

Why Get a Home Inspection?

Your home is likely the largest investment you will ever make. Knowing the condition of a house before you buy, before you sell, or as you are living in it, can save you time, money and heartache. Getting a home inspection can limit unpleasant surprises and unexpected difficulties. An informed buyer is being a wise buyer.

A home inspection will cover the house from the roof to the foundation. A professional home inspection should review the mechanical system, air conditioning, electrical system, plumbing systems, the roof, attic and insulation. It should also cover windows, doors, ceiling, and walls; the basement and/or crawlspace, foundation and other visible structural components. Home inspections are a visible inspection of the components of the house.

Just as important as having your home inspected is choosing the right home inspector. It is important to have an objective third person review of the house. You are going to base many large decisions on the inspection report. It is important that you have an inspector that is thorough, professional and reliable. You can ask family or friends to recommend an inspector they have used. Real Estate agents and brokers also are a good source for referrals. They are familiar with the local inspectors and can give you a list to choose from. Another good place for finding an inspector is visiting the American Society of Home Inspectors (ASHI) web site www.ashi.org and National Association of Home Inspectors (NAHI) web site www.nahi.org. There you will find a list of experienced and knowledgeable inspectors in your area.

Most home inspections take place when a buyer is under contract for a house. Before you sign the contract make sure it contains an inspection clause. This will make your final purchase obligation contingent on the findings of a professional home inspection. This clause should specify the terms and conditions to which the buyer and seller are obligated.

It is recommended that you be at the house during the inspection. Most inspections will take 2 to 4 hours depending on the size and age of the home. For most people taking that much time away from work is impractical, in that case I would recommend that you meet the inspector at the end of the inspection to review the inspector's findings and ask any questions you might have.

No house is perfect whether it is new or used. If problems are found, it does not mean you should or shouldn't buy the house. The inspection will give you

an understanding of the house and its problems in advance. If major problems are noted the seller may work with you to repair them before you close on the property.

If you are planning on selling your house, a pre-listing inspection is a good idea. The professional home inspector will identify problems and concerns and you will be in a position to repair these items before the house goes on the market. Making the repairs yourself will save money and can limit the inspection items to negotiate when your house is under contract. Having a house that is in tiptop shape will set it apart from others in the neighborhood and could lead to a quick sale.

If you are not buying or selling; a home inspection can still be a good idea. You live in the house and think that you are familiar with it. A home inspection can highlight items that you have grown accustomed to, and items you have overlooked. Having a home inspection every few years can save you money by limiting future expensive home repairs. Home inspections are also valuable tools prior to major remodeling projects. They help foresee issues which may arise during the remodel.

Whether buying, selling or just living in your house, having a professional home inspection will save time and money. Having the written report to review in the future will give you added information for reference.