

Some final advice for buyers

Many home purchase contracts include a clause concerning inspections. They may specify, however, that a buyer's inspection must occur within a certain time frame, or else the buyer gives up the right to an inspection prior to closing. So be sure to allow yourself plenty of time to find an inspector and schedule the inspection within the time frame allotted. Within that same time frame, you'll also need to notify the seller of any problems.

YOUR HOME INSPECTION



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Your home inspection

An inspection is one of the best investments either buyers or sellers can make in a home. Why? Because an inspection can show a home's current owners its potential problems and allow time for repairs long before putting the home on the market. The extra effort could pay off in a higher sales price, and in the meantime, allows the owners to enjoy living in a well-maintained home. For buyers, a home inspection can point out troubled spots and provide an opportunity to determine the cost of repairs before purchase.

Choosing an inspector

The inspector you choose will determine the accuracy and reliability of your home inspection, so make sure you select a qualified inspector.

- Ask friends and relatives for names of qualified home inspectors.
- Avoid selecting an inspector who also does repair work, which could pose a conflict of interest and throw into question the objectivity of the inspection report.
- Find out about the inspector's background and credentials. The best inspectors have undergone special training specifically for home inspections. They also belong to national organizations, such as the American Society of Home Inspectors (ASHI®) or the National Association of Home Inspectors Inc. (NAHI), which offer accreditation and training programs. Call ASHI at 1-800-743-2744 or NAHI at 1-800-448-3942 for a list of certified inspectors in your area.

- Make sure the inspector provides written reports. The best reports are more than checklists. The best reports run several pages and provide narrative descriptions of the age and condition of major systems, such as heating and air conditioning.
- Ask the inspector how long he or she takes to complete an average inspection. Competent inspectors take at least two to three hours for a typical three-bedroom home. They take even longer to inspect larger homes.
- Quiz the inspection company regarding your particular inspector's expertise. The best inspectors get plenty of practice doing their jobs. Look for someone who has performed five or more inspections weekly for more than two years.
- Watch to see how the inspector dresses for your appointment. A home inspector who shows up in a suit or dress isn't likely to inch through your crawl space. Hire someone who isn't afraid to get dirty.

Inspection fees

Either sellers or buyers can pay for an inspection. Typically, if the inspection is conducted after a home is under contract, the buyers pay for it. Ask about inspection costs and payment arrangements when you first contact the inspection company.

Common maintenance problems

Certain programs are among the most common as well as the most costly to repair. Be sure your home inspector checks for these problems in particular:

- the home's overall safety
- cracked heat exchanger
- failing air conditioning compressor
- wet basement
- leaky or defective roofing or flashing
- aluminium wiring
- horizontal foundation cracks
- major structural settlement
- outdated, undersized electrical system
- outdated plumbing
- chimney settling or separation

The inspection itself

This advice will sound like simple common sense, but you wouldn't believe how many people overlook it: Have your inspection conducted in daylight. An inspection should include a thorough going-over of the home's outside as well as inside, and there's no way even the best inspector can see that potential problem area on the roof when it's pitch-black outside.

To obtain the best inspection, arrange to accompany the inspector. That way, if you have any questions, you can ask them on the spot and make notes of the answers. If you can't get away from work on weekdays, try to arrange for a weekend inspection.