
Home Inspection Services

Two of the Three
Little Pigs Could
Have Used My
Help!



Two of the Three Little Pigs Could Have Used My Help! Home Inspection Services

Why You Need a Home Inspector

Did your builder skimp on nails for the vinyl siding? If there aren't enough nails, a strong wind will blow it off. A good home inspector would see it a mile away.

Once a rarity on a residential construction site, independent home inspectors are increasingly common.

There is real value to having a generalist come in and perform a complete home inspection. Before buying or selling a home, a few hundred dollars for a home inspection can get you right on track for either side of the real estate transaction. Even if you are just considering some renovations, a general home inspection can help you to see things you didn't think about, keep your priorities straight and generally give you an unbiased professional opinion on the state of your house. A home inspector is not looking at just one job; s/he is looking at whole house as a system. This can often reveal things that you need to do while the walls are open - things that your renovation contractor may not even talk about because it is not part of the reno.

Hiring a Home Inspector

Hire a home inspector with the same precaution that you would hire a contractor. Now we are ***not talking about the city/county/ municipal building inspector***. The latter may visit a construction or renovation site a couple of times and just looks for compliance with building codes, which are minimum requirements only. There are separate inspectors for plumbing and electric work in certain cities, but not always.

A knowledgeable home inspector takes years to train. **The best inspectors have lots of field experience, have passed written examinations, belong to a reputable professional organization, are fully insured and take ongoing continuing education.**

Not all inspectors are equal and while more and more are truly professional, some don't really know what they are talking about. Many are competent in one field, but don't necessarily understand the entire house as a system and may not be in a position to judge the priorities. Hire the best home inspector you can find. They are listed in the yellow pages of the phone book and on home inspection association websites. Don't hire an inspector blind without first checking references.

Many home inspectors have had hands-on experience in construction and you should insist on it. Some have college degrees in fields related to construction such as engineering and architecture. Some have passed the same code certification examinations that the building code officials are required to pass. Diplomatic skills are an absolute necessity.

An experienced home inspector can also help buyers/sellers/homeowners in negotiating repairs with the builder. A code violation must be fixed, but in many cases the things that an inspector finds are workmanship issues that a builder may or may not agree to address. Knowing this, a good home inspector will help you prioritize and decide what is worth going to war over.

Some home inspectors specialize in new construction. However, if you are a buyer, those who routinely look at both new and old houses better serve you. Such a person will know which items will cause problems in the future if not addressed now.

What to Check

- Check if the inspector has **insurance** (you buy the house because s/he says it's fine and then the roof falls in, who's responsible?). Make sure the **certificate is current and carries enough coverage**.
- Whether licensed or not, ask about **membership in an association of home inspectors; most of these associations are pretty stringent as to whom they let in**.
- Ask for **references**.
- Ask to see **previous reports** on other houses (with the names removed of course) to see just how complete a job s/he does. It should be organized, readable and complete.
- Find out what the inspector charges, but don't base your final decision solely on the fee. This is one area where you don't want to skimp. Some inspectors charge by the hour and some by the size or price of the house. Also, make sure that your inspector has **errors and omissions insurance** which covers home inspections.

The working style of home inspectors can vary. Some provide a checklist of their findings, some write a narrative report and some do a combination of both. Before hiring, you should ask to see several reports to get an idea of what to expect and ask how soon after an inspection you can expect to get the report.

Interview inspectors before you select one. Find out how long the inspector has been inspecting homes in the area. Out-of-area inspectors may not be familiar with local environmental conditions and codes.

Find out how many inspections each inspector does in a year. A good, active inspector will inspect at least two hundred homes a year. Make sure that the inspector works full-time doing home inspections and are **not also in the business of contracting to fix defects uncovered during an inspection**.

A word about realtor referrals

True, home inspectors can be deal killers. A salesperson or broker works hard to sell a house. The inspector finds faults. The buyers back out of the deal and start the process all over. Each additional hour the realtor spends dilutes the earned commission. So... a dishonest or hungry realtor may want you to use an *easy* inspector. You can ask for names of home inspectors from your realtor, but perhaps it would be better to choose one yourself that is certified by an association that requires rigorous testing and re-certification.

Note: Some inspectors will refer you to trades people; others stay away from this in order to remain impartial, with nothing to gain from one recommendation or another. It's hard to say which is better, as help in finding good trades people is always appreciated, but then again, s/he could just be a salesperson in disguise. You cannot trust the information.

Who They Are and What They Do

Home inspection is a huge industry. Home inspectors look for drainage, structural, moisture and defects in a home. Some do oil tank scans, air and water quality analysis; some do not. Home inspection training takes a while and requires experience.

An expert home inspection can save you hundreds if not thousands of dollars. A competent inspector will spot problems that may cause you to rethink your purchasing decision. Sometimes it is better to walk away from a problem house rather than try to spend years of hard earned dollars fixing problems. Buyers are often blinded by dreams that obscure blatant defects and flaws. **Professional inspectors have no emotional ties to the transaction and are there to find flaws.**

The Inspector Looks for Obvious and Not-So-Obvious Problems

Ask each inspector to describe the scope of the inspection. A home inspector should complete a thorough examination of all the major home components and systems: the roof, attic, foundation, basement, garage, drainage, electrical, plumbing, heating and cooling systems, walls, floors, fireplaces and chimneys, windows, doors--the works. But, some inspectors don't check roofs, others won't check out the drainage system. *Make sure that you'll get the kind of inspection you want and need.*

Inspectors mainly look for structural and moisture problems. These can be cracked foundations, slanted floors, bowed or bent beams, doors and windows that don't fit uniformly within a frame, cracks in brickwork and stucco, severely cracked concrete floors and slabs, soil fill that drains precipitation and table water *into* the house rather than away. *Structural problems tend to be the most expensive problems to repair.* Houses with structural problems can also be harder to sell in the future. The repairs often leave scars. A future buyer will see a repair attempt and possibly wonder if the problem has really been rectified. You may suffer financially if this happens.

The Inspection

Let your home inspector know that **you will attend** the general home inspection. This is a must. Schedule the inspection at a time when you can be available, and plan on devoting several hours to this endeavor.

Attending the inspection allows you the opportunity to ask the inspector about defects while you are **at the property**. Also, attending the on-site inspection is an excellent learning experience. The inspector will be able to educate you about good home maintenance so that you learn how to preserve your investment.

Transferring homebuyers, who are buying long distance, may have difficulty attending inspections. If it's impossible, try to find a friend or relative in the area who can attend the inspection for you and give you a detailed report. Ask him or her, or your real estate agent, to tape record the inspection. The audiotape, and the written report, can be express mailed to you. Call the inspector directly if you have any questions, or for a recap of the inspection.

Your home inspection should be **scheduled during daytime hours, on a clear day, and the utilities at the property should be on.**

The Inspector's Role When *Building* a House

A home inspector's expertise and experience can be invaluable **as the house goes up**. If a defect is found early on, it will be much easier and less costly to repair -- fixing the foundation soon after its poured is a lot easier than after the roof is on.

Buyers working with a custom home builder who is willing to make changes should bring an inspector on board when the house is still in the planning stage and there's an opportunity to modify the design or specification list.

Once the house begins to go up, the inspector should review the construction at four critical points. The **first** review should be done after the footings, foundation walls and drain tiles are in, but before the dirt is backfilled against the basement foundation walls, which will cover all this up. The **second** review, generally referred to as the "pre-drywall" visit, should be done after the framing is up, the windows are in and the electrical, plumbing, and heating and cooling systems have been installed but are still exposed. The exterior grading should also be checked at this time because a builder will be a lot more willing to fix it before any sod or landscaping have been planted. The **third** review is an insulation check; some inspectors do this and others instruct the homeowners on what to look for and they check it. The **fourth** review is the final walk-through. The footings/foundation walls/drain tiles inspection and the insulation inspection will be short because there won't be much to see, but the pre-drywall inspections and the pre-settlement inspection can take three to four hours, depending on the size of the house.

Buyers should also note that getting the inspector there at the right time for each inspection is their responsibility, not the builder's. You need to monitor the progress of the house so you can tell the inspector when to come and take a look -- nothing is more disheartening than to find that the foundations have been covered over with the backfill before the inspector had a chance to inspect them.

This paper is intended for informational purposes only. Nothing contained herein constitutes legal, financial or other professional advice. Transmission of these materials is not intended to create, and receipt does not constitute, any relationship of any kind between the provider and the recipient. Some of these points may not apply in your area. Different term and conditions may vary from state to state and province to province. All articles, text and photographic material presented here is for the use and pleasure of the recipient only.