



10 Questions To Ask Your Home Inspector

By Kurt Salomon

Why Do I Need A Home Inspection? The purchase of a home is probably the largest single investment you will ever make. A recent NAR and ASHI study indicated that over 75% of buyers had a home inspection and they thought they received good value for their money. You should learn as much as you can about the condition of the property and the need for any significant improvements before you buy. With a home inspection, you can minimize unpleasant surprises and difficulties after you close. Of course, a home inspection also points out the positive aspects of a home, as well as any maintenance that will be necessary to keep it in good shape. After the inspection, you will have a much clearer understanding of the property you are about to purchase.

- 1. What does your inspection cover?** Ask the inspector for a detailed explanation, in writing if possible, of the scope of his inspection. Determine how extensive the mechanical and structural inspection will be. Septic inspections, well inspections with water testing, testing for lead based paint, radon gas or black mold do not fall within normal inspection guidelines and must be requested by the buyer at an additional cost. If you have concerns about a specific issue, be sure that this is discussed with the inspector prior to his inspection.
- 2. How long have you been practicing and how many inspections have you completed?** Many inspectors provide their clientele with a written bio, but if not, don't be afraid to ask about their experience. Ask if they will provide contact information for prior clients who would be able to verify their competency. Often, it is not the length of service or number of inspections performed, but the knowledge and dedication of the inspector.
- 3. Are you specifically experienced in residential inspection?** Related experience in construction or engineering is helpful, but is no substitute for training and experience in the unique discipline of home inspection.
- 4. How long will the inspection take?** The average on-site inspection of a residential structure containing less than 4,000 sq. ft. will require approximately 3-5 hours. More time will be required if the structure is larger, historical or unique in construction.
- 5. How much will it cost?** Costs vary dramatically, depending on the region, size and age of the house, scope of services and other factors. In this area, a typical range might be \$250-\$600. Cost should not be a factor when you consider the value of the inspection in terms of the investment being made.
- 6. What type of inspection report do you provide and how long will it take to receive?** Ask to see samples and determine whether or not you can understand the inspector's reporting style and if the time parameters fulfill your needs. Most inspectors provide their full report within 24 hours of the inspection.
- 7. Will I be able to attend the inspection?** Most inspectors encourage the buyer to stop by within the last hour of the inspection so that any deficiencies can be viewed and discussed. To attend the full inspection is distracting to the inspector which could result in a major oversight and will extend the inspection time. An inspector's refusal to allow this should raise a red flag.
- 8. Do you maintain membership in a professional home inspector association?** There are many state and national associations for home inspectors. Request to see their membership ID, and perform whatever due diligence you deem appropriate.
- 9. Do you participate in continuing education programs to keep your expertise up to date?** One can never know it all, and the inspector's commitment to continuing education is a good measure of his or her professionalism and service to the consumer. This is especially important in cases where the home is much older or includes unique elements requiring additional or updated training.
- 10. Are you licensed in the state of Tennessee?** As of July 1, 2006, all home inspectors in the state of Tennessee are required to be licensed. To obtain licensure, a home inspector must complete a specific number of educational hours, pass the state licensing exam and be sufficiently insured against errors and omissions.

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