

TIPS

FOR HOMEBUYERS

HOME INSPECTION | RADON TESTING | WETT INSPECTION | THERMAL IMAGING



Whether you're a first-time homebuyer or a veteran homeowner downsizing or trading up, these valuable tips can help streamline your real estate transaction by making it go quicker and smoother, with the help of your InterNACHI-Certified Professional Inspector®.

- 1. Use a buyer's real estate agent.** The buyer's agent has a fiduciary duty to their client, and works only for you—the homebuyer—even if they are paid by the broker who listed the home for the seller.

Help your agent help you. Give your real estate agent as much information as possible. Your agent isn't a mind-reader. Tell your agent what type of home you're looking for, where you want to live, and how much you want to spend. Be honest with your agent.
- 2. Go home-shopping during the holidays.** Home sellers who list their home for sale just before the holidays are likely desperate to sell. There are also fewer homebuyers to compete with during the holidays. If you want a really good deal, looking for a home during the holidays may be the best way to find one.
- 3. Test-drive your commute to and from work during peak traffic hours.** Is the home you want as close to your workplace time-wise as you thought it was? Part of the real cost of a home is the cost of traveling to and from work.

Visit the home in the rain. Even if you can't get permission to enter the home on short notice, observe the exterior. Are the gutters and downspouts diverting water away from the home? What does the grading look like? Does the driveway slope away from the garage? How about the dirt road to the home—what does it look like in the rain?
- 4. Walk the neighborhood.** Don't just drive around in your car. Get out and walk it.

Don't rely solely on the seller's disclosure. Sellers are under no obligation to disclose problems they don't know about. And, for that reason, many sellers don't want to know what is wrong with their house. Hire the InterNACHI inspector who provided you with this booklet to verify what the seller claims in the seller's disclosure.
- 5. Ask your seller about any disturbing noises or foul odors.** Is there a business nearby that creates emissions? Is the home under an airport route? Is there a train track nearby? How about horse stalls or commercial agriculture? Talk to the neighbors to find out. Visit the home in the middle of a business day. If possible, also park outside the home at night with your car windows rolled down to find out how busy or noisy the area is during the time when it should be most peaceful.
- 6. Ask to see the utility bills.** If you're moving into a larger home, expect your utility bills to be higher. The InterNACHI home inspector who provided you with this booklet can help you learn about ways to lower your energy costs and minimize your water usage.
- 7. Make sure the inspection addendum in your purchase agreement gives you the ability to back out of the deal if your inspector finds something horribly wrong.** It should also require that your full deposit be returned to you if you decide not to buy the home because of something revealed in the inspection report.

Remember that everything is negotiable. Don't be afraid to ask for anything when you make an offer on a home. Perhaps you want a certain closing date. Ask for that. Perhaps you want certain repairs made. Ask for them. Perhaps you want help with the closing costs. Ask for it. Perhaps you want the seller to leave the drapes or the couch. Ask for them to be left with the home. Don't be shy. Buying a home is a business deal, and negotiating is a normal part of any business deal. And, of course, never assume that any personal property (such as appliances, curtain rods, swing sets, the dog house, etc.) will be left behind if you haven't agreed in writing that they're included as part of the sale.
- 8. Pay a little extra for an InterNACHI-Certified Professional Inspector®.** Buying a home is probably the most expensive purchase you'll ever make. This is no time to shop for a cheap inspection. The cost of a home inspection is very small relative to the value of the home being inspected. The additional cost of hiring an

InterNACHI-Certified Professional Inspector® is almost insignificant by comparison. You've been recently crunching the numbers—shopping for a mortgage, adding up closing costs, and negotiating offers—and trying to get the best deals. Don't stop now. Don't let your real estate agent, a “patty-cake” inspector, or anyone else talk you into skimping on the home inspection. InterNACHI-Certified Professional Inspectors® perform the best inspections by far. InterNACHI-Certified Professional Inspectors® earn their fees many times over. As the most qualified inspectors, they do more, they deserve more, and—yes—they generally charge a little more. Do yourself a favor and pay a little more for the quality inspection you deserve so that you can make a confident decision with peace of mind.

13. **Have the home you're interested in buying tested for radon.** Radon gas is the second leading cause of lung cancer deaths after smoking. The InterNACHI inspector who provided you with this booklet offers radon testing services.
14. **Remember that no home is perfect, not even a new one.** Don't make the mistake of not getting a home inspection on a newly-constructed home. Houses aren't created like new cars on an assembly line. Each home is hand-built by a variety of different tradesmen. If you're buying a new home, get it inspected by the InterNACHI home inspector who provided you with this booklet.
15. **Buying a home can be a stressful process, but your home inspection doesn't have to be.** Your inspection and report, combined with the seller's disclosure and what you notice yourself, can make the experience overwhelming. Chances are that most of your inspection will be related to maintenance recommendations and minor imperfections. These are good to know about.

The issues that really matter will fall into four categories:

- a. major defects, such as a structural failure;
- b. conditions that can lead to major defects, such as a roof leak;
- c. issues that may hinder your ability to finance, legally occupy, or insure the home if not rectified immediately; and
- d. safety hazards, such as an exposed, live buss bar at the electrical panel.

Anything in these categories should be addressed as soon as possible. But it's important to realize that a seller is under no obligation to repair everything mentioned in your inspection report. Most sellers are honest and are often surprised to learn of defects uncovered during an inspection. It's also inappropriate to demand that the seller address deferred maintenance, conditions already listed in the seller's disclosure, or nitpicky items. Focus on the possibilities, not the problems. Keep things in perspective, and remember that no home is perfect.