

The Buyer's Guide To Home Inspection



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For Trib Total Media



Also, inspectors widely differ on inspection inclusions. The scope of an individual inspection can vary widely. The level of service varies as much as the level of service can vary from one restaurant to another. As examples, some inspectors only check to see if the furnace turns on, others also check for important items such as venting and gas leaks. Some inspectors will lift ceiling tiles, others will not. Some inspectors check every electrical outlet and appliances for recalls, others don't.

Prepare for the inspection by building your real estate team ahead of time. Just as with your realtor and lender, you want to know who is the right inspector for you. Once you have the signed sales agreement in hand, you will have a limited time to have the inspection performed. You do not want to waste any of those days researching inspectors. Ask friends, professionals in related businesses and Angie's List for a referral. Consider more than only price. You wouldn't go to the restaurant in town that is cheapest and has an empty parking lot because they have bad food and service. Check websites and other information about the inspectors you consider. Make sure your sales contract allows you at least 15 days to have your inspections.

Schedule the inspection as soon as you receive the signed sales agreement. Good inspectors are busy. Select a time that you and the inspector are both available. Take advantage of attending the inspection. This will be the longest stretch of time you have to get to know the house before it becomes your home.

Plan to bring a camera to the inspection to take pictures of the layout and colors.

Select the additional services to include with your inspection. Based upon the home's features and conditions, select pest, radon, well, septic, mold, or any other appropriate test. When deciding your options, select the options where the risk to you as a future owner is more than the cost of the test.

Once the time for the inspection is set, confirm the appointment with your realtor. That realtor working with the buyer will contact the listing realtor and clear the way with the current owners. Do not be afraid to use the time allotted in the contract. You are making important decisions about a major investment, not running a race. Many inspectors will also send a confirmation to the buyer and the realtor they are working with.

The inspector will meet you at the home. They should start by explaining the inspection process. This is a great time to discuss any concerns that you may have. The inspection should take from 3 to 4 hours. There should be time to discuss how the features in the home operate and how to take care of them to get the best life and performance. You

should receive a report. Discuss when and how the report will be delivered before paying for the inspection.

Once you receive the report, you will need to draft a response to the inspection. There are several options which can vary based on the sales contract. One option is that you may accept the house as it is. That is easy for everyone.

You may ask for repairs to be completed by the seller or ask for a price adjustment. If you do not want to deal with the repairs being done, you should ask for the seller to handle the issues. If your preference is to select the professionals to complete work, you may ask for a cash credit.

The sellers may not negotiate at all. That is time for a gut check and numbers evaluation. If the problem is a \$10,000 dollar structural or septic repair, consider whether you are willing to pay \$10,000 dollars more to have ownership of the home.

If there is a \$500.00 dollar repair, the answer may be that you still want the home. In either case, you didn't waste the home inspection fee; you may have saved yourself a pile of money and purchased "peace of mind."

Before closing on a home, buyers have an opportunity to walk through to check the condition. That includes checking for damage or changes that may have occurred. It often includes checking repairs.

If the repairs appear to be sub-standard or improper, that is your time to call for the inspector or other qualified person to check the work. You can expect to pay an additional fee for this service.

The whole buying a home process is complicated and scary. Each year the process is getting more complicated. Finding a good team of experts to help protect you can ease the pain and difficulty.

Go to www.EnviroSpect.info/inspections for more information about hiring an inspector, links to the PA Home Inspector Law, and verification of inspector's compliance with the PA Home Inspection Law minimum standards, certifications for radon and pest licenses.

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You have invested your time and energy and found the new home of your dreams. You have plunked down hard money and told your best friends about the house. You have already invested a little bit of your heart into the home. At this point, you don't want problems. The seller and the Realtor who has spent the last eight weekends with you in their car don't want any problems. Then enters the home inspector and you are overwhelmed with a primal fear that your dreams are about to be crushed.

The term "Deal Killer" is unfortunately alive and well when discussing good home inspectors. This may surprise you, but most home inspectors don't want your heart broken. What they do want is you and your family safe and your investment protected. You want an inspector able and willing to recognize and identify issues head on. After all, you still get to decide what you do with the information from the inspection. Even if someone complains that your inspector is "too picky," as Fox News says: "We report, you decide."

What to expect from an inspection. In formal language, home inspection is "an objective visual examination of the physical structure and systems of a house." It is a bonus to have an inspector who can discuss preventive maintenance and explain how the systems in a home operate. The goal of an inspection is to find accessible, visible conditions that a buyer should not be expected to know or have knowledge about before the inspection.

What not to expect from an inspection. It is also good to know what is not included in an inspection. Access panels are permitted to be removed, and ceiling tiles lifted, but inspecting anything nailed or sealed in place is off limits. The cosmetic features are also off limits for the purpose of the inspection. Torn carpets, nicks in walls and cabinets are not considered. All homes will have those things, but they do not affect health, safety or investment. So, ugly or worn doesn't count either.