

Hiring a Home Inspector

You want the home you buy — and the home you sell — to be safe, sound and in compliance with building codes and standards. Otherwise, you are exposing yourself to financial headaches, fines and, worse, potential hazards.

Hiring a qualified, experience home inspector is crucial to the buying/selling experience. It gives the buyer piece of mind and the seller protection. The home inspector you choose should have years of experience in the building trades and inspecting houses.

WHERE TO START

To find a reputable inspector, ask friends who have recently purchased a home whether they recommend the person they used, suggests Consumer Reports. You can also find referrals through local online communities or a directory such as Yelp and home services sites such as Angie's List and HomeAdvisor.

Your real estate agent will also likely recommend a home inspector. You may also



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REAL ESTATE 101

Understand Your Market

Understanding your local real estate market is key to making informed decisions and empowering you as a buyer or seller. Knowing more about the fundamentals or supply and demand and other market factors can give you more negotiating and purchasing power. Check out OpenDoor's blog for tips on understanding your local real estate market at bit.ly/3bFWAYv.

want to check to see if an inspector is licensed or certified by professional home inspection organizations. These credentials are useful and show a measure of professional dedication, but don't

ensure an inspector will be thorough or conscientious.

THE REPORT

Inspectors should generate a report that's easy to understand. Reports vary in size,

but most are a couple of dozen pages, according to Consumer Reports, and include findings on all the major systems in the house with photographs and descriptions of documented

problems and maintenance suggestions. Some inspectors now post the reports online with videos.

NOT JUST FOR OLDER HOMES

Some make the mistake of believing a home inspection is necessary only for older homes. Even new homes with a fresh certificate of occupancy can fail standards and codes. Some builders may fail to thoroughly ensure a home is up to standards or skimp on details. The value of the inspection is to judge the quality and durability of the home, which is important no matter the age of the home or if anyone has ever lived in it.

WHAT YOU'LL PAY

Depending upon the size and age of your home and the degree of difficulty assessing it, a home inspector could spend several hours at work or the entire day. Fees vary, but average between a few hundred dollars to more than \$1,000. Be prepared to pay extra for inspectors who possess engineering or architect's license. Your inspector may also recommend a more specialized inspection for termites or mold.

Remember, your inspection report is a valuable tool so don't balk at the investment. It can ensure you enjoy many years in a safe home.



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HOMEWISSE GLOSSARY

Loan to value: The ratio of the amount of the loan divided by the value or sales price of the home. SOURCE: MLS.com

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