Inspections & Investigations Advisory

THE ROLE OF A REAL ESTATE AGENT

A Real Estate Agent plays a crucial role in the home-buying process, offering services such as property searches, contract negotiations, and buyer guidance. However, agents are not qualified to inspect properties for defects or assess their physical condition. Instead, they can assist buyers in locating qualified inspectors and provide access to relevant documents and resources regarding a potential home purchase.

- Real Estate Agents assist with marketing, negotiations, and transactions but are not licensed attorneys, inspectors, or environmental experts.
- Buyers should seek legal, tax, and professional inspection advice before finalizing a purchase.

ABOUT THIS ADVISORY

This *List n Show™ - Inspections & Investigations Advisory* is designed to help buyers fulfill their due diligence in evaluating a property's condition and suitability. It outlines common areas of concern that buyers may wish to investigate further and encourages buyers to communicate any special concerns to their List n Show™ Agent.

NOTICES TO BUYER

A. Important Fair Housing information can be found at: https://listnshow.com/disclosure

B. Other useful information can be found at: https://listnshow.com/disclosure

C. Lists of Hazardous Waste Sites. Buyer is notified that the Department of Energy and Environmental Protection is required pursuant to Section 22a-134f of the Connecticut General Statutes to furnish lists of hazardous waste facilities located within the town to the Town Clerk's office. Buyer should refer to these lists and the Department of Energy and Environmental Protection for information on environmental questions concerning the Property and the lands surrounding the Property. This paragraph constitutes Seller's notice to Buyer of the availability of such lists, as provided in Section 20-327g of the Connecticut General Statutes.

D. Lists of Properties where Shooting Sports Conducted. Buyer is notified that a list of local properties upon which hunting or shooting sports regularly take place may be available at the Town Clerk's office. This paragraph constitutes Seller's notice to Buyer of the availability of such lists, as provided in Section 20-327g of the Connecticut General Statutes.

E. Information Concerning Environmental Matters. Buyer is notified that information concerning environmental matters on the Property and surrounding properties is available from the federal Environmental Protection Agency, the National Response Center, the Department of Defense and third-party providers.

F. Information concerning the residence address of a person convicted of a crime may be available from law enforcement agencies or the Department of Emergency Services and Public Protection.

G. Educational Material Concerning Well Water Testing. If the Property is served by a private well, Buyer is notified that important educational material concerning private well testing is available on the Department of Public Health's web site.
https://portal.ct.gov/DPH/Environmental-Health/Private-Well-Water-Program/Private-Well-Testing

IMPORTANT NOTICE - WIRE FRAUD:

Buyers and Sellers must exercise extreme caution when wiring funds in connection with any real estate transaction. Wire fraud is a serious and sophisticated crime that continues to target real estate closings nationwide.

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How the Fraud Occurs:

Criminals often gain unauthorized access to email accounts belonging to real estate agents, mortgage brokers, attorneys, title companies, or their clients. Once inside, they monitor communications and identify upcoming closings. These criminals then impersonate one of the parties—often using real names, email addresses, and signature blocks—to send convincing but fraudulent wire transfer instructions. The fraudulent email may direct you to send funds to a different bank account controlled by the criminals. These emails are often nearly identical to legitimate ones, making them difficult to detect.

TO PROTECT YOURSELF:

1. **Always verify wire instructions in person or by phone** — Before sending any funds, personally call the intended recipient using a phone number you have independently verified (not one listed in an email).
2. **Never rely solely on email for wire instructions** — Email accounts can be compromised without the user's knowledge.
3. **Be alert for changes** — Be especially suspicious if you receive an email stating that wiring instructions have changed, even slightly.
4. **Do not send sensitive information via unsecure email** — Never transmit personal or financial information (such as Social Security numbers or account details) unless through a secure, encrypted system.
5. **Use strong cybersecurity practices** — Protect your email accounts and devices with strong passwords and secure Wi-Fi connections.
6. **Report suspicious activity immediately** — If you suspect fraudulent or altered wiring instructions, contact your bank, real estate agent, and attorney immediately.

1. PROFESSIONAL HOME INSPECTIONS

A professional home inspection is the most important step a buyer can take for protection. These inspections provide comprehensive details on a home's condition, systems, and potential future issues.

- Buyers should review the scope of an inspection before hiring an inspector, as some do not cover major systems such as heating, cooling, or roofing.
- Inspections should be conducted by a licensed home inspector or contractor in Connecticut.
- Real Estate Agents can provide a list of inspectors but typically do not recommend specific ones.
- Most purchase agreements include a home inspection contingency, allowing buyers to withdraw if defects are found. Inspection costs are non-refundable.

2. WOOD DESTROYING INSECT (WDI) INSPECTIONS

WDI inspections, often required by lenders, identify termite and other pest damage.

- These may not be included in a standard home inspection.
- Buyers must confirm that the inspection includes WDI and that the inspector is licensed.
- Agents cannot inspect for WDI but can help buyers find a qualified professional.

3. DEFECTIVE PRODUCTS & MATERIALS

Some building materials, such as roofing, siding, and insulation, have been recalled or involved in legal actions.

- Buyers should review seller disclosures carefully.
- Inspections should include checks for defective materials.
- Agents cannot assess or guarantee product quality but can assist in finding an inspector.

4. REPAIRS & REMODELS

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Buyers should look for evidence of past repairs or renovations and confirm they were properly completed.

- Sellers may provide invoices or permits, but professional inspections are still essential.
- Buyers should check with local building departments to verify required permits were obtained.
- If repairs were recently completed, buyers should ensure no outstanding construction liens exist by consulting an attorney.
- If repairs are required during a transaction, a licensed contractor should perform them, and a re-inspection should follow.

5. RADON

Radon is a naturally occurring gas that can pose health risks at high levels.

- Buyers should consult a qualified professional for radon testing.
- Agents cannot advise on radon levels but can help locate experts.

6. SEPTIC SYSTEMS

Buyers must verify whether a property is connected to a city sewer or serviced by a septic system.

- Even if MLS data or seller disclosures indicate a connection, buyers should independently confirm this.
- Only a licensed septic inspector should evaluate a septic system, as real estate agents are not qualified for this.

7. WELLS

For properties with private wells:

- Water quality should be tested by an accredited laboratory.
- The Connecticut Department of Public Health provides private well testing recommendations: Private Well Testing.
- Buyers should confirm the well provides an adequate water supply.

8. UNDERGROUND OIL STORAGE TANKS

Leaking underground oil tanks can cause environmental hazards and be costly to remediate.

- Buyers should investigate whether a property has or has had an underground oil storage tank.
- A professional inspection is highly recommended.

9. ENVIRONMENTAL HAZARDS

Potential environmental hazards include:

- Floods, landslides, earthquakes, and wildfires.
- Indoor hazards such as radon, mold, carbon monoxide, and asbestos.
- Contaminated land (e.g., near Superfund sites).

Buyers should consult environmental experts if they have concerns. Information can be found through the EPA and FEMA.

10. FIREPLACES & WOOD STOVES

Inspection of fireplaces and wood stoves requires specialized training.

- Agents can help buyers find a certified inspector but cannot evaluate these features themselves.

11. MOLD

Mold can pose health risks, especially in homes with water intrusion, improper ventilation, or plumbing leaks.

- Only a qualified mold specialist can assess and test for mold.
- Buyers with concerns should arrange an inspection.

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12. DEATHS, CRIME, & EXTERNAL CONDITIONS

Connecticut law does not require sellers to disclose non-material facts such as:

- Deaths, crimes, or other occurrences on or near the property.
- The presence of convicted sex offenders in the area.

Buyers should conduct their own investigations, such as contacting local law enforcement.

13. NEIGHBORHOOD CHANGES

Neighborhoods evolve, and future developments may impact property values.

- Buyers should check with local planning departments for zoning applications and large-scale projects.
- School districts may change boundaries, so buyers should verify school information directly with the district.

14. SHORT SALE & REO PROPERTIES

Short sales and bank-owned (REO) properties have additional risks:

- Third parties (e.g., lenders) must approve short sales, leading to delays and uncertainty.
- REO properties often have as-is clauses, limiting buyer protections.

Agents can help navigate these purchases but cannot provide legal advice.

15. REAL ESTATE TRANSACTIONS & LEGAL CONSIDERATIONS

- Purchase agreements must be in writing to be legally binding.
- Agents cannot provide legal advice. Buyers with concerns should consult an attorney.
- Title searches are conducted by attorneys to ensure marketability and identify restrictions.

16. HOMEOWNER'S ASSOCIATION (HOA) RULES

- HOA documents, fees, and regulations should be carefully reviewed.
- Agents can provide access to HOA documents, but legal interpretation should be handled by an attorney.

17. INSURANCE REQUIREMENTS

- Buyers should secure homeowners' insurance early in the purchase process.
- If the property is in a flood zone, lenders may require flood insurance, which can be costly.

18. PROPERTY SIZE & MEASUREMENTS

- Square footage and lot sizes listed in MLS data may be inaccurate.
- Buyers should verify dimensions through a licensed surveyor if necessary.

19. SPECIAL DISCLOSURES

- Lead-Based Paint: Required for homes built before 1978.
- Historic Properties: May have zoning restrictions.
- Smoke & Carbon Monoxide Alarms: Sellers must provide an affidavit or credit the buyer $250 at closing.

20. CONCRETE FOUNDATIONS (CRUMBLING FOUNDATIONS)

Some Connecticut homes have deteriorating concrete foundations due to pyrrhotite contamination.

- Repairs can cost $150,000–$250,000.
- Buyers should verify foundation age and seek an inspection from a licensed engineer.
- Further information: Crumbling Foundations

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21. SERVICE PROVIDERS

While property disclosures can provide useful insights, List n Show™ and its affiliated agents specialize exclusively in real estate marketing. They are not licensed or qualified to provide professional advice on a property's physical condition, legal matters, or tax implications. As such, List n Show™ and its agents cannot guarantee or make representations regarding the physical or legal condition of any property they list or that a buyer selects.

We strongly encourage buyers to consider hiring qualified professionals for inspections, investigations, tests, surveys, and other property evaluations to ensure a well-informed purchase decision.

Additionally, any lenders, attorneys, contractors, home inspectors, or other service providers mentioned are offered solely for your convenience. Their inclusion does not imply endorsement, nor does it guarantee the quality of their work. Buyers are under no obligation to use any specific service provider.

As a professional real estate agency, our expertise is strictly in real estate marketing, and we recommend seeking specialized professionals for all other aspects of the home-buying process.

Company	Contact	Phone	Email
Lenders			
Supreme Lending	Gayle Cunningham	860 268-3306	gayle.cunningham@supremelending.com
Village Mortgage	Suzanne Greene	860 644-9264 x 21	sgreene@villagemtg.com
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Tiger Home Inspection	Tom Sheehan	800 328-4677	tom.s@tigerinspect.com
CT Complete Home Inspectors	Mike Eagan	860 965-4003	ctcompletehome@gmail.com

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Stepule Sanitation	Brenda Stepule	860 823-7324	ctsepticbrenda@gmail.com
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Admiral Septic Service, LLC	David Lytwyn	888 889-5020	sales@admiralseptic.com
Concrete Inspectors			
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