

Home Inspections - Seven Golden Rules

Don't go it alone. Working with a professional real estate broker is absolutely paramount to a smooth transaction and will help you avoid possible future legal issues, or challenges with documentation. They have intensive training in the real estate process, the forms, the legalities and the art of negotiation. Even if you think you have a good relationship with the seller and believe everything will work out fine between you, this is a critical business transaction. Even the best of relationships can change in an instant if the inspection findings lead to someone having to open their wallet.

Timing is everything. The time to schedule your inspection is when there is mutual acceptance. At that point, there is *typically* a 10 day window to schedule the inspection. That is the time to get on the phone and schedule your inspection. Scheduling too soon may mean a last minute cancellation of the inspection if things don't work out, potentially leaving the inspector with an unfilled slot in their schedule. Conversely, the longer you wait the greater the odds you may not be able to schedule the inspector of your choice.

Don't be a price shopper. Hiring an inspector isn't like shopping for the best price on a car. Take the time in advance to interview inspectors. What is their personal inspection experience, training and background? How much continuing education do they acquire yearly? Are they licensed by the state? Are they certified by an association like ASHI, The American Society of Home Inspectors? Are they licensed to perform pest or WDO inspections as well? Do they have a web site you can visit and a sample report to look at? If an inspector is willing to drive a great distance and his fees are significantly lower than others locally, you may want to think about what might be wrong with that picture.

Be sure the utilities are on. Inspectors are finding themselves faced with more and more bank owned properties where the utilities have been turned off. Simply put, a proper inspection cannot be performed without gas, water and power. Because of the liability involved, your inspector will not turn on the utilities. Should he decide to proceed with the inspection regardless, it is quite possible some issues may be missed. There may be additional fees for reinspection once the utilities are on. This is a great example of where working with a real estate broker can eliminate a potential headache and even save you money.

Be sure the house is ready. Every transaction is on a timeline. But with new construction there is the added element of making sure the house is finished before the inspection. Ideally, finished means that final cleaning has been done and the home is ready for move in.

Don't over schedule. There may be a temptation to kill several birds with one stone, using the scheduled inspection time to also get the septic pumped, have a contractor measure for flooring or discuss possible remodels, show off the house to family and so on. But remember that every distraction or barrier for the inspector increases the odds they will miss something. For example, noise from the septic pumper may hinder the inspector from being able to effectively sound the exterior siding for decay. The septic odor may prevent the inspector from detecting a gas smell from the meter. Having to watch out for children and pets, or answer multiple questions from well meaning family can also take an inspector off track.

Be prepared. Take the time to learn more about inspections and what an inspector can and cannot do. Many times, buyers who were dissatisfied with their inspection really lacked a clear notion of what the inspection process covered, or more importantly, what it did not. Try to get a copy of the inspection contract well in advance so that you have ample time to review it. If you have questions about the contract or scope of inspection, the time to address them is before the inspection. Likewise, if you have specific concerns about the structure, it will be helpful to the inspector to be aware of these before the inspection begins.

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