

## Why You Should Hire a Home Inspector

If you are looking to buy a new home, getting a home inspection is key. Some banks even require it, especially if the house is of a certain age, before they will finish approving your loan. Having a home inspector come in and check out the house is a protection for you, and you should take advantage of it.

Sometimes, buyers think if things look good, there isn't a need for a home inspector. The assumption is water damage or termites, for example, would leave obvious damage, and the prospective home buyer would just as soon skip the cost of the inspection. However, that couldn't be farther from the truth.

An inspector will check every nook and cranny of the home. They are looking at more than just wear and tear, or damage simply from aging, they are checking under every sink, in the attic and crawl space and on the roof. They'll check for the safety of the structure of the home. They are looking for exterior leaks from weather, as well as internal leaks from the plumbing. They should also check on the condensation coming off your air conditioner and the functionality of your sump pump.

In terms of critters, it's not just termites they might find, but mice in the walls or carpenter ants who have taken up residence in your cinder block foundation. Even if they don't see insects or animals, they may know the signs and symptoms of their presence so an exterminator can be called. But you wouldn't know to call the exterminator unless you have someone check things out.

While most people think an inspector will simply walk the house and check for obvious damage, they also note other safety factors, like handrails on exterior stairs, or the stairs themselves being unsafe. They'll crawl under your home and check the foundation, pipes and wiring, if that space is accessible. If there are any upgrades that are required, he or she will let you know. Sometimes, it has to be brought up to code because something is obviously broken, such as frayed wiring. In other instances, it has to do with the materials used that need to be upgraded to something safer, such as in the case of lead paint.

When you are looking at a house with additional work that was done after the preliminary build, an inspector is just as important as when the house is very old. In these cases, work may have been done without permits or inspections, and the inspector will not sign off on your home until those things are re-done according to code. He or she will check the electric, the structure, the plumbing, to make sure it was all properly hooked up to existing systems.

Home inspections, while an extra cost in the already potentially expensive process of buying home, are really important to keep you from incurring extra cost down the road. If anything is wrong, the price can be haggled down if you are willing to fix them. Conversely, you could ask the owners to fix them before you go to settlement, so the cost does not fall on you.