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Introduction

You have walked through what must have been every home in Northeast Ohio. They have begun to all melt together in your mind. Was it the one on Overlook that had the master bedroom we really liked, but the kitchen was too small, or was that the one on Fox Run? But now, as you and your Realtor® walk through this house, you realize you have finally found it. The perfect house.

Your finances are in order and you are ready to make an offer. But you are nervous. You've heard the stories. The neighbor who put all of his money into his first home, only to discover on a cold October evening that the furnace doesn't work. The guy in your office who bought a brand new house in a brand new development, but lost it to an electrical fire. The friend of a friend who discovered that the previous owner's roof patch didn't work and that a new roof will cost thousands. The relative who wades in her basement after every major storm.

Your excitement about finally finding the right house makes it easy to assume the physical condition will be equally acceptable. Unpleasant surprises with the physical condition, however, can take the joy out of your new home, reduce its livability, and can add significantly to cost. How can you be sure that some expensive and unpleasant horror story isn't waiting for you in this home?

Homes are not perfect. Even new ones can have problems. In making what is often the single largest investment in a family's life, knowledge is critical. A non-working furnace, a leaky roof, a wet basement, even unsafe wiring -- none of these are reason to walk away from the house of your dreams, as long as you know what to expect and can plan accordingly. The key is to know what to expect.

What is a Pre-Purchase Home Inspection?

Your new home will be much more than a collection of lumber, pipes and wires. You plan to spend an important part of your life in this structure. Maybe for you it is a place to raise children. Or house your office. Or entertain your friends. Or do all three.

You, the buyer, are the one best qualified to judge if a specific home can meet your functional needs.

You are certainly qualified to evaluate the location, the layout, the number of bedrooms and bathrooms, and whether or not you can tolerate that pink shag carpeting until you can afford to replace it. But evaluating the major mechanical (plumbing, heating-air conditioning, and electrical) and structural (foundation, basement, walls, and roof) systems of a home is best done by an unbiased qualified professional.

A pre-purchase general inspection includes a visual examination of the major mechanical systems and structural components of a home to determine the existence of discoverable major defects, deficiencies, or safety hazards. The professional home inspection also provides information about maintenance and the expected life of major components. In short, it lets you know what to expect.

When is the inspection done and who should I have do it?

You have worked with a Realtor® to find a home that you meets your needs. You have decided how much you are willing to pay for the home, assuming there are no major unknown defects. The next step, making a written offer, is much less frightening when the offer includes contingencies for factors important to you the buyer. Common contingencies include securing financing and satisfactory pest inspection, environmental testing, and professional home inspection findings. 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 complete.

Once your offer has been accepted, it is time to move forward on removing any contingencies. You will need to schedule the inspections your agreement includes. You may need to contact multiple companies to get all your inspections done, as very few companies offer pest, environmental and professional home inspections. The buyer selects the inspector and pays the fee. The inspector is a paid professional who is obligated to work in the best interest of his/her client. Inspection fees in the Greater Cleveland area for a "typical residence" (3 bedrooms 1.5 baths) average around \$225 -- a small investment for critical knowledge about the home you plan to buy.

To select a home inspector, look for a certified member of the American Society of Home Inspectors (ASHI®). As the leading professional association for home inspectors, this group has established the internationally recognized standard of performance for the profession - the ASHI® Standards of Practice. It also promotes a strict code of ethics. Only inspectors who have met demanding qualifications may be ASHI® certified -- the buyer's best assurance of professionalism. Friends and relatives, the Realtor®, and the yellow pages are sources for identifying ASHI home inspectors.

What happens during an Inspection?

To schedule the home inspection, you will need to identify a time that the seller can let you have access to the home and that you and the inspector are both available. It is strongly recommended that the buyer accompany the inspector on the inspection. By observing the inspection and asking questions, you will learn a great deal about your new home and how to maintain it. This valuable information will serve you for many years after you move in.

Your inspector will look at the outside of the house to check such structural features as the roof, the driveway and drainage around the house. Be prepared to spend at least 30 minutes outside with your inspector.

The inspector will also inspect major internal systems. He will go into the basement or crawl space, the attic, wherever he needs to go to inspect the major systems and structural components. He will test major appliances that you are buying as part of the home. But realize that the inspector is not Superman. He can not see through walls, under or behind large pieces of furniture, or under snow. The inspection will not check every outlet in the house, or examine every small detail. Inspections do not deal with cosmetic or superficial issues. Inspections are intended only to detect major visible defects in the mechanical and structural systems. It is your responsibility to note any minor issues that are of concern to you.

A quality pre-purchase general inspection takes into consideration the age of the property. Certain wear and tear is normal over time. Things that may indicate a problem in a younger residence (certain types of sagging or cracked wall surfaces) may not be a problem in an older home.

A good inspection will also discuss maintenance issues and familiarize the buyer with the location of important utility components such as main gas and water valves and main electrical disconnecting devices. It will also address estimated remaining life of expensive components such as the furnace and roof. An inspection is not a promise that nothing will ever go wrong with your home, but it will inform you about the conditions that exist at the time of the inspection and let you know what to expect from the major components.

Ask the inspector questions. If you are concerned about that crack in the dining room ceiling, ask if it is important. If you don't understand the electrical box to your satisfaction, ask the inspector to explain what it does. A good inspector will answer your questions in a simple, non-technical manner.

At the conclusion of the inspection or shortly thereafter, you should receive an inspection report from the inspector. The report should be a permanent record presented in a clear, easy-to-use format. Some inspectors use audiotape, some use checklists, and others use written (narrative) reports. Regardless of format, the report should describe the actual condition of the home at the time of the inspection based upon visual observations. It should also identify any necessary major repairs, including safety issues.

What do you do with the inspection information?

You have walked around and through the house with your inspector, asking questions and listening to his comments and concerns. You have received your report. Now what? If the inspector found no items of concern to you, remove the inspection contingency from your offer and keep the report for regular review. Each year, or even with each change of season, you may want to review the report for maintenance reminders.

But what do you do if the inspector found a major problem? That is up to you. You can walk away from your dream home and look for another one. You can re-negotiate, clarifying with the seller who will take responsibility for fixing the problems, changing the purchase price if appropriate. The seller may not be willing to accept your concerns and may reject your suggestions, in which case you may have to find another home. Or you can accept the home with its known problems at the price you offered. The important thing is that you now have facts and you know what to expect.

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