NORTH ALABAMA
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REAL PRODUCERS®

Where the Heart Is

How Melissa Hotz Turned a Childhood Without a Place to Call Her Own Into a Career Helping Others Find Theirs

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Fall is here

AND THERE'S A LOT TO TALK ABOUT

Autumn settles over Monte Sano, painting the North Alabama landscape in brilliant color.

There's something about September in North Alabama that always feels like a reset.

The days are still warm, but you can feel the change coming. School is back in session, football is everywhere, mornings start to cool down, and before we know it, we'll be trading summer sandals for boots and pulling out the fall decorations.

And honestly, I love this time of year.

It also feels like a good time to take a breath and look at where we are in the North Alabama real estate market.

If you've been in this business for a while, you know there's a big difference between what you hear about the national housing market and what is actually happening in our own backyard. Across the country, buyers are still dealing with higher mortgage rates and affordability challenges. Nationally, home prices remain near record highs, and recent data shows buyers have more negotiating power in many markets as homes sit a little longer and inventory has improved.

Huntsville, however, continues to tell its own story.

Our market isn't the frantic, multiple-offer environment we saw a few years ago—and I think that's a good thing. Buyers have more choices and, in many cases, more time to make thoughtful decisions. At the same time, sellers who price correctly and understand today's market are still getting their homes sold.

Second-quarter numbers were particularly encouraging. More than 2,200 homes sold in the Huntsville area during Q2, an increase of more than 11% from the same period last year. The median sales price was around $345,000, up 1.8%, while inventory remained in a relatively balanced range at roughly 3.4 months of supply.

That's an important distinction.

We aren't seeing the kind of runaway price appreciation that defined the pandemic years, but we are seeing a market that continues to move. In fact, Huntsville's median sale price was about $350,000 in the most recent Redfin data—roughly 17% below the national median—while homes were averaging around 54 days on the market.

To me, that tells the bigger story about North Alabama.

We have a market where buyers have options, sellers still have opportunity, and good Realtors matter more than ever. This isn't a market where you can simply put a sign in the yard and wait for the offers to roll in. Pricing, preparation, negotiation and communication all matter. And that's exactly where the professionals in our Real Producers community shine.

As we head into fall, I also want to take a moment to welcome two new members of our Preferred Partner family.

Welcome, Robert Baugh with Stockton Mortgage, and Bret Dixon with Fidelity Home Warranty! We are thrilled to have you both as part of Real Producers North Alabama and look forward to introducing you to our incredible agent community.

One of my favorite things about building Real Producers here has been watching this community continue to grow. Every month, we're bringing together agents and partners who aren't just good at what they do—they genuinely care about the people and businesses around them.

That is what makes this publication special.

So here's to September, to a new season, and to everything happening across North Alabama.

The market may be changing, but one thing hasn't changed: **there is a lot of opportunity here.**

And I have a feeling this fall is going to be a good one.

— Deanna
Publisher, *Real Producers North Alabama*

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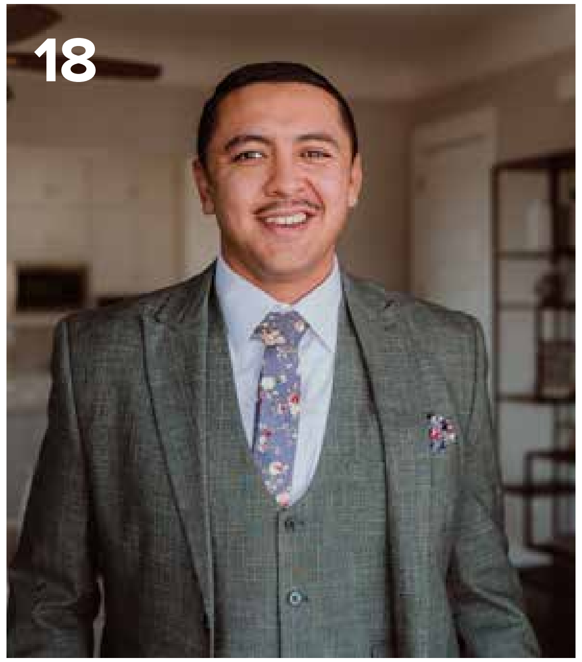

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Melissa HOTZ knows the meaning of home

the meaning of *home*

If you ask Melissa Jane Hotz when she first got into real estate, she might surprise you with her answer.

Twelve.

That was the age when her best friend, who lived two streets away, told her family was moving. Her parents were looking at houses in other neighborhoods, and Melissa was determined to keep her friend close. So she found a house for sale down the street, called the listing agent, pretended to be the buyer and left her friend's mother's phone number.

It worked.

Her friend's family bought the house and still lives there today.

Looking back, Melissa laughs at the story, but there is something fitting about it. Long before she had a real estate license, she understood that a house could mean much more than a house. Sometimes it means keeping the people you love close. Sometimes it means security. Sometimes, it means finally having a place that feels like your own.

For Melissa, that last one carries a lot of weight.

She grew up in Nashville, Tennessee, and home wasn't always a particularly stable place. Her parents were divorced, and there were periods when her family lived in government housing and even squatted. She never had her own bedroom—or even her own bed.

Those experiences are a big part of why real estate became so meaningful to her.

"I think that's why HOME is so important to me now, because I never experienced that as a child," Melissa says. "So being able to help families make their dreams come true, in a way, allows me to live out my childhood dreams through them."

That perspective has stayed with her throughout a career that has now surpassed $160 million in sales and includes more than 600 families helped throughout the Huntsville area. But getting here wasn't exactly a straight line. Before real estate, Melissa spent much of her professional career managing chiropractic offices around Nashville. She credits her time at Dixon Center of Chiropractic in Bellevue with teaching her many of the skills she still uses today. She eventually became president of the Chiropractic Assistants of Tennessee and was named Chiropractic Assistant of the Year in 2005.

In 2011, she took a completely different step when she accepted a position as executive assistant to the president of Southern Land Company in Franklin, Tennessee. The job gave her an inside look at real estate development and opened her eyes to an industry she would eventually make her own. Then life changed. Melissa lost the hearing in her right ear in 2011, and the stress of her position at Southern Land Company eventually became too much. She needed a career that would give her more flexibility and more control over her schedule.

Real estate offered both.

When her husband, Philip, was relocated to Huntsville in 2013, Melissa started looking for a job. As it turned out, the opportunity came through another mom at her son's baseball game, who gave her the number of a local broker looking for an assistant. Melissa called and was offered the job on the spot. Six months later, she decided to get her real estate license.

She spent about a year with that small brokerage before realizing she needed more training and support if she wanted to take her career to the next level. In 2015, she joined Matt Curtis Real Estate. The difference was immediate. Melissa

sold 36 homes her first year with Matt Curtis after selling just six the year before. The following year, she sold 64. From there, her business continued to grow, and she became a top producer year after year.

Her accomplishments include being ranked No. 16 among MLS agents by volume in 2022, being named a Top Listing Agent in 2021 and 2022, and earning Silver, Gold, Diamond and Platinum awards throughout her career.

Last year, however, Melissa made a conscious decision to step away from the pace she had maintained for so long. She took most of the year off to travel and spend time with her family.

She still closed $3 million in volume.

Now she's back, with a goal of helping at least 50 families buy or sell a home in the Huntsville area this year. And while the production numbers are impressive, Melissa seems far more interested in what happens after the closing. One of her favorite parts of the business is hearing from people she's worked with in the past.

"I am so honored each time I get a call from a past client that they need my help again, or want me to help a family member," she says. "It is truly the highest honor."

That kind of repeat and referral business has become an important part of her career. It also reflects the way Melissa approaches the people on the other side of the transaction. She wants to be someone other agents enjoy working with. Melissa calls herself an "agent's agent." She wants other Realtors to know that when they are working with her, communication will be easy, offers will be taken seriously and everyone at the table will be treated with respect.

"I am always looking for the win/win in every situation," she says. "Whether it's for the client, or for the agent I am working with."

For Melissa, being a strong advocate for her clients doesn't mean being difficult with everyone else involved. She believes you can negotiate hard and still be someone other agents want to work with. That philosophy also shapes the advice she gives newer Realtors. One of the most important lessons, she says, is learning that it's okay not to have every answer. She would rather hear an agent say, "I'm not sure, but I'll check with my broker," than watch someone guess and potentially cost a client time or money.

And above all, she believes in doing the right thing for the client, even when it's not necessarily the easiest or most profitable choice. That mindset is part of what has kept Melissa grounded as her business has grown. She has a big team behind her at Matt Curtis Real Estate—57 agents and 18 administrators, including closing coordinators, a listing manager, marketing and recruiting support. The team has been recognized as the No. 1 team in Alabama by RealTrends for five consecutive years.

For Melissa, one of the best things about the team is that there isn't a constant feeling of competition among the agents. "We truly are a team in the best sense of the word," she says. "I would not be where I am today if not for them."

Outside of real estate, Melissa's life is full. She and Philip recently celebrated 25 years of marriage. They have four children—Autumn, Philip IV, Ethan and David—and the family still spends plenty of time together. They travel, play pickleball, watch movies, cook and play card games. Backyard football is apparently still on the agenda, too. Melissa loves to thrift, kayak, travel and read. She's a big Stevie Nicks fan and has been known to

"I think that's why *home* is so important to me now, because I never experienced that as a child. So being able to hlp families make their dreams come true, in a way, allows me to live out my childhood dreams through them."

travel just to see her perform live. Her current favorite book is The Book Thief.

Giving back is also important to her. Her family has supported Tunnel to Towers for about five years and also supports St. Jude. She volunteers with House of Harvest and Kids to Love, particularly drawn to organizations that help children who are growing up without the stability and opportunities every child deserves. It's a cause that hits close to home.

But ask her what she hopes people remember about her, and her answer has nothing to do with a sales number.

"MAKING PEOPLE FEEL A LITTLE MORE *special* EACH TIME THEY WERE AROUND ME."

Faith, family and hard work have always been the foundation for Melissa. She credits her husband and children, along with mentors Dr. Andy Dixon and Tiffany Stevens, with helping shape the person and professional she has become. She also believes that her career has given her something she didn't necessarily know she was looking for when she first started: a sense of purpose. Melissa is also a mother of four to her children, Autumn, Philip IV, Ethan, and David, grandmother to Genevieve Rain and Eleanor Jane, and a fur mom to her beloved cats, Mellow and Freddy.

There are easier ways to measure success in real estate. Sales volume. Awards. Rankings. Production.

Melissa has plenty of those.

But ask her what she hopes people remember about her, and her answer has nothing to do with a sales number. "Making people feel a little more special each time they were around me."

After a decade in the business, that's the part of her career that seems to matter most.

She still loves meeting people from all walks of life. She still loves watching a nervous buyer realize that the process doesn't have to be as overwhelming as they imagined. She still loves the phone calls from past clients who have someone else they want her to help.

And after everything that brought her here, Melissa can't imagine doing anything else.

She plans to retire as a Realtor.

"Or as long as my mind will let me," she says with a laugh.

For someone who started trying to sell a house at 12 simply because she wanted to keep her best friend close, it seems like real estate may have been in the making for a very long time.

BUILT, NOT GIVEN

From Humble Beginnings to a Life They Built Together

Frank Donley knows what it means to work for what you have.

His story doesn't start in a real estate office or with a production number. It starts much earlier, in San Jacinto, California, where he grew up in circumstances that were anything but easy. Frank was exposed to abuse, gangs and violence during his childhood and teenage years, experiences that could have easily shaped the course of his life. Instead, they became part of what ultimately shaped his determination to build something different.

Family taught him the importance of hard work, while his years serving in the U.S. Navy as a Damage Controlman gave him the discipline that would later become such an important part of his life and career. Those lessons stayed with him long after his military service ended.

While attending college and studying Administration of Justice and Criminal Justice, Frank picked up a copy of *Rich Dad Poor Dad.* By the time he finished the book, he had a very different perspective on money, ownership and building wealth. He knew he wanted to get into real estate, and soon after, he began working toward his license.

Frank entered real estate in 2019 with a simple reason for wanting to succeed: he needed to provide for his family and create a better financial future. What he didn't have was a roadmap. He had to learn the business from the ground up, from selling and handling objections to negotiating, communicating and following through with clients.

There was plenty of pressure along the way. Frank had twins depending on him, and failure wasn't something he could simply walk away from.

"I had no choice," he says. "I had twins depending on me and needed to provide."

That determination eventually turned into something much bigger than a career. In 2022, Elizabeth joined Frank in real estate, creating the husband-and-wife partnership that exists today. Elizabeth brought a background of her own to the business. She had served in the Navy as an Aviation Fuelman and later spent several years as a stay-at-home mom before joining Frank in real estate. Together, they built Donley Real Estate at Real Broker, LLC, with a shared goal of providing the kind of service they believe their clients deserve. As their business has grown, so has their desire to raise the standard—not only for their clients, but for the Realtors around them as well.

The results are impressive. Frank and Elizabeth have built more than $77 million in career production, including $13.75 million in the most recent year. Frank has earned Rising Star and Elite Agent recognition, along with a Master Rated Quality Service Award.

Still, the numbers don't tell the whole story.

For Frank, some of the most meaningful moments in real estate have nothing to do with a closing statement. He especially enjoys helping veterans navigate the home-buying process and take advantage of the benefits they've earned through their service. Helping families become homeowners and helping sellers accomplish important personal and financial goals are equally rewarding.

Having served in the military himself, Frank understands the responsibility that comes with working with veterans. He also understands that buying or selling

a home can be an emotional and complicated process, which is why communication, negotiation and follow-through have become some of the strengths he brings to every transaction.

Those same qualities are what Frank believes have helped him build a business in different markets and continue growing year after year. His advice to newer agents is straightforward: talk to at least 25 people a day about real estate, work on your sales skills and learn how to build a real business rather than simply waiting for transactions to happen.

Frank and Elizabeth also believe that success should extend beyond their own business. Giving back has become an important part of their family life. They support St. Jude and veteran organizations, and each year they sponsor children who need assistance with clothing and school supplies.

When they're not working, family remains at the center of their lives. The Donleys enjoy traveling, spending time at the beach and making memories together. Frank stays active with working out, BJJ, MMA, golf, coaching and sports, while Elizabeth enjoys Christian music and comedy and horror movies. Their lives are

busy, but they make a point of keeping family at the heart of it.

For Frank, the long-term goal has never been simply to build a successful real estate business. He wants to create wealth and opportunities that will extend to his children and future generations. More than anything, he wants his children to see what is possible when you are willing to work for it.

That perspective is rooted in where he came from.

Frank often references a line from *Rocky Balboa:* "Keep moving forward." It is a philosophy that seems particularly fitting for his journey. His path hasn't been easy, and there were certainly moments when it would have been easier to stop. Instead, he kept learning, kept working and kept moving forward.

Now, he wants to help other people do the same.

His vision for the future is to serve as many families as possible, continue helping veterans, grow Donley Real Estate and provide value wherever he can. He also wants to help other Realtors build stronger businesses and create wealth for themselves and their families.

Ultimately, though, Frank wants to be remembered for something much more personal.

Being a great dad. Making a difference. And building something his children can be proud of.

"All glory to God," Frank says. "Without Him, nothing is possible."

For someone who came from a difficult beginning, the life Frank and Elizabeth have built together is a powerful reminder that circumstances don't have to become destiny. With hard work, discipline, faith and a willingness to keep going, a very different future is possible.

Frank didn't have that future handed to him.

He and Elizabeth are building it themselves.

"All glory to God. Without Him, nothing is possible."

WHEN THE PHONE RINGS,

ELLIOT FARMER Answers

For Elliot Farmer, a career in mortgage lending was never part of some carefully mapped-out plan. In fact, when he graduated with a degree in Finance, he wasn't even familiar with the mortgage business.

What he did know was that he enjoyed working with people. He wanted a career that allowed him to build relationships rather than spend his days sitting behind a desk. At the time, he was working in the horticulture department at The Ledges Country Club, spending his days outside through the heat of Alabama summers and the cold of winter. Eventually, he knew he was ready for something different.

Then an opportunity came along.

In 2016, Elliot was given the chance to join a mortgage team as a Junior Loan Officer. He took a chance on something new, and what began as an unexpected career move eventually became a profession he has spent the better part of a decade building.

“I wasn't looking for a career in mortgage lending—it found me,” Elliot says. “Looking back, I'm grateful it did.”

That gratitude comes through in the way he approaches his work today.

Born and raised in Huntsville, Elliot understands the importance of having strong relationships in the community he serves. Since joining Novus Home Mortgage in October 2025 as a Mortgage Loan Originator, he has continued to focus on what he believes matters most: taking care of people.

Novus Home Mortgage works with buyers and homeowners through a wide range of lending options, including conventional, FHA, VA, USDA, renovation, down payment assistance and other specialized programs. But for Elliot, having a lot of loan products is only part of the equation.

The other part is knowing how to help people understand their choices.

Buying a home can be one of the biggest financial decisions someone will make, and Elliot believes borrowers shouldn't have to feel like they're trying to figure it out alone. His goal is to educate clients, communicate clearly and stay involved throughout the process so they understand not only what is happening, but why.

That philosophy is especially important when he is working alongside Realtors.

Elliot knows that a smooth transaction isn't always about everything going according to plan. Sometimes things go sideways. Questions come up. Problems have to be solved quickly. And when that happens, he believes that's when a lender really proves their value.

“It's easy for a lender to advertise the best rates, fast closings, or great service,” he says. “But when the rubber meets the road and a transaction starts going sideways, that's when a true lending partner proves their value.”

That is the kind of partner Elliot wants to be.

For top-producing Realtors, he believes the relationship between the agent and lender has to go beyond simply passing a client back and forth. Communication matters. Trust matters. And when a problem comes up, everyone needs to be focused on finding a solution instead of trying to figure out who is responsible for it.

Elliot brings nearly a decade of experience to that role, along with a straightforward approach to business. He doesn't believe in avoiding difficult conversations. He believes in addressing them quickly, communicating honestly and working with the Realtor and client to find the best path forward.

It is a philosophy that comes back to two principles he tries to live by: “Do good and good will come back to you,” and “Treat people the way I'd want to be treated.”

For Elliot, those aren't just business sayings. They're the standard he tries to hold himself to when nobody is watching. That mindset has become even more important as the mortgage industry has changed.

Technology has transformed the homebuying experience. Buyers can search for homes, compare options and even get pre-approved from their phones. Elliot embraces those advances and sees the value they bring, particularly when they can make the process faster and more convenient.

But he doesn't believe technology can replace the human side of the business.

When everything is straightforward, technology can make a transaction incredibly efficient.

When something unexpected happens, however, clients and Realtors still need someone who knows the market, understands the people involved and will pick up the phone.

That's where Elliot believes a local lending partner makes a difference.

His goal is to use technology to improve the experience without allowing it to replace the personal service that has always been at the heart of his business. For him, mortgage lending is still fundamentally about relationships.

And there is one relationship that puts everything else into perspective.

Elliot and his wife, Whitney, have been together since 2021. They have a four-year-old daughter, Bentley, who keeps them busy with gymnastics, soccer and T-ball. Their household also includes Sky, their black Lab, and Bubbles, their beta fish.

Family time is important to the Farmers, whether they're swimming at his in-laws' pool during the summer, heading to the beach, traveling or settling in for a family movie night with plenty of popcorn. Elliot recently added a Blackstone griddle to the mix, giving the family another excuse to spend time together and experiment with new recipes.

When he isn't working or spending time with his family, Elliot is usually happiest outside. He's an avid outdoorsman who enjoys hunting ducks, deer, turkey and just about anything else that gets him outdoors. He enjoys the preparation and anticipation as much as the hunt itself, particularly the time spent getting ready with family and friends.

And then there's college football. Fall is his favorite time of year, when hunting season and college football Saturdays come together.

For all the professional goals that come with building a successful mortgage business, Elliot's definition of success is actually fairly simple. He wants to provide for his family without compromising his integrity. He wants to set goals, work hard and know that he gave everything he had toward accomplishing them.

The recognition is secondary.

"Success is also about setting goals and working hard to accomplish them," he says, "not for the recognition or praise, but for the journey, the growth, and the satisfaction of knowing I gave it everything I had."

That perspective says a lot about how Elliot approaches both his personal and professional life.

He wants to be remembered first as a man of faith, a loving husband and a devoted father. Professionally, he hopes people remember him as trustworthy, genuine and hard-working—someone who cared about the people he served and did what was right even when it wasn't necessarily the easiest choice.

For the Realtors who work with him, that may be the most important thing to know about Elliot Farmer.

Mortgage lending may be the business he's in, but relationships are the reason he's in it.

He found the industry unexpectedly back in 2016. Nearly a decade later, he's still grateful that it found him—and he's built his career around making sure that the people who trust him with one of the biggest financial decisions of their lives never feel like just another loan number.

At the end of the day, Elliot's philosophy is pretty simple: communicate, do what you say you're going to do, treat people well and be there when it matters.

And when the phone rings, answer it.

WHAT TO LOOK FOR IN A NORTH ALABAMA HOME INSPECTION

Beyond What Meets the Eye

HOME INSPECTION INSIGHTS

BY MIKE HAMMOCK, HAMMOCK HOME INSPECTIONS

As most real estate agents know, a home can look beautiful and still have problems.

Fresh paint, new flooring and an updated kitchen are easy to notice during a showing. What buyers cannot always see are the things that matter just as much: how water moves around the property, what is happening underneath the house, whether the electrical system has been altered properly, or whether a small stain in the attic is telling us a much bigger story.

That is where a thorough home inspection comes in.

In Alabama, a standard home inspection is a visual examination of the readily accessible systems and components of a home. But a thorough inspector should be doing more than moving room to room checking boxes. We are trying to understand the house as a system.

When I inspect a home, I am constantly asking the same question: What is this house telling me?

A crack by itself may mean very little. A crack combined with a sticking door, sloping floor and poor drainage on the same side of the house deserves a closer look. A little discoloration in an attic may be cosmetic—or it may lead us to a roof penetration that has been leaking for years.

The value of an inspection is in connecting those dots.

Start Outside the House

Some of the most important parts of an inspection happen before I ever walk through the front door.

I want to see where the house sits in relation to the surrounding property. Does the ground slope away from the foundation or toward it? Where do the gutters discharge? Is water being carried away from the home, or dumped beside the foundation?

Water management is one of the recurring themes in home inspections because water has a way of turning relatively small defects into expensive ones.

I am looking at siding and brick veneer, exterior penetrations, windows, doors, decks, porches and visible portions of the foundation. I am also paying attention to vegetation, soil levels and areas where wood may be too close to the ground.

That is especially important in Alabama, where subterranean termites are an established concern. Alabama Cooperative Extension notes that these termites travel underground and through mud tubes to reach sources of wood and moisture. A general home inspection is not a substitute for a licensed termite inspection, but conditions conducive to wood-destroying organisms should never be ignored.

The Crawl Space Can Tell You a Lot

If the home has an accessible crawl space, I want to get into it. Not peek into it. Get into it.

Some of the most important information about a house can be underneath it.

I am looking at the floor structure, foundation components, plumbing, insulation and visible electrical work. But one of my biggest concerns is moisture.

Standing water, damp soil, damaged vapor barriers, plumbing leaks and deteriorated wood can all indicate that moisture has been present where it should not be.

Then I look for the secondary clues: fungal-type growth, staining, rusted fasteners, sagging insulation or softened structural members.

These conditions do not automatically mean a house has a catastrophic problem. They mean we need to understand where that moisture is coming from and whether repairs or further evaluation are warranted.

And if an inspector tells you a crawl space was inaccessible, pay attention to that statement. It means an important portion of the home could not be evaluated.

Don't Ignore the Roof and Attic

A roof inspection should involve much more than estimating how old the shingles look.

When conditions allow, I want to evaluate the roof covering, flashing, penetrations, drainage and visible signs of deterioration.

Then I want to see the roof from the other side. The attic often gives us information the roof exterior cannot.

I am looking for staining, active moisture, previous repairs, damaged framing, inadequate ventilation and insulation concerns. Around plumbing vents, chimneys and other roof penetrations, I pay particularly close attention because those are common places for leaks to develop.

One thing buyers should understand is that a roof does not have to be actively dripping during the inspection to show evidence of a problem. Wood remembers water.

Old staining, patchwork repairs or corrosion can help us reconstruct what has happened previously.

Structural Concerns Are About Patterns

Almost every house has cracks.

That sentence surprises buyers sometimes, particularly when they are purchasing their first home.

The presence of a crack does not automatically mean there is a major foundation problem. The important questions are where it is, what direction it runs, how wide it is and what else is happening nearby.

During an inspection, I am looking for patterns.

Are floors noticeably out of level? Are doors rubbing or failing to latch? Are there separations around windows? Is masonry cracking concentrated in one area? Is drainage poor on that same side of the property?

A home inspection is not a structural engineering evaluation, and when observations raise concerns beyond the scope of the inspection, the appropriate recommendation may be further evaluation by a qualified structural professional. Alabama's home-inspection standards specifically recognize that some findings require evaluation beyond the scope of the inspection.

The goal is not to diagnose something we are not qualified to diagnose. The goal is to recognize when the house is telling us that additional expertise is needed.

Electrical Problems Aren't Always Obvious

Electrical defects are another area where appearance can be deceiving.

A beautiful remodeled house can have questionable wiring hidden behind the finishes.

During an inspection, I am evaluating accessible electrical panels, wiring methods, outlets and other visible components. I am looking for issues such as improper connections, damaged conductors, missing protective devices and evidence of homeowner modifications.

One thing I tell buyers frequently is this: New does not necessarily mean correct. A newly renovated home deserves the same level of scrutiny as an older one. Sometimes more.

Renovations may have involved multiple contractors, previous owners or DIY work completed over many years. The finish work may be brand new while the systems behind it are not.

Plumbing: Look Beyond the Faucet

Yes, we run water. But I am not simply checking whether water comes out of the faucet.

I am watching how fixtures drain, looking underneath sinks, checking accessible supply and drain piping and examining areas around toilets, tubs and showers for evidence of leakage or previous moisture.

Water heaters deserve careful attention as well. Installation, venting where applicable, temperature-pressure relief piping and visible corrosion can tell us quite a bit about the condition and safety of the system.

And sometimes the most important plumbing observation is not the leak itself.

It is what the leak has already affected.

HVAC Matters in North Alabama

Heating and cooling systems work hard here.

During the inspection, I want to know whether the system responds properly to normal operating controls and whether accessible components show signs of deterioration, drainage problems or poor installation.

Condensate management is particularly important. An air-conditioning system removes significant moisture from indoor air, and that water needs somewhere to go.

A clogged, damaged or poorly routed condensate drain can create moisture problems in ceilings, closets, attics and crawl spaces.

The age of an HVAC system matters, but age alone does not tell the entire story. Maintenance, installation quality and operating condition are just as important.

Radon Is Worth a Conversation

Radon is something North Alabama buyers should at least understand.

It is a naturally occurring radioactive gas that can enter a home from the soil beneath it. The Alabama Department of Public Health notes that soil gas beneath a home is the source of most residential radon problems and that mitigation systems are available when elevated levels are found.

You cannot see, smell or taste radon.

Testing is how you know whether it is present at an elevated level.

A radon test is separate from the standard visual home inspection, but depending on the property and the buyer's concerns, it can be a valuable addition to the inspection process.

The Inspection Report Should Give You Perspective

A 70-page inspection report is not necessarily better than a 40-page report.

What matters is whether you understand what was found. When I finish an inspection, I want my client to know three things:

What did I find? Why does it matter? What should happen next?

Some findings need immediate attention. Some should be evaluated by a specialist. Some are maintenance items that simply need to go on the homeowner's future to-do list.

Those distinctions matter.

If every loose doorknob is presented with the same urgency as an electrical hazard or active leak, the report becomes much less useful.

A good inspector should help you understand the house—not scare you away from it.

No House Is Perfect

This may be the most important thing I tell buyers.

I have never inspected a perfect house. Not a 60-year-old house. Not a five-year-old house. Not a brand-new house.

Every home requires maintenance, and virtually every inspection produces a list of findings.

The purpose of the inspection is not to produce a list of reasons not to buy the property. It is to give you enough information to make an educated decision about what you are buying.

Sometimes an inspection uncovers a significant problem.

More often, it uncovers a combination of smaller issues, deferred maintenance and a few items that deserve further investigation.

Either way, knowledge puts the buyer in a better position.

What Thorough Really Means

A thorough home inspection takes curiosity.

It means opening the accessible panels, entering the crawl space when it can be safely accessed, spending time in the attic and walking around the exterior instead of racing through a checklist.

It means noticing when something simply does not make sense and taking another look.

Most importantly, it means remembering who we are working for.

Our job is to give buyers an independent set of eyes on one of the largest purchases they may ever make.

The granite countertops will still be beautiful tomorrow. My job is to look past them.

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