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Home inspections pay off in the long run

Wondering why you need a pre-purchase home inspection? It's a no-brainer.

"It's far better to pay a few hundred dollars on a professional home inspection than to risk paying thousands to repair defects later," says Richard Roll, president of American Homeowners Association (AHA). "Homebuyers just need to be careful about choosing an inspector and reading the inspection report."

More than three-quarters of homebuyers now rely on a pre-purchase inspection to reveal potential problems with their new homes, according to surveys by the National Association of Realtors(r) and American Society of Home Inspectors (ASHI).

Every inspection should cover all the major systems at a minimum, including plumbing, heating, and cooling; the structural conditions, including the roof; and the electrical system.

But is a home inspection infallible? Does it guarantee your home is a model of perfection? Obviously not.

A home inspection is based on a visual assessment. Assuming that the inspector is well-qualified, even the most thorough inspection won't reveal hidden conditions or defects that are not apparent to the naked eye.

What might escape the notice of

a home inspector?

Perhaps you make your final walk-through during a heavy rainfall, for example, and a leak that wasn't apparent during the home inspection suddenly appears.

Despite the vagaries and pitfalls of standard home inspections, homebuyers can reduce their risk by actively seeking out well-qualified home inspectors who are trained and experienced in spotting problems.

First of all, find out how long they have been in business (several years, hopefully) and then ask the local Better Business Bureau if there is a complaint record on the individual or company.

If the record is clean, get at least three customer references and call them.

Finally, ask if they carry errors and omissions insurance.

When you receive the inspection report, make sure you actually read it. Is the information explained clearly and completely?

If you don't understand something, get your inspector to explain it. Don't let unresolved questions come back to haunt you on moving day.

For more information on any aspect of buying or owning a home, go to www.realhome.com

SOURCE: AMERICAN HOMEOWNERS ASSOCIATION