

Inspection worth the headache

COMMENTARY



Richard Courtney

Why anyone would want to be a home inspector is beyond me. Normally, the inspector enters the scene after the buyers have performed an extensive search of properties in their quest for a house they can call home.

The buyers and sellers have negotiated the price, possession, and terms. They are exhausted, mentally, emotionally and psychologically. Both await the inspection. The sellers feel the house is in excellent condition. They had it inspected when they bought it and they have improved it considerably.

Enter the inspector. They come in all shapes and sizes with various gadgets and gizmos in vans, trucks and cars with all types of ladders and gear attached.

Some have radon detectors, others moisture detectors, mold sniffers, thermometers, argometers and flashlights. Some even wear infrared glasses. They climb on roofs with a pitch so steep that they could be a site for an Olympic skiing event. They must squirm through cramped crawl spaces and the conditions of which would make a marine barf.

They are expected to inspect everything. One inspector announces upon his entry that he "cannot see through the walls, or predict the future". The buyer had expected both.

The inspector conducts a thorough assessment of the condition of the structure then must relay the information to the nervous buyer.

No house is perfect. Therefore a presentation of the deficiencies is required. Inspectors are like doctors inasmuch as their bedside manner and delivery of the message oft times carries more weight than the diagnosis.

There are doctors who make major surgery seem safer than a haircut while others evoke great fear and anticipation for removal of a hangnail.

Good inspectors will inform the buyer of the deficiencies and explain the magnitude of them. If there are areas of concern, which require examination by a specialist, they inform the buyer. An HVAC (heating, ventilating and air conditioning) system inspection should be performed by a licensed HVAC contractor, not a general inspector. Structural problems should be referred to a structural engineer.

Following the inspection, the potential buyer usually has two options: 1) terminate the contract or 2) submit a list of repairs to the seller.

What usually follows is a back and forth negotiation wherein the seller agrees to repair most of the items requested or provides a cash allowance in lieu of repairs.

In the case of the allowance, the repairs are rarely made. When the seller agrees to repair some items and refuses others, the others are rarely fixed.

Therein lies the rub. These neglected deficiencies worsen over time. The homeowners have long forgotten about them. Years later, when their home is inspected, they resurface, now with compound depreciatory interest.

Home inspections are rarely used at any time other than the home purchase. The home is usually the homeowner's largest financial investment. Home inspector's fees are

nominal. People should have their homes inspected semi-annually. Preventative maintenance can save a large fortune.

In the early eighties, before inspections came into vogue, Tommy Patterson, a Realtor, hired Jay Ramsey, a contractor, to inspect homes in order to insure their "structural integrity."

On one occasion, Ramsey informed the prospective buyer that the home was sliding off of its foundation. The buyer terminated the contract. The seller thought Ramsey was sliding off his mental foundation.

Years later, the home was featured on television, when after a hard rain, it crumbled off of the foundation.

In another case, Kim Fennell, a Realtor at Main Street Realty, hired Walter Jowers to inspect a house. The owners had been gone for several days.

When Walter Jowers removed the electrical panel, he discovered the wires were smoldering. Within hours, the house could have been consumed by fire.

Inspectors vary as to their fields of expertise. Jim Burgess, who doubles as an inspector and contractor is able to often advise on expansion possibilities or renovation costs. Jay Harrison is a contractor and a licensed engineer and can offer insight on structural issues.

With the holiday season upon us, it is a good time for inspections. You can save some time shopping at the mall. You might be able to give your wife that shower pan she has always wanted. Or, for the man of the house, those gutters he had admired for years. **CP**

Richard Courtney is a real estate Broker with Fridrich & Clark Realty and is currently a lobbyist for caulk gun control and feels there should be a waiting period on the purchase of nail guns.