



Selecting a Home Inspector

For most of us, the purchase of a home is the single largest investment we will make in our entire lives. Shopping around for the lender with the best mortgage rates, and searching for a realtor that will go that extra mile, are a common part of the process. Pre-selecting a home inspector, before you have a potential home in mind, can also be a valuable exercise that will pay dividends for years to come.

Once you have selected a potential home for purchase, and your offer has been tentatively accepted, the entire real estate process moves into high gear. Usually this is the time when the home inspector is selected, and often on the recommendation of the real estate agent. Most real estate offices maintain a customer resource area that contains informational brochures on lenders, home inspectors, and home warranty companies. Why not pick-up information on home inspectors on your first trip to the realtors office, so that you can pre-select and pre-qualify your home inspector, before the rush to settlement begins?

The National Association of Home Inspectors (NAHI) and the American Society of Home Inspectors (ASHI) both maintain on-line membership directories that can be used to find home inspectors that meet the membership requirements of the organization, and offer services in you area. Membership in one or more of these non-profit professional associations tells you that the inspector has met some basic standards and adheres to a code of ethics supported by the association. The standards of practice and code of ethics for both organizations is available on their respective web sites. Many home inspectors now have their own websites as well, and basic information about their background, qualifications, and association memberships can be found on these sites.

Once a short list of inspectors in your area has been established, I recommend contacting those inspectors by phone. This gives you the opportunity to ask more in depth question about the inspectors general background and training, as well as specialty training or expertise that may be necessary for the type of property that you are considering. This is also your first opportunity to check for personality compatibility between you and the inspector. Remember, this individual is going to educate you about an extremely large purchase, look for a compatibility between the way the inspector offers information and the manner in which you process it.

This is also the time to address what auxiliary services the inspector may offer, that you may require. Does the inspector offer radon testing, if so what type of test equipment does he/she use and what certifications does he/she hold? Will you need a water or septic test; does the inspector offer these services? Does the inspector offer pool and spa inspection, mold or allergen testing, lead paint identification? Is there a discount available for the use of more than one service at the time of the home inspection? By addressing these questions early in the process, a more informed decision can be made in a less rushed atmosphere.

The real estate agent helps you to find the right home for you lifestyle and budget. The lender helps to ensure that you can afford the property. The home inspector is there to educate you about the strengths and potential weaknesses of the home that you intend to purchase. Why not take some time, early in the process, to make sure that you have selected the right inspector for your new home.