

Inside a Home Inspector's Head



By Richard Grunder

Here are some tips to help you understand what the purpose of a home inspection is and how it can help you make the right decision when buying a house.

Inspectors are keenly aware of the buyers' and sellers' concern in a real estate transaction. These are the most common concerns expressed by those attending inspections.

Big Picture

An inspector starts by looking at the big picture. When arriving at a property, the inspector views the building from afar to take in the overall site grading, position of the building, adjoining properties, roof lines, water runoff provisions and anything else that may need closer inspection.

Snapshot Report

After introductions, the inspector usually explains the purpose of that particular inspection. The purpose should not be to produce a pass/fail report on the property, but rather to create a snapshot report of the condition of the property at the time of the inspection. The inspector should further explain the report ratings used to rate the condition of the building's elements and systems. Most reports use Satisfactory, Fair and Poor/Defective as ratings of the systems,

but what does this mean? Many items that are rated Satisfactory have comments related to maintenance to extend the service life. A Fair rating is usually due to an item that is still serviceable and does not present a health or safety concern but may need repairs or maintenance due to worn conditions or it nearing the end of its service life. A Poor/Defective rating is used on items that are in need of repair or replacement.

Ask and Answer

Inspectors prefer that both buyers and sellers attend the inspection and ask questions. The inspection can be the perfect opportunity for the new owners to learn how to operate the systems of the house and to have questions about home maintenance answered. It is best for questions to be asked and answered at the inspection where the condition or concern can be viewed and understood. Often the current occupants learn things they were not aware of about their own property.

Testing

The first test performed is a moisture survey on the interior ceilings and walls, followed by a systematic roof and exterior inspection. The foundation, garage and attic are next. Then the bathrooms and kitchen are inspected followed by the heating and cooling systems, electrical, plumbing and water heater. There are thousands of components in a home or building making up the systems being inspected. Inspectors look at everything that is visible from the roof to the roots. Inspectors don't have x-ray vision and cannot see inside walls. They are able to determine if hidden damage is likely, due to telltale signs that are visible. Specialists are deferred to when conditions warrant further inspection.

Quality Qualifications

When hiring a home inspector it is important that the inspector be qualified to perform the inspection. Traits to consider are the inspector's construction and mechanical experience, communication skills, the desire to provide a quality service as well as a curious nature which is essential in finding causes for many conditions. The inspector should be certified with a creditable inspector association such as The National Institute of Building Inspectors (NIBI) and The California Real Estate Inspector Association (CREIA). Make sure your inspector is in good standing with the association they claim affiliation with. A search on the association website is the easiest way to determine if an inspector is up to date on certification requirements. Ask for proof of insurance. Both Liability and Errors and Omissions insurance should be carried.

Common Traits

Many inspectors seem to share common traits, and most have worked their way through the ranks of the construction trades and rose to a manager or owner level. The majority of inspectors are intelligent and motivated individuals who enjoy the feeling of completing a project. A property inspection feels like a "mini project" to an inspector. And, most inspectors enjoy the

feeling of accomplishment after completing an inspection when they have used their experience and skills to help a client fully understand a property and its conditions.

Real estate transactions are stressful for many people. The inspector's job is to evaluate and rate the condition of the property and to provide a concise report as a tool for the client and their agent to use for pre-sale repairs or disclosure (for seller requested pre-inspections) or in the escrow negotiation process for buyer inspections.

Home inspectors are a key part of the team that is formed for each transaction. Real estate agents, mortgage and title company representatives, appraisers as well as pest control and home inspectors all work to ensure that the process is handled in a professional, timely and stress-free manner.

An inspector's goal is for everyone to leave the inspection knowing that they fully understand the property's condition and that there will be no surprises down the road.

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