

Buying a Home: Do You Need a Home Inspection?

It can be tempting for buyers to skip the inspection, but before you do, ensure you have all the facts to make an informed choice!

What is a Home Inspection?

This simple visual assessment of the home is conducted by a qualified, trained home inspector. Their non-biased feedback helps to identify current and potential issues that you and your agent can negotiate with the seller to be repaired or to have discounted from the price.

Two Documents of an Inspection

Pre-inspection Agreement

Includes the terms of the inspection, sets expectations.

Inspection Report

Describes the issues and impacts of the findings.

The information in the final report helps you determine:

- If the home is priced fairly.
- Short- and long-term maintenance and repairs.
- The need for additional inspections like chimney, termites, septic, etc.

A Home Inspector Looks At:

- Roofing**
Loose or broken shingles, exposed nail heads, dry rotted rubber around the chimney or vents.
- Electric**
GFI receptacles, circuit breakers, faulty or outdated wiring (most common in older homes).
- Plumbing**
Leaky sinks, water pressure, septic system health and other potential issues.
- HVAC/ Cooling**
Systems that aren't running efficiently due to incorrect installation, or old age.
- Structure**
The foundation, crawlspace, slab or basement framing, roof and walls.
- Water Damage**
Wet spots on the ceiling, stained walls, spots on furniture, appliance hookups, etc.

Sellers are human too! It's unlikely a seller is knowingly selling you a damaged property — remember that they are emotionally invested in the house. The home they love could still end up being costly for you.

A Home Is an Investment

If an inspection seems overwhelming, keep in mind that you are already investing hundreds of thousands of dollars in a home you'll be in for years. With nearly one in five buyers¹ regretting parts of their home purchase due to unexpected maintenance costs, putting up the cost for an inspection could make sense.

SOURCE: 1. Bankrate.com, February 2019

Need a trusted home inspector? Call me for a great referral to a pro in my network!

