

Ready for inspection

Prospective home buyers should carefully select an inspector, and take part in the process

By Ted Siefer
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How do you go about choosing a home inspector, quite possibly the last and most important person standing between you and the biggest investment of your life?

Unfortunately, a lot of the advice floating around is outdated, inaccurate, and alarmist, said James Mushinsky, who trains home inspectors to become licensed in Massachusetts. "We've had defined criteria for a while now, but a lot of commonplace folklore around picking an inspector keeps cropping up."

One guide online, for example, warns that the "home inspection industry is plagued by incompetent inspectors" and that "anyone can call themselves a home inspector." In fact, home inspectors in Massachusetts have been subject to stringent regulations since 2001, when the state began licensing



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While inspecting the house, Brock checks the furnace (top), fuse box (above left), and bulkhead (above right).

Buyers should pick home inspector

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the profession. Besides mandating that inspectors be trained and have insurance, the regulations were further refined this year to more clearly define what home features and systems must be included in a standard inspection.

As a first step, Mushinsky recommends checking the background of any inspector you're considering. The Division of Professional Licensure maintains records on inspectors. Information can be found by visiting the Consumer Affairs and Business Regulation section of the state's website, www.mass.gov, then clicking on the licensing division link. Once there, consumers can visit the Board of Registration of Home Inspectors. The board organizes licensed professionals by geography, and consumers can check to see if an inspector has a disciplinary record.

If you're hiring a company, you may have to ask for an individual inspector's name or license number in order to check that person's background. Compared with other licensed occupations, violations of home inspection regulations are not uncommon, a reflection of the industry's transition from a builder's hobby to professionalized trade. (The state licensing division bars sellers or their agents from recommending an inspector.)

Mushinsky also recommends using the state website to review the regulations. As they make clear in minute detail, an inspection entails a close visual examination of a property's roof, attic, and basement, interior and exterior, as well as the electrical, heating, and plumbing systems. The state also requires inspectors to provide clients with a written contract, a copy of the regulations, and a list of suggested questions to ask the seller — such as whether the property has ever sustained fire damage or had mold problems.

As important as what is mandated in an inspection, however, is what is excluded, Mushinsky said.

For example, the regulations stipulate that not every window in each room has to be inspected, but



James Brock is a registered home inspector with Boston Home Inspectors. Massachusetts has licensed home

INSPECTION QUESTIONS

Chat with inspection education provider Jim Mushinsky Tuesday at noon at www.boston.com/bigmove.

rather a representative sample of windows. Some inspectors will offer a more thorough check upon request, for additional money, and others will do so as part of their standard inspection. (Inspections generally run from \$300 to \$700, depending largely on their scope and the size of the property.)

Inspectors are also not required to check for insect infestation or the conditions of detached garages. Again, many inspectors may offer such services. Inspectors are also not supposed to provide repair estimates, unless they have

the professional expertise to do so — and under no circumstances are they allowed to recommend themselves for the job.

In short, an inspection that simply covers the minimum required under state regulations would probably not be very enlightening or satisfying for most home buyers. Mushinsky recommends having a preliminary conversation with the inspector to find out if he or she can address specific concerns about a property, as well as to get a sense of the inspector's experience and style.

"The more you can tell an inspector upfront about what you're looking for, the better job they can do for you," Mushinsky said.

Equally important is going on the inspection, rather than just relying on the post-inspection

report, which is usually completed by the end of the visit.

"Participation is key," said Mushinsky. "Typically what you get on the inspection is verbal speculation that will not be expressed in the report."

A good inspector will explain the report in simple language and be available for follow-up questions, Mushinsky said.

A recent inspection in Dedham demonstrated the valuable information potential buyers can gain by attending the inspection. James Brock, the owner of Boston Home Inspectors, was a walking homeowner's manual, describing the mechanics of the air conditioning unit, for example, and providing maintenance tips.

"Our philosophy is really to educate the customer about their

home," said Brock. "I've seen small construction before become a problem after 12 years. A one-hour inspection can be constructed. Brock showed me the vinyl siding near a heat vent was like a plain. As pointed out the sump pump for rodents who are fish. I was exhausted to

"The inspection is thorough, professional, eye-opening," Brock said. "We're a list" for the done."

pick home inspectors carefully



ARAM BOGHOSIAN/FOR THE BOSTON GLOBE

Registered home inspector with Boston Home Inspectors. Massachusetts has licensed home inspectors since 2001.

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"Our philosophy is really to educate the customer about their

home," said Brock, who owned a small construction company before becoming a full-time inspector 12 years ago. During the three-hour inspection of the newly constructed single-family house, Brock showed potential buyers Selene and Fran Forrestall where the vinyl siding had begun to melt near a heat vent. A protective panel was likely needed, Brock explained. And in the basement, he pointed out an uncovered hole for the sump pump, a prime entryway for rodents. For the Forrestalls, who are first-time buyers, the exhaustive tour was worth it.

"The inspection was very thorough, professional and kind of eye-opening," Selene Forrestall said. "We're still putting things on a list" for the seller that "we want done."

Inspection tips

The Board of Registration of Home Inspectors has lists and records of licensed inspectors, and can be found via the state website, www.mass.gov:

- Don't just rely on the suggestion of a broker for an inspector. Have a preliminary conversation with the inspector to discuss specific concerns about the property and his or her expertise.
- Go on the inspection.
- Make sure you understand the items in the inspection report. Follow up with the inspector if need be.