

Six Home Inspection Myths

Separating fact from fiction will put you ahead of the game

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There are many myths and misconceptions associated with hiring a home inspector, which can lead to the buyer having to make costly repairs at a time most people are cash strapped. Be certain to take the time to learn the truth.

The following are some of the most common home inspection myths:

Myth: All qualified home inspectors are alike.

Truth: Just because someone claims to be an inspector -- even a certified one -- doesn't mean he or she is qualified. Not all states require home inspectors to be licensed. Before choosing an inspector, examine the person's credentials and be sure you trust not just the certification but the certifying body. You can check if someone is a member of the American Society of Home Inspectors or the National Association of Home Inspectors at www.ashi.org or www.nahi.org. Another good standard for finding a home inspector is to ask how many inspections they perform a year. At least 200 is a good number.

Myth: The inspection report functions as a list of repairs the seller must complete.

Truth: The seller can choose to use the inspection as a repair list or as a negotiation tool to move the deal forward.

Myth: The home inspection will go fine without your presence.

Truth: You don't need to be there, but it's a good idea and a great way to learn how to operate systems in the home and understand its condition. It also lets you ask the inspector and seller questions.

Myth: You don't have to bother getting a home inspected if it's being sold "as is."

Truth: A home sold "as is" should certainly be inspected, so as the buyer you know exactly what "as is" means. These homes aren't being sold free of defects, only with defects left unrepaired. Many states require the seller to disclose known defects or other conditions that could affect the value of the home, but impose no further obligation.

Myth: A termite inspection is enough.

Truth: A home inspection covers more than looking for termites. Home inspectors look at the home's entire structure and all major systems, such as plumbing, electricity and any internal climate control systems such as heating and central air. If a home inspector does find potential termite problems, or other issues that are dealt with by specialists -- such as chimney or structural problems -- he or she will recommend a qualified inspector.

Myth: You don't need to have an inspection for a newly built home.

Truth: This could be one of the costliest myths of all. A recent Consumer Reports investigation

found 15 percent of new homes sold had serious. In another study, 41 percent of the homes examined, constructed by various builders, revealed problems such as mold and moisture. And 34 percent had frame and structural problems.

Home inspectors conduct a visual inspection of all elements of a home and check items such as the water heater and built-in appliances, offering details about the condition of a home's major components.