

Inspections without a Real Estate agent

While the majority of home inspections are for clients conducting the transaction through their Realtor, many are performed for buyers acting as their own agent. However, doing inspections without a Realtor can often lead to challenges for all parties involved. For the inspector, this can create awkward situations as the buyer may look to them for advice they are not qualified to offer. Commonly asked questions include such things as: Is the purchase a good deal? Where are the property lines or easement lines? How far does the green belt extend? Where is the septic tank and drain field? What repairs should I ask for? Who should I call to fix things?

Understand that an inspector has no interest in the value of the property and cannot judge whether or not the price is fair. That is neither their job nor their expertise. Only a Realtor who is intimately familiar with market values and deals with these issues on a daily basis is qualified to offer that kind of guidance. Of course it is the appraiser who judges value for purposes of the loan, but regardless, any discussions of cost and value are most certainly not within the purview of the inspector. The home inspection focuses on the structures on the property, not the property lines, easements, boundaries, or locations of buried tanks and drain fields. Certainly the Realtor may not know either, but they are the best qualified and experienced person to ferret out the information. Just like locating where the septic and drain field are, a Realtor will know how to help find the information in the most efficient way.

It is not unusual for unrepresented buyers to purchase a property from a friend who is also working without a Realtor. This can bring on challenges of its own as negotiating over inspection findings may severely test the limits of the relationship. As the old saying goes, "Business is business and friendship is friendship" and when somebody has to open their wallet to pay for repairs, "friendship" can take on a whole new meaning. Working with a Realtor brings an objective, professional perspective to the transaction that helps these negotiations become less personal and more business like. A Realtor is experienced in all phases of the negotiation process, from helping determine what to negotiate over, to completing the proper forms, to conducting a professional and diplomatic transaction, to helping find the right professionals to perform the repairs. Again, these are all tasks that are far outside the inspector's scope of responsibility or expertise.

The well worn phrase states your home is the biggest investment you will ever make. It is also perhaps your biggest liability and carrying out this business transaction without the benefit of a professional who is trained and experienced to represent your interests can be a very risky proposition. A professional inspection is important to be sure and it will certainly help you understand the condition of your future home, but that is all. So before you decide to go it alone,

take the time to talk to a Realtor about the services they offer to help facilitate this most important purchase.

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