

THE HOME INSPECTION & YOU

Q. WHAT IS A "HOME INSPECTION"?

A home inspection is an objective visual examination of the physical structure and systems of a home, from the roof to the foundation. The standard home inspector's report will include an evaluation of the condition of the home's heating system, central air conditioning system (temperature permitting), interior plumbing and electrical systems; the roof, attic, and visible insulation; walls, ceilings, floors, windows and doors; the foundation, basement, and visible structure.

Having a home inspected is like giving it a physical check up. If problems or symptoms are found, the inspector will refer you to the appropriate specialist or tradesperson for further evaluation.

Q. Why do I need a home inspection?

The purchase of a home is probably the largest single investment you will ever make. You should learn as much as you can about the condition of the property and the need for any major repairs before you buy, so that you can minimize unpleasant surprises and difficulties afterwards.

Of course, a home inspection will also point out the positive aspects of a home, as well as the maintenance that will be necessary to keep it in good shape. After the inspection, you will have a much clearer understanding of the property you are about to purchase, and will be able to make a confident buying decision.

If you have owned your home for a long time, a home inspection can identify problems in the making and recommend preventive measures which might avoid costly future repairs. In addition, home sellers may opt for having an inspection prior to placing the home on the market to gain a better understanding of conditions which the buyer's inspector may point out. This provides an opportunity to make repairs that will put the house in better selling condition.

Q. What will it cost?

The inspection fee for a typical one family house varies geographically, as does the cost of housing. Similarly, within a given area, the inspection fee may vary depending upon the size of the house, particular features of the house, its age, and possible additional services, such as septic, well, or radon testing. It is a good idea to check local prices on your own.

However, do not let cost be a factor in deciding whether or not to have a home inspection, or in the selection of your home inspector. The knowledge gained from an inspection is well worth the cost, and the lowest priced inspector is not necessarily a bargain. The inspector's qualifications, including his experience, training, and professional affiliations, should be the most important consideration.

Q. Can't I do it myself?

Even the most experienced home owner lacks the knowledge and expertise of a professional home inspector who has inspected hundreds, perhaps thousands, of homes in his or her career. An inspector is familiar with all the elements of home construction, their proper installation, and maintenance. He or she understands how the home's systems and components are intended to function together, as well as how and why they fail.

Above all, most buyers find it very difficult to remain completely objective and unemotional about the house they really want, and this may affect their judgment. For the most accurate picture, it is best to obtain an impartial third party opinion by an expert in the field of home inspection.

Q. Can a house fail inspection?

No. A professional home inspection is an examination of the current condition of your prospective home. It is not an appraisal, which determines market value, or a municipal inspection, which verifies local code compliance. A home inspector, therefore, will not pass or fail a house, but rather describe its physical condition and indicate what may need repair or replacement.

Q. How do I find a home inspector?

The best source is a friend, or perhaps a business acquaintance, who has been satisfied with, and can recommend, a home inspector they have used. In addition, the names of local inspectors can be found in the Yellow Pages where many advertise under "Building Inspection Service" or "Home Inspection Service". Real estate agents are also generally familiar with the service, and should be able to provide you with a list of names from which to choose.

Whatever your referral source, be sure to ascertain the home inspector's professional qualifications, experience, and business ethics before you make your selection. You can do this by checking with the local consumer affairs office or Better Business Bureau, as well as by verifying the inspector's membership in a reputable professional association.

Since there are no licensing requirements for home inspectors in Ohio, you will want to make certain that such an association has a set of nationally recognized practice standards and a code of ethics. This provides members with professional inspection guidelines, and prohibits them from engaging in any conflict of interest activities which might compromise their objectivity, such as using the inspection as a means to obtain home repair contracts.

The association should also have rigorous membership and continuing education requirements to assure consumers of an inspector's experience and technical qualifications.

Q. When do I call in the home inspector?

A home inspector is typically called right after the contract or purchase agreement has been signed, and is often available within a few days. However, before you sign, be sure that there is an inspection clause in the contract, making your purchase obligation contingent upon the findings of a professional home inspection. This clause should specify the terms to which both the buyer and seller are obligated.

Q. Do I have to be there?

It's not necessary for you to be present for the inspection, but it is recommended. By following the home inspector around the house, by observing and asking questions, you will learn a great deal about the condition of the home, how its systems work, and how to maintain it. You will also find the written report easier to understand if you've seen the property first hand through the inspector's eyes.

Q. What if the report reveals problems?

No house is perfect. If the inspector finds problems, it doesn't necessarily mean you shouldn't buy the house, only that you will know in advance what to expect. A seller may be flexible with the purchase price or contract terms if major problems are found. If your budget is very tight, or if you don't wish to become involved in future repair work, this information will be extremely important to you.

Q. What if I find problems after I move into my new home?

A home inspection is not a guarantee that problems won't develop after you move in. However if you believe that a problem was already visible at the time of the inspection and should have been mentioned in the report, your first step should be to call and meet with the inspector to clarify the situation. Misunderstandings are often resolved in this manner.

If necessary, you might wish to consult with a local mediation service to help you settle your disagreement. Though many home inspectors today carry Errors & Omissions liability insurance, litigation should be considered a last resort. It is difficult, expensive, and by no means a sure method of recovery.

Q. If the house proves to be in good condition, did I really need an inspection?

Definitely. Now you can complete your home purchase with peace of mind about the condition of the property and all its equipment and systems. You will also have learned a few things about your new home from the inspector's report, and will want to keep that information for future reference. Above all, you can feel assured that you are making a well informed purchase decision, and that you will be able to enjoy your new home the way you want to.