

Why Every Buyer Should Get a Home Inspection

Lindsey Smith, CIR REALTY Professional Development Manager

This is a guide that can help you understand the benefits of choosing to have a home inspection on your next real estate purchase.

• The standard purchase contract, that REALTOR®'s use, provides the buyer with the option of having a property inspection condition, with set parameters agreed upon at the time of negotiation between the seller and the buyer. By having a qualified and recommended home inspector look at the property under consideration, you have the opportunity to find any defects in the home prior to deciding to go ahead with the purchase. If defects are found, that fall within the constraints of your property inspection condition, then you have the option to cancel or void the contract, or you can try renegotiating with the seller to make the necessary repairs prior to satisfying or waiving your condition.

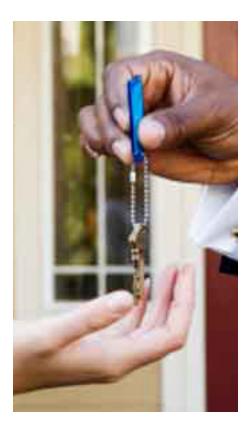
• The inspector will look for things that you never dreamed of! Most

home inspectors will look at a wide variety of elements, structural, mechanical, visible and not visible. Home inspections are non-invasive, meaning that the inspector won't be putting any holes in walls to view the guts of the home, but they do have specialized tools that enable them to find out more than is visible to the naked eye, such as moisture meters and thermal cameras.

• The building inspector will provide you with a detailed report outlining the issues that need to be addressed. It is important to reference this detailed report when requesting repairs be made by the seller if amending the contract. In the case of major structural defects where you wish to terminate the contract, you will need to provide a copy of this report to the seller upon their request.

• Don't panic about everything.

Remember, the building inspector's job is to explore every nook and cranny and find every issue. It is not critical that every flaw pointed out in the inspection be repaired. Your inspector will likely give you a timeline



for what repairs need to be addressed urgently. Some minor issues identified in the inspection report may only take a bit of work and a couple hundred dollars to fix.

• Ask for recommendations.

Prior to hiring a building inspector, it is always a good idea to ask for recommendations, talk to your REALTOR®, and look for testimonials from their past clients.

• Ask if the inspector is a member of any regulated organization or holds relevant certifications. Depending on your jurisdiction, inspectors may be required to meet certain criteria and to have a certain educational background to be certified as a property inspector. You will want to ensure that you are hiring a professional.

• A home inspection may not be all that you will need. Some municipalities have different requirements before you can move into a home. An occupancy inspection or permit may be required prior to your moving into your new home, especially if the property is multiuse or mutli-family. For example, if you are planning on basing a home business from your new home, you may need additional permits from your municipality.

• Don't forget local utility

inspections. In some cases it may also be a good idea to have the local utility companies inspect that the home meets their standards in regards to the utility services. For example, your property inspector will perform a general visual inspection of the furnace and usually a carbon monoxide test but if there is a specific concern about the furnace then the inspector will recommend bringing the gas company in to assess that specific utility. • Ask the building inspector what areas they do not cover and what additional inspections you might need. For example, some building inspectors are qualified to inspect for mold or termites while others may not. It is important to know in advance what areas the inspector will not guarantee under their inspection.

 Order your inspection in advance. Remember the purchase contract will have important dates for you to follow such as your condition date. Understand waiting until the last minute can be detrimental, especially if your property inspection identifies flaws that you need to address prior to being able to waive your condition. All of the above bullet points are a guide for you to reference prior to purchasing your next home. I have additional FREE reports listed on my web site at [web address] and you can also call me at [agent phone number] for more information. I hope this report has been helpful for you and I look forward to hearing from you soon [agent name].