

BUYING A HOME

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A Home Buyer's Story: The Inspection

By Kristin Offler

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Of all the steps in the long and stressful home-buying process, the home inspection is perhaps the most angst-ridden. But spending a few hundred dollars on an inspection saved us thousands – perhaps tens of thousands – of dollars. And we learned that a bad inspection report – even one with the word "cesspool" in it – doesn't necessarily mean the deal is down the drain.

We had been looking for a house for months and had finally found one after two other offers fell through. We loved the house and thought it looked great with all the renovations the seller had done to it – everything from new vinyl siding to hardwood floors and brand new bathroom fixtures. After all the houses we had seen, this one was in the best shape and needed very little work, which was great since our wedding was around

the corner. But as good as the house looked, our real estate agent encouraged us to have a professional inspector give it the once-over before closing.

The Day of the Home Inspection

On the day of the inspection, we decided to tag along, as did the seller – an investor who had bought the house in foreclosure. The inspector's first few suggestions were simple enough: extend the rain gutters away from the house, replace the rotted wooden windowsills on the basement windows, and keep an eye on the roof.

Then came the kind of heart-sinking moment every hopeful homebuyer dreads.

Our inspector pulled off the cover to what we were told was a septic system. He stood there, staring down into the ground, shaking his head.

"This is a cesspool," he said.

The seller interjected.

"No, it's a septic. There's a distribution tank over there," he said, pointing to another part of the yard.

"Nope, this is a cesspool. What I'm looking at is a hole in the ground," our inspector said, quieting the seller, who either was misinformed or – quite possibly – was hoping we'd take his word on the distribution tank thing. No such luck.

This wasn't good. We purposely had avoided looking at houses with cesspools, which are similar to septic tanks but are not enclosed and sealed. Because they can cause environmental problems, cesspools are being phased out in our state, and we didn't want to get stuck with a \$20,000 bill to convert our waste system to septic.

Striking a deal

A few days later, we called a meeting with the seller and our agents and told them we couldn't take on a house that needed a huge upgrade like a septic system. We half expected that meeting to be the end of things with this house; we figured the seller would continue to insist he had a septic system in the backyard and we would have to pull our offer.

"I'll take care of it. It was my mistake," he said instead. And, he was right. It was his mistake. If he'd had a proper inspection before he bought the house, he would have known it was a cesspool. He could have included the fact that it had a cesspool in the property listing, or he could have had a septic system put in ahead of time.

The solution: We got our seller to put enough money in an escrow account to pay for a septic system. It's been a year now since we first put our offer on the house, and the septic system was only just completed a few weeks ago. While it's been a long time coming, we're glad our inspector caught the discrepancy and that our seller was willing to work with us to keep the offer alive. Everything worked out just fine in the end.

Moral of this story: even if a property is brand new or completely renovated, have a home inspection even if you don't feel like you need one. It will cost a few hundred dollars, but it's well worth. Your inspector could – quite literally – unearth some issues you never would have

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