

HOUSING: HOME INSPECTION



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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, interior plumbing and electrical systems, the roof, attic and visible insulation, walls, ceilings, floors, windows and doors, the foundation, basement and visible structure. If problems or symptoms are found, the inspector will refer you to the appropriate specialist or tradesperson for further evaluation.

WHY DO I NEED ONE?

A home inspection is likely required by your lender. Also, 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 major repairs before you buy. Then you can minimize unpleasant surprises and difficulties afterwards. If you have owned your house 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 choose to have 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 gives the seller a chance to make repairs that will put the house in better selling condition.

HOW MUCH WILL IT COST?

The inspection fee for a typical one-family varies geographically, as does the cost of the house itself. However, 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 considerations.

CAN I DO IT MYSELF?

NO, and in any event, your lender will require one from a licensed inspector. An inspector is familiar with all the elements of home construction, their proper installation and maintenance. The inspector understands how the home's systems and components are intended to function together, as well as how and why they fail.

CAN A HOUSE FAIL AN INSPECTION?

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

HOW DO I FIND A HOME INSPECTOR?

The best source is a friend or acquaintance who can recommend an inspector they have used. You can also search the internet under "Building Inspection Services" or "Home Inspection Services". Real estate agents are also generally familiar with the service and can often provide you with a list of names.

WHAT IF THE REPORT REVEALS PROBLEMS?

No house is perfect. If the inspector finds problems, that doesn't necessarily mean that 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 be involved with future repair work, this information will be very important to you.

WHAT IF I FIND PROBLEMS AFTER I MOVE IN?

A home inspection is not a guarantee that problems will not 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 can often be resolved in this manner. If necessary, you may want to consult with a local mediation service to help you settle your disagreement.

WHERE CAN I FIND MORE INFORMATION?

Visit the websites of the U.S. Department of Housing and Urban Development (<http://www.hud.gov/offices/hsg/sfh/insp/inspfaq.cfm>) for a list of questions to ask your inspector. The American Society of Home Inspectors (<http://www.ashi.org/customers/>) also offers information for consumers.

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