



What a Home Inspection Is and Is Not

By Richard Grunder

Though an estimated 77 percent of all homebuyers invest in a home inspection, many may be caught unaware when the inspector arrives. Buying a home is one of the most important investments of a lifetime, and it's crucial to understand just what it is you are buying. But it is just as important to understand what a home inspection is not, as well as what to expect at the inspection, in order to make an informed home purchase decision.

What a Home Inspection is not:

*** It is not a to-do list for the seller.** Two of the most common questions asked of my office are "Who should make the repairs?" and "Should I buy this house?" My role as the home inspector is to provide my unbiased opinion of the home's condition at the time of inspection, not to give financial advice. Ask your real estate professional or lawyer for this type of guidance.

*** A home inspection is not a pass/fail test.** It is up to the buyer to determine whether or not the home passes his/her own "test." For example, a couple looking to totally renovate a home may realize that the need for lots of repairs to the mechanical systems doesn't matter to them. Conversely, a young couple buying a starter home in which they plan to live only a few years may find a home with many problems is just not for them.

*** It does not make a home purchase risk-free.** Most home inspection companies utilize an inspection contract that outlines the specifics of the home inspection, as well as its limitations. But it's important to remember that while a home inspection is designed to reduce the risk in buying a home, it cannot eliminate that risk.

What to Look for in a Home Inspection:

*** Choose wisely when it comes to selecting a home inspector.**

Credentials among inspectors can vary dramatically. A little known fact is that in California there is no licensing requirement for home inspectors.

This makes it even more important that consumers do their homework and ask questions about experience, certifications and insurance before booking a home inspection. There are numerous home inspector associations that provide certifications to inspectors. Only one of these associations, the National Institute of Building Inspectors, www.NIBI.com, require ongoing training, annual testing, standards of practice adherence and E&O insurance requirements in order to obtain and annually renew certification.

*** Price should not be the reason to select a home inspector.** Make sure your inspector has E&O (errors and omissions)

insurance and has access to ongoing training and education. It is also important to make sure that an inspector provides a written inspection report that includes pertinent details on the condition of major elements of the home.

*** Look for a home inspector that encourages you to go along on the inspection.** The inspection is a terrific introduction to a home. That way, an inspector can answer any questions, demonstrate how to operate various systems in the home, and possibly provide helpful maintenance suggestions.

*** Heed the inspector's advice.** Deficiencies found on an inspection will continue to deteriorate through usage and age. Plan on addressing any outstanding concerns as soon as possible.

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