

HOME INSPECTIONS

Home inspections are an essential component of real estate transactions for millions of buyers, sellers, and Realtors®. Whether you are shopping for a previously owned house or a brand new house, an inspection provides insight to the condition of the home you are buying. If you are putting your house on the market, an inspection helps hasten the sale and can generate a higher price. And if you are a Realtor®, a professional home inspection report serves as an ideal marketing tool that also helps protect you against post-closing hassles.

In essence, a home inspection is a visual examination of a house and property. When performed by a qualified professional, it includes:

- A thorough visual inspection of the structure
- An examination of all major systems
- An objective evaluation of the condition of more than 400 items
- An on-site computer printed report covering all findings and identifying potential concerns

Who Needs A Home Inspection?

You do if you are shopping for a home. A home inspection can help you avoid costly and unpleasant mistakes and provide peace of mind. It will help you identify the house that is right for you, and alert you to potential concerns prior to closing the deal. It also will teach you about your home and its operating systems.

You do if you want to sell your house. A pre-market home inspection provides the seller with an objective evaluation of the home's condition before the house is put on the market. Consequently, you are provided with guidance in preparing your house for maximum sales appeal. A home inspection not only encourages a faster sale and a better price, it also helps ensure compliance with disclosure requirements.

You do if you are a homeowner. Even if you do not intend to sell your home, a thorough inspection of your house and property every four or five years can yield significant returns. First and foremost, a professional inspector can identify conditions that may be present or may lead to safety hazards for family members. Furthermore, periodic inspections can help detect potential problems early, before they become severe and costly.

What A Home Inspection Is

A home inspection is a thorough visual examination of the home and property. The process usually takes two to three hours, during which time the house is examined from the ground up. The inspection includes observation and, when appropriate, operation of the plumbing, heating, air conditioning, and appliance systems, as well as structural components: roof, foundation, basement, exterior, and interior walls, chimney, doors, and windows. When conducted by a professional, a home inspection covers about 1,000 checkpoints in approximately 400 items around the home. Findings should be provided to you in the form of a comprehensive report. It is vital that such a

report include an objective evaluation of the condition of the home, clearly relating existing defects and indicating potential problems.

What A Home Inspection is NOT

A home inspection is not an appraisal. And vice versa. An appraisal is the formal process of estimating a property's value as it relates to a mortgage loan or mortgage insurance. It does not itemize defects or reflect potential problems in the home. Even an FHA appraisal does not attest to the condition of the home. In fact, the U.S. Department of Housing and Urban Development encourages home buyers to use private inspection services, and authorizes that closing costs may include inspection fees up to \$200.

A home inspection report is not a warranty. Because a home inspection is a visual examination of the home and operating systems, it is not technically exhaustive. There is not assurance, expressed or implied, that equipment will not break down at some future date. However, such protection is available when a home inspection is complemented by a home warranty. When the services are used in conjunction with one another, a home warranty covers the items that were serviceable at the time of the inspection and subsequently fail due to normal wear and tear.

A home inspection does not detect every conceivable flaw. It is an inspection of those areas and items that can be seen. Home inspectors cannot see through foundations, floors or walls, and cannot inspect areas or items that are inaccessible.

INFORMATION DIRECTORY

Area Code 541

CABLE TV

Eugene/Springfield	
Comcast Cable	888-824-8264
CenturyLink Cable	345-3800
Cottage Grove	
Charter Digital Cable	888-438-2427
Cheshire/Blachly/Triangle Lake	
Country Vision Cable Inc.	998-7924

TELEPHONE

CenturyLink	345-3800
AT&T	343-4535
Monroe Telephone Company	847-5135

INTERNET

Comcast Broadband	888-824-8264
CenturyLink Broadband	345-3800
Charter Internet	888-438-2427

UTILITIES, ELECTRIC & WATER

Cottage Grove (water & sewer only)	942-3346
Lane Electric	484-1151
Eugene EWEB	685-7000
Springfield SUB	746-8451
Rainbow Water District	746-1676
Willamette Valley Pump Co.	726-4800
Emerald People's Utilities	746-1583
City of Junction City	998-2153
River Road Water District	688-1240
Blachly-Lane Electric Co-Op.	688-8711
Creswell-Pacific Power & Light	888-221-7070

NATURAL GAS

Northwest Natural Gas	800-422-4012
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SANITATION SERVICE

Sanipac (Eugene & Springfield)	736-3600
McKenzie Disposal (Vida Area)	988-3016
Star Garbage Service Inc. (Lowell, Springfield, Mohawk & Area)	485-8740
Lane Apex Disposal (Eugene)	607-2042
Royal Refuse (Eugene & Rural Areas)	688-5622
Coburg Sanitary Service Inc.	683-5929
Cottage Grove Garbage, Inc.	942-8321
Countryside Disposal (Crow, Lorane, Veneta, Elmira, Eugene)	687-1259
City of Junction City	998-2153
Oakridge Sani-Haul (Oakridge & Westfir)	782-3411

MEDICAL REFERRAL

Ask A Nurse	800-562-4620
Lane County Medical Society	686-0995
Poison Center	800-222-1222

HOSPITALS

Sacred Heart Medical Center	686-7300
Sacred Heart at River Bend	222-7300
McKenzie-Willamette (Springfield)	726-4400
Cottage Grove Community Hospital	767-5500
Junction City Medical Clinic	998-6750
McKenzie Surgery Center	344-2600
Benton County Health Center	766-6835
Veneta Medical Clinic	935-2200

DENTAL REFERRAL

Oregon Dental Referral Service	800-452-5628
Lane County Dental Society	686-1175

DEPARTMENT OF MOTOR VEHICLE

Lane County DMV	686-7855
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POST OFFICE

800-275-8777

CITY TRANSPORTATION

Lane Transit District	687-5555
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LIBRARY & ARTS

Cottage Grove	942-3828
Eugene	682-5450
Fern Ridge	935-7512
Junction City	998-8942
Springfield	726-3766

PUBLIC SAFETY/EMERGENCY 911

AMBULANCE

Cottage Grove	911
Eugene/Springfield	682-7100

POLICE DEPARTMENT

Coburg	682-7853
Cottage Grove	942-9145
Creswell	682-4150
Eugene	682-5111
Junction City	998-1245
Springfield	726-3714
Veneta	682-4150

FIRE DEPARTMENT

Cottage Grove	942-4493
Creswell	895-2506
Eugene/Springfield	682-7100
Junction City	998-2022

EMERGENCY VET HOSPITAL

Eugene	
Banfield (inside PetSmart)	342-5227
Springfield	
Emergency Vet Hospital	746-0112
Pleasant Hill	
Hillview Vet Clinic	747-1343
East Lane Vet Hospital	896-0044
Veneta Vet Hospital	935-4151

NEWSPAPERS

Eugene	
Register Guard	485-1234
Creswell	
The Chronicle	895-2197
Junction City	
Tri-County Tribune	234-2111
Cottage Grove Sentinel	942-3325
Portland	
The Oregonian	503-221-8327



Galand Haas Real Estate Team

Exceeding Your Real Estate Expectations

Keller Williams Realty, Eugene and Springfield

COMPANIES WE HAVE FOUND TO BE RELIABLE (use area code 541)

Termite & Dry Rot Inspectors

AmeriSpec Home Inspections 998-3508
Pillar to Post 998-4559

Home Inspectors

AmeriSpec Home Inspections 998-3508
Pillar to Post 998-4559

Lenders

Paramount Mortgage - Evelyn Miller 684-0027
Opus Advisors - Devin White 984-5427

Repair Contractors

KB Construction - Steve Bratton 228-0370
Brigham Construction 688-3648
Scott Newman 321-2188

Garage Doors

Lane County Glass 342-7778

Furnace Inspectors

Comfort Flow Heating & Air Conditioning 418-0307
Weber Furnace & Air Duct Cleaning 687-0860

Plumbing

Jack O Plumbing 683-7535

Painting

Medenbach & Ross Painting - Kevin Ross 726-8870
KB Construction - Steve Bratton 228-0370

Mold Inspectors

AmeriSpec Home Inspections 998-3508
Microbe Guard of Oregon 942-8760

Engineer / Structural

Mortier Engineering 484-9080

Title Company

Fidelity National Title - Wanda Carter 345-3660
Cascade Title Company 687-2233

Flooring

Imperial Floors - Todd Crump 636-2446
Helical Piers (Foundation Repair) 689-1414

Land Surveyor

Krush & Associates 686-9211

Well Inspectors

B & B Well Testing 484-7191
Rainbow Pump 726-1394
Alpine Pump 935-8722

Septic Inspectors

Bennetts Drain Savers 688-6018
Thompson Septic & Rooter Service 746-4224

Roof Inspectors

River Roofing 746-5000
Huey & Sons Roofing 688-1112

Carpet Cleaning

Brothers Carpet Cleaning 484-9402
Mr. Color Carpet Cleaning 342-6017

Siding Bids & Replacement

Northwest Siding - Gary Walters 688-2997
KB Construction - Steve Bratton 228-0370
Emerald Inspection - Gary Holzbauer 998-2372

Siding Inspectors

Emerald Inspection - Gary Holzbauer 998-2372

Landscaping

Rexius - Ken Brown 342-1835
Thomson's Landscape 686-3469

Oil Tanks & Environmental Issues

Staton Companies 726-9422

Chimney Inspectors

Ye Old Town Chimney Sweep 726-7382

Electricians

Eastside Electric 741-1499
Reynolds Electric 343-7297

Insurance

Farmers - Michael Barclay 349-8960
State Farm - Tami Zornek 688-2905

Real Property Assessment and Taxation



www.oregon.gov/DOR

In Oregon, property taxes help support police, fire protection, education and other services provided by local taxing districts, such as cities, counties and schools. The amount of property tax you pay is based on two things: 1) the assessed value of your property, and 2) the amount of taxes that each taxing district is authorized to raise. The Oregon constitution places limits on both of these factors. It establishes a maximum assessed value and limits the increases of this value. The constitution also places a limit on operating tax rates for most of the taxing districts in the state.

Your assessment

Property is taxed on its assessed value. A property's assessed value is the lower of its real market value or its maximum assessed value. Each year, the county assessor determines the property's real market value and calculates its maximum assessed value. You are taxed on the lesser of the two, which is called the assessed value. Real market value and maximum assessed value are defined below.

Real market value (RMV)

Oregon law says the assessor must value all property at 100 percent of its real market value. Real market value (RMV) is typically the price your property would sell for in a transaction between a willing buyer and a willing seller on January 1, the assessment date for the tax year. To estimate the initial RMV for your property, your county assessor appraises your property using a physical inspection and a comparison of market data from similar properties. For ensuing tax years, your county assessor may study trends of similar properties to update the RMV for your property. Some property, such as farm or forest property, may be subject to special valuation processes.

Maximum assessed value (MAV)

A property's maximum assessed value (MAV) is the taxable value limit established for each property. The first MAV for each property was set in the 1997-98 tax year. For that year, the MAV was the property's 1995-96 RMV minus 10 percent. For example, if a residential property had a RMV of \$100,000 for the 1995-96 tax year, its 1997-98 MAV would have been \$90,000. MAV can increase for only two reasons: a 3 percent annual increase or specific property events.

1. Three Percent Increase

For tax years after 1997-98, MAV is defined as the greater of the prior year's MAV or the prior year's assessed value increased by 3 percent. This means MAV will increase by 3 percent per year unless the RMV of the property is less than MAV for two years in a row. If this happens, MAV will not increase in the second year. Certain property events (explained below), such as new construction, can cause the MAV to increase more than 3 percent.

2. Property Events

The MAV can increase by more than 3 percent for any of the following property events:

- a. Changes in property value as a result of new property or new improvements to the property,
- b. The property is partitioned or subdivided,
- c. The property is rezoned and used consistently with rezoning,
- d. The property is first taken into account as omitted property, or
- e. The property becomes disqualified from exemption, partial exemption or special assessment.

New construction affects MAV if it increases the value of the property by more than \$10,000 in any one year or \$25,000 within any consecutive five years.

These changes will always have an effect on RMV, although they may not have an effect on MAV.

Value notice

The tax statement you receive, mailed in late October, is also your value notice.

Appeals

If you feel the assessor has incorrectly estimated the value of your property, you have the right to appeal. Your appeal must be based on the property's value, not on the amount of taxes shown on the tax statement. To receive a reduction in your value, you must convince your county board of property tax appeals that the value of your property is too high. Support your belief with information such as appraisal reports or comparable sales data.

Your property tax was calculated on the property's assessed value, which may not be its RMV. If this is the case, you must show that the calculation of the assessed value was done incorrectly. If you are successful in gaining a reduction to only the RMV, your taxes may not be reduced. For more information about appealing the value of your property, contact your local assessor's office or write for the information circular, "How to Appeal Your Property Value," 150-303-668. Write to: Forms, Oregon Department of Revenue, PO Box 14999, Salem OR 97309-0990. You also may download the information from our website: www.oregon.gov/DOR.

Your property tax statement

The property tax statement you receive in the fall is your value notice and property tax bill. It shows taxes imposed for the current tax year, July 1 through June 30. The tax you pay is the result of district tax rates applied to your property's assessed value. In addition, the bill may include other taxes, fees, charges or assessments depending on the districts providing services to your property. These other taxes, fees, charges or assessments may not be based on the value of your property.

Tax payment

You must pay at least one-third of your property tax by November 15 to avoid an interest charge. Additional one-third payments must be made by February 15 and May 15. If you pay the full amount due by November 15, you receive a 3 percent discount. If you pay two-thirds of the full amount by November 15, you receive a 2 percent discount on the amount of tax paid. No other discounts are allowed. You will be charged interest for any payment made after its due date. Interest is charged at the rate of 1.33 percent per month, or 16 percent annually, on any installment not paid when due.

Installment payments are not allowed when your total tax bill is less than \$40.

Taxpayer assistance

General tax informationwww.oregon.gov/DOR
Salem 503-378-4988
Toll-free from an Oregon prefix..... 1-800-356-4222

Asistencia en español:

Salem 503-378-4988
Gratis de prefijo de Oregon..... 1-800-356-4222

TTY (hearing or speech impaired; machine only):

Salem 503-945-8617
Toll-free from an Oregon prefix..... 1-800-886-7204

Americans with Disabilities Act (ADA): Call one of the help numbers for information in alternative formats.

TAX RATES FROM SELECTED AREAS IN LANE COUNTY

Area	2013 Median Assessed Value	2013 Tax Rate	2013 Total Tax	2012 Median Assessed Value	2012 Tax Rate
Blachly	\$110,674	11.3508	\$1,256.24	\$107,743	10.8034
City of Coburg	\$168,166	16.1721	\$2,719.60	\$163,732	15.1820
City of Cottage Grove	\$122,744	18.2406	\$2,238.92	\$119,799	17.0741
City of Creswell	\$150,169	15.9299	\$2,392.18	\$145,534	14.9950
City of Dunes	\$218,998	10.9243	\$2,392.40	\$215,836	10.3455
City of Eugene	\$177,522	18.9952	\$3,372.07	\$172,965	17.9940
City of Florence	\$160,810	14.2034	\$2,284.05	\$151,205	13.2254
City of Junction City	\$144,330	15.6506	\$2,258.85	\$139,934	15.1687
City of Lowell	\$112,671	10.7633	\$1,212.71	\$111,114	10.2159
City of Oakridge	\$81,901	16.8892	\$1,383.24	\$81,650	16.3876
City of Springfield	\$130,095	18.3392	\$2,385.84	\$126,442	17.1429
City of Veneta	\$142,660	18.6301	\$2,657.77	\$139,467	18.3094
City of Westfir	\$85,399	18.4840	\$1,578.52	\$85,468	17.9830
Crow-Applegate	\$166,983	11.4357	\$1,909.57	\$161,756	10.8883
Eugene (4J School)	\$179,446	18.9952	\$3,408.61	\$173,629	17.9940
Eugene (Bethel School)	\$143,205	17.2130	\$2,464.99	\$139,662	16.7574
Mapleton	\$104,926	11.4375	\$1,200.09	\$104,152	10.8901
Marcola	\$156,701	9.6067	\$1,505.38	\$150,710	9.0593
McKenzie	\$174,695	11.8135	\$2,063.76	\$170,891	11.2745
Pleasant Hill	\$207,822	11.2062	\$2,328.89	\$202,032	10.6718
River Road	\$142,445	16.7015	\$2,379.05	\$138,383	15.6988
Santa Clara	\$149,157	12.5129	\$1,866.39	\$146,288	11.5003
Lane County	\$159,096	18.9952	\$3,022.06	\$154,809	17.9940
Springfield School	\$139,578	18.3392	\$2,559.75	\$135,932	17.1429

Please note that a city or area may have more than one tax rate that may not be included in the table above.
Tax Rate Information provided by Lane County Dept. of Assessment & Taxation.



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