

## **It's Important For Homebuyers To Find A Quality Home Inspector**

*By J. Lennox Scott*

One of the most important steps to buying a home is the inspection. A home inspection takes place after you've made an offer on a home and it has been accepted by the seller. It involves hiring a professional home inspector who will examine the home you intend to buy to ensure that it meets specific codes and laws, as set by the city, county, and state. In simple terms, the purpose of a home inspection is to make certain that the home you're about to buy doesn't have any major defects or problems that will cost you money down the road.

A home inspection typically involves an examination of a home's major systems, such as heating and air conditioning units, interior plumbing, and electrical systems. Among other things, it also involves examining the home's roof, attic, insulation, walls, ceilings, floors, windows, foundation, and basement.

Once the inspector has examined the home, he or she will then write up a report detailing the inspection findings. If there are any major areas that need repairing or replacing, you will work with your Realtor to determine your options. If the problems are extensive, some buyers may choose to walk away from the offer all together, however if the problems are easily fixable, the buyer can negotiate with the seller to address the related costs. In some cases the seller will simply assume the costs themselves, or they may also reduce the price of the home to compensate for the expense of inspection-related repairs. Regardless, it's very important to have a contingency clause in your offer based on the results of the home inspection. In other words, if the inspector finds several thousands of dollars of problems and the seller isn't willing to pay for the costs, you can rescind your offer and walk away.

So how do you find a quality home inspector? Your Realtor should have someone that they routinely work with that they can recommend. However, if you want to locate an inspector on your own, you can start with home inspection organizations, such as the American Society of Home Inspectors or the National Association of Home Inspectors. Certified inspectors from organizations like ASHI and NAHI provide their members with training and certification programs and up-to-date information about industry practices and inspection standards.

When considering a home inspector, request a record of their experience as well as referrals from past clients. You will also want to confirm that they are specifically experienced in residential inspections. You should also ask the inspector to estimate how long the inspection will take, as well as the scope of the inspection and how much it will cost. Finally, ask the inspector for a sample of their inspection report as well as a detailed explanation.

You should also be present for the inspection itself. This is a valuable educational opportunity for you to learn about the home you're buying and to ask the inspector questions. Furthermore, the inspector may point things out that aren't necessary to

mention in his or her report, but that you should be aware of none-the-less. If your inspector is wary of having you present during the inspection that should raise a red flag—this is a request that any inspector should be happy to accommodate.

Your Realtor will work closely with you through the inspection process and in most cases will be able to recommend a highly qualified inspector. If you have any questions about the home inspection process or you would like a list of recommended inspectors in your area, go to [www.ashiww.com](http://www.ashiww.com).

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