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Home inspections pro

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It's one thing for a would-be buyer to hire an independent home inspector to give a house a thorough going over before signing on the dotted line.

After all, you want to be sure the place won't spring a leak or fall apart shortly after move-in.

But what's to protect a seller from running up against a buyer who brings in an inspector who is, shall we say, not quite up to snuff?

Say one who has a tendency to nit-pick a house to death. Or one who finds it necessary to justify his fee by making a big deal out of things that do not pose a health risk or have nothing to do with the structural integrity or value of the property. Or worse, an incompetent one who finds fault with things that aren't faulty.

Consider this scenario: Buyer A hires Inspector A to examine a house. The inspector finds a dozen problems. Seller tries to bargain, saying he'll fix eight but not the other four items.

Buyer A balks, then walks. Seller grudgingly decides he'd better repair all 12 items or he'll never be able to move.

Enter Buyer B, who hires Inspector B to examine newly repaired house. New inspector finds 22 more problems, none of which were mentioned by Inspector A. Cut to black as seller seethes.

What's a seller to do? The short answer is "not much." The seller is pretty much at their mercy.

You can't stop a potential buyer from protecting himself. It's his right, and he'd be foolish not to.

And you certainly can't tell your buyer which inspector he can or cannot hire. Nor, given your liability should something be overlooked, would you want to.

But according to real estate and home inspection professionals who deal with these sorts of things on a daily basis, there are steps sellers can take to keep from becoming involved with a troublesome home inspector.

For starters, the consensus is to hire your own inspector before you put the place on the market. That way, you can identify problems in advance and have them fixed before your eventual buyer brings in his own guy.

"Once you know you're involved in a nightmare inspection, it's too late," said Wade Browning of the Tropical Realty Group in Ormond Beach, Fla. "The best action for any seller is prevention."

In most places today, sellers

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warrant that all electrical, plumbing, mechanical systems, appliances and related equipment are in good working order. So why not make sure your place is operating properly?

Sellers in most markets also are required by law to disclose known defects to potential buyers, so they shouldn't try to hide anything.

"Since pre-sale inspections eliminate the unknown, which is what buyers fear most, you win either way," said Richard Justiss of Ellen Terry Realtors in Dallas.

If there are no flaws, the inspection tells your prospects you took good care of the place. But if there are defects and you have them professionally repaired, it shows your place is back in tip-top condition.

With any luck at all, your eventual buyer will forgo his own inspection to save a few hundred bucks. He probably won't, though; nor should he. Even though inspectors say their findings are the same no matter who pays the bill, a careful buyer will want his own examination.

So you're presented with an offer that is contingent on a satisfactory home inspection. Satisfactory to whom, is another story. For now, let's think about how you should respond.

One way is to agree to the contingency, as long as the inspector the buyer chooses is licensed or a member of a respected trade association.

While you can't tell the buyer which inspector to pick, you have the right to be sure the person examining your home is competent, as opposed to being his brother's uncle's nephew whose sole claim to fame is that he flunked out of his plumbing apprenticeship.

That might be a stretch, but you get the picture. In most places, inspectors aren't licensed, so anyone is free to hang out an examiner's shingle.

At the very least, insist that the inspector be a member in good standing of either the American Society of Home Inspectors or the National Association of Home Inspectors. Both groups require that members have experience and education in home inspection.

There's still a chance the buyer's inspector won't agree with yours. No two inspectors see things alike, said ASHI president Mark Cramer. And a second evaluation by the same inspector often will reveal something minor that was missed the first time. M

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"But a competent inspector shouldn't miss anything major," said the Indian Rocks Beach, Fla., inspector. "And two competent guys should come up with the same majors."

What if the inspection report prepared for the buyer doesn't jive with the one you paid for? In Florida, a standard contract clause clarifies what happens next: If the seller disagrees, he may order a second inspection at his own cost. And if the buyer and seller still can't agree, they split the cost of a third inspection, which acts as a tie breaker.

"This should pretty much solve the problem," said Christine Pardo of Kroll Realty, in Plantation, Fla.

Another way to combat night-