

Get the Most From Your Home Inspection

By Rick Bunzel

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A home inspection is an important step in the home-buying process. You've seen the beautiful tile floors, the new carpet and the freshly painted walls, but do you know what lurks in the bowels of the heating system, what lies in the crevices of the attic, and if there's anything alien in the crawlspace?

You should -- you're about to spend hundreds of thousands of dollars, finding out the home's condition should be important to you.

Some 77 percent of all home sales in the United States last year involved a home inspection, according to a study by the [National Association of Realtors](#).

By following these pointers, you can maximize your home inspection:

- Know what it includes: Heating and central air conditioning systems, interior plumbing, electrical systems, the roof, attic, visible insulation, walls, ceilings, floors, windows, foundations, and basements are among the key inspection points. Inspections may also include appliances and outdoor plumbing.
- Know what an inspection does not include. Inspections for a typical home require several hours, but they do not concern every dent and scratch. For details, speak with any inspector you are considering.
- If you're selling, get a pre-listing inspection before you put your home on the market. This can avoid surprises down the road when potential buyers have the home inspected by their own professional. If major or potential problems are detected, they can be repaired before you try to sell.
- Hire an experienced inspector. Try to get referrals from friends or anyone you know who has had a satisfactory experience with a home inspector. Also, look for affiliations with organizations like National Association of Home Inspector or American Society of Home Inspectors. Both groups require its members to be certified, meet professional qualifications, and adhere to specific business ethics.
- Include a proper home inspection contingency in your purchase agreement. This is important. If an inspector finds that the home can't survive the winter rainy season without \$20,000 worth of roof repairs, you'll want to have the option of bailing out of the deal, asking the seller to make the repairs, or lopping the appropriate amount off the purchase price.
- Attend the inspection. Spending a few hours with the inspector could prevent headaches and save time in the future. In many cases you will spend more time at the inspections than your walk-throughs and will get to see the home in the inspectors eyes. As the home inspector examines the various systems and components of the home, ask him or her to explain what problems may be encountered down the road, what signs to look for, what repairs and replacements are likely to cost, and how to prevent big maintenance bills.
- In the case of new construction, consider three inspections: At the time the foundation is first poured, when walls are up but not closed, and at the walk-through before closing. Yes, this is expensive, but in the context of a long-term investment -- and a big investment -- such as a home, the cost is easy to justify.

Once the inspection is complete, the inspector will write a report. Don't expect the inspector to tell you if the home passes or fails, it will be up to you to determine that. If major problems are found, then you have the knowledge to better guide your negotiations. And, if your new home has few issues, then you'll have the peace of mind that you've made a good choice.

Rick Bunzel is the Principle Inspector at Pacific Crest Inspections. If you would like to know more about your home go to <http://www.paccrestinspections.com/> If you have questions or comments, Rick Bunzel can be contacted at Pacific Crest Inspections @ 360-588-6956