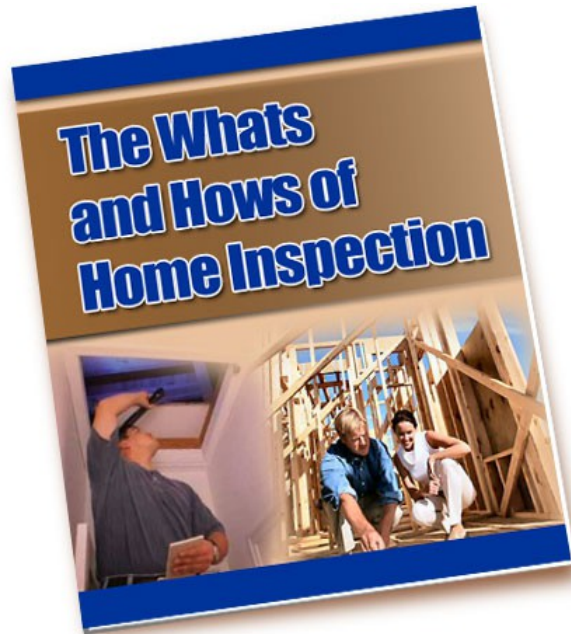


The Whats and Hows of Home Inspection



Buying a home involves a lot of things to do *other* than buying. There are many factors to consider and one of these is getting a home inspector to examine your prospective home. But what exactly does a home inspection mean for the home buyer? This article will serve you as guide to the whats and hows of home inspection.

What a Home Inspection Is

When someone talks to you about a home inspection, know that what he's actually talking about is a visual examination of the home and surrounding property. The examination is thorough and detailed, and as the saying goes, "leaving nothing unturned."

The process usually takes about two to three hours tops. During this time, your house will be examined from the foundation to the roof. But between the foundation and the roof, what will a typical home inspection include?

A home inspection involves an observation of the following:

- Physical structure
- Plumbing
- Heating
- Air Conditioning
- Electrical
- Appliance Systems
- Roof
- Foundation
- Basement
- Exterior and interior walls
- Chimney
- Doors
- Windows

And other such structural components and systems.

A professional home inspector has a more extensive coverage. In fact, when conducted by a professional, a home inspection could cover up to 1,000 checkpoints in approximately 400 items around the home. After the evaluation is over, findings are provided to you in the form of a comprehensive report, which contains nothing more than a description of existing defects or issues that indicate potential problems.

What a Home Inspection is Not

The first thing you need to remember about a home inspection is to ***never mistake it for an appraisal***. A lot of people make that assumption, but it's a false one, because an appraisal is the formal process of estimating a property's value as it relates to a mortgage loan or mortgage insurance. It's more on the market value of your home, rather than the CONDITION, which is the main focus of a home inspection. Even an FHA appraisal currently does not attest to the condition of a home. If you want facts, even the U.S. Department of Housing and Urban Development encourages home buyers to use private inspection services. Not only that, but they also authorize that closing costs may include inspection fees of up to \$200.

A home inspection is not an appraisal, and vice versa. While an appraisal can tell you how much your home is worth, it cannot itemize defects or reflect potential problems in the home.

A home inspection is not a warranty either. This is another common misconception that people have. Because a home inspection is VISUAL examination of the home and all its systems, it is not that technically exhaustive. Even a favorable home inspection report cannot be used as an assurance that

equipment will not break down at some future date. In fact, nowhere in the report will you find any assurance, express or implied, that it is warranty that problems won't occur.

However, if such home inspection is accompanied or complemented by a home warranty, then the protection you seek is available. When services are used in conjunction with one another, a home warranty covers the items that were serviceable at the time of the inspection and subsequently fail due to normal wear and tear. You can consult your real estate agent about the availability of a home warranty for your potential home.

A home inspection does not detect every conceivable flaw. A home inspection is often restricted by visibility. This means that only the visible areas of the home can be validly inspected. A home inspector is not allowed to touch or move anything. He cannot see through foundations, floors or walls. Neither can he inspect areas or items that are inaccessible. So if you want to make sure that your home inspector can evaluate as much area in the house as he can, you need to prepare for it. Below are some steps you can take on how to prepare for a home inspection.

How to Prepare for a Home Inspection

Whether you are the seller or the buyer, the first consideration you have when preparing for a home inspection is to whether you can be there when the inspector examines your house. As much as possible, be present during the inspection. There is no better time for you to learn about the current condition of your home than when a home inspector is doing the walk-through of the whole house with you.

That said, your first preparatory step therefore is to ***arrange the home inspection according to your schedule.***

If you are the seller, have the home inspected during your free time. If, however, the inspection was initiated by the buyer, it would be preferable if you were not present. But whatever the case, make sure that you are notified in advance of any home inspection. This will give you time to make all the necessary preparations in your home before the home inspector arrives.

If you are the buyer, your responsibility is to inform your seller or your real estate agent way in advance. That way, you can give him ample time to prepare.

SPECIFIC STEPS TO TAKE:

- ***Make sure the inspector can access all areas of the house.***

We have already discussed earlier the importance of accessibility in a home inspection. Clear all furniture, boxes, clothes, toys and other personal items that may block access to important areas of the home, such as the furnace, water heater, electrical panels, attic crawl spaces, etc. If these areas are blocked, inspectors will not enter them at all and you will miss a lot by not having these places evaluated.

- ***If access to your attic crawl space is located in a closet, remove clothing, shoes, and other items.***

Sometimes, access to certain areas, such as the attic, can be difficult, even without the things blocking them. Your job, therefore, is to make access to these areas as easy as possible for your home inspector. There's also a plus side to this. If you don't remove these items from the closet and your home inspector

opens the hatch to the attic, debris, dust, insulation, or loose plaster could likely fall from the ceiling onto them.

- ***If you are expecting a visit from an inspector and prospective buyer:***

Make sure that filters in air conditioners, heaters, vents, drains, etc. are clear. Also, clear out areas under sinks. The home inspector will also be examining your plumbing system and if there are items under the sink, he won't be able to do his job well. Lastly, have the house cleaned thoroughly; the reason should be obvious.

If there's one thing you need to remember during an inspection, it's this: The fewer problems a home inspector finds with the property, the better image the property presents to the prospective buyer.

Additional Services: What's Beyond Home Inspection

Well, you know by now that for a mere visual examination, a home inspection is pretty extensive. But as extensive its coverage might be, it's not exhaustive and it's not all-inclusive. Depending on your level of concern and the location of your prospective home, you have the option to consider any one of the following services:

- ***Radon Testing***

Radon gas is the second leading cause of lung cancer in the United States, the U.S. Environmental Protection Agency (EPA) reports. The term is short for "radioactive gas," a substance that is commonly found in soil. For home buyers, this has become a major concern. A home inspector that specializes in radon

testing should be familiar with EPA protocols and have only the approved equipment.

- ***Water Analysis***

The Harris poll showed that some 84% of Americans believe their water supply at home is polluted. Additionally, the EPA states that nearly 70% are concerned specifically about the quality of their drinking water. Because of this overriding concern, some home inspection companies now include water quality analysis in their home inspections as an additional service. Make sure that your home inspector utilizes only laboratories that are certified by the EPA or the Health Department. Advisable tests are for lead, bacteria (such as cryptosporidium), and in some rural areas, nitrates and coliforms.

- ***Carbon Monoxide Testing***

Called the “silent killer,” carbon monoxide can be detected only with an analyzer. Since come from oil and natural gas, they may be an issue in homes using fossil fuels. A clear and working ventilation system minimizes the effects of the gas, so have your inspector check it. If you want additional protection, have a carbon monoxide detector installed.

- ***Energy Assessment***

When talking about valuable and money service offered by leading home inspection companies, the service that comes to mind is an energy assessment. What it does is determining major areas of energy use and waste. Not only that, your home inspector conducting the energy assessment could also suggest to you some steps that could help you save hundreds of dollars annually on utility bills. An energy assessment also helps protect the environment.

There are several additional services, such as termite inspection and lead paint testing, that we haven't discussed, but which you can still get when you have your house inspected. In the end, it really depends on how concerned you are with the safety of living in your own home and the investment you are making in purchasing it.