

Do You Really Need a Home Inspection?

Your lender may require a pest inspection to make sure your new home is free of termites and other wood destroying insects. If the pest report mentions damage from an active or previous infestation the lender will ask you to hire someone to verify the structural integrity of the home. Neither of those inspections takes the place of a home inspection that examines the condition of the house and its components.

What Is a Home Inspection?

A home inspector evaluates the structure of the house, and gives feedback about other systems such as the roof, plumbing, electrical system, heating and air conditioning units, insulation, doors, windows and more.

Are Home Inspections Required?

Home inspections are an extra expense and usually optional, so do you really need one? Probably.

Money might be tight for closing, but try to imagine moving in and finding out that the air conditioning unit isn't capable of cooling the house, or that portions of the electrical system are substandard, or that the chimney needs immediate repairs.

What if the Inspection Uncovers Problems?

First, your offer to purchase should have included a detailed statement regarding your rights to a home inspection. The standard contract used by real estate agents may give you the right to back out of a contract if a home inspection uncovers more problems than you are willing to deal with. If it does not, the wording should be added in the form of a contingency.

Don't assume the seller will make every repair you ask for. They may refuse to make any repairs at all. Read your contract carefully before signing it so that you understand the rights and obligations of all parties. Never rely on a verbal agreement--agreements must be in writing to be valid.

Who's the best person for the job?

Evaluate your new home. Experienced inspectors have seen hundreds, or even thousands, of homes and have the routine down-pat. They know exactly what to look for, including all the little quick-fix tricks.

My brother can do it.

Some people truly do have a friend or family member who can perform an inspection. But even though your brother may have some building experience he may not have the equipment or expertise required to do a thorough evaluation of the home. What if he misses a major problem? Will it create hard feelings within the family?

I'm in love with this house, so it doesn't matter.

So much in love that you're ignoring problems? An inspector takes a clinical look at the house. You'll get only the facts, and that's what you need to make decisions about going forward with the purchase. If you don't really care what problems you might run into, go ahead. You're the only one who can determine how much time, energy and money you can devote to the house. But keep in mind that an inspection that uncovers safety issues can help you prioritize repairs.

It's a brand new home. There won't be any problems.

Maybe in a perfect world. New construction isn't always problem-free.