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The cost of housing varies widely from market to market. The median house price in Dallas in mid-2015 was about \$126,000, compared with \$91,000 three years earlier, according to Sillow. By contrast, zillow pegged San Francisco's mid-2015 median at a cool \$1.08 million, at least \$620,000 just three years ago. While the san Francisco average earns more than the average, the latter still pays a much lower percentage of income on housing. Of course, even in Dallas - or in the market of any other buyer - a home is a major investment. Potential buyers should carefully consider their options and conduct a thorough investigation before pulling the trigger. Poring through real estate listings, attending an open house, and arranging private screenings can be great to get an initial idea of what's available in your preferred area and price range. However, as you get deeper in the buying process, these basic methods no longer cut it. If you are serious about buying a particular home, order a professional home inspection as soon as you put in your offer - and don't close until you have the results in hand. How much does the main inspection cost? According to the Department of Housing and Urban Development, home inspections typically cost between \$300 and \$500. However, the Department also notes that costs vary dramatically depending on the region, size and age of the home, the volume of services and other factors. For reference, our home inspector charged my wife and I \$350 to inspect the roughly 1,500-square-foot (plus basement) house built in the 1910s. Payment should usually be made before or during inspection. According to the Bureau of Labor Statistics, the United States had more than 102,000 building and construction inspectors in 2012. While this figure also includes inspectors who specialize in commercial real estate, there are undoubtedly tens of thousands of residential building inspectors in business today. Depending on its size, your local market probably has dozens or hundreds of competent inspectors. Given the importance of home inspection, it is important to choose the right inspector from your local crowd of applicants. Good resources to find a competent, experienced professional include the following. 1. Your real estate agent If you work with real estate agents during the home buying process, ask them to recommend a few home inspectors they have done business in the past. Since home inspections are so common and important, most real estate agents are very familiar with their local home inspector communities. 2. Review a service provider or clearing site If you don't trust your agent to make a recommendation or don't work with one at all, check out the contractor or service provider's clearing site, like Angie's List or HomeAdvisor. Most home inspectors in any area are likely to be on Angie's list, at a minimum, although independent operators who mostly get work through less likely to see the benefit in the list. 3. The Professional Association of Home Inspectors in the United States has three national professional associations of housing inspectors: the American Society of Home Inspectors, the National Society of Home Inspectors and the National Association of Home Inspectors. These groups have strict professional standards of practice and require their inspectors to carry out at least 100 paid inspections before obtaining full membership. In addition to the three major associations, your state or locality may also have smaller, localized home inspector associations. There are also several international associations that welcome U.S.-based members. However, definitely check the standards of practice of these groups to make sure they don't hand out certificates to anyone with a flashlight and clipboard. 4. Friends and family If you know people who have recently purchased a home in your area, ask them to recommend a home inspector. Ideally, source several different recommendations and then interview each potential inspector and choose the one who makes you feel most comfortable. 5. Local inspectors of the Business Companies Association are often registered with the local chamber of commerce, the Bureau for Business Improvement and other prominent business associations. These groups often have user reviews and perhaps formal complaints (particularly BBB) on their websites, so they are excellently called for quality assessment without conducting interviews. Interview questions for home inspectors While you don't need to subject every home inspector candidate to an hour-long request, feel free to ask direct questions. The home inspector's close interview covers the following: Experience. Ask how long the inspectors have been in business. If they are relatively new, have they trained or studied with an experienced inspector? Since home inspectors do not require two- or four-year degrees, out-of-work training and experience are crucial. Previous work. What did they do before getting into the home inspection business? Many home inspectors have experience in related industries such as electrical engineering, plumbing and construction. The relevant work experience is especially germane for older homes, which tend to have a wider range of problems that are not obvious at first glance. Professional membership. Do they belong to reputable professional organizations? Inspectors of higher-standing organizations have membership in at least one national or international association. Be careful with people who say they haven't had time to become members or claim that membership isn't worth it. Which is on. A thorough home inspection covers all visible, accessible parts of the house and property. This includes a basement (including mechanical ones such as a water heater), a loft, and (including roof), outdoor areas, outbuildings, and property boundaries, but not the insides of walls or blocked crawlspaces. During our recent home inspection Apologised profusely without inspecting the sealed attic crawlspace under the northern eave of our one-and-a-half-story house. I hope there's nothing wrong with it. Make sure your inspector plans to hit all these spots. What to expect from the report. Inspection reports contain a lot of information, but that doesn't mean they shouldn't be understood by the average non-special. Ask to see copies of previous reports, or at least a new report template, to make sure your report is easy to decipher. Also, ask how long you have to wait for your final report - 24 hours from the end of the inspection is a typical deadline. Can you attend. Potential buyers are urged to take part in part or all of the home inspections - at least in the last hour or so when inspectors examine everything they have moved in your favor. You should be allowed to participate in the entire inspection though if you want to. Beware of candidates who forbid you to do so. It's a red flag that they cut corners. Once you have interviewed all the candidates, call back someone who seems to be the most experienced, competent and honest. It is much more important to choose a suitable option, regardless of cost, than just to choose the cheapest option. The inspection process, coverage, and reports most residential property purchase offers contain a provision known as contingency inspection. An inspection of the contingency makes the final purchase price, conditions, and actual closure due to a satisfactory inspection of the home. It also indicates how long a buyer should actually order and complete a home inspection - usually no more than 10 days after the purchase offer is accepted. Inspections and coverage - Control standards of practice and inspections vary slightly depending on the professional association. For example, the American Society of Home Inspectors requires its members to inspect all easily accessible, visually observed, installed systems and components of the home and property. In practice, however, there are many areas and components that are not included in the inspection. If you are working with a member of a legitimate professional association, expect your inspection to cover the following: Structural Elements. Floors, walls, ceilings, crawlspaces, lofts, and foundations. Inspectors note the location and condition of each of them, but do not provide detailed architectural or engineering analysis. Visible appearance. External doors, wall coverings, flashing, decks and porches, railings, walkways, screened elements, eaves, fascia, siding, window components, driveways and patio. It also covers external vegetation, slopes, drainage elements and retaining walls, which can negatively affect the structure of the house. Roofing. All components of the roof, including the main roof material, flashing, protruding elements (such as windows and vents), and drainage (such as gutters). This usually does not include external wiring or antennas. Plumbing. Water Water lines and fixtures, waste disposal lines and fixtures, water heaters and associated fuel storage systems, sump pumps and sewer emissions, as well as any available drains (such as basement floor drains). Electric. Visible wiring (not in the walls), entry points to the service wire, disconnection points, ground wires, switches, service panels, jump protection devices that come with the house, and a representative number of fixtures - for example, one track of light in a series of five. Hvac. Constant heating and air conditioning generation and original systems (such as the furnace and the outer main unit, but not window air conditioners), ducts and related distribution systems. It is important to note that since most home inspectors are not familiar with renewable energy technologies, this usually does not include solar panels and other environmentally friendly HVAC power generation systems. Visible interior. Interior walls, floors, stairs, countertops, railings, garage interiors, as well as functional, connected appliances. Isolation and ventilation. Insulation and secondary ventilation systems (including bathroom vents and dryers) in all available areas such as sliders, attics, cupboards, kitchens, laundry and basements. This usually includes safety equipment such as carbon monoxide detectors and smoke alarms. Fireplaces, chimneys and furnaces. Given the threats posed by poorly maintained fireplaces, chimneys and open stoves, home inspectors pay special attention to these components. Inspectors note the condition and purity of all available components of the system, as well as the condition of available external elements, such as roof chimneys. Common limitations Although the typical home inspection is extremely thorough, it is also designed to be noninvasive. To ensure that they do not damage the seller's home or property, home inspectors are bound by some important restrictions and restrictions. Home inspectors will not check the following: inaccessible areas or systems. Home inspectors are not required to inspect areas or components of the home that are not readily available. This covers a wide range of situations, including underground fuel tanks and wells, everything hidden by debris (inside or days), wall insides, closed chimneys, or air vents, and enclosed interior spaces. Unspecified or non-functioning systems and components. Home inspectors should not include, test or troubleshoot systems, fixtures or other components that are either not installed or obviously not working. For example, if the gas in the house is turned off, inspectors are not required to turn it on to determine whether the stove is working properly. Situations that pose a danger to the home or inspector. Inspectors are not required to put themselves to harm, for example by squeezing through a dense scanning space or unsafe view of the roof. Dangerous materials. Home inspectors should not test any components or systems for the subject as lead and volatile organic compounds. Nor are they required to determine whether a particular component, material or system violates consumer protection laws or is subject to corporate recall. The composition of the soil and the condition. The soil is actually incredibly complex, especially in terms of how it holds and distributes water. Most home inspectors do not have advanced degrees needed to understand these concepts and are not required to evaluate them. Outdoor cooking equipment. Outdoor cooking equipment, such as propane grill and outdoor kitchen, is excluded from the list of appliances to be tested. In addition, home inspectors are accused of presenting facts, failing to make predictions or offer opinions. For example, they may be happy to estimate the age of the old-looking water heater, but not how long it has to live, how much it will cost to replace, or whether it should affect your decision to purchase the property. Keep this in mind as you shadow home inspectors or talk after they are done. Trying to squeeze forward from them forward-looking statements based on opinions can derail both of you. Home Inspection Report Formatting and Interpretation All Legitimate Home Inspector Professional Associations require their members to issue a full home inspection report within a set interval (usually 24 hours) from completing the inspection, provided that all fees have been paid. A typical home inspection report has several sections: Property Information. Basic description of the main house (approximate size, orientation, number of floors), type of house (one family, duplex and so on), any outbuildings and current occupancy. Weather conditions. A review of weather conditions during inspection, usually including approximate temperature range, cloud cover and recent or current rain. This information is important because the weather can affect some aspects of the inspection - for example, during or after heavy rainfall, moisture is likely to be present in the basement of an old house or on the lower level. Recorded observations. This is the meat of the inspection report. This is usually divided into subsections, each of which covers a room (say, a bedroom #1), a system (electric), or a basic appliance (boiler). These subsections are then divided into components, each detailing their design, status, and status. The report can use a color coding system to emphasize components in different fault states - gray can indicate low priority, blue middle priority, and yellow or red urgently. Glossary. This section defines any non-obvious terms used in the report, such as risers (height between stairs). Summary. A page or two (hopefully) outlining the general condition of the house and any issues that recommends decisions before closing - usually a potential security hazard. For example, my report recommends a few minor updates for multiple electrical outlets and installation installation The oxide detector at the top are two simple fixes that have definitely improved home security. The wealth of information in a typical home inspection report is overwhelming. It took me over an hour to get through mine and I definitely didn't absorb it all. For this reason, it's important to take advantage of the face time you get with your inspector and ask as many questions as possible - even if you're worried about sounding uninformed. Most inspectors are happy to explain key concepts, with the caveat that they can't verge on opinion or prognosis. Remember that a home is a valuable and complex asset - you need to know how the one you plan to buy works. How to respond to major home inspection problems are designed to be thorough. If you are buying a new home, your inspector will most likely uncover some minor defects or items of concern. Many older homes have a laundry list of minor problems that inspectors recommend locking as time and budget allow. You can wait to deal with minor problems such as broken fixtures. However, home inspections sometimes turn out to be more serious problems that were not previously known or disclosed. Any discovery that threatens the structural or mechanical integrity of the home, or poses a security threat to its occupants, must be addressed quickly. Common examples include: ruptured sewerage or plumbing leaks in the yard of the house, foundation, or surrounding properties Major structural problems caused by water or termite damage Extensive mold infection Outdated electrical systems that pose a fire risk non-functional mechanical or HVAC systems Remember, the possibility of detecting a serious defect requiring immediate attention is the most important justification for getting a home inspection in the first place. Depending on the nature of the problem and the current life situation of your family, you can respond to an urgent defect by taking the following steps. 1. Ask the seller to make repairs The most common response to an urgent problem is to ask the seller to make the necessary repairs. It is customary for the seller to pay out of pocket for these repairs, although you may agree to take on some of the costs on your own. Please note that for major repairs, such as extensive electrical, plumbing, or foundation work, it is often necessary to push back the closing date. You can resolve all these issues - what needs to be fixed, who pays, and any changes to the closing date - in the modified purchase offer. As soon as the seller accepts the new offer, it becomes mandatory for both of you. 2. Renegotiate the purchase price if the seller evades the necessary repairs before closing, consider revising the purchase price. This is financial implications of solving the problem shortly after the move. Look into home improvement credit to cover any part of the costs you can't or don't want to cover out of your own pocket. The most effective way to revise the purchase price is simply assess the repair, deduct this amount from your initial offer, and threaten to walk away from the transaction if the seller does not agree. Any price change requires you to send - and the seller accept - a modified purchase offer. 3. Walk away from the deal Your offer to buy a home inspection windfall allows you to cancel the offer completely and walk away from the transaction if the seller refuses to make repairs or accept a lower purchase price. Depending on the wording of the offer to buy, you may lose your serious money - usually about 1% of the offer - by leaving. However, the underlying problem can cost more than 1% of the cost of a home to fix, so you will probably come forward regardless. On the other hand, it is not always practical to leave. If you've moved to work or you've already sold your previous home and need to move fast, you can't afford the luxury of restarting your home search from scratch. Use the final Walk-Through Usually, the home inspection takes place only a few days after the seller accepts the offer to buy. A lot can happen between then and the closing date is usually at least 30 days. For this reason, it is custom for the buyer to make the final step-by-step home shortly before closing - preferably on the same day. The final turn-based is your ability to compare the current state of the house with its condition during a home inspection. Use the final checklist to identify major problems such as broken HVAC systems or serious plumbing leaks. For more subtle questions that are not noticeable at first glance, bring your inspection report and follow along with your inspector's notes as you move through and around the house. This is where your inspector's attention to detail can really shine. For example, if you see detailed notes on the condition of the roof, you'll be able to identify a handful of out-of-place shingles damaged in recent storms - and perhaps get the seller to agree to a last-minute repair or price reduction in return. Related and additional services Additional tests and inspections of proper home inspection is a comprehensive matter. However, there are some important services that are not included in most standard inspections: sewerage and water line inspection. Even if your home is relatively new, the roots of trees, solid waste and inorganic debris can clog, distort, and eventually damage its sewers and plumbing beyond repair. During a home inspection (or even earlier), figure out where the outgoing and incoming lines are, then visually check the property for red flags as a mature tree sits right above the line. If any, the Sewerage commission and water inspection commission is a non-invasive chamber procedure that costs between \$100 and \$300 and can be completed by a local plumber. Even without red flags, old houses Check how the cost of replacing a damaged line can run north of \$5,000 and is often not covered by homeowners' insurance. Inspection of the gas line. Line. You are looking at an old house with a gas line, seriously considering getting a gas line leak inspection. Most plumbing companies offer this service, which involves measuring the pressure in the line to determine if and where there is a leak. Inspection costs range from \$100 to \$500, depending on the number of lines and whether any leaks are present. Testing and inspection of radon. Radon usually enters the house through a basement or lower level and can pose long-term health risks to affected homeowners. DIY inspections using home radon testing kits (\$15 and up) are lightweight and affordable, but some private mortgage lenders require professional testing and certification by a third party (\$150 and up). Termite and pest inspection. Most national and local pest control companies offer pest inspections, usually for \$50 to \$150. These inspections look primarily for termite colonies, but can also identify other common pests such as ants, mice, rats and other rodents and insects. Note that standard home inspection is likely to turn out to be advanced pest infestation that has already caused structural damage, but no less or more localized events. Inspection of lead paint. If the house you're considering was built before the

late 1970s and hasn't been completely renovated since then, let's assume there's lead paint somewhere in the structure. If you have young children or you don't want to be exposed to lead paint yourself, the commission lead paint inspection to determine exactly what you're dealing with. Inspection of the roof. Although the standard house inspection covers the visible part of the roof, inspectors will not climb up onto the roof and walk around. If you want a more detailed picture of the condition of your roof, hire a roof company or general contractor to inspect the pebbles (or tiles behind the tiles). Expect to pay about \$100 for an average roof inspection. In some cases, the home inspector may be equipped to perform some or all of these additional inspection or testing services during or after the main inspection. In other cases, the inspector may recommend other professionals or companies that offer them in your area. Guarantees and Protection Plans Many home inspectors have partnerships with third-party companies that offer safeguards, protection plans and other services designed to mitigate the costs associated with common home problems. In some cases, your home inspector may offer protection services directly. Some inspectors offer certain services free of charge for a limited time - usually 90 days - with the option of an extension of one or monthly sewerage and water protection lines. The sewer and water lines guarantee covers the cost of repairing underground sewer and water lines up to a predetermined amount (usually between \$3,000 and \$5,000). This warranty is usually free for 90 days and then costs from \$15 to \$40 per month if you decide to continue to continue Radon mitigation. Suppliers guarantee Radon for example to a third-party company to conduct a professional radon test (\$150 and above) some time after inspection. The test comes with a 90- or 120-day warranty on a free basis for the homeowner, with the option of an extension on a monthly fee (\$10 per month is common). During the warranty period, the supplier covers the cost of mitigating radon to a certain amount (usually between \$1,000 and \$1,500) if the measured radon was above a specified level - usually four picocuries per liter. Structural and mechanical safeguards. These 90- or 120-day warranties cover the main structural and mechanical elements of the house, including plumbing and water systems, gas lines, electrical systems, kitchen and possibly laundry appliances, as well as components of the HVAC system. They are usually included in the cost of home inspection. However, they can come with strict restrictions - our excluded appliances or mechanical items over 10 years old and had low coverage limits like \$2,000 in total for foundation repairs. Since your homeowners insurance policy is likely to be more comprehensive and generous than any structural or mechanical guarantee, it rarely makes sense to renew. Pet boarding school. Many home inspections include a night or two of free pet planting with a local kennel, which can reduce the cost of owning a pet for you and reduce moving stress for your furry friends. Your home inspection report is likely to include a wealth of information and promotional content related to these services, and inspectors may even encourage you to register on the spot. Before agreeing to any unnecessary safeguards or protection plans that could dent your budget, consider the age of your home, condition, and components require them. The last word before you buy a car, you will probably do extensive research online and in person. There are many reputable resources out there for potential car buyers, including Kelly Blue Book, Edmunds, Consumer Reports, and TrueCar. Buying a house is different. Aside from new building houses in cookie cutter events, each home is unique - and even cookie cutter houses age differently, thanks to a number of specific factors. Homebuyers don't have the luxury of reading objective reviews by professional gearheads or thumbing through reviews from hundreds of regular drivers who have purchased the same thing. Instead, they should do their own due diligence. A home inspection is perhaps the most important piece of due diligence you can do on the physical structure of the home - and one that is most likely to provide you with leverage during pre-closing negotiations with the seller. Bottom line: The upfront cost of a home inspection is well worth the knowledge and peace of mind it provides. Did the home inspection on your decision to buy a home? Find out why 218,388 people signed up for our newsletter. Newsletter. Newsletter. daily vehicle inspection checklist template excel

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