



Why Every Buyer Should Get a Home Inspection

Although this is not a comprehensive list of the need for a home inspection nor should this report be relied on solely with the purchase of your next home. It is a guide that can help you understand the benefits for having a home inspection prior to your next real estate purchase.

- Most sales contracts provide the buyer to perform various inspections on the property with in so many days after signing of the sales contract. By having a qualified and recommended home inspector look at the property under consideration you have the opportunity to find any major or structural defects in advance of the home purchase. This inspection and notification of the issues at hand can allow you the borrower to either cancel or void the contract or request the seller to make the necessary repairs prior to signing any closing documents. Of course state laws and the contract verbiage that you sign will dictate the final outcome but it is important to make sure the party representing you in the transaction includes the opportunity to have a building inspection on the property you plan to purchase.
- The inspector will look for things he never dreamed of! Most building inspectors will look for a wide variety of items both structurally, mechanically and visible to you and I and items that are not visible during the normal inspection.
- The building inspector will provide you with a detailed report outlining on the issues and problems that need to be corrected. It is important to use this detailed report when requesting corrections to the contract or in the case of major structural defects allowing you the opportunity to terminate the contract. Of course you will need to seek legal council and the verbiage in the contract before you can move forward on your decision. But a detailed report will normally be necessary to you to provide the seller or sellers agent should this situation arise.
- Don't panic about everything. Remember the building inspector's job is to find problems and issues with the sales contract. It is not critical that every detail pointed out in the contract be correct or repaired. Some minor issues listed in the inspection report may only take a half a days work and a couple hundred dollars to correct. Although you should consult with your agent on legal council regarding your detailed inspection report don't feel that every listed item in the inspection is for concerned panic.

- Ask for recommendations. Prior to hiring a building inspector it is always a good idea to ask for recommendations and find out what the satisfaction level is with their past clients. You can not only request recommendations from the building inspector themselves but also ask the real estate agent you are working with to provide a list of names that may have used this inspector or several others. By doing this you're sure to find out a positive or negative reaction others have experienced with this building inspector.
- Ask to see if the inspector is a member of any national organization. Some groups such as the [associations name ASHI] require the inspector to meet certain criteria and to have a certain educational background to be certified as one of their inspectors. This rigorous requirement assures you that the inspector you are hiring meets all of the qualified criteria and code when performing a home inspection for you it also assures you that the inspector is recertifying themselves on a contentious and regular basis so that they are constantly updated and familiar with the current building code and construction requirements.
- A home inspection is not all that you will need. Although most home inspectors do a good job at finding areas in need of repair and problem issues with the home you are planning to purchase. Some cities and government municipalities require a separate occupancy inspection and permit prior to your moving into your future residents. Just because the building inspector investigates your home and finds little or no problem areas occasionally the city inspector may have a newly updated list and will require certain changes to be made to the home. Although most building inspectors will try to stay on top of these local city changes occasionally one issue or area may fall through the cracks. It is not only a good idea to hire a building inspector but to also sign the necessary forms and documents and pay any local municipality fees so that the occupancy inspector can preview the home too.
- Don't forget local utility inspections. As noted in the previous bullet point for obtaining any local municipality occupancy inspections it is also a good idea to have the local utility companies inspect the home for their standards required in turning on the utilities. Again most inspectors do a good job in looking at the utility requirements necessary during their home inspection. Occasionally local gas company or electric company could have a requirement the building inspector is not aware of. It is always a good idea to cover all of your bases prior to closing then for an issue or problem to arise after the seller has received their money and the contract dates have elapsed.
- Ask the building inspector what areas they do not cover and what additional inspections you might need. For example, some building inspectors are qualified to inspect for termites while others may not. It is a good idea to make sure you know in advance what areas the inspector will not guarantee under their inspection.
- Order your inspection in advance. Remember the sales contract will have important dates for you to follow in order to request changes to the home that are in the sales contract. Please seek advice from your legal council or qualified real estate

professional regarding these dates. But understand waiting until the last minute can be detriment and possibly cost you thousands of dollars if an issue or problem needs to be corrected and your inspection period has expired.

All the above bullet points are not a complete list of items that could arise regarding building inspections. It is hopefully a good guide for you to use and remember prior to purchasing your next home.