

Add a new, modern doorbell ringer

Dear James: My doorbell hardly rings anymore, and I probably need a new one. It looks like a fairly simple project to replace it. What are the basic steps to do this?

— Cindy D.

Dear Cindy: A doorbell ringer can lose its intensity from aging materials and dust buildup inside it. Modern homes also have more things running, creating more background noise. Buying one will not break the bank, so it makes sense to just replace it yourself.

There is a slight possibility that the outdoor doorbell switch is faulty, and it does not always ring when pushed. Push it repeatedly to make sure the ringer does ring every time. A new button is easy to replace. Doorbells run on low voltage, so it is safe to replace the button and tighten up loose wires.

Even though it is low voltage, ALWAYS switch off the circuit breaker to the doorbell transformer before touching the wires. There usually is a small transformer on or near the circuit breaker panel, which reduces the dangerous 120-volt house voltage down to a lower voltage. You should hear it humming. When you switch off the proper breaker, the humming will stop. If you cannot find which breaker it is, just switch them all off.

You will not need special electrician tools to install a new doorbell, particularly since wiring is already in the walls for the existing doorbell. You really cannot do too much damage because of the low voltage to the doorbell and the outdoor switch. The reason for the low voltage is the doorbell button is outside in the weather and it is touched by

HOME Do-it-Yourself

Doorbell Repair

When your doorbell or door chime gets quieter, the most common problems are loose wiring and faulty buttons. Doorbell chimes normally operate on low, “safer” voltage, but the transformer has a 110-volt connection.



TEST BUTTON

First, open the button, then take the wires off the terminal screws. Carefully hold the insulated part of the wires and touch the bare ends together. If the bell rings, replace the button.

TEST TRANSFORMER

Check to make sure the transformer is getting power from the 110-120-volt circuit.



terminals. If reading is less than 6 volts or over 24 volts, the transformer should be replaced with one of equal voltage.

CAUTION:

Transformer is connected directly to a high voltage supply. Test transformer with a multimeter. Touch probes on both secondary terminals.

TEST CHIME

Next, remove cover and inspect for loose or faulty wires and/or corroded terminals. Test with a multimeter or a low-voltage tester. Place one probe on terminal marked “trans” and terminal marked “front.” Next, place one probe on terminal marked “trans” and terminal marked “rear.” The meter readings should match the voltage (6 to 24 volts) marked on the chime.



Remove the chime cover and check for voltage while a helper pushes the doorbell.

Creators.com Bob Kast

a person's finger.

There is a possibility the transformer may have failed. If this is the case, it will have to be replaced because you cannot repair one. Since you did not like the sound of your current doorbell, anyway, replace the doorbell assuming the transformer is working. If the transformer needs to be replaced, you should probably call an electrician because it is connected to 120-volt house power.

You have many doorbell options today with a variety of decorative styles with hardwood and brass trim. The selection of sounds is even greater ranging from beautiful ringers to prerecorded soundtracks. The installation method for them is similar.

With the circuit breaker off, remove the outdoor doorbell button housing and unscrew the

Please see **DULLEY**, Page 5

GREENER VIEW



Animals might be eating spring bulbs

Question: Last fall we bought some crocus, daffodil and tulip bulbs. The daffodils are blooming, but the crocus and tulips are not. The crocus leaves started to come up but then stopped. The tulip leaves are there, but there are no flowers. What do you think happened and what can we do to prevent it next year?

Answer: The problem is most likely mammals. Rabbits love crocus and tulip flowers. They eat the flower buds on tulips and leave the rest of the plant. On crocus plants, they eat the whole plant and all you see are some stubs from the leaves. Squirrels and chipmunks will also eat tulips. All of them will leave daffodils and most other spring flowering bulbs alone in the spring. Next year, start spraying the ground where the bulbs are expected to come

up with a deer and rabbit repellent and keep spraying after rainfalls until the plants finish blooming.

Q: I have heard of a new planting technique called a salad bowl. How do you make one?

A: I actually teach a class on making salad bowl gardens at my local garden center. It is an easy and fun project. Many cool season crops are easy to grow in containers. Salad greens thrive in shallow pots. They can be planted together with herbs and other greens in flowerpots, bowl-shaped pots, or window boxes.

Containers of many types can be recycled for the purpose as long as they are at least four inches deep and have drainage holes. Most potting soils will work well and usually contain a combination of peat moss

Please see **RUGG**, Page 5

Rugg

From Page 4

and vermiculite or perlite and are designed for use in shallow containers. If the potting soil doesn't include fertilizer, you can use a liquid fertilizer to get plants going, and a slow-release fertilizer to mix into the potting soil.

To start a salad bowl in the fall, winter or early spring, you can sow seeds into your containers and grow your own plants. In the spring it is often easier and quicker to purchase cell packs of small plants. Lettuce plants are often available with green, red, frilled and lobed leaves. Other greens that can be included in your salad bowl include arugula, beet greens, buttercrunch lettuce, kale, mizuna (a mild flavored Chinese mustard), Romaine lettuce, spinach, spicy red mustard and Swiss chard. Add chives, cilantro, dill, onion or parsley plants for additional flavors. You can include edible flowers like pansies or Johnny-jump-ups, which have a mild, sweet flavor.

Plant individual plants fairly close together in your salad bowl, around three to four inches apart. Check the plant label and place the tallest-growing plants in the center or back-ground of the bowl in a group. Place the container in a cool location that will

GARDEN
Hints and Tips

Crocus Bulbs

Crocuses are among the most popular early-spring bloomers, sometimes poking their flowers right up through the snow. As a general rule, crocus bulbs are planted 6 to 8 weeks before the first frost date.

SITE LOCATION
Select a location that gets full sun to light shade and has soil that drains well.

DIGGING
Dig holes and plant the bulbs 3 to 4 inches deep and 2 to 3 inches apart. Position each bulb in a hole so the base root is on the soil. Place loose soil underneath the bulbs to raise them and help roots sprout.

PREPARE SOIL
Thoroughly soak and loosen the soil around the bulb so the developing roots will grow.

COVER BULBS
Bulbs prefer some organic material or compost mixed in with planting soil. Cover the bulbs with soil and water. To help keep the temperature stable and prevent the soil from drying out, apply 2 to 3 inches of mulch.

Creators.com Bob Kast

receive at least six hours of sun each day. Check daily to see if your salad bowl needs to be watered. Water until it starts to drain out of the holes. If you have a saucer under your container, pour it out once all the extra water has drained out of the pot.

You can start harvesting in about a month by picking individual leaves from plants. Pick or use scissors to cut off the oldest leaves just an inch or so above the

base of the plant. Be careful not to uproot the plant. If you eat a lot of salad, then you may want to plant several containers.

When hot summer weather arrives, it will be time to do one last harvest and cut all the plants off. Buy lettuce seeds in the spring, so you can start a salad bowl again in the fall when cool weather is back.

Email questions to Jeff Rugg at info@greenerview.com.

Dulley

From Page 4

two small low-voltage wires. Tape them to the door frame so they do not slip back into the hole. Get the new button switch from the doorbell package. Attach the wires to it and screw the housing back to the door frame. The wires

are fragile, so do not flex them any more than necessary.

Remove the old ringer from the indoor wall. Notice which wire is on which labeled terminal on the old door ringer. New ringers often have several sets of terminals to accommodate several door buttons with different rings. Attach the wires to the similar ter-

minals on the new ringer. Reattach the new ringer to the wall and switch the circuit breaker back on and it should work. If not, have the transformer and wall wiring checked by an electrician.

Send your questions to Here's How, 6906 Royalgreen Dr., Cincinnati, OH 45244 or visit www.dulley.com.

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THE ART OF DESIGN



Is an open kitchen really for you?

Everyone says they love a large, open kitchen they can entertain in. But is that really a practical solution? How much entertaining do you do? Or do you just like the thought of entertaining? Reality and perception of the way we live are often at odds with each other and can

**JOSEPH
PUBILLONES**

guide us to make mistakes that are costly and impractical.

Most new home developments, from single-family homes to townhouses to condominiums, are designed under the assumption that everyone wants a large, open kitchen. You walk into any model home and sleek kitchens and stainless-steel appliances are there to make you

salivate. But ask anyone who does the cooking or housekeeping and their answers are likely to shock you.

Most chefs, even the celebrity kind in fancy restaurants, will tell you they prefer a small — but well-organized — kitchen. While most open kitchens are large to wow the dining audience, most behind-the-scenes kitchens are no larger than the size of two walk-in closets. Why, you may ask? Well, when you are in the kitchen and on your feet for 8 to 12 hours, you prefer your equipment, storage and wash-up areas to be just a few feet apart. Efficiency — and lessened physical fatigue — are the main reasons for preferring a small kitchen.

So if these are the insider secrets from chefs who spend all day and night in their kitchens, why do so many of us want a large kitchen? The answer is simple: It is for show, just like the ones seen in large upscale restaurants. I always like to please my clients, and if they ask for an open kitchen, they usually get an open kitchen, but I try to make them aware of the pluses and minuses of an open kitchen versus a closed kitchen.

In an open kitchen, it is true that the homeowner or cook is able to interact with their guests almost seamlessly, and that is great for conversation. But it is also distracting to talk and try to tend to your guest while cooking. Things often go wrong

in an open kitchen while one is cooking and entertaining simultaneously. For example, a plate may stay in the oven or stove too long, and the bottom of the pan may be scorched. Or a meat or fish dish may be overcooked, leaving you serving carbonized organic matter.

Then there are the issues of smells wafting through the house. When baking cookies or bread, the aroma might be intoxicatingly good, but ask your guests if they loved the scent of salmon or grilled beef when they entered through your front door. The answer is more than likely “not.” Closed kitchens are great for a couple of reasons. First and foremost, they allow the cook to really pay attention to what they

are doing without any social interaction. Closed kitchens can be set apart by a door, reducing the food odors greeting the guests and adhering to the expensive fabric you chose for your furniture. And, lastly, a closed kitchen allows you to stack dishes after dinner service while keeping them out of sight.

So, the next time you are looking at homes or renovating and thinking about the possibility of an open kitchen, think again about reality versus show.

Joseph Pubillones is the owner of Joseph Pubillones Interiors, an award-winning interior design firm based in Palm Beach, Florida. His website is www.josephpubillones.com.

Leaks, termites, and cracked foundations

Skipping home inspections in a competitive market is tempting — and risky

MICHAELLE BOND
The Philadelphia Inquirer

The woman had just bought a house an investor flipped in Montgomery County. She skipped a home inspection to compete against other buyers and, a couple months ago, she asked inspector Ben Poles to take a look.

As part of his usual examination, Poles, who owns Rest Assured Inspections in Pottstown, filled up the tub in a second-floor bathroom. The water didn't get hot. When he went downstairs to investigate the cause, he saw that wasn't the homeowner's biggest problem: Water was pouring through the ceiling, and the drywall was coming apart.

"When I was borrowing paper towels from the neighbors, I was thinking: This is why you get an inspection before you buy the house," he said. "Because now it's on you to fix things."

He called the homeowner, and "you could hear her heart just sink."

To make offers more attractive in a strong sellers market and to beat competitors, buyers are continuing to skip home inspections, which are meant to protect them. And they're doing so at rates the real estate industry has never before seen. Inspection contingencies let buyers back out of a deal or try to get sellers to pay for repairs before a sale.

"In this white-hot market, buyers feel the pressure to make all sorts of concessions," said Angela Giampolo, managing at-



TYGER WILLIAMS, THE PHILADELPHIA INQUIRER/TNS

Ben Poles, owner of Rest Assured Inspections, takes a photo and checks the temperature of the water in the shower during a home inspection in Drexel Hill, Pennsylvania.

torney at Philadelphia-based Giampolo Law Group, which mainly represents members of the LGBTQ community.

It can be a winning — if risky

— strategy for some.

"For better or for worse," said Scott Reidenbach, founding principal of Reidenbach & Associates, based in Wayne, "you

now have the house." And some buyers find themselves in the "worse" category.

The Montgomery County woman with the destroyed

bathroom was one of several of Poles' clients who waived the home inspection and then later

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Inspections

From Page 7

told him, “we just want [one] for peace of mind.”

“Some of these people,” he said, “they don’t get peace of mind after I go in there.”

Desperate buyers are doing things they otherwise wouldn’t

In fall 2020, Poles said, he hadn’t really seen home buyers waiving inspections. “That has changed big time,” he said.

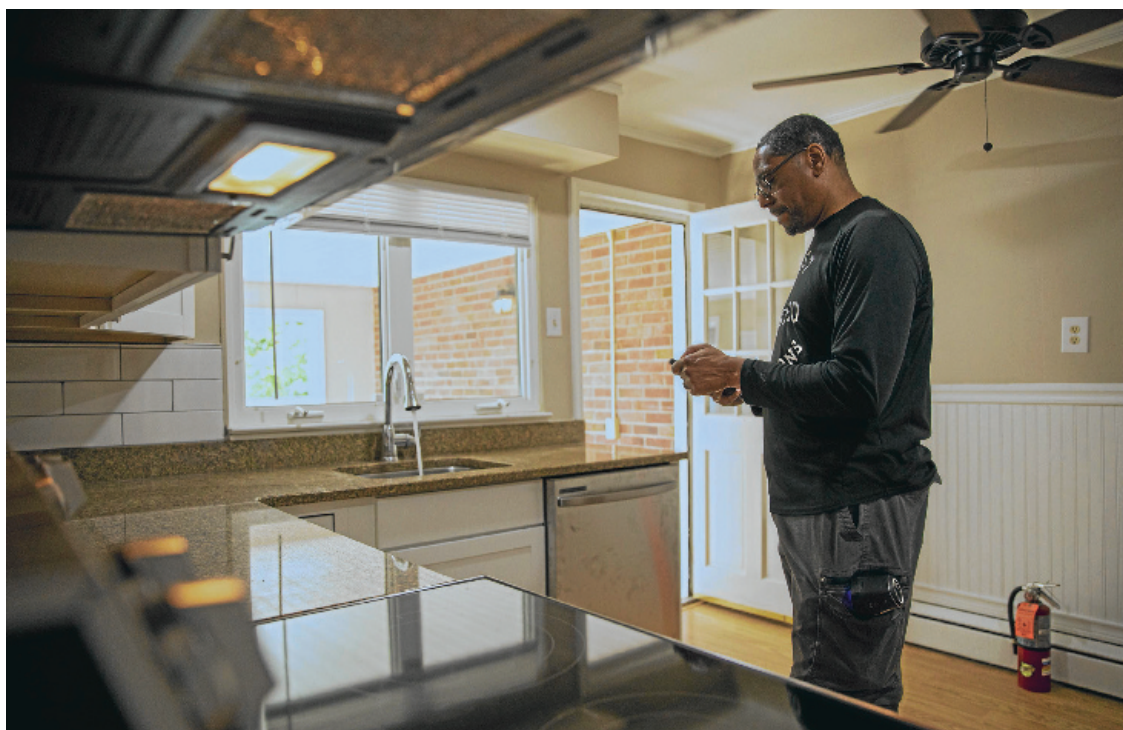
Record high buyer demand and record low housing supply are fueling fierce competition. Bidding wars that have been a hallmark of the pandemic housing market are still happening. Buyers are getting more personal in their “love letters” to sellers, offering tens of thousands of dollars more than listed prices, and throwing in perks that range from the typical (such as cash) to the unusual (such as Spanish lessons).

The usual concessions that used to win over sellers haven’t been enough for some who have their pick of offers and often look for the easiest and quickest deal. If buyers waive inspections, that’s one less opportunity for the sale to fall through, and the seller basically gets to sell the home as is.

“It’s making people feel desperate and make bad decisions, and they’re really paying for it,” said Austin Freundlich, partner and co-owner at Freundlich & Littman, based in Philadelphia. “There are a lot of first-time home buyers out there that are going to get completely fleeced.”

Buyer behavior will likely return to normal once the market slows down, which could happen as mortgage rates climb and fewer potential buyers can afford homes. But even over the last two years, many buyers have become homeowners without skipping inspections. In many cases, they were just more patient.

Real estate professionals don’t recommend that buyers waive inspections of homes — the biggest purchases they likely will ever make — especially in a city



TYGER WILLIAMS, THE PHILADELPHIA INQUIRER/TNS

In fall 2020, Ben Poles said, he hadn’t really seen home buyers waiving inspections. “That has changed big time,” he said.

such as Philadelphia, with old housing stock. Freundlich just bought a home, and given what he’s seen in his law practice, he said he didn’t even consider waiving any contingencies.

Giampolo gives this advice to buyers: “Be OK if you’re outbid. Don’t do the super-risky stuff. Know that you will get a home at some point.”

Skipped inspections can mean unhappy surprises

Walking through a house without seeing obvious problems or buying newly constructed homes can leave buyers with a false sense of security. Inspections are designed to find issues that aren’t evident.

New homeowners are encountering problems with HVAC systems, lawyers said. They’re poorly constructed, which can mean leaks and mold, or they don’t properly control temperature or ensure air quality throughout the home.

Roofs leak. Floors in newly built homes warp. Termites compromise the home’s structure. Cracks in foundations let in water. Poor plumbing drips water through walls.

Freundlich had one client whose bedroom wall collapsed because of a water leak. Another client discovered the home’s basement floods with sewage.

Calls to Bose Houser, president and chief executive officer of the Philadelphia-based design and construction company Rocks + Cornerstones, include complaints about electrical switches not working and backlogged toilets.

“Most of the time, it’s the things you don’t see until you start trying to use the house,” she said.

Construction costs are way up, and availability of materials is way down. When buyers who forgo inspections find problems, they may have to delay moving in for months until those problems get fixed. Buyers could be faced with thousands of dollars in costs they didn’t expect. They may have drained their savings to purchase their home, and they still have a mortgage and other homeowner expenses to pay.

Buyers know they made a mistake.

“They call me and their tail’s between their legs,” Giampolo said. “You can hear it in their voice.”

What buyers can do after a purchase

Buyers who waive their rights to inspections still have some options if they find problems after a sale. They can go after sellers under consumer protection laws or challenge a builder if they find defects in new homes under warranty.

Anger over bad deals is driving an increase in legal claims by buyers against sellers, Reidenbach said.

A common route is for buyers to accuse owners of not telling them everything they knew was wrong with the home on the seller’s property disclosure form, a document required by law. Through negotiations or a lawsuit, they can try to get money from the seller to fix problems by accusing the prior homeowner of purposefully concealing issues or failing to disclose issues they should have known about.

But, Giampolo said, “you don’t want to hang your hat on that.” Proving what a seller knew can be difficult. And buyers have to weigh legal costs of investigating and potentially suing their sellers against the severity of the issues to be fixed.

If a seller disclosed everything and the buyer waived inspections, Reidenbach said, “that buyer should not have a claim against that seller.”

His firm represented a seller who sold a Chester County home to a buyer who waived inspections. After moving in, the new owner discovered that the pool needed extensive work, including a new cover, a repaired heater, and a replaced or resealed concrete pool surface. The seller chose to negotiate a settlement.

Buyers are waiving more than home inspections

“To my dismay, many people are still waiving everything when making an offer,” said Reidenbach, who has been practicing law for 24 years. “I’ve never seen this many buyers waiving this many contingencies.”

Some buyers are giving up appraisal contingencies, which say that the sale depends on a lender agreeing that the home is worth the price. If the lender determines that the home is worth less, these buyers have to come up with the difference in value. Waiving mortgage contingencies means buyers can’t walk away from the deal if they can’t get financing by the settlement date.

With bidding wars inflating home prices, first-time buyers especially may see no other choice than to waive mortgage and appraisal contingencies, Giampolo said. That’s a danger when they don’t have the money to fill funding gaps.

Waiving clear title, or ownership, of a property is “off the Richter scale of danger,” but buyers across the country do it, Giampolo said. They may later find someone else’s liens passed on to them.

“I feel like people think it’s far-fetched that title problems happen but it’s just not, especially in older cities like ours,” she said.

Freundlich advises home buyers to do their due diligence before purchasing and to avoid getting caught up in the frenzy they see around them.

“It just might not be worth it,” he said.