

The Handyman

Whether buying or not, hiring a home inspector is a good idea

By Glenn Haege / Special to The Detroit News

People who want their kids to start at their new school in the fall begin house hunting in summer. But moving before you know your new home is structurally and mechanically sound is risky. On top of everything else, we now have to worry about black mold.

If you don't take measures to make sure your prospective home is sound, you are gambling with your family's health and your mortgage. These are the prime reasons that I am getting more and more calls for information on how to find a good home inspector.

Many people's fears were magnified recently when a local TV station ran an exposé on the home inspection industry. While it may appear that many home inspectors get their education through direct mail or online courses, there are many excellent home inspectors in the area. Currently, home inspectors are not licensed in Michigan, but a licensing bill is in committee in the legislature. Even when home inspectors are licensed, it is still up to the home buyer to do due diligence before hiring.

Start by looking for inspectors who are members of either the American Society of Home Inspectors (ASHI), (800) 743-ASHI, www.ashi.com, or the National Association of Home Inspectors (NAHI), (800) 448-3942, www.nahi.org. Members of these organizations must adhere to strict codes of ethics and standards of practice, and their credentials have been reviewed by their association to ensure they are qualified. You can find member home inspectors in your area by going to the associations' Web sites.

You can also ask your real estate agent for recommendations. Sandi McKolay, an agent with Coldwell Banker-Preferred, always gives her customers a list of four or five good home inspectors. "You just can't go to the phone book," McKolay says. "It's important to get a referrals from a real estate agent or recent home buyers. Then call and interview the home inspector to determine what he or she will do and whether he or she is experienced."

McKolay says she once saw a home inspector "inspect" the roof of a home by looking at it from the driveway. He never bothered to climb on the roof. Obviously, he did not make her referral list.

Mike Goewey, president of Property Facts Home Inspection in Plymouth and a NAHI Board Member, says home buyers should ask about the inspector's credentials and experience, what training they received to become a home inspector and how many home inspections they have performed.

"I think it's important for inspectors to have a construction background, and prefer them to have a building license. The more they understand the ins and outs of a home and its potential problems, the better job they will do for the home buyer," Goewey says.

Goewey added home buyers should also check to make sure that the inspector carries liability and errors and omissions insurance. Patrick Norton, an ASHI member and president of Norton Home Inspections in Bloomfield Hills, believes the home buyer should accompany the inspector on the inspection. He prefers a narrative report that provides extensive detail on the condition of the house and is easy for the home buyer to understand. "If a home inspector doesn't want the buyer to join him for the inspection, I would look for another inspector," Norton says.

Typically, a home inspector should examine exterior home components, such as windows, doors and porches; insulation and ventilation; interior components, such as the walls, ceilings and fireplaces; appliances; plumbing and electrical systems; heating and cooling systems; the home's structural components, such as the foundation, beams and floors, and climb on the roof and crawl into the attic to determine the condition of the roofing system. Inspections do not include sprinkler and security systems or hot tubs.

While a home inspector may identify a faulty electrical or plumbing system, it is up to the home buyer to hire an electrical or plumbing contractor to determine the extent and repair the problem.

Personally, I do not believe that home inspections should be limited to when you are looking for a house. Home inspection should be like complete physical exams. You need one periodically so that you find out if something is going wrong before it becomes a major problem.

Certainly, if I had an idea that I might sell my house, I would want a home inspection six months before I put up a For Sale sign. That way, I would be able to fix any problems before my home went up for sale. If I didn't want to fix the problem, I would have time to get quotes in writing so I could show perspective buyers how much the repair would cost.

Typically, home inspections cost from \$250 to more than \$400, depending on the size of the house. But don't take anything for granted. These prices are not universal. I once recommended a guy who tried to bill more than \$10,000. Make sure you have an agreement on price before you give an inspector the job. Hire the right person to inspect your house and you both will be bragging about it.

If you have a question, call Glenn Haege's Handyman radio shows at (866) ASK GLENN. The shows run noon to 2 p.m. Monday through Friday on WDX-AM (1310) and 8 a.m. to noon Saturday and Sunday on WDFN-AM (1130) and on 150 other stations nationwide. To suggest a question for his Thursday "Ask Glenn" column, write: Ask Glenn, Master Handyman Press, P.O. Box 1498, Royal Oak, MI 48068-1498 or e-mail: askglenn@masterhandyman.com.