

# How to Avoid the Top 8 Home Inspection Mistakes

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## How to Avoid the Top 8 Home Inspection Mistakes

It's easy to get swept up in the excitement of buying a home. Once you've had an offer accepted on your dream house, you'll probably be anxious to move in. However, before you make a significant financial commitment, it's best to know exactly what you're buying.

When you hire a home inspector, you get a professional, in-depth examination of the property's structures and systems. It's a worthwhile investment that can save you money in the long run, either by warning you away from a bad purchase or by providing a list of deficiencies you can use to negotiate with the sellers.

The inspector's report will also list minor repairs that, if made, will help to maintain your home over the long term. Additionally, a good inspector can often predict the standard life expectancy of your roof, HVAC, and other big-ticket items so you can start planning for their eventual replacement.

However, many buyers make mistakes during the inspection process that cost them time and money and lead to unnecessary stress. Avoid these eight common buyer blunders to minimize your risk, protect your investment, and give yourself peace of mind and confidence in your new home purchase.

### **MISTAKE 1: Skip Your Own Inspection**

Many buyers rely on their home inspector to point out issues with the property. However, by conducting your own visual assessment before you submit an offer, you can factor expected expenses into the offer price. Or, if you suspect major problems, you may choose to move on to a different property altogether.

Examine the walls and ceilings. Are there suspicious cracks, which could point to a foundation issue? Any discoloration? Yellow spots can indicate water damage, while black spots are typically mold. If there's a basement, look for powdery white deposits along the walls and slab, which can result from water seepage.<sup>1</sup>

To assess the plumbing, start by turning on a bathroom sink or tub, then flushing the toilet. Check for a drop in water pressure or a gurgling sound coming from the pipes. You can also try running the water in sinks and tubs for several minutes to test for drainage issues. Peak underneath sinks to spot signs of leaks or drain pipes that go into the floor instead of the wall.<sup>1</sup>

Look for fogged or drafty windows, which may need replacing. Examine the roof for signs of cupped, curled, or cracked shingles. Check siding, decks, and other wooden structures for evidence of rot.

Overall, does the home appear to be well maintained? Unless it's a highly-competitive seller's market, consider the overall condition of the property BEFORE you submit an offer. Work with your real estate agent to factor in repairs and updates you know you'll need to make when you determine your offer price.

## **MISTAKE 2: Hire the Cheapest Inspector**

We all love to save money, but not all inspectors are created equal. Before you hire one, do a little research.<sup>2</sup> You may even want to start shopping for an inspector before you complete your home search. Inspection periods are typically short, so it never hurts to be prepared.

You can start by asking around for recommendations. Check with friends and family members, as well as your real estate agent. Then contact at least two or three inspectors so you can compare not only price but also levels of experience and service.

Ask about their background, years of experience, and the number of inspections they have completed. Verify their certifications and credentials, and make sure they carry the proper insurance.

Find out what is (and what isn't) covered in the inspection and if they utilize the latest technology. Ask to see a sample report so you can compare the style and level of detail provided. Finally, make sure you feel confident in the inspector's abilities and comfortable asking him/her questions.

## **MISTAKE 3: Miss Attending the Inspection**

Make every effort to be on-site during the inspection. Buyers who aren't present during their inspection miss out on a great opportunity to gather valuable information about their new home.

If you can attend the inspection, don't spend all your time picking out paint colors or chatting with your new neighbors. Instead, use your time there to shadow the inspector. It's the perfect chance to find out where everything is located, ask questions, and see first-hand what repairs and updates may be needed.<sup>3</sup>

Of course, if you do choose to tag along with your inspector, exercise good judgment. Don't get in the way, become a distraction, or do anything to jeopardize your (or the inspector's) safety.

If you can't make it to the inspection, ask if you can schedule a time to meet in person or speak by phone to go over the report in detail. It will give you an opportunity to ask questions or request clarification about issues in the report you don't fully understand.

#### **MISTAKE 4: Skim Over the Report**

Inspection reports can be long and tedious, and it can be tempting to skim over them. However, buyers who do this risk missing crucial information.

Instead, you should read over the report carefully, so you don't miss anything significant. Now is the time to address any areas of concern. You have a limited window of time to request repairs or negotiate the selling price, so don't squander it.

Your inspector may also flag some minor items that you wouldn't typically expect a seller to fix. However, ignoring these small issues can sometimes lead to bigger problems down the road. Make sure you read everything in the report so you can take future action if needed.

#### **MISTAKE 5: Avoid Asking Questions**

Some buyers are too embarrassed to ask questions when there's something in the inspection report they don't understand. Afraid they might look foolish, they avoid asking questions and end up uninformed about important issues that could impact their home purchase.

The reality is, questions are expected. You hired your inspector for their professional expertise, so don't be shy about tapping into it. For example, you might ask:

- Would you get this issue fixed in your own home?
- How urgent is it?
- What could happen if I don't fix it?
- Is this a simple issue I could fix myself?
- What type of professional should I call?
- Can you estimate how much it would cost to make this repair?
- How much longer would you expect this system/structure/appliance to last?

- What maintenance steps would you recommend?

Don't bother asking your inspector if you should buy the property, because he/she won't be able to answer that question for you. Instead, use the information provided to make an informed decision. A skilled real estate agent can help you determine the best path.

### **MISTAKE 6: Expect a Perfect Report**

Some buyers get scared off by a lengthy inspection report. But with around 1600 items on an inspector's checklist, you shouldn't be surprised if yours uncover a large number of deficiencies.<sup>4</sup> The key is to understand which problems require simple fixes, and which ones will require extensive (and costly) repairs.

Your real estate agent can help you decide if and how to approach the sellers about making repairs or reducing the price. Whatever you do, try to focus on the major issues identified in the inspector's report, and don't expect the sellers to address every minor item on the list. They will be more receptive if they perceive your requests to be reasonable.

### **MISTAKE 7: Forgo Additional Testing**

There are times when an agent or inspector will recommend bringing in a specialist to evaluate a potential issue.<sup>5</sup> For example, they may suggest testing for mold or consulting with a roofing expert.

Some buyers get spooked by the possibility of a "red flag" and decide to jump ship. Or, in their haste to close or desire to save money, they choose to ignore the recommendation for additional testing altogether.

Don't make these potentially costly mistakes. In some cases, the specialist will offer a free evaluation that takes minimal time to schedule. And if not, the small investment you make could provide you with peace of mind or save you a fortune in future repairs.

### **MISTAKE 8: Skip Re-inspection of Repairs**

Most buyers request receipts to prove that repairs have been correctly completed. However, it's always prudent to go a step further and have negotiated repairs re-evaluated by your inspector or another qualified professional, even if there's an additional charge.<sup>6</sup>

While the majority of sellers are forthcoming, some will try to save money by cutting corners, hiring unlicensed technicians, or doing the work themselves. A re-inspection will help ensure the repairs are completed properly now, so you aren't paying to redo them later.

To avoid having to go back to the sellers, be specific when requesting repairs. Identify the problem, how repairs should be completed, who should complete the work, and how the repairs will be verified.<sup>7</sup>

Some buyers prefer to avoid this step altogether by completing the work themselves. They either request that the seller fund the repairs or reduce the selling price accordingly. Whichever path you choose, protect yourself and your investment by ensuring the work is done properly.

## WE CAN HELP

A home inspection can reduce your risk and save you money over the long-term. But to maximize its effectiveness, it must be done properly. Avoid these eight common home inspection mistakes to safeguard your investment.

While these are some of the most common missteps, there are countless others that can trip up home buyers, cost them time and money, and cause undue stress. Fortunately, we have the skills and experience to help you avoid the potential pitfalls.

If you're in the market to buy a home, I can help you navigate the inspection and all the other steps in the buying process ... *typically at no cost to you!* Tap into my expertise to make the right decisions for your real estate purchase. Contact me today to schedule a free consultation!

~Anita Lamarche, Realtor ®  
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