**Getting A Home Inspection…**

**Buyers: What to Expect from Your Home Inspection**  
Nothing says we have to have a home inspected before we buy it. We could take the seller’s word that it’s a “great house” and put up the cash. But why ever would we?

One reason buyers sometimes balk at inspection is the fact that buyers have to pay for it. True: even though we can’t be sure we’ll buy this house until after we get it inspected, we have to pay! But really, it makes most sense if we do. First, consider the seller: While in contract with us (and the inspection period is part of the contract), the seller cannot entertain other bids. We have a lock on this house until we decide, post inspection, to continue with the buying process or to withdraw. When we pay for the inspection, we assure the seller we’re serious about pursuing the home. And second, if the seller provided the inspection, or paid for it, the procedure would present a rather glaring conflict of interest. We couldn’t really trust the results in the way we can if we’re paying a professional who has no ties to the seller or the house itself.

Essentially then, since a home is probably one of the biggest investments we’ll make, shouldn’t we find out if that investment is sound? Here is some advice on how to make the most of this important part of the home-buying process.

**How to Find an Inspector -**

Your Realtor® will have a list of inspectors. You are free to use one of these or to find your own by asking friends or using Internet resources. Choose someone experienced and local, who will understand the way homes age in your area of interest.

**What Inspectors Look for -**

Home inspection isn’t about whether the home is worth what you’ve offered (that’s appraisal), nor is about aesthetic issues like a poorly tended yard. Inspectors look at systems that, if failing, will cost you real money to fix.

**Mold and Dampness -**

Since mold is both toxic and a sign of water leakage, inspectors take it seriously. Here’s it’s not about what’s needed to kill the mold, but rather what’s fix causing the mold in the first place.

If the home has a basement or crawlspace, these are scrutinized for mold, dampness and signs of water leakage. Meters can show how much moisture is present in these spaces, and a high read can be serious as moist walls tend to crumble and attract insect infestations. Water leaks, meanwhile, can compromise the home’s foundation.

**Roofs -**

Inspectors can check a roof’s soundness as well as estimate its usable life. Since roof repair can be very expensive, this is important. This type of inspection should also cover chimney flues and gutters, checking that all are watertight and/or in good working order.

**Plumbing -**

Inspectors test for water pressure, run any appliances that use water, check drains and sometimes septic systems, though sewer scopes may occasionally be carried out by other professionals who specialize in that procedure.

**Appliances -**

All appliances that come with the sale are subject to inspection, but especially important are smoke detectors, CO2 detectors and heating and cooling systems.

**Foundation -**

Home inspectors assess the home’s structure, checking for level, solidly grounded floors and foundation.

**Electrical Systems -**

The inspector will look for ground fault circuit interrupters, general wiring, and at the electrical panel, age and functionality.

**Pests -**

No, not those too-loud neighbors: that's on you to inspect when you consider the neighborhood on your own. Inspectors focus instead on the more pricey, dangerous, and down-right disgusting invaders: rats, mice, termites... But every location presents its own list of potential pests, which is why a local inspector has such value.

**What Home Inspection is Like: One Buyer’s Experience**

In my case, as I am trying to buy a home right now, the home inspection was a fairly painless process, after my husband and I got over the sting of paying $375 for the inspection (prices vary, or course: state to state, city to city, and on the size of the home and number of procedures you’re having done at once). Our inspector was at the house 3 hours: we only joined him for the last hour, during which he went over his findings with us. He then gave us his report, with a list of suggested repairs/issues of concern.

At this point, our Realtor® whom we have grown to adore, explained we could amend the offer to ask for any repairs we wanted now. And since we’d offered a bit over asking, we felt comfortable asking the seller to fix everything on the inspector’s list.

And she agreed!

**Your Experience May Vary -**

Not all sellers will be so amenable to repairs, and not all repairs are considered the seller’s problem. But the inspection period allows buyers that up-close and personal investigation of the home - the chance to look under the hood, so to speak. And if at this point, you don’t like what you find and the seller proves apathetic, you can always walk away.

Yes, you lose the inspection fee. But you won’t buy a problem home - and that, readers, is priceless.

