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EZ Spring Real Estate Market!

The Legacy Group Newsletter - May 2013

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The EZ Sales Team

Each month over 10,000 buyers and sellers use www.EZSalesTeam.com

Are you buying or selling a home this Spring?

Great first step! Homes listed in the Spring sell the fastest, sitting on the market for **15% less time** than the median of all the other seasons.

Looking for a great second step?

Work with a **team** to buy or sell a home.

The best team is right here in Cleveland, **The EZ Sales Team.**

As your real estate resource, **The EZ Sales Team** provides you with real estate information across Greater Cleveland.

Many individual Realtors or smaller teams only have the resources to provide you buyers or listings from one area of Cleveland. **The EZ Sales Team** has enough time, money, team members and resources to provide you the ability to bring buyers from across Northeast Ohio to your home for sale or find you your next home anywhere across Greater Cleveland.

This year **The EZ Sales Team** was awarded the "Top 10" award. This coveted award is given to the Top 10 Real Estate Teams in the state of Ohio for number of homes sold in the previous 12 months. This award is among all 20,000 Realtors from all brokerages in The State of Ohio.

Leverage a team of Realtor specialists instead of only 1 Realtor looking to try and stretch their abilities.

- Accredited Staging Specialist
- Luxury Home Specialist
- Condo and Loft Specialist
- Accredited Foreclosure Specialist
- Accredited Relocation Specialist
- Accredited Short-sale Specialist
- Notary



Contact the EZ Sales Team today to get the Teamwork started!

"But it Passed Inspection!"

These words have been uttered by many new homeowners who have been either denied homeowner's insurance or were quoted a high premium due to structural problems identified by the insurance agent.

It is not always easy to identify potential insurance underwriting problems and every insurance company handles each problem differently. But each of these problems is likely to be spotted during an insurance "field underwriting inspection" or be picked up on a standard insurance application. By having the ability to spot such problems early-on steps can be taken to prevent surprises.

This is not a complete list, but encompasses the top problems:

1. **Water Damage on Roof.** Roofs which are worn, damaged or otherwise obviously near the end of life or leaking were the problems most frequently cited by insurance agents as potential underwriting issues (decline to cover or require roof replacement).
2. **Ivy and Other Climbing Plants.** Ivy and similar plant materials covering buildings are a problem not only because plant growth can block gutters, downspouts and drains, but because such plant growth can retain moisture around wood trim surrounding windows and doors. Plant growth can also speed the deterioration of wooden structural members such as ledgers, support posts, decks, stairs and railings, and plant material adds to the difficulty of routine inspection of such areas for water or structural damage.
Plant growth can also cause "roofing" problems, for example in the case of flat roofed buildings by retaining moisture against the parapets (the low walls above the roof) and by encouraging water entry under the cap material protecting the top of the brick walls.
Some insurance companies may require that such growth be cut back, and may require interior inspection for possible water damage.
3. **Missing or Damaged Stairs or Railings.** Insurance company inspections may not note subtle code violations such as stair trend height, but they generally will catch obvious deficiencies.
One problem that stands out to insurance agents is stairs built without required rails or guards, or missing stairs that had never been installed or had been removed or not replaced.
4. **Older Electrical Systems, Even if in "Good Condition".** Older electrical systems are the interior problem most often mentioned by agents as a potential problem. For many insurance companies any electrical service of less than 100A is suspect, even if it uses circuit breakers rather than fuses.
5. **Knob and Tube Wiring.** Insurance agents frequently mention Knob and Tube (K&T) wiring as a red flag for insurance companies. K&T, found in houses built prior to 1940, consists of black fabric-covered wiring supported by white porcelain insulators. Often portions of the original K&T wiring have been replaced with more modern materials.

When possible it's a good idea to ask the seller about claims filed or inquires made over the last five years. This can aid in preparing a disclosure form and as a "heads up" on questions

that may be raised by an insurance agent.

Source: Paragon Property Services, Inc., Identifying Homeowner's Insurance Problems

Selling Your Home?

Here are a few tips to ensure the best curb appeal for a successful Open House:

- Sweep the street in front of your house and all steps and walkways
- Make sure the siding on your home is clean and all windows are washed
- A fresh coat of paint can be the best investment. Even if you just paint trim and the front door and shutters
- Check all the lights to make sure they work; install new light bulbs if needed
- Mow and water the lawn
- Trim the trees / rake the leaves / plant colorful flowers
- Put away bicycles and toys, gardening equipment and anything else lying outside in the yard
- Put the car in the garage, or park it on the street, to provide ample parking for prospective buyers

Good Luck!

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