

## **The Importance of a Home Inspection**

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We hadn't gotten out of the car for a full view and already knew we wanted it. It seemed like the nicest house on the block. Pristine on the outside, sun-drenched, well decorated, and extremely clean, it was almost model-home like on the inside. All that needed to be done was move in. Immediately we offered above asking. This being the twentieth home viewed, we wanted the guarantee of "Your bid was accepted." It was.

Extremely excited, we got right on the list of things-to-do in preparation for the closing. When it came time to get the home inspection, we chose to forgo the expense. This being the perfect house, and the bank not requiring it, we chose to move forward without it. Additionally, my husband and I, along with a slew of family and friends, had a great eye for detail and could spot problems. We saw nothing of concern and agreed we could save the money for something else.

Foregoing this expense would have eventually cost us over \$20,000 had our lawyer not intervened and refuse to go forward unless an inspection was done. He was so adamant about it, he offered to pay for it himself. Twenty minutes into the inspection process, the inspector needed to move no further. The deal was off! The entire house contained lead plumbing, a substance notorious for causing brain damage if digested. It was at this time that we learned the importance of a home inspection.

### **What is a Home Inspection?**

Performed by a licensed and impartial professional, a home inspection involves an in-depth visual inspection of a home's internal and external physical structure. From the roof to the foundation, a home inspection involves, but is not limited to, inspection of the home's mechanics (heating, cooling, plumbing and electrical), as well as the windows, doors, attic, crawl spaces, chimney and much more. The objective is to identify areas of concern, such as leaks (water and/or gas), termites, mold or structural damage all of which can be a source of injury and/or an enormous expense down the line.

## **Finding and Choosing a Licensed Home Inspector**

Having a licensed inspector ensures that your home is being checked to the highest industry standards by an individual who has been specially trained and possesses the knowledge and equipment to give you a thorough inspection. While no one inspector is perfect, a licensed one is less likely to overlook a potential problem. Home inspectors affiliated with industry organizations such as the National Association of Certified Home Inspectors ([www.nachi.org](http://www.nachi.org)), or the American Society of Home Inspectors ([www.ashi.org](http://www.ashi.org)), assure you an extra blanket of professionalism and diligence. Visit the websites above for more information on home inspections and to find an inspector near you.

## **The Day of the Inspection**

During the inspection, the inspector will cover each area of the home, observing visually, possibly taking pictures and writing down information that will be compiled in a detailed report. This report will become available to you and your lawyers, in most cases, one to two days after the inspection. It is the goal of the inspector to provide the potential buyer with a detailed summary of all issues, whether big or small.

On the day of your inspection you should be present from start to finish. Stay with the inspector throughout with pen and paper, taking notes on areas of concern and asking questions. The benefit of seeing things in person will outweigh guessing, trying to remember, or not understanding, once you receive the written report.

## **After the Inspection, Rely on Your Report**

The home inspection report will provide you with details on the overall condition of the home and identify any areas of concern. Once it is received, make sure you review it carefully and call the home inspector with any questions as soon as possible. The report will become vital not only in addressing issues and enabling you to make an informed decision; it will also affect the home's value and protect you against possible fraud or monetary expense.

### **Protect Yourself – Put It In The Contract**

If you signed a contract prior to having the inspection, talk to your lawyer about including a clause stating that the sale is contingent upon a satisfactory home inspection. In other words, if there is anything in the home inspection that raises significant concern, you have the right to pull out without penalty.

The report has legal significance as well. It protects you from fraudulent concealment by the seller, who may fail to disclose a known defect – one that may only be discovered once you purchase the house.

Whether you are buying your first or second home, having a professional home inspection can bring peace of mind. While an inspection is neither an appraisal nor a warrantee or guarantee, it can help prepare you for future upkeep and maintenance, without surprises.

While the home we wanted seemed perfect all around and my husband and I had a great eye for detail, we didn't have a trained eye, and therein lays the difference. Forty homes later we found something. It was neither pristine nor totally move-in ready, but it was lead free, perfect, and inspected.