

What to expect with a home inspection.

Buying a home is a major investment, and you don't want any surprises. A home inspection is your opportunity to have your new home checked out by an experienced professional before you buy. You can find out about potential problems, request repairs, or even get out of your contract if you discover significant problems.

Home inspection contingency clause

A home inspection contingency clause gives you a safe way to get out of the deal if your home inspector finds major structural or mechanical problems. Your real estate agent can advise you on the proper wording, but make sure to request that this contingency clause is included.

Who pays for a home inspection?

As the buyer, you are responsible for choosing a home inspector and paying for the inspection. The cost varies by location and the size of the home.

Should a new construction home have a home inspection?

Even newly constructed homes should get a home inspection. Builders can make mistakes, and a home inspection will help you catch them. You may have the option to bring in a home inspector for a pre-drywall check in addition to a post-completion inspection. This extra check is often worth the fee, since a home inspector may spot problems that would be hidden once the drywall goes up.

Choosing a home inspector

Keep the following in mind when selecting a home inspector:

Certification – Look for an inspector certified through the American Society of Home Inspectors. Some states also require certification for home inspectors.

Experience – Look for a home inspector who is experienced in general contracting instead of a specialist in one field, such as an electrician or plumber.

The report – Some home inspectors provide detailed reports, while others offer little beyond a basic checklist. Ask what will be included and how long the report will take.

Errors and omissions insurance – Ask your home inspector if they have errors and omissions insurance, which may protect you if the inspector misses a significant problem.

Plan to be at the home inspection

You will receive a report after the home inspection, but that is not the same thing as being there to see the process for yourself. Plan to shadow the inspector, ask questions, and take your own notes.

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