

GETTING THE MOST FROM YOUR HOME INSPECTION

A home inspection is a very important part of the home buying process. 77% of all home sales last year involved a home inspection, according to a study by the American Society of Home Inspectors (ASHI) and the National Association of Realtors.

By following these pointers, you can maximize your home inspection benefits:

- Know what it includes: Heating and central air conditioning systems, interior plumbing, electrical systems, the roof, attic, visible insulation, walls, ceilings, floors, windows, foundations, and basements are among the key inspection points. Inspections may also include appliances and outdoor plumbing.
- Know what an inspection does not include. Inspections for a typical home require several hours, but they do not concern every dent and scratch. For details, speak with any inspector you are considering.
- Hire a qualified inspector. Ask your agent for referrals. Also, look for affiliations with organizations like the American Association of Home Inspectors (AAHI) or ASHI. Both groups require its members to be certified, meet professional qualifications, and adhere to specific business ethics.
- Include a proper home inspection contingency in your purchase agreement. This is important because if an inspector finds that the home can't survive another rainy season without \$10,000 worth of roof repairs, you'll want the ability to negotiate. There are a number of options like, asking the seller to make the repairs, getting a credit at closing or reducing the purchase price.
- Be there for the full inspection. Spending a few hours with the inspector provides loads of education on your new home. As the home inspector examines the various systems and components of the home, ask him or her to explain what problems may be encountered down the road, what signs to look for, what repairs and replacements are likely to cost, and how to prevent big maintenance bills.
- Try to learn how things work and how to maintain systems and equipment during the inspection process. The inspector may also point out little flaws or oddities that don't measure up to being mentioned in the report, but may warrant watching. Bring a notebook and a camera.

Once the inspection is complete, the inspector will write a report. If major problems are found, then you have the knowledge to better guide your negotiations. And, if your new home receives stellar findings, then you'll have the peace of mind that will be a welcome relief once you're settled into your new home -- priceless!