

# Finding the hidden dangers in a home

## The importance of home inspection

**By Karen Bloom**

A home inspector can find problems with a home that may not be obvious to the prospective homebuyer. Obtaining a professional home inspection by a licensed inspector can help keep the dream of owning your own home from becoming a nightmare.

All licensed home inspectors must abide by the New York State Standards of Practice and the Code of Ethics during each inspection. In addition, according to the New York State Department of State Division of Licensing Services, home inspectors must also receive 24 hours of continuing education every two years, which is when they must renew the license, and maintain a certificate of liability coverage of at least \$150,000 per occurrence and \$500,000 aggregate.

"A home inspector will examine a home from a generalist perspective," says Jim Ruppert, owner of Safe Harbor Inspections, who has logged more than 3,000 inspections during his years in the business. "Inspectors have to know about a full range of components and assess them quickly."

Structural issues can be of paramount importance to a homebuyer. For example, a long horizontal crack in a foundation can mean substantial repairs with very substantial costs (upwards of \$10,000 or more in many cases). Usually, simple vertical cracks are of little structural significance.

A licensed home inspector is trained to identify structural issues such as these, along with a host of other systems and components of a home. According to NY State license law, home inspectors must follow a rigorous "Standards of Practice," which stipulates in great detail what must be inspected according to the laws of New York State. Accordingly, home inspectors are required to provide a written report to their client, covering subjects such as electrical, plumbing, heating, air conditioning, structure, roofing, siding, drainage, insulation and ventilation, along with many other systems and components.

"A good inspector will identify issues and explain the ramifications and suggest how you can deal with them," says Ruppert. In addition to having a solid generalist background, he explains, the home inspector must understand the various aspects of real estate transactions and be able to communicate the important findings of the inspection to the client in an unbiased, objective and concise manner. "For example, the home inspector must not report problems as an alarmist or in such a way that could cause the client to interpret the information out of context or make inappropriate decisions regarding the real estate transaction."

With the variety of computer technology available today, a good home inspection firm will offer comprehensive computer generated reports complete with photos, which help explain the results of a home inspection.

A qualified licensed home inspection firm will also be certified by a reputable association, such as ASHI (American Society of Home Inspectors) and MAHI, the Metropolitan Association of Home Inspectors, which is the New York Chapter of the National Association of Home Inspectors.

"We urge those who are looking to buy a home to hire a licensed home inspector to look at the house prior to purchasing one," says Scott Gressin, President, Metropolitan Association of Home Inspectors. "Identifying potential problems will help ensure that the prospective homeowner is getting what they are paying for."

For more information, or to find a home inspector, visit [www.mahionline.org](http://www.mahionline.org).