

Understanding the Home Inspection Process

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The home inspection is an essential part of any home buying process. Without a home inspection, you can never be sure what you're getting and when buying a home that's a lot of money to gamble on uncertainty. A home inspection ensures that there are no surprises and that you can enjoy your future home for years to come. Also most lenders will require home inspection before they will provide a loan. After all the lender has a vested interest in the home as well.

A home inspection will involve hiring a company to send a home inspector out to go through your potential home with you and thoroughly inspect everything to make sure there are no major problems that might not be obvious to the average home owner. He will go over all the wiring, plumbing, fixtures as well as the exterior of the house, the roof and the foundation to make sure everything is structurally sound.

At the same time as the home inspection it's always a good idea to have a pest inspection to check for damaging insects such as termites or carpenter ants. A pest inspection is done separately from the home inspection by a company specializing in pest inspections. Depending on your location a pest inspection may be required by a lender before they will grant a loan.

Different states have different regulations for home inspections. So you need to be aware of what your specific state requirements are and make sure the inspector covers these areas. It's a good idea to ask to see credentials and a professional home inspector will gladly show you any necessary certification.

It's also best to make certain that your specific inspector has experience with your locale or region. A local home inspector will better understand conditions in your area such as damp basements, winter damage to roofing or cracks in the foundation caused by normal settling. In other words he is familiar with all the problems that may be common in your area and will know to look for them.

An average home inspection can take approximately two to four hours to complete. Be cautious if an inspector tells you that he can do a complete home inspection in less time. A thorough home inspection takes time, so don't settle for someone that you feel might be taking shortcuts.

Many home inspectors are happy to have you accompany them on the inspection. This way they can explain in detail about the condition of the house and point out any problems to you. A walk through with the home inspector is a great time to learn about how your home works and what to look for in terms of potential trouble.

The cost of a home inspection can vary depending on the size of the house as well as a number of other factors but it is can run into several hundred dollars. This is just a necessary part of the home buying process and one that will provide much peace of mind once you move into your new home.

About the Author

Cheri Fox contributes to a [real estate agent](#) directory that helps people find the best realtor from a list of pre-screened real estate agents. Find your next realtor at <http://realestate.clicksmart.com> .

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