

Tips for Buying: A home inspection is well worth the cost



Since buying a home is one of the largest investments you will ever make, the \$200 to \$500 expense of a professional home inspection is well worth the cost. But most people probably only think of one or two questions to ask when calling an inspector. "How much is your fee?" and "When can you be there?" only scratch the surface of what a buyer needs to know.

Here's a list of suggested questions you might ask:

- What types of licenses do you hold and what kind of training do you have?
- Do you belong to a professional inspectors' association?
- How long have you been licensed in Texas?
- Are you a full-time home inspector?
- How much do you charge? When do you expect the fee to be paid?
- What will the inspection include? (Get specifics. The inspection should include the electrical, heating and central air-conditioning systems; interior plumbing; visible insulation; roof; walls; ceilings; floors; windows; doors; foundation; basement; and the visible structure of the house.)
- Do you inspect gas lines, swimming pools, spas, septic systems, and wells? (You can identify other atypical systems or items.) Do you charge extra for these? Do you charge extra based on the size of the home? Multiple AC units? Other?
- How much would you charge if I ask for a reinspection after repairs are completed?
- Will you supply a written report? (The inspector should, and the report should not only detail the present condition of the house, but also what condition the house is likely to be in in two to five years.)
- Can I attend the inspection? (The home inspection is an important opportunity for buyers to get an education about their new home and to have their questions answered immediately. The information will help you after you've moved in.)
- Do you go up on the roof to inspect it?
- How long will the inspection typically take? (The average time is 1 to 2 hours. Anything less is not enough time to do a thorough inspection.)
- What items off of the standard report form will you inspect?
- What instruments do you use in the inspection to check for gas leaks, electricity, HVAC, etc?
- Do you also do termite (wood-destroying insect) inspections?
- Can I call you with questions that come up later?
- Can you give me names and phone numbers of three people for whom you've inspected homes recently?

The inspector may not inspect swimming pools, wells, septic tanks, and other systems and items. And many inspectors will not conduct environmental tests or wood-destroying insect inspections. The buyer will likely need to arrange for these inspections separately.

You can find a blank copy of the standard inspector report form at www.trec.state.tx.us. This will give you an idea of what may or may not be covered in the inspection.

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