

Home Inspections an Essential Tool for Buyers

By Al Heavens

RISMEDIA, April 4, 2011—(MCT)—A home inspection often means the difference between a sale and no sale, even if the deal that results isn't exactly what the owner expected. Buyers and sellers typically recognize the need for a home inspection. Still, it may put both sides of a sale on edge. Sellers fear the inspector will find something amiss that slashes the price. Buyers fear the house they want will have problems. Today, with so many houses for sale, inspections have become the chief tool for haggling over price.

"We are a coupon-clipping society," with people trying to save every penny they can, says Noelle M. Barbone, manager of Weichert Realtors' Media, Pa., office. "Real estate is no different." Though he isn't always aware how the negotiations proceed after his work is done, Harris Gross of Engineers for Home Inspection in Cherry Hill, N.J., says buyers were more apt to use an inspection report as leverage in this lean housing market than in the boom.

The buyer's goal is to get the seller to pay for repairs or cut the price to reflect their cost. "The result depends on the financial position of the seller and the comfort zone of the buyer," Barbone explains. Which means a lot is riding on the accuracy of the inspection and the quality of the inspector.

Home inspections are not intended to point out every small defect, though they can highlight the good points of a house, be sources of information, and educate buyers and sellers. Nor are they appraisals, which are used to determine a property's market value.

The American Society of Home Inspectors emphasizes that an inspector "will not pass or fail a house," but rather will describe its condition and indicate which components and systems may need major repair or replacement. That is especially important with older houses, where systems may not be up to the most modern standards.

The standard report covers the condition of the heating system; central air-conditioning system (temperature permitting); interior plumbing and electrical systems; roof, attic, and visible insulation; walls, ceilings, floors, windows, and doors; and foundation, basement, and structural components.

Trade groups such as the National Association of Home Inspectors (www.nahi.org) and the American Society of Home Inspectors (www.ashi.org/customers) offer virtual inspection tours on their websites so prospective buyers know what to expect.

Some larger inspection companies offer what Barbone calls "complete packages," adding termite inspection and radon testing to the typical checklist. Although the cost varies by region, the standard inspection runs about \$350 to \$400 in the Philadelphia area, she says, with termite and radon testing pushing the total to \$550 to \$600. Add more to the price for larger houses.

Under the profession's standards, the inspector is not required to advise whether you should buy the house. That's a decision you must make based on factors including the inspection.

If a buyer has concerns about issues raised in the report—for example, a wet basement that has a "moldy" smell—the inspector typically suggests further testing by an expert. Buyers and sellers are generally aware of the parameters, Gross says, but at the start of an inspection, "I like to explain to the buyers what a home inspection is, what we will be doing, and what to expect."

A prospective buyer should accompany the inspector on the house visit, taking a notebook or voice recorder and a camera for future reference, Weichert Realtors agent Diane Williams suggests.

Other criteria for what a home inspector cannot, or should not, say or do are spelled out in the codes of ethics and performance standards of such groups as the American Society of Home Inspectors, the National Association of Home Inspectors, the American Institute of Inspectors, and the International Association of Certified Home Inspectors.

Professional organizations can provide contact information for their members. Although real estate agents cannot steer you to an inspector, they often provide lists of several prospects for you to consider in addition to looking on your own.

Once the inspection is done, buyers, sellers, and their agents want to see the write-up as soon as possible. "I always complete the inspection reports the same day because the sooner you write it, the fresher it is in your mind," Gross said. Plus, "I'm not thinking of the inspection report I have to write the next day, when I have other inspections."

WHAT GETS INSPECTED: The standard inspection report covers the following:

- Heating system
- Central air-conditioning system (temperature permitting)
- Interior plumbing and electrical systems
- Roof, attic, and visible insulation
- Walls, ceilings, floors, windows, and doors
- Foundation, basement, and structural components.

HOME INSPECTOR 411:

Some things to consider before choosing an inspector:

- Credentials. Know whether your state requires that inspectors be licensed or affiliated with an association.
- Experience. Any prospect should have made enough inspections "to make you feel comfortable," cautions Ronald J. Passaro of Danbury, Conn., a founder of the American Society of Home Inspectors. Has the inspector been in business long enough that you know he or she will still be there in a year, or five years, if you have questions or problems?
- Professional affiliations. These require adherence to codes of ethics and standards.
- Staff. If you have a problem or question, can you get in touch with someone when you call or email?
- Sample report. Is it concise, readable, and in layman's terms, or is it a vague checklist that's not tailored to your home?
- Other services. Does the prospect offer more than just the standard inspection, including radon and water testing?

(c) 2011, The Philadelphia Inquirer.

Distributed by McClatchy-Tribune Information Services.