

**“ PRE-PURCHASE, GENERAL HOME INSPECTIONS IS AN
ESSENTIAL PART OF THE HOME BUYING PROCESS”**

by James Jagger
President, Buckeye Home Inspections

revised Feb., 2005

The pre-purchase home inspection is an essential part of the transaction. The professional home inspector understands residential construction and offers consumers an expert opinion regarding the condition of a home's major systems and components before the purchase is made.

SCENARIO: You have found your dream home!

Your offer to purchase has been accepted by the Seller!

It is now time to contact a qualified home inspector and arrange for a pre-purchase, general home inspection.

QUESTION: What is a pre-purchase, general home inspection?

ANSWER: A pre-purchase, general home inspection is a visual examination of the major mechanical systems such as (plumbing, heating, electrical systems) and structural components (foundation, walls, roof) etc. of a home to detect discoverable major defects.

QUESTION: Why do I need a Home Inspection?

ANSWER : The purchase of a home represents the largest single investment most Americans will make. A pre-purchase home inspection allows an educated consumer to ‘BE AN INFORMED BUYER’ and make intelligent choices.

Size, style, and location are always the primary issues, but Buyers today are placing increasing emphasis on the physical condition of the home and the financial impact that it will have.

QUESTION: Who can provide a *Pre-purchase Home Inspection*?"

ANSWER: Professional home inspectors are able to provide a *Pre-purchase Home Inspection*.

A Professional home inspector is a trained individual who has extensive knowledge of residential construction and skills to visually examine and diagnose the present condition of a home.

QUESTION: What does the inspector look for?

An inspector tells you what is right about the house as well as what it's major problems appear to be.

Questions answered include: a) What is the condition of the roof? b) Is the electrical system in satisfactory condition.? c) Does the basement leak? d) How old is the furnace?

QUESTION: What qualifications should I look for when selecting an inspector?

ANSWER: To make sure a house is inspected correctly, Buyers should seek an inspector who is certified by the American Society of Home Inspectors®. ASHI® is the leading professional association for home inspectors. ASHI® has established the nationally recognized standard of performance for the home inspection profession- the ASHI® Standards of Practice - and it promotes a strict Code of Ethics. Only inspectors who have met demanding qualifications may be ASHI® certified. ASHI® certification is a Buyer's best assurance of professionalism.

To be sure that a home inspector is ethical and professional, consumers should ascertain that the inspector will NOT offer to do any repairs on the inspected property, and that the firm has no financial interest in the transaction, or in the real estate agent's commission.

QUESTION: How do I find a qualified home inspector?

ANSWER: Ask you REALTOR® for a list of qualified home inspectors.

Referrals from family members, friends and acquaintances are also a good ways to locate a professional home inspector.

QUESTION: How much does a home inspection cost and what do I get for my money?

ANSWER: \$200.00-\$250.00 is considered an average price.

You should receive a permanent inspection report with details of your inspection presented in a clear, easy to use manner. Report formats vary. Some inspectors use audio taped recording, some use check lists while others use written (narrative) reports.

The report to describe the actual condition of the home at the time of the inspection based upon visual observation, and to identify needed major repairs.

QUESTION: What should I not expect from the inspector?

ANSWER: Home inspectors do not do any destructive testing, nor can they see through walls, and so consumers should not expect their reports to include the condition of every nail, wire or pipe in the home. Inspectors are primarily concerned with pointing out major defects and/or safety related concerns, rather than small or cosmetic items.

Buyers should not expect the inspector's report to serve as a guarantee that the home's components won't ever fail or need repair. No house is perfect and all need regular maintenance and repair.

QUESTION: What happens after the inspection is completed?

ANSWER: Generally you have three choices - 1) You agree to accept the house 2) You exercise your option to not purchase the residence. 3) as specified terms and conditions contained in your Purchase Agreement, Buyer and Seller renegotiate the transactions based upon discoveries made during the inspection - An example of such a renegotiation is the discovery of a leaking hot water tank by the inspector. The Buyer and Seller can (and frequently do) split the cost of necessary repairs and the transaction proceeds.

-word count 779 including title-

This article prepared and respectfully submitted by,

James Jagger
President Jagger Ent., Inc. dba Buckeye Home Inspections
17204 Dorchester Drive
Cleveland OH 44119-1302

(216) 486-4663
fax (216) 486-9922