

Finding A Good Home Inspector

What to Ask



You've found the house, your offer has been accepted, and funding is in place. But before you start packing, be sure you hire a professional home inspector to make sure your house doesn't have any major defects that could cost you down the road.

A home inspection typically includes an examination of heating and central air conditioning systems, interior plumbing, electrical systems, the roof, attic, visible insulation, walls, ceilings, floors, windows, foundations and basements. Inspections may also include appliances and outdoor plumbing.

Once the inspector examines the house, he or she will write up a report with his findings. If there are any major problems, you'll need to negotiate with the seller to either lower the sale price of the home, or determine how the problem will be fixed.

When you make an offer it's wise to have a contingency clause based on the home inspection. In other words, if the inspector finds \$10,000 worth of problems and the seller doesn't want to provide the fix, you can rescind your offer.

In fact, two in five resale houses will have at least one major defect that could cost you from a few hundred dollars to as much as \$15,000 to repair, according to the 2000 House Master Resale Home Deficiencies Study.

Spending a few hundred dollars for a home inspection is worth the piece of mind.

If you don't know how or where to find a home inspector, be cautious about asking your real estate agent.

"Be careful, though, of inspectors who are popular with agents - that popularity may stem from not killing too many deals by going easy on their inspections," says Eric Tyson and Ray Brown in their book *Home Buying For Dummies* (Hungry Minds, Inc. 1999).

Tyson and Brown say the American Society of Home Inspectors is a good place to start.

"Just because an inspector is an ASHI member doesn't guarantee that you'll get a good inspection, but it certainly increases the likelihood that you'll be working with a qualified professional," Brown and Tyson write.

All certified members have performed at least 250 inspections and have passed two written proficiency exams. They must also adhere to standards of practice, continuing education requirements, and a code of ethics.

The authors and the ASHI recommend you interview several inspectors before choosing one. Some of the questions you should ask include:

- What does the inspection cover?
Make sure the inspection and the inspection report meet all applicable requirements and comply with the ASHI Standards of Practice.

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- How long have you been in the profession and how many homes have you inspected? Again, ASHI Members are required to have completed at least 250 paid professional home inspections and passed two written exams that test the inspector's knowledge.
 - Are you specifically experienced in residential inspection? The answer should be yes. If someone says they have specialized training in something like construction or engineering but not in residential inspection, you may want to move on to the next candidate.
 - Does the inspector's company offer to do repairs or improvements based on the inspection? The answer should always be no. This is against the ASHI Code of Ethics because it might cause a conflict of interest.
 - How long will the inspection take? The average of a single inspector is two to three hours for a typical single-family house; anything less may not be enough time to do a thorough inspection. Some inspection firms send a team of inspectors and the time frame may be shorter.
 - How much will it cost? Costs vary quite a bit depending on the region, size of the house, scope of services and other factors. A typical range might be \$300-\$500, but consider the value of the home inspection in terms of the investment being made.
 - Does the inspector prepare a written report? Ask to see samples and determine whether you understand the report.
 - Does the inspector encourage the client to attend the inspection? This is a valuable educational opportunity for you to learn about how things work around what could be your house, and the inspector may point out things that don't quite merit a mention in the report but which you should keep an eye on. An inspector's refusal to allow you to be present should raise a red flag.
- Finally, once you've found an inspector you like, ask him for references, then follow up and contact those clients. Two key questions - whether they discovered any major defects after the close of escrow that the inspector missed, and whether they'd use the inspector again.

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