



Finding home inspectors

BY PHILIP STUART
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During a home inspection, Kirsten and John Stumpf learn there's a hazardous dryer vent in the Lincoln Park town house they're thinking about buying. It's one of the many revelations which could affect their purchase--and the safety of their three-month old baby, Ethan.

Hy Naiditch, president of Skokie-based Accuspect Home Inspection Service Inc., which performs inspections in many suburbs, walks the couple through the single-family property for three hours, looking for both small and large items that may need repair. He consolidates measurements, readings and data into an 18 page checklist on a tablet computer, and later produces a 70 page report for the Stumpfs. His inspection charge is about \$400.

Naiditch is particularly concerned about the house's dryer vent, which is made of flexible foil--a material he says is used for bathroom exhaust, but not well suited for high temperatures. The Consumer Products Safety Commission attributed approximately 18,000 fires to improper dryer vents, the most recent figure, in 1999.

"You'll want to replace this with a rigid-metal vent pipe," he tells them. "This one could easily trap lint and cause a fire." He then reaches into the vent and pulls out a huge wad of lint.

If the Stumpfs buy this house, the dryer vent will cost them only about \$10 to replace. As new parents and third-time homeowners, the Stumpfs say the safety awareness they gain from the home inspection is invaluable.

"We're hoping no major issues come up," says Kirsten Stumpf, 35, herself a real estate agent with Niles-based Major Enterprises Inc., standing in an empty bedroom. "It's good to know what kinds of things we'll have to put on our to-do list when we move in."

In addition to the dryer vent, Naiditch found a small gas leak on the furnace, which he marked with a bright orange sticker.

"It's small now. When you can actually smell gas that means it's a big leak. If that ever happens, call the gas company right away and they'll usually come over within an hour to fix it," he tells the couple.

Naiditch, who's also the former president of the Illinois chapter of the National Association of Home Inspectors Inc. (ICNAHI), describes the home inspection business as an educational experience for the consumer.

"Not only are they seeing the issues first hand, and the possible remedies, but they're getting an explanation of home maintenance," he says. "You're not just giving them a toaster that you plug in to make toast. A home is a very complex product."

John Stumpf, also 35, wants to know what he's getting into before he signs off on the deal.

"We really don't want any hidden surprises coming out later on," he says.

Home inspections warn the buyer of issues that could turn into significant expenses. For instance, when a shower isn't properly caulked, water can get underneath the tiles and damage the walls, leading to a \$1,400 maintenance job. Most consumers are better off buying a tube of caulk for only \$4, when they know about the problem ahead of time.

Naiditch says plumbing, electricity, roofing and heating are all "big ticket items" he looks out for. Another concern is improper gutter systems outside the house, which could weaken a house's foundation if water is consistently draining the wrong way.

Nearly 90 percent of Illinois homebuyers use home inspectors--a decision Naiditch calls a "no-brainer." By making consumers aware of potential problems, home inspections can significantly alter a consumer's decision to purchase a home.

"When I'm representing the buyer, I never let them skip this step, ever," says Kirsten. "I've rarely seen an inspection where there's nothing to fix."

Naiditch, whose company has done 5,000 inspections since it started in 1999, typically finds 40 to 50 issues in a Chicago home. He says customers often ask what his "gut feeling" is on a house.

"I tell them as an inspector I don't have gut feelings," he says. "When a buyer buys a house it is an emotional response to the house. We're an independent third party, looking at the house from a logical and mechanical standpoint."

Naiditch and other members of NAHI adhere to an ethical code which prohibits them from recommending contractors for various fix-up jobs. This way, if they have a friend or relative who is a contractor, self-interest or biases will never influence the inspection.

In order to be licensed by the state, home inspectors must go through 60 hours of classes and pass an examination. The number of licensed inspectors in Illinois has grown to approximately 2,900, from 1,000 in 2002. Many home inspectors usually have a background in another trade also, such as plumbing or electricity, according to Naiditch.

Naiditch says finding a licensed inspector is just as important as finding one with insurance.

"Very few home inspectors are insured, because it's not required by the state," he says.

New homes are just important to inspect as old ones, if not more important, according to Naiditch.

"It's like a car, you need to take it on a test drive," he says. "With a new house, there's many pieces coming together and it's not certain they're going to fit. Of course, everything is correctable. It's better off having the builder take care of these issues than you having to take care of them later on."

The Stumpfs say the inspection is worth both their time and money.

"It's the cheapest of all fees in the real estate transaction, between attorneys and appraisals and mortgage," says Naiditch. "And it's the most important."