

Home inspection is difference between dream home and disaster

By Timothy R. Schulte
CTW Features

The best \$300 my wife and I spent in the process of buying our first home did not contribute in the slightest to the actual purchase price. Rather, it kept us from purchasing a home that would have been a disaster to live in.

The modest fee was the cost of the home inspection on the first home we entered into contract on, a cosmetically gorgeous three-bedroom, two-bathroom condo with a huge backyard.

It was, in fact, too good to be true, as our hero home inspector eventually discovered. Among her findings:

An improperly sealed and pitched roof, with chimneys in disrepair.

Shoddy masonry and tuck pointing. Improperly installed mechanicals.

Presence of mold in the basement.

[Fill in the blank] not up to city code.

We did not even complete a full inspection – let alone read the report – before we decided then and there to back out. And, of course, our inspector gained clients for life.

Hiring an inspector is a “makes sense” thing, said Steve Ramos, owner of Enviro-vue Home Inspection in Petaluma, Calif., and featured certified home inspector on the HGTV program “House Detectives.”

Ramos lays it out simply: A buyer is going to pay a few hundred dollars for an inspection that, on the low end, may find four to five times that amount in repairs.

“There’s a lot that goes into deciding if you want to buy a house,” he says. “All it comes back to is value. Is what I’m paying for the house worth it?

“You should need to look at the Realtor’s market analysis and the appraiser’s report in conjunction [with the inspection], and those three reports should give you a good idea about what you’re buying,” he said.

The urge to become a homeowner should not overpower the importance of protecting yourself with an inspection.

“Push for a 10- to 15-day inspection period so you can make a little bit better-educated decision,” Ramos said.



Hiring an inspector can save a homebuyer lots of money on home repairs.

Just like your buyer’s agent, you want to find an objective, independent inspector who has only your interests in mind.

“If you can, get a referral from someone you trust that doesn’t have a vested interest in the closing transaction,” Ramos said. Find some others, as well, to compare.

Be sure to ask how long the inspector has been in business and if you can see a sample report. A lot of times you can tell a lot of how an inspector inspects by reading their report, Ramos said.

Membership in professional organizations, such as the American Society of Home Inspectors, is a good indicator of a knowledgeable inspector. In addition,

check into any state requirements.

Ed Robinson, a Wichita, Kan.-based real estate attorney, worked to introduce and help pass new legislation in Kansas that sets standards for anyone hoping to become a home inspector.

“Before this law there was no regulation. There was nothing in Kansas that said ‘This is what you need to do to be a home inspector,’ ” Robinson said. As of Jan. 1, 2010, home inspectors in the state must register with a state board and meet minimum performance and education requirements.

“[Inspectors] have specialized knowledge, and people rely on them to make important decisions,” Robinson said, adding that buyers should consider in-

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