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HOUSE DETECTIVES INSPECTORS FIND DEFECTS AND TAKE THE GUESSWORK OUT OF BUYING

By Karen Fernau

After Jacob and Jennifer Fierberg decided to buy a 20-year-old house, the Phoenix couple hired a home inspector to crawl inside and out looking for defects.

"The few hundred dollars we spent for the inspector was well worth the peace of mind of knowing we were buying a house with no major problems," said Jennifer Fierberg, a graduate student at Arizona State University. "There were only a few minor repairs needed."

Ten years ago, the Fierbergs most likely would have discovered the laundry list of flaws only after moving into their new home.

"The laws that governed real estate used to be 'buyer beware.' That's no longer the case," said David Swartz, owner of Advantage Inspection Service in Phoenix.

Today, real-estate experts estimate that nearly 50 percent of those buying homes hire inspectors to walk roofs, check wiring and uncover cracks in the foundation.

New requirements

Real-estate agents who once called home inspectors "deal killers" now routinely recommend that their clients hire one before buying a home. Home inspectors work for more than just buyers' peace of mind. Inspections also protect agents and sellers from being sued for failing to disclose home defects.

Home inspectors, however, vary greatly in credentials and competence. Until last year, Arizona was one of many states without regulations for home inspectors.

"Anyone with a flashlight and a clipboard could pass himself off as a home inspector," said Mike Williams, president of the Arizona chapter of the American Society of Home Inspectors (ASHI). "That won't be for long."

Last year, state lawmakers passed a law requiring all home inspectors to be certified by 2003. Inspectors have until Wednesday to apply for a license. After Wednesday it is against the law to conduct a home inspection without an application on file. Home inspectors recommend that buyers insist on a home-inspection contingency clause in a purchase contract. A typical home-inspection contingency clause gives the buyer the right to not approve the inspection report and to cancel the home purchase.

At first, many sellers are reluctant to sign, home inspectors say. In most cases, the home repairs usually are negotiated prior to the final papers being signed on a house sale. Often, home inspectors uncover flaws the seller unknowingly inherited from the previous owner or builder.

Eliminates surprises

"The seller is often surprised to find his family had been living with a major flaw and is often willing to pay for a repair," Williams said.

The report also protects the seller from being sued for undisclosed defects if a home flaw develops after the sale closes.

For the buyer, the inspector's list of defects takes the surprise out of buying a house, and serves as a financial blueprint for future repairs.

"Real-estate agents used to think that if you found too many things wrong with a house, the buyers would back out. Usually, the buyer sticks with the deal, but knows how much he is going to spend in repairs," Williams said.

Alice Martin, executive vice president of the Arizona Association of Realtors, said home inspections are included as an option in all real-estate contracts. "It takes care of problems before they become problems," Martin said.

Home inspectors charge about 10 to 12 cents a square foot for an inspection, which can take several hours. Inspecting a 2,000-square-foot house costs about \$200.

Once the inspector completes the job, he or she provides the potential buyer and the seller with a detailed report of the defects. Inspectors who have finely tuned their services produce a video documenting the flaws and play it for the seller and potential buyer. "Some inspectors include cosmetic as well as structural flaws, but the goal is to find faults that could be costly, or safety hazards," Williams said.

Common problems

The most common flaws uncovered are a leaking roof, faulty electrical wiring or air-conditioner on the blink, inspectors say.

At times, the home inspector will recommend further inspection of a defect by a specialty professional, such as a master plumber, electrician or roofer.

"I tell people it's like going to a family doctor at age 40 for a physical. He might just refer you to a cardiologist if he thinks something's wrong with your heart," said Swartz of Advantage Inspection.

Home inspections are as important for new houses as for those built decades earlier. Brand-new houses, which most buyers assume to be without defects, can be plagued by major problems, such as leaking air-conditioning ducts or faulty wiring.

"Home builders try to keep us out, but a home buyer can finalize a sale and then have us come out," ASHI's Williams said. Builders are obligated to make repairs up to one year after closing.

Home inspections are recommended for all price ranges and styles of housing.

"No house is immune to dangerous or expensive defects," Swartz said. "We have found some of the worst examples in the most expensive custom homes."

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