

## Ep #17: The Importance of Home Inspections



### Full Episode Transcript

With Your Host

**Harriet Libov**

[Your Real Estate Connection in Westchester](#)

## Ep #17: The Importance of Home Inspections

Welcome to *Your Real Estate Connection in Westchester*. A show for people looking to buy or sell homes in the Northern Westchester County area. Join local real estate expert Harriet Libov as she shares her professional advice on the local real estate market, connects you with knowledgeable community residents, and gives you helpful insights behind the home buying and selling process. Now, let's dive into today's episode.

Hi. Today's topic is about home inspections. I live and sell real estate in the northern part of Westchester County in New York. So the discussion today will be about inspecting a home in my area. It's relevant if you're a buyer and want to do due diligence on potential issues so you're not buying a money pit. For a seller it's relevant if you want to inspect your home prior to selling to get ahead of any problems that you might be able to remedy in advance.

As an agent that sells a lot of homes every year, I have a list of inspectors that I recommend. Some are independents. Some work with larger companies. Since I work with sellers and buyers, I'm always introduced to new inspectors as well. They may be trusted by a family member of a friend of my buyers who've recently used them. Then I get introduced to somebody new that a buyer uses on one of my listings.

The inspection is a very important piece of the puzzle when purchasing or selling a home. Not only does the inspector need to be thorough, but they also have to have good communication skills to help their clients understand current and potential problems. But also what's involved to solve a problem so they don't panic and they're making pragmatic decisions on how to proceed.

New York state licenses their home inspectors. They must complete a course of study and have performed no fewer than 100 inspections under direct supervision to pass the National Home Inspector Examination.

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I always encourage my clients to interview inspectors before hiring one. Ask about their experience. Ask whether they're familiar with the type of home that the person is buying as well as to find out what's included in the inspection and the report. They can also vary in price depending on the inspector and the timeliness of their report for your review, which is very important in a seller's market.

Today we will speak with John Nicolai who is one of the inspectors I recommend to my clients. I hope it will enlighten you to understand the process of getting a home inspection. So let's settle in and begin the conversation.

New York state's policy towards home buying is buyer beware. It's the buyer's responsibility to hire and pay for inspections. This happens after an offer is accepted. In this crazy post-COVID world, I've seen buyers waive inspections to get a house. Unless you are a builder or a contractor and know what you are looking at, I would never advise a buyer to waive inspections.

Another recent common practice in offers is that the buyer won't negotiate after an inspection. I'm always skeptical of that promise when I have a seller and I see it in their offer. A new practice for me is to disclose the age of all the mechanicals in the house for my sellers as well as the roof and appliances so there are no surprises at the inspection.

A homeowner who is selling their property is not selling a new house. Things break and get replaced throughout years of homeownership. No one replaces items that are in working order. Yet old AC condensers or an old roof can be very costly to replace. Conversely, I always advise buyers to ask the age of mechanicals in the house, the roof age, and the cost of running a house prior to the offer so I can confidently present an offer that they will not negotiate for those reasons if it comes up in the inspection report.

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Avoiding surprises when you can is always the best way to proceed when buying or selling a home. Home inspectors thoroughly evaluate the physical structure of the home as well as critical internal systems. They include the following: the electric system, the plumbing system, the heating and cooling systems, the radon levels and detection equipment if it's applicable. The walls, the ceiling, flooring, windows and doors, roofing, foundation, basement, attic, and insulation are also reviewed.

A good inspector gives you the overall condition and then points you to an expert if they see evidence of mold, asbestos, lead paint, or pest problems and they're detected in his evaluation. If these conditions turn up, you are going to need additional inspections with those experts.

Also in northern Westchester, if an oil tank is buried, it should be tested or removed from the ground by the seller, especially if it's an old tank. Buyers do not want to take on that liability even in this seller's market. Many homes in my area have septic systems. That requires a separate septic inspector to evaluate the health and life of the system under the ground.

Then there is water. A lot of homes that I sell have well water, which means there's a well on their property. Westchester County requires all sellers to test the water and remedy any problems to ensure they are passing on potable healthy water to a buyer. If an inspection reveals more problems than a buyer is comfortable with, they can back out of a deal or try to negotiate the repairs with the seller so you can move into a new home with peace of mind. Today I'd like you to meet John Nicolai. He's a local home inspector. I've used him a lot and he does a great job for my clients.

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Harriet: Hi John.

John: Hey Harriet, how are you? Thanks for chatting with me today.

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Harriet: Oh I'm so glad that you were able to join me. We've done lots of inspections together. We've done townhouses. We've done a large estate with a guest house in Bedford. So that was essentially two inspections on the same day. How did you get into the business of home inspection? I'm curious about your background. We've never really talked about it.

John: Sure. That's interesting because a lot of inspectors have different paths to becoming home inspectors. My background, went to school for engineering. So I have an engineering degree. But the home side of it, home construction/home inspection side of it is my dad was a home builder. He was a mason way back in the day. He was a home builder.

So for several years I worked with my dad before he retired. I knew he was getting older, and he only had so much time left in building homes. So I worked with him for several years, and then I worked on my own for a while building homes. This was years ago, 30 plus years ago.

I think home inspections were a little more informal back then. I used to just get asked by a lot of people to come and look at houses they were interested in buying. I did it more as favors back then. As it became more of a formalized profession in business, I realized there was some money to be made in it. I just looked into it then and started doing inspections back in '97. I stopped building homes at that point in time. I still was doing other engineering work, and I started doing home inspections.

Harriet: There's a whole licensing education part of it in the state of New York, correct?

John: There is now, but back then there wasn't. So back then anyone who wants to call themselves a home inspector could call themselves a home inspector and try to get clients. If you could hang a shingle, you were in business. I want to say maybe 15/20 years ago New York state started a licensing process, which was good.

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Back then you wouldn't be licensed with New York state, but you would want to join one of the professional organizations. At that time and I think still today the American Society of Home Inspectors probably is the biggest professional organization. So you'd have to pass certain testing criteria to get certified with them. You had to get recertification credits similar to New York state licensing recertification credits. Now a lot of the recertification classes you take give you credits for both. They give you credits for ASHI, and they give you credits for New York state.

Harriet: Yeah, that's similar to what we have to do for real estate for our license. So how do you determine how much time an inspection will take when you get calls from agents and buyers?

John: So like you said, we've done smaller type townhouses, condos, and co ops up to big estates. The size dictates a lot of the time commitment. The average house to go through the process of walking through the house and educating the buyer on what's there, the good and bad of what's of there, and then obviously testing everything and taking notes and pictures.

I would say the average house, maybe a 2,500 square foot house, you should budget for three hours. If it's a new buyer and they have a lot of questions or a complex house or an older house, sometimes that time stretches. If it's a nice clean house with an experienced buyer, sometimes the buyer's not there for the whole time. They just want a little recap. That would be a little bit less.

Sometimes when you get into those larger properties, you're there for the better part of the day. You know when you get into like 8,000 or 9,000 square foot houses, which isn't the norm. Those can be all day affairs.

Harriet: Right. So usually I know I give out a few names and then buyers like to speak to the inspectors prior to hiring them. How do you counsel a buyer prior to an inspection? I always think it's tricky, and you had just

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mentioned it, when they ask a lot of questions, follow you, and want to learn how to maintain a home at the inspection for the house that they're buying. As opposed to what you're trying to do is give them a snapshot of the current condition of the home to decide whether or not they want to buy it.

I mean you want the buyer to learn, but you also need to use your time efficiently and not be distracted. Do you speak to them before it starts and kind of talk to them about that?

John: That's a good point. First of all, a lot of times they're not 100% sure especially if they're first time buyers or they haven't had an inspection in a while truly what an inspection covers. So sometimes they go there with misconceptions that I'm going to be testing phones and security systems or specialty systems and sprinklers. Things that I wouldn't do because like you said I want to concentrate. My inspection covers heating and plumbing and electric and structure and so forth and so on.

So I've found over the years I have like a canned little info sheet that I email them. That's the best thing. Maybe have a brief discussion with them, but send them something to say these are the items that will be discussed in the inspection, give a little bit of my background and my process. Then I do like to talk to them, but I like to make it clear. I sort of want to prep them on what the process is going to be.

To your point, it's important that they learn about the house. It's important that they feel comfortable, that they've been educated on the house. We don't want to lose track on I always say the big picture items of the inspection. So I need to concentrate on the major systems and the big things.

Oftentimes either they themselves or the people that come with them are more focused on minor aesthetic things or things that aren't as important to

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me. It's easy to get sidetracked or easy to just add time to the inspection, which just sometimes happens. Because we're both talking about what I want to talk about and need to answer a lot of questions on things that may not be overly important in what we're there to do but sometimes are important to them that they want to sort of get some clarity on before they make a decision.

Harriet: Right, right, right. I'm sure they refer to your report after they move in. Do you hear from buyers a lot after just with trying to keep an ongoing relationship about the house?

John: I actually love it. I love to hear about the houses. So I encourage them to reach out. I always tell them things are going to happen to your house. So if something breaks or it's time for a new water heater or you're thinking about a different type of heating system or you're thinking about a certain product or system to always reach out.

So I always welcome it. It's always part of the fee and services of the home inspection. Sometimes for years and years I hear from buyers and sometimes it's just a quick little you have a name for a good service provider, electrician, plumber, whatever it may be?

Harriet: Right, right.

John: They have just a quick little question. Sometimes they're just happy to say, "Oh thought you'd be interested we did this addition, or we changed this out per your recommendation. It's working out great." Whatever it may be. Happy to troubleshoot.

Because like you said too is we're taking a snapshot. So even though we're running heating and cooling, they may get into the house and after a few months they say this room's a little cooler or this room's warmer. Will insulation help? Will balancing help? How can we make it better? I find that

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interesting. So they're welcome to give me those types of questions, you know.

Harriet: Right. How do you determine how much an inspection costs?

John: Yeah. It's good to get the pricing out there in front. Even though some inspections take you longer and you still work for that same price that you quoted. It's mostly on the size and a little bit on the age and complexity of the house. So inspections for say a 2500 square foot house typically would be \$800 or maybe slightly under that for the inspection and the reports, whatever follow up there is afterwards. It includes a New York state termite inspection, which oftentimes their bank may want as part of the loan process. The house should be inspected for termites regardless.

Then for me I really in addition to that just do radon testing, which is pretty standard if there's a living space below grade. Radon right now goes for about \$165 for the test, to set canisters and for a return trip to the house to pick them up and get them off to the lab.

So that's how I do the pricing. Then as the house gets bigger, the cost just goes up nominally. There's sort of X amount of time for me to get there, write a report, do a review regardless of the size of the house. As the house gets up, I use a general formula for every 1,000 square feet and increase the price another \$100. So a 2500 square foot house might be \$800. A 3500 square foot house would be like \$900.

Harriet: Okay. I can't help but ask only because of how we list houses. Does that include the basement when you say 2500?

John: It's interesting because I'm only going off what they're telling me. I'm going off getting a quick little view online. If it's basement space, I include it as like if I think there's 2,000 square feet of basement, I include that as like 1,000 square feet of inspection because there's some basement. In all

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honestly, I'm trying to make a quick determination based on the information they gave me and maybe a minute or two review of the house online before I give them a price.

Harriet: Right because there are basements and then there are basement, you know, with movie theaters.

John: Then a lot of times it's listed in the square footage and a lot of times it's not listed in the square footage.

Harriet: Correct. Correct. That's why I was asking the question. So do you also do pre-inspections for sellers?

John: You know more common overtime. So I do them quite frequently. 90% of my business is pre-purchase inspections, but people do want to do that especially I find if they've owned the home for a long time. If it's an estate house that maybe the children are inheriting from the parents, and they want to prep it and all.

Sometimes people want a full blown inspection report than they can refer to and reference and have, and sometimes people just want more of like a verbal walkthrough of just please take a look at the house. See if there's anything that's going to jump out during an inspection.

Harriet: Okay. So you kind of listen to what they're looking for and then figure out how to do that?

John: Yeah, exactly right. I try to be flexible with them.

Harriet: Okay.

John: It is a good idea because sometimes there are situations that they're totally not aware of that surface during an inspection. A lot of times they

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may need time to address. So sometimes they're willing to address them or whatever it may be, but it may take time. That time may not work for the buyer. So sometimes things surface during an inspection that even if the seller is willing to make an accommodation on, it may sour a deal just timing wise. So the more you know ahead of time, the more you can take care of ahead of time.

Harriet: Right and maybe not scare a buyer away. Because there really isn't anything other than structural that can't be remedied. If somebody's a first time homebuyer and they hear a lot of things that need remedy, it's a little overwhelming.

When I work with sellers to prepare their home for sale, I explain that tidiness is very important as a first impression. That cleanliness and showing a meticulous house makes a buyer feel more secure that they're buying a house that's been well cared for by the seller all the way around. What are the obstacles that you run into that can help a seller better prepare for the inspection?

John: Right. So like you said, it's important to deliver a message or a feeling that the house has been well cared for and paid attention to. Especially if you have older systems in the house. People may get scared because the boiler's 30 years old and the air conditioner is not new. The more that you can show and document really that you've done professional maintenance or certain maintenance the higher the comfort level is.

So as we're going through if we see service tags on all the mechanical equipment, I can say oh it looks like somebody's been here every year for the air conditioner. Somebody's been here recently to do the air conditioner and serviced it. Water softener in here religiously for the boiler service. People feel better about that.

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Even if they put it in their little data sheet or fact sheet that they may want to give maybe not to every buyer, but once we get close. We show up at the inspection, sometimes they'll just have a bulleted list for clarity purposes. Roof replaced on such and such date or whatever it may be. Gutters cleaned on such date. It just shows that you're doing things for the house. Things weren't ignored. So I find that delivers a good message to the buyers.

From that standpoint as far as what's been done prior to the inspection, that's all great to have. I do agree with you also when you say like cleanliness, the way the house shows. I think sometimes people fail to realize that the inspection is still a big part of the sales process. This inspection is not only for me, but the buyers are showing up. Instead of being there for a half hour, they're going to be there for three or four hours potentially. They're bringing other people. They may be bringing their parents for the first time, their friends, or other people.

So the more the house looks clean. It's well lit. It's comfortable. If you go in and it's very hot or very cold, even though the systems are working properly a lot of times first impressions are important impressions. So people walk in and go oh Jesus, a cold house or it must be a hot house. It's drafty. Everything's dark as people walk around. It's better to walk in and look like the house is ready to be entertained.

Harriet: Right. No, it's true. I'm sure, look, there are times that I'll walk in and show a house. We'll open the closet, and nobody has cleaned out that closet prior. Things could almost fall out of the closet. I mean have you encountered houses where you got there, and doors were locked, and you couldn't get access to what you needed? I mean is that a common occurrence?

John: You know sometimes if there's just stored items, we don't have easy access to the boiler. It sends a bad message that nobody's been in there. I

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can't get to the electric panels. The water shutoff is buried behind a feet of storage. That's sort of the rarity. I know a lot of the agents advise their sellers to really declutter their house and all. So the more that everything's accessible the better.

I think if you're ever doing multifamily homes or something sometimes that becomes more of an issue where tenants are uncooperative and aren't giving you access.

Harriet: Right, right.

John: Then sometimes too if it's not an owner occupied home. The tenant sometimes is not as onboard as the owner would be on keeping the house clean or keeping things accessible.

Harriet: Correct. They don't have the incentive to do it. It's very frustrating sometimes.

John: Yeah. You get there and they go, "Oh, the baby's sleeping." Which is all part of life. Then they go, "My husband's working in this room." Especially with COVID. Please don't go here or whatever it may be.

Harriet: Right. I know from working with you, I think it's important. I always tell a seller to put themselves in the buyer's shoes and vice versa. When a buyer is walking into an inspection, you have to prioritize they're not buying new construction where you can have a punch list. This is you're buying somebody else's home. Your inspector's there to prioritize the more expensive, the more important repairs that come up versus small fixes. I see you counsel buyers that way, which I appreciate, and I agree with.

If a home's not likely to be brand new, there are just going to be items that need repair that sellers don't know about. I mean I can't tell you how many times people are completely shocked that there's mold in their attic and

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horrified because they've been living with mold in their attic. When I say to a seller, "Are you going to fix it?" They said, "I can't wait to fix it because I don't want to live with it." What do you think is the biggest misconception about home inspections?

John: So I think you hit the nail on the head on people feel and sometimes the market conditions and the competitiveness, how many people are interested in the home may alter how much the seller is willing to do. The important thing 100% is we want to talk about the big ticket items, the major components of the home. That's what we want to focus on first.

A lot of people go there feeling like if I could point out this door is rubbing and this faucet is dripping, I'm going to give it and it's going to be taken care of, which may or may not happen. But that's not the reason we're there. We're not there to see if the doorbell is working. We're there to see if it's a new boiler, old boiler, good system, lots of zones, just the one zone, whatever it may be.

That's why my process I tell everybody the first thing we're going to do is we're just going to walk through the house. Before we start turning anything on and off, we're just going to talk about the main systems. So we want to know that there's a lot of good stuff going on here. There's a lot of old stuff. There's a lot of new stuff. High quality stuff, not the best stuff. Some structural concerns. We want to talk about big picture stuff before we start nitpicking on anything.

Then we're going to go through and run and test everything. We still want to quantify what's working properly and what's not and what's draining slowly or what might be dripping. The main misconception is people come in thinking whatever they can find for the seller to fix or repair or improve as long as it gets written in the report, it's going to get done by the seller.

Harriet: Or they can negotiate, exactly.

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John: Or they can negotiate, yeah. I'm sorry.

Harriet: No, no.

John: Especially if they bring parents or people who are there to support them. A lot of times the people that show up feel that they need to point things out to help. So I always joke like the parents' line is, "Put this in the report. Put this in the report. Put this in the report." Like I've got the magic wand. Once I put it in the report, it's just going to get taken care of automatically.

Harriet: Right, right. I've found, and I'm sure your practice has had to change since this seller's market has been so crazy. I know as a buyer's agent and working with sellers, as a buyer's agent I always ask before we put in the offer how old is the furnace? How old is the roof? How old is the air conditioning? So that we can put in our offer that we know the age of it prior to giving an offer and our offer reflects that so that the seller can count on the fact that we're not going to do that.

Because usually there is something that's old that is a big ticket item. Nobody is going to put in a new boiler if it's working. Same thing with air conditioning.

So thank you. I think this clarifies a lot for people that are listening. This is actually one of the conversations I've been looking to have for a long time on this podcast because I think it's great for buyers and sellers. As I said, I do love your approach. So thank you so much for joining me today. I think people will be very happy to hear what you have to say and take it to heart.

John: Very good. Thank you for inviting me. It was a fun half hour.

Harriet: Okay. Hopefully I'll see you at an inspection sometime soon.

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John: I was going to say. As busy as you keep yourself, I'm sure it won't be long before I see you.

Harriet: Okay. Thanks a lot John. Bye.

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Thanks so much for listening today. I hope you learned something valuable by listening to John and I talk about the home inspection process. The takeaway for a seller is to prepare your home for sale. If you're willing to do repairs to prevent a bad inspection, you may want to consider a pre-inspection. If you're a buyer, the takeaway is that a good inspector is priceless to give you an accurate picture of the home you are considering buying prior to signing contracts.

Please reach out to me if there's a topic you would like to hear more about. I've loved the feedback I've received from many of you. I want this to be more about topics that are truly interesting to you as a potential seller or buyer. That's all for now. Happy holidays. Have a great day.

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