

## Is There a Detective in the House?

Everyone loves a good detective story. Going through many twists and turns the detective eventually solves the crime and the story has a happy ending. In the home buying process, the story does not always end the same way. Often problems occur after the purchase of a home regarding defects and malfunctions that should have been disclosed or uncovered before the home was purchased. The good news is the potential homeowner has his or her own detective. That person is called a “home inspector.”

Home inspectors are individuals experienced in inspecting all the critical areas of a house to better insure that the potential homeowner will not have to face “surprises” that can detract from an otherwise happy event. Here are a few of the things you should know about the home inspection process.

First, you should understand that the home inspection is a “visual inspection.” This means that the home inspector will not do anything that is intrusive such as digging, drilling into structures, or removing in place structures such as shingles or tiles. The inspector is focused on discovering any defects as well as helping you to understand what items may need to be repaired and the potential costs associated with making those repairs. A good home inspector will also make you aware of potential repairs that might be necessary within the next few years such as water heaters, roof replacement or any area that has a specified life cycle. This will help you when budgeting for future home expenses.

One mistake that many potential new owners make is not having a list of things based on their own inspection. Make sure you have walked through the home and made note of any areas of concern such as water spots on the ceiling, cracks on the wall or along tiled floors. Do not take for granted that the home inspector will see everything. Some of the defects you notice might be normal wear and tear, but why take the chance? Another important point to consider is any changes you plan on making once you are in your new home. If you plan on making additions, remodeling, or taking out walls, relate this information to your home inspector. He or she might be able to give you some advice.

The typical home inspection can take from one to three hours or more depending on the size of the home and the construction type. If it is possible, be present for the home inspection so the professional inspector can point out any defects to you on the spot. You will have a better understanding of the significance of the problem. It is easy to panic when you see something negative on a home inspection report, so it is worth the time if to be part of the inspection process. If you cannot be present, try to coordinate with a friend, relative, or even your real estate agent. You will receive a detailed report of the home inspector’s findings. If you can not attend the actual inspection, it is essential that you call the inspector and go over the report in detail so you fully understand all problems that might exist and any recommendations from the inspector.

The typical home inspection does not include certain tests that are often considered optional, such as radon testing or pest inspections. If you desire extra tests, in most cases

you can coordinate these through your home inspector. Any additional tests you want to perform on a home should be written in the real estate contract in advance and agreed upon by the seller of the property. Radon is a gas that can seep into certain homes and has become an area of concern with many homeowners. Only true professionals who have completed training approved by the Environmental Protection Agency are certified to perform radon testing. Again, make sure this is written into the real estate contract and is arranged well in advance.

Now the big question: How do you find the right home inspector? Although your real estate professional might make a recommendation, it is wise to do your own research. Start this process early since many real estate contracts give you a limited time to have the inspection performed, and a good inspector could be backed up for weeks. You should also ask friends and relatives who have bought a home in the last year for a contact.

Once you narrow your choices down to a few home inspectors, you might want to ask for the names and phone numbers of previous customers who have worked with these inspectors. It never hurts to talk directly to the home inspector's former clients. There are a few professional home inspector organizations, including the National Association of Home Inspectors, Inc., the National Institute of Building Inspectors®, and the American Society of Home Inspectors. In any event, ask about these professional memberships.

Here are a few questions that will help you in choosing the most qualified home inspector:

- How many years have you been a home inspector?
- Are you a member of an association and have you been certified? (The ASHI requires 250 home inspections, passing inspection and ethics exams, and completing 20 hours of education a year to gain and remain certified.)
- Do you focus on residential or commercial inspections? You want to work with the inspector who concentrates on residential property.
- How many homes have you inspected? You can be in the business for five years but not have inspected many homes.
- Do you carry errors and omissions insurance?
- Can I be present for the home inspection? You want to be a part of this process to insure you have a complete and firsthand view of any problems.
- Are you licensed and bonded? Not all states have set licensing criteria for home inspectors, but it is important to do your homework.

Here is an important point. Use caution if you choose to work with a home inspector who also does the repair work. Most associations prohibit this to avoid potential conflicts of interest.

Borrowing a line from a famous fictional detective, it all seems “elementary, my dear Watson,” right? But if you do your homework and choose the right home inspector, it may help you avoid making costly mistakes in the purchase of your new home. This is

one of the biggest financial decisions you will ever make. Don't take a chance by not using a highly qualified professional inspector. It is worth your peace of mind and will help to insure you have a positive home buying experience.