

Hiring a Knowledgeable Home Inspector

With mortgage rates at all time lows, now is a great time to purchase a home. Although we are always looking to save a few dollars, there are some places where you may want to spend a little extra money to receive quality service. When making the largest, most important purchase of your life, it pays to hire a knowledgeable and professional home inspector.

Many new home inspectors try to break into the business by offering free services or low rates. It is not wise to base your decision totally on price. The first place to start is with a referral from your real estate agent, attorney, friends and family. The inspector should give you an unbiased opinion, but should not have any vested interest in the inspection. For example, the inspector should not solicit contracting work on the property being inspected.

The prime concerns of the home inspector are to discover areas that may require a significant investment to renovate or repair. They are also looking for possible health hazards to the occupants of a building. A home inspector should never be an alarmist, but should present a realistic picture of the property. A thorough report from a qualified home inspector is a critical record in the history of your property.

There are certain things to consider when choosing a home inspector. Ask your inspector how long they have been inspecting homes. An inspector with over five years experience inspecting hundreds of homes will have a track record that can be checked before hiring. Ask if this is a full-time professional occupation, or just a part-time, "on-the-side" hobby. Finding a home inspector that is full-time usually equates to more skill and expertise.

Is your home inspector affiliated with any national associations, such as the National Association of Home Inspectors (NAHI)? A proctored exam, strict business guidelines and professional benchmarks are required to be a member of NAHI. The highest level of certification with the NAHI is Certified Real Estate Inspector (CRI). Inspectors holding the CRI designation have completed rigorous standards enhancing their education and proficiency. Some associations only require an on-line exam for certification. Check the home inspector's credentials before hiring.

Home inspectors do not carry the same insurance. New York State only requires general liability insurance. Many professional inspectors carry Errors and Omissions (E&O) insurance in addition to general liability. E&O insurance is much more costly to the inspection company, but gives their customers added protection in case of an error on the inspection. This extra protection may explain why one company might be slightly more expensive than another.

It is extremely important to know who you are hiring, before the home inspection takes place. Good inspectors will not have a problem providing you with information on their background. Trying to save money by hiring an inspector based solely on price, or worse, waving the home inspection altogether is not recommended. Hiring a knowledgeable and professional home inspector will protect you and your investment in the long run.

Richard F. Pezzino, CRI, is a licensed and insured real estate inspector and owner of Accu-View Property Inspections. He has more than 25 years experience in both residential and commercial real estate. Information is available at (716) 882-2200 or www.AccuviewInspections.com. NYS License #16000005200.