

THIS HOUSE LOOKS GREAT. DO I REALLY NEED A HOME INSPECTION?



Home Inspection – Here’s Why No Home Buyer Should Go Without One

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Getting a home inspection before buying a home is like getting insurance. Yes, you are spending money, but you’ll also find out what needs fixed now, what will need repaired or replaced later, and then you will have the report in your hands to use as a negotiating tool with the sellers.

“A home inspector has nothing to sell but the truth,” says Frank Lesh, executive director of the American Society of Home Inspectors (ASHI) in Des Plaines, Ill. “We don’t sell anything. We tell you what’s wrong. We aren’t going to sell you a new furnace or roof or anything else.”

Home Inspection Horror Stories

Many times, the owners of the home don’t even know anything is wrong. But sometimes, they do. Lesh had been in the business 26 years as an inspector in the Chicago area before heading the ASHI. He has seen it all, and many times, the new homes are worse than the older homes.

For instance, Lesh was finishing up a home inspection at a very nice house and discovered the pump in the new whirlpool bath inside the master bath wasn’t working. He had filled the tub and lifted the drain plug. As he was walking down the stairs of this immense home, he felt squishing on the carpet. He looked back and saw water cascading behind him.

“The house was just being finished up. The plumber had forgotten to put the pipe underneath the tub that would let it drain down the other pipes,” he says.

One time, he crawled up into the attic on a new house and realized the builder’s subcontractor didn’t put any insulation in the attic.

But no matter what age of the house you are planning to buy or hoping to buy, a home inspection can save you a lot of money in the long run, Lesh explains.

“Buying a home is probably the most expensive thing a person can buy. You will put out a lot of money throughout your life to pay for it. You need to know what is wrong before you actually buy it,” he says.

Effective Sept. 14, 2015, the HUD/FHA Single Family Policy Handbook includes a mandate that instructs loan officers to inform mortgage applicants, at first contact, to get a home inspection. The handbook also includes a document entitled, “For Your Protection, Get a Home Inspection.” The ASHI supplied the information for the handbook.

Home Inspection Cost

The cost of an inspection can vary greatly geographically and depending on the size of the house. If a home has multiple furnaces and air conditioners, or the rooflines are various levels, the cost rises. There are also extra add-ons such as a radon inspection or pest control inspection. In the Midwest, Lesh says the minimum is probably \$350 for a small condominium. In the bigger cities such as New York City and Los Angeles, the prices are much higher.

“Some of my clients have spent over \$1,000 for an inspection, and some of them have run as high as \$3,000,” he says.

Finding a Home Inspector

When looking for an inspector, make sure to interview them and research their company. Ask about how much experience they have had, whether they get on the roof of the home, and whether they have particular expertise in child safety, environmental-friendliness or any other special concerns. If the property has a pool, the inspector should have specific knowledge and experience about pool safety.

Lesh says that most inspectors will give you a price quote of what the inspection will cost. The inspections can last between 2 to 4 hours or longer, depending on the size and age of the house.

“We always recommend to home buyers to be there during the inspection. They will get more out of it, and things will be explained better in person,” he says.

The Home Inspection Process

The inspector will be taking notes along his tour of the entire house and outside, along with taking photographs of problem areas. Many times in smaller homes, the inspector will be done with the paperwork right after the inspection is finished. Other times, they will go back to their office and get the complete report done with photos.

“They always start at the top of the house. So, they go to the roof, down into the attic. They check insulation, plumbing and electricity. They run all the water fixtures to check for water flow and leaking,” he explains.

Every room is looked at including uncovering the electrical panel to see how much power is coming through the house and if it is adequate and things are safe. All the appliances are tested and checked. The foundation and the outdoor spaces are also examined thoroughly.

“I had one homeowner who came up with some kind of bucket and tube system that ran across the attic floor and into a pump plugged into an extension cord. Instead of fixing the leak on the roof, he spent hundreds of dollars and lots of time on this contraption,” Lesh says. “We get lots of that stuff. Some people are trying to be sneaky.”