

Avoid future headaches with home inspection before closing

BY JANA SOELDNER DANGER
 Special to South Florida Home

Buying or selling a home is a major transaction. In fact, for many people, a home is the largest purchase they will make in their lives. A thorough inspection before the sale can help avoid surprises and headaches later.

"Home inspections are a very important part of the process," said Rose Sklar, a real estate agent and leader of the Sklar Team with Coldwell Banker in Weston. "You need to know the condition and functionality of the home. An inspector is unbiased, as opposed to a seller who is likely to tell you everything is wonderful."

"Inspections are usually requested by the buyer, but it's proactive for the seller to fix something that's wrong," said Robb Graham of the Professional Home Inspection Institute, a company based in Madison, SD, that trains inspectors across the country. "If a buyer is looking at three houses that are similar and one has a problem, the buyer will probably go to another one."

For a seller who wants to be sure a property is in tip-top shape, an inspection can help eliminate guesswork. "An inspector will document deficiencies so you can fix them," said Humberto Lastre, owner of Florida Inspections Unlimited, which has offices in Miami and Weston. "You're more likely to get

the full asking price if they're corrected."

"If you have a report and there's a problem later, you can go back to the home inspector," Graham said.

BEING PROACTIVE

Sklar prefers that sellers do inspections before beginning the selling process. "We don't want any surprises when the buyer comes in," she said. "It gives the buyer confidence and makes the seller look trustworthy. If there's a problem later, a buyer can get spooked and cancel the deal."

"An inspection limits the liability of everyone because an independent person has gone through the house," Graham said.

Sklar likes to attend the inspections herself. "Some inspectors scare the buyer, and a real estate agent can diffuse that," Sklar said, adding that she often gives buyers a home warranty program as a gift when she closes a sale. "I want buyers to come back to me. Real estate is a service industry."

LICENSE IS A MUST

In Florida, inspectors must be licensed, so insist on seeing proof before hiring someone. Training for a license teaches an inspector to look for flaws that an untrained person might not notice or know can be a problem. "A buyer often doesn't understand how a home is built, or if remodeling has been done right," Graham said.

Without an inspection, a

buyer may not know how much repairs are likely to cost. The inspector, however, will give an estimate, Lastre said, adding that he also provides photos of problem areas. "Then you can negotiate," he said.

But in a hot real estate market, it might not be in the buyer's best interest to negotiate; the home may be snatched up by another buyer. "You might be happy just to know about the problems," Graham said.

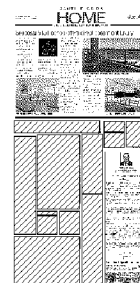
Also, the inspector's repair estimate is just an estimate, so do more research before letting it be a deal breaker, Sklar said. The agent you are working with or someone else may know reputable repair people who charge less.

WHAT AN INSPECTION DOES

An inspection is limited to what is visible, and it doesn't guarantee there will never be a problem. "They can't drill a hole in the wall, or do other intrusive things," Graham said.

The inspector will, however, examine a number of areas, both inside and out. They include the grounds, roof, siding, attic, interior, electrical system, garage, air conditioner and plumbing. The roof is especially important in Florida, where hurricanes are an annual threat. He or she will want to know the age of the roof and will check for missing or cracked tiles or shingles, leaks inside or out, and damage to the fascia.

The inspector should climb up onto the roof,



because the job cannot be effectively conducted from the ground.

The inspector should check for cracks in the walls of the house that may indicate settling or structural problems, and any indications of termites. He or she will check plumbing to be sure water flows correctly and faucets and drains are working properly. In the electrical system, he or she will check, among other things, that all outlets work, and should open the electrical box to be sure things are properly wired.

SEE INSPECTION. 4C

"That's a safety issue," Graham said.

The inspector is not required to check to see if appliances are working. Lastre, however, does it to better serve his client.

"I turn them on, because I want to give the buyer the best experience possible."

The inspector should check the air conditioner to see how old it is and if the coils are clean.

In the yard, the inspector will look to see that there are no trees growing so close to the house that the roots might damage the foundation.

The pool pump should be grounded and the light low voltage and up to code.

WHAT IT DOESN'T DO

An inspector will report visible mold, but a general

inspection probably will not include air quality testing for mold.

It will not include testing for radon. Radon is usually associated with basements, but even though there are few basements in South Florida, radon can occur.

A general inspection will include looking for visible

evidence of termites, but probably not include extensive testing for them.

Although a general inspector will look for visible problems with the roof, a more thorough wind mitigation inspection with good results may save on insurance premiums.

If a general inspector finds suspicious areas, the buyer may want to bring in other experts to provide more detailed information.

CHOOSING AN INSPECTOR

There are many home inspection companies in South Florida. Before choosing one, do some homework. Ask for references and check social media reviews. Get bids from more than one inspector. Price can be a factor, but the cheapest is not always the best. Ask how many inspections the individual has conducted. Has he or she done an apprenticeship? Experience can help an inspector learn to spot problems more readily than a beginner. A buyer who trusts his or her real estate professional may want to ask for a recommendation, because they often have experience working with inspectors. On the other hand, it is important to avoid an inspector who is likely to overlook problems to help a Realtor make a sale.



Courtesy of Professional Home Inspection Institute

Holes in a gas heater exhaust can be dangerous and are something an inspector should note. .



Courtesy of Professional Home Inspection Institute

A piece of material coming down from under a covered deck roof should be noted by a home inspector. He or she would then try to determine if there is a more serious issue such as a roof leak or a structural problem.