

Home Advisor

with Chris Miller

PUT OVER 35 YEARS EXPERIENCE TO WORK FOR YOU

Understanding home inspections

When you buy a home, the inspection report can feel like a verdict on your future. However, buyers misread the language that explains what the inspection is and is not, and how to use the findings. If the report is used as a simple pass or fail grade, you risk walking away from a solid house or clinging to a bad one for the wrong reasons.

Most successful buyers use the inspection report as a decision tool, not a scorecard. You are not trying to “win”, you are trying to understand a property to decide whether the price, the condition, and your risk tolerance line up.

The real purpose for hiring an inspector is not to bless the home or condemn it, but to hire a trained generalist to document what is visible and accessible on a specific day. The report is meant to give you an awareness of conditions, patterns, and potential risks so you can decide to proceed, renegotiate, or walk away,

Inspection reports are among the most misunderstood steps in a real estate transaction.

What Washington Association of Realtors Did For Homebuyers & Sellers!

Washington REALTORS® RPAC delivered major wins in 2025 that directly benefit home buyers and sellers. These victories include stopping costly real estate and rental income taxes, expanding accessory dwelling unit (ADU) options, improving permitting processes, and reducing the Real Estate Excise Tax on homes under \$500,000.

Inspectors are legally required to document everything they can reasonably observe, even if it is minor. That legal duty to record everything from a loose doorknob to a rusted water heater is why the report reads like a list of problems. It is a snapshot of what exists so you can make an informed decision.

To read the report correctly, you need a clear mental model of the inspection. A standard home inspection is a limited, non-invasive visual review of major systems and components. The inspector is not opening walls, moving heavy furniture, or testing every outlet behind a bookshelf. You are paying for a broad, systematic look at the structure, roof, electrical, plumbing, HVAC, and safety items, not a forensic investigation.

A Home Inspection is a tool for Buying clarity, not a warranty or insurance policy. It is not a code compliance check or a guarantee against future problems. With these limits it is a professional opinion based on conditions visible on that particular day.

What Buyers misinterpret most is the idea that the home “passes” or “fails” the inspection. There is no universal grading scale. The report lists observations so you decide what is acceptable based on your budget, your plans for the property, and your

(continued next page)

Kiwanis ShredFest!

9 - 4, Saturday, April 25, 2026

WaFd Bank on High School Road

Support High School Scholarships!

“Thankfully, perseverance is a great substitute for talent” - Steve Martin

Salsa Baked Fish

- 1 ½ Pounds cod fillets, sliced into individual portions
- 1 ¼ Cup salsa, drained of excess liquid
- ¾ Cup shredded sharp cheddar cheese
- ¾ Cup shredded pepper jack cheese
- ½ Cup coarsely crushed tortilla chips
- 1 Cup avocado, peeled, pitted and sliced
- ¼ Cup light sour cream

Preheat oven to 400 degrees. Line a 9 x 13-inch baking pan with foil and spray or lightly grease.

Rinse cod in cold water and pat dry with towels. Arrange fillets in the pan, evenly spaced. Spoon salsa over the top of each fillet and sprinkle evenly with the shredded cheeses. (The heat level of the salsa determines how spicy this dish turns out.) Top with the crushed tortilla chips.

Bake for 15 minutes, or until fish is opaque and flakes with a fork. Hold the fish under the broiler to crisp up the corn chips if desired. Serve topped with sliced avocado and sour cream.

Note: Any firm fish or chicken tenders can be substituted for the cod.

*Enjoy,
From Carol's cookbook*

(Inspections continued)

tolerance for projects. When you read the report as a menu of information instead of a verdict, you can separate cosmetic annoyances from structural concerns and focus your negotiations on what truly matters.

Your job is to triage: which items are safety related, which affect the structure or water management, which are aging systems that will need replacement soon, and which are simply part of owning any lived-in property.

You and the seller can agree to repairs, credits, price reductions, or, if the gap is too large, a mutual release.

Start by grouping issues into safety hazards, major systems, water intrusion, and routine maintenance. Focus your requests on the first three categories and be prepared to absorb the small stuff yourself. That approach keeps the conversation anchored to genuine risk instead of cosmetic preferences.

DID YOU KNOW?

RCW [18.86.040](#)

Seller's agent—Duties.

(1) Unless additional duties are agreed to in writing signed by a seller's agent, the duties of a seller's agent are limited to those set forth in RCW [18.86.030](#) and the following, which may not be waived except as expressly set forth in (e) of this subsection:

(a) To be loyal to the seller by taking no action that is adverse or detrimental to the seller's interest in a transaction;

(b) To timely disclose to the seller any conflicts of interest;

(c) To advise the seller to seek expert advice on matters relating to the transaction that are beyond the agent's expertise;

(d) To not disclose any confidential information from or about the seller, except under subpoena or court order, even after termination of the agency relationship; and

(e) Unless otherwise agreed to in writing after the seller's agent has complied with RCW [18.86.030](#)(1)(f), to make a good faith and continuous effort to find a buyer for the property; except that a seller's agent is not obligated to seek additional offers to purchase the property while the property is subject to an existing contract for sale.

(2)(a) The showing of properties not owned by the seller to prospective buyers or the listing of competing properties for sale by a seller's agent does not in and of itself breach the duty of loyalty to the seller or create a conflict of interest.

(b) The representation of more than one seller by different brokers affiliated with the same firm in competing transactions involving the same buyer does not in and of itself breach the duty of loyalty to the sellers or create a conflict of interest.

[[2023 c 318 s 4](#); [2013 c 58 s 5](#); [1997 c 217 s 2](#); [1996 c 179 s 4](#).]

A Report on Real Estate Trends and Other Useful Information

<u>Then And Now:</u>	<u>1 Year Ago</u> Feb '25	<u>6 Mos Ago</u> Aug '25	<u>Change</u>	<u>Now</u> Feb '26	<u>6 Mos. Change</u>	<u>1 Yr. Change</u>
For Sale (Active)	37	86	+132.43%	21	-75.58%	-43.24%
SOLD (1 month)	10	43	+330.00%	11	-74.42%	+10.00%
Median Price	\$1,760,000	\$1,234,500	-29.86%	\$935,000	-24.26%	-46.87%
Average Price	\$1,650,400	\$1,503,940	-8.87%	\$1,009,091	-32.90%	-38.86%

Common sale; non-waterfront, non-view, 2000-2500 square feet on an acre or less:

SOLD (6 mos.)	9	23	+155.55%	8	-65.21%	-11.11%
Median Sale Price	\$1,065,000	\$1,212,000	+13.80%	\$900,000	-25.74%	-15.49%
Average Sale Price	\$1,082,556	\$1,175,865	+8.61%	\$992,125	-15.63%	- 8.35%
Average Days on Market	54	17	-68.52%	21	+23.54%	- 61.11%

<u>All New Construction:</u>	17	11	-35.29%	18	+63.64%	+5.88%
<u>All 2+ Acre Home Sites</u>	24	28	+16.67%	13	-53.57%	-45.83%
<u>All View:</u>	28	23	-17.86%	23	+00.00%	-17.86%
<u>All Waterfront:</u>	30	24	-20.00%	28	+16.67%	-6.67%
<u>All Condominiums:</u>	29	44	+51.72%	33	-25.00%	+13.79%
<u>All Land:</u>	10	8	-20.00%	8	00.00%	-20.00%

Conventional Loans 7.125% 6.750% -5.26% 6.000% - 11.11% -15.79%
 Owner occupied 30-yr Fixed Rate Mortgages w/No Points, 20% Down, 740-credit score. Courtesy of Matt Culp of Bainbridge Lending Group (206) 842-7176.

Windermere Electronics recycling April 25, 2026 in the parking lot behind the Windermere office, just west of the post office off of Bjune Drive.

Absorption Rate: The rate at which total inventory of houses on the market are receiving offers expressed as a percentage of the total inventory is known as the “Absorption Rate”, or, the rate at which inventory is depleting:

	Feb '25	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb
On Market	49	65	98	131	144	140	124	105	84	70	42	29	63
Have Offer	12	24	31	39	39	32	38	23	23	21	15	8	19
Absorption	24.5%	36.9%	31.6%	29.8%	27.1%	22.9%	30.6%	21.9%	27.4%	30.0%	35.7%	27.6%	30.2%

A word of caution when reading the headlines: such as “See how much homes prices fell in Kitsap County recently”. The key concepts in articles like these are typically “Median Price” and “Average Price”. These terms can easily be misconstrued to indicate how much all properties have unilaterally increased or decreased in value. Not true stand alone, but, potentially an indicator of the future when trends remain the same for extended periods of time.

Median and Average Prices more accurately describe buyer behaviors in a market area. If a market area is diverse, like Kitsap County is, figures can change by season or location. When COVID hit, buyers appeared who could afford homes priced higher than their market area provided. So, the Average and Median Sales Prices indicated price ranges buyers most commonly bought in. For example, when more million-dollar estates sell, or more buyers over pay for a home, the median and average prices rise, the same goes for vise versa.

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Chris Miller




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Press On!

“Nothing in this world can take the place of **PERSISTENCE**. **TALENT** will not; nothing is more common than unsuccessful men with **TALENT**.

Genius will not.

Education will not.

PERSISTENCE and **DETERMINATION** alone are *omnipotent*.”

- Calvin Coolidge

Put my perseverance to work for you.
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