

# Expert Home Checkups

**H**ome buyers and sellers deal with a variety of inspection issues in the course of putting together a transaction. Home inspections primarily serve the interests of buyers, detailing the condition of a home and its systems. By spotting problems before the sales contract goes to settlement or closing, inspections help protect buyers from unexpected repair and replacement expenses. In addition, a professional inspection report can educate the buyer about how to maintain the home.

Home sellers can also benefit from professional home inspections, especially when their property is confirmed to be in good shape — a great marketing tool for attracting buyers. Having an inspection conducted before listing a home for sale allows homeowners to correct problems in advance, smoothing the way to closing once a sales contract is agreed upon. Sellers can also help stave off after-settlement lawsuits by allowing inspections to expose all aspects of a home's condition to buyers before the sale is closed.

## Do-It-Yourself Pre-Inspections

Buyers can save time and money by focusing on the physical health of a home before making an offer. Although a professional inspector will do a more thorough job, your own pre-inspection may identify a faulty home before you sign a contract to purchase.

Check walls, floors, tiled areas, ceilings, foundations and walkways for cracks, separating joints, water marks and other signs of stress or damage. Test plumbing, electrical outlets, switches and appliances for proper operation. Search for leaks around areas with pipes.

Look for extension cords and multiple plugs in sockets, which could mean insufficient or poorly placed outlets. Operate doors and windows, checking for squeaking, sticking or a tendency to close on their own. Look for pest damage — spongy or soft wood or wall-board — especially along the foundation, around doors,

where wood meets concrete and at entry points of wiring and pipes.

## Calling In Experts

Reputable inspectors are professionals with the training and experience to discern whether a home has problems — large or small. There are two broad categories of professional inspectors you may want to call on:

**General inspectors**, often with a background in construction, architecture or engineering, focus on the structure and systems of the home. The American Society of Home Inspectors (ASHI) Standards of Practice require their inspectors to take a close look at (and make a detailed evaluation of):

- Structural Components
- Exterior Surfaces
- Roofing
- Air Conditioning
- Heating
- Plumbing
- Electrical
- Insulation/Ventilation
- Interior Components

## Selecting Inspectors

You'll want to ensure any home inspector you choose is a knowledgeable, trained professional who upholds the industry's ethical standards. Search out inspectors who are bonded, licensed, insured and current members of their respective national and state professional associations. Ask if they've earned certifications.

Don't forget to seek referrals from people you trust. We would be happy to provide you with a list of inspection companies that have a reputation for delivering a high level of service and expertise.

Although professional home inspectors may be willing to estimate likely repair or replacement costs for problems they find, it is not their function to do so. In fact, you should be wary of home inspectors who offer to fix the problems they identify or those who refer you to someone who will.

**Specialty inspectors** focus on particular problems that can be found in homes, e.g., wood-destroying insects, pests, radon gas, toxic mold. Unfortunately, some of the professionals who test for these types of problems are also in the profession of remediating them — a possibility for fraud. Be aware.

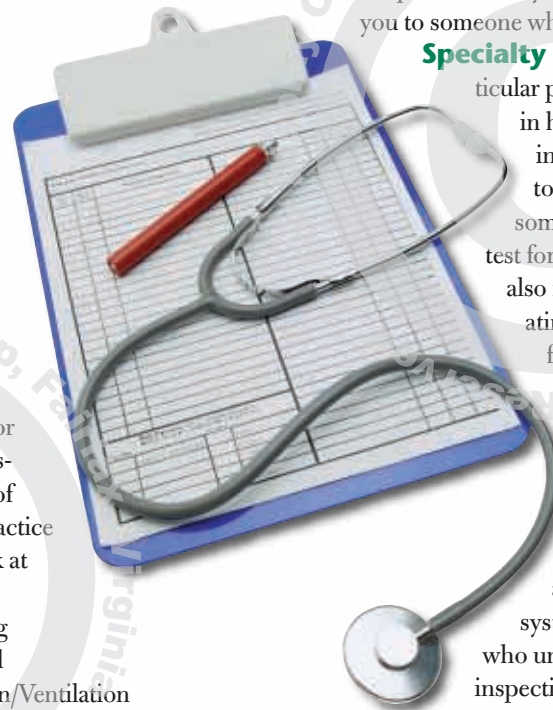
For any type of inspection, buyers should try to accompany inspectors as they look around the home. This affords a chance to ask questions and learn about the home's systems from a professional who understands them. Once the inspection is completed, you should receive a written report detailing

what problems were found with the home and the severity of each.

## Mandatory Vs. Optional

Some states and many title companies and mortgage lenders require certain inspections — with satisfactory results — before the home sale can be closed. (If an inspection is required by the state, the seller usually bears the expense.) The most common requirement is a “pest letter” or other similarly named document, certifying the property is free of damage from wood-destroying insects.

If not required by state law, or by the title or mortgage company involved, inspections are strictly a matter of agreement between buyer and seller. Buyers may be willing to accept a seller's recent home inspection report as sufficient proof of the home's condition. Or, with the



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