

## Why Home Inspections are Important

You've seen the shiny buffed floors and sparkling granite countertops, and maybe you've even flushed all the toilets, but before you put down a deposit and agree to take on a huge mortgage, you need to make sure that everything you *don't* see is in good working order. You'll want to make sure the heating or A/C unit isn't about to die, the foundation isn't silently cracking, and the roof isn't about to spring a huge leak. If you arrange for a house inspection by a professional before the sale goes through, the problem is still the seller's. If you choose not to have a home inspection done, the problem, unfortunately, becomes yours.

The number of home inspections performed increases each year and according to the American Society of Home Inspectors (ASHI), over 90% of home sales involving a house inspection. While this number doesn't differentiate between a seller-based inspection and buyer-based inspection, it certainly indicates the significance of home inspections in the buying process.

According to home inspectors, homes are sometimes not particularly well cared for by homeowners, who are slow to fix leaky faucets, replace heating or A/C filters, or clunky furnaces. If homes with homeowners living in the property can be uncared for, imagine what conditions a foreclosed home can hide. Mold can grow if the water hasn't been turned off and the environment becomes moist. If the home is boarded up and there is no ventilation for weeks or months, black mold can grow fairly quickly.

Because of the importance of a proper house inspection, you should make the purchase of the home contingent on your approval of a home inspector's report. When making a written offer for the home, simply make the home inspection a condition of the purchase. If your home inspection comes back clean, you can proceed with the sale with confidence. And if the report is negative, you can reduce your offer, make the seller pay for any repairs, or even back out of the contract altogether.

## What a Home Inspection Entails

It is important for buyers to know what they should expect when paying for a home inspection. Because there is no uniform certification or licensing process for inspectors (more on that below), home inspections vary according to the person or company that does them. Generally, a home inspection will include a report on the type (and relative health, where possible) of the house's heating and cooling system, electrical system, plumbing, walls, ceilings, flooring, foundation, roofing, drainage, and basement.

Because home inspectors are not licensed in most states, inspections will typically not include analysis for problems which licensed professionals generally give advice. These issues include termites, chemicals and gasses (such as asbestos or methane gas), lead, or rodents. You should inquire into the presence of such problems. Inspectors may be more willing to share such information "off the record" (because of their lack of certification in a particular area) and then you can call a professional in that field to give a written analysis.

For example, you might ask an inspector if there is a termite problem, and he may tell you that there's a good chance of it but not put it in his report. It would be incumbent upon you to get a pest inspection of the house to get an official report.

Note that a home inspection generally covers only moderate to serious issues and does not detail each and every scratch and dent in the home. If you want a more exacting report, you should discuss this with your inspector (a higher fee is likely) and walk through the home with him during the inspection if possible. Not only will you learn more about the process and what to look for, he may give you information on small flaws that he may not include in a report but you might want to be aware of for the future.

A house inspection will run about \$200 to \$500, depending on the person doing the inspection and factors such as the size of the home, age and type of home.

## What to Look for In a Home Inspector

The first thing to note is that most states do not have a certification or licensing process for home inspectors. If your state does not have licensing criteria, there are organizations such as ASHI which are nationally recognized as maintaining and requiring a certain level of expertise and competency from their members. You should make sure that your inspector is a member of such an organization or is a licensed professional in home construction (e.g., a general contractor).

Because you want the house inspection to be independent of the seller, you should not take the seller's inspection report at face value. You may not even want to hire an inspector your realtor hires because the realtor has a vested interest in the sale of the house. Many homeowners do take a referral from their realtor, however. Ideally, you want someone licensed or part of a professional organization, who is completely independent of all of the parties involved in the sale of the home.

Referrals from friends or local homeowners works best, as you can take their advice and learn from their past experiences.

## Other Inspections

As noted above, general inspectors are not licensed to inspect for particularized issues such as pests, gasses, etc. It would probably be in your best interest to get at least a pest inspection done, particularly if you're in a high risk area. If you are in a high risk area for floods or earthquakes, a specialized inspection to gauge the house's susceptibility to those risks would be wise as well.