

When it's time for a home inspection

You can learn a lot about the house you want to buy

By Elizabeth Ross White

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Buyers shopping for new homes this spring should look beyond the spacious family room, landscaped front yard, and gourmet kitchen. While that gorgeous four-bedroom colonial may look like the perfect home, it may have structural flaws that only a trained eye could spot.

A home inspector will tell you if the roof leaks, whether the chimney really works, and if the basement will flood. He'll take a close look at the unglamorous parts of a house - its heating, plumbing, and electrical systems - and will tell you if repairs are needed and how much they'll cost.

The home inspection is a major step in the home buying process. Understanding when it's appropriate to get a home inspection and by whom can lead to a successful home purchase. While not all home inspectors are the same, many take a very professional approach to their work and to what they see as the important parts of an inspection.

Most sales are contingent on a home inspection that is satisfactory to the buyer. Realtors will inform buyers, however, about any defects of which they are aware prior to the inspection. Buyers may also look at the seller's statement, which documents the condition of the property.

Sales agents will encourage buyers to get a home inspection as well because "there may be latent defects in a home that may be unknown to the seller," says Deborah Hamilton, sales agent with DeWolfe Real Estate in Newburyport. That could happen in the case of an estate sale when an owner never lived in a house or an older home that requires continual maintenance, she says.

Once a buyer and seller have come to terms on price and have signed an "offer to purchase" or "contract to purchase" agreement, a home inspection must be completed within 10 days. The purpose of the inspection is to evaluate the house and give the buyer a written report on its condition.

How home inspectors work

A thorough home inspection usually takes from 2-1/2 to 3-1/2 hours and can cost from \$500 to \$600. Realtors advise buyers to accompany an inspector while they are doing an inspection. "They will tell you maintenance issues," says Diane Polley of Caine and Polley Real Estate of Essex. "It's not all about what's wrong with the house. It's about things like where the water main is and how to shut it off, and how the furnace operates." A good home

inspector can also tell when repair problems will arise during the first year of home ownership.

Dennis Robitaille of Able Home Inspection, Inc. in Saugus conducts five to six home inspections weekly. Robitaille estimates that 7 percent of the homes he inspects are not purchased by the potential buyer that hired him. For a home inspector, that's a pretty high percentage, he says.

"Some inspectors feel it is their job to make the sale go through," he says. "I provide a nonbiased opinion of what I see without trying to make anything better than it really is. I don't window-dress it."

To keep up with his busy work load, Robitaille follows a daily routine. He starts off with a home visit in the morning. After lunch at home, he sits down to write his report, complete any extra research, and edit photos. By day's end, he's finished the report and sends it by US mail and e-mail to his client.

When it comes to houses, the most enjoyable part of his job, says Robitaille, is "being a successful detective." At times he will need to assess a problem in a house without much information about the property. That can happen, for example, when a home owner has passed away or is living out of state. But with a little research and investigation, Robitaille can learn more about a house and solve problems.

Once, he recalls, a man called him because of a peculiar odor in his house that was only noticeable when the sun was out. The owner had already spent a few thousand dollars for work on his heating system in an attempt to solve the problem, says Robitaille. Another person suggested the problem was mold and advised the owner to dig a trench around the house and fill it with crushed stones.

"I found his problem in 10 minutes," says Robitaille. The fiberglass screens in one room of the house were deteriorating but you couldn't actually see the problem. Once the old screens were replaced, the odor was gone.

A home inspector's life isn't always a bowl of cherries. The more challenging parts of the job come "when we have to get into crawl spaces like in the basement or attic. They can be very difficult," he says.

Robitaille stresses that it isn't his job to recommend that something be fixed, how it should be fixed, or whether it should be torn down. It is his job, rather, to write a complete home inspection report based on what he sees.

Home inspectors should perform their jobs as professionally as possible, he says, and the buyers should decide for themselves whether or not to purchase a property. "We're sort of like the money wrench," he says. "We're the unknown variable because we might slow the transaction or kill it... But all I do is report what I see. I don't tell a person to buy a house or not buy a house. If I do find a time when the deal doesn't go through, I say it's the house that killed the deal and not the inspector."

Finding a qualified inspector

In the past, it hasn't been clear who is qualified and objective in the home inspection industry. Massachusetts' new home inspector licensing law has raised standards in the industry. It prevents seller brokers from referring a preferred home inspector to a buyers. It also requires that seller brokers give buyers a complete list of licensed home inspectors in the state. (See story, page 1.)

In addition to the new law, the American Society of Home Inspectors has contributed to a higher set of standards since 1976. ASHI members have a range of experience (250 paid home inspections) and knowledge (completion of two written exams). They are also have a continuing education requirement so they can keep up with new building practices and technology.

Home buyers should take the time to find a qualified home inspector, says Richard Clough, executive director of the New England chapter of the American Society of Home Inspectors (ASHI). When choosing a home inspector, buyers should obtain several offers, find an inspector from a professional organization, and make sure he is experienced. For more information about ASHI or for a list of members in a specific area, consumers can either check the organization's Web site (ashi-newengland.org) or call the New England branch office in Concord, N.H. at (603) 228-1231.

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