

The Home Inspection: **Do's** and **Don'ts** for Homebuyers

Home inspection isn't just your opportunity to ensure that a home is fit for you and your family. It's also a time to note a building's defects and, if you have enough leverage, assess what repairs should be on the seller's dime before you move in. After all, you're already expected to cover the cost of closing and move-in.

Worst comes to worst, your inspection may save you from a home that's in too dire disrepair. If your contract allows it, you can opt out of buying a home when an inspection deems it unsatisfactory. In other words: get it while the getting's good – hire the right inspector for you.

1. **Don't assume the home inspector is as invested as you are**

To some extent, a home inspector is responsible for the home's safety. And she won't push you to buy a home that's structurally unsound. She has no incentive to: home inspectors don't have a stake in the sale of a home – it's the lenders and real estate agents who get that check. That said, the home inspector isn't your keeper. Some contracts won't give you much assurance in case of problems; at best, your home inspector might offer a 90-day limited warranty. Generally, too, just know that a qualified home inspector will do his or her job, but you're ultimately responsible for yourself.

The inspector's responsibilities are very specifically delineated in their contract, and that document often limits his or her legal liability. An arbitration clause, for example, would hamper your ability to file a lawsuit in case of disaster. Even if you were able to file a suit, there are sometimes additional clauses that limit how much you'd receive as compensation, for damages. If you were successful at all, you'd be recompensed only the cost of the inspection.

2. **Do check your home inspector's credentials**

You want a qualified professional, not some shmuck who twiddles his thumbs as he glances at the walls and ceilings. What you want is some credentials, both official and suggested, in their compartment. For the former, you should know that some inspectors will belong to an industry organization that sets standards for membership. For instance, asks their applicants first to perform at least 250 inspections and then pass a test on practice and ethics. If those inspectors later do become bona fide members, they're to keep up with the latest innovations in home inspection, with 20 hours of education every year. Membership in a reputable organization isn't the only way to check credentials. Just talk. Conduct an interview, formal or not. To prepare, take a look at our checklist to get a sense of what you need and don't need in a home inspection. Think about your own special needs, too. For instance, if you have a kid, it makes sense to quiz your inspector about child safety.

3. **Don't expect your home inspector to walk through walls or check under the floorboards**

Pests and asbestos aren't part of an inspector's job description. Home inspectors will most often perform a visual inspection for big problems. If mold is growing and it hasn't yet bled through the drywall, they won't take an axe to it.

If these less obvious problems give you the shivers, you should look into further help – skip below for more on that note.

4. **Do consider additional specialists to check out your new home**

Home inspectors don't follow a universal rubric. Some will be well versed in child safety. Others won't think that a banister with widespread rails is a problem for the young ones, who wander off. On the same token, those same inspectors may be more in touch with structural problems in the backyard pool. And again: others still will not.

If some of your requests go above and beyond the inspector's call of duty, look into other specialists. You might use somebody to check the walls and ceilings for asbestos or recruit a child safety specialist to make sure stairs, cabinets – what have you – are as childproof as possible.

Your home inspector may know to check for all of the above or none of the above, which is why we insist upon returning to our second point: do interview your home inspector with some expectations in mind. It's up to them to do a good job, but it's up to you to do a great job, one that's personalized to your needs.

Client Signatures _____ Date _____

Co- Client Signature _____ Date _____