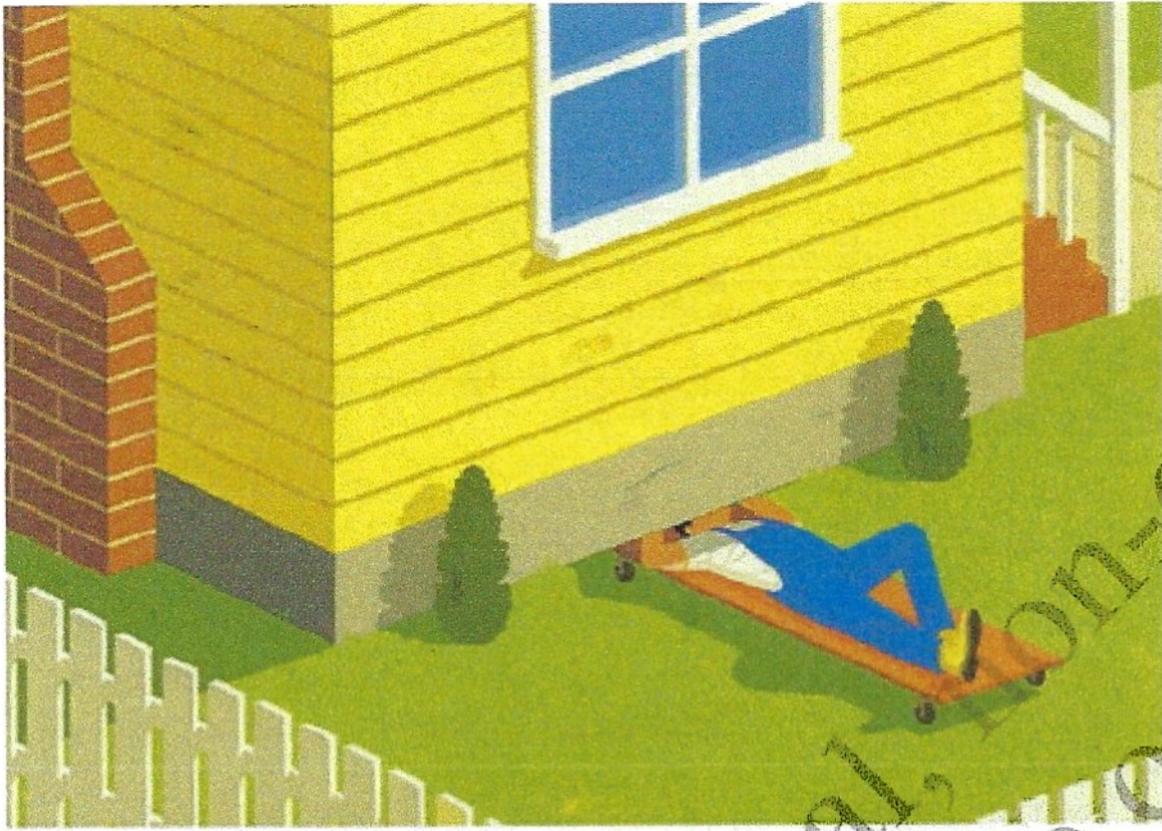


2026-2-20

GTK



PETE RYAN FOR WSJ

### Avoiding Mistakes In a Home Inspection

COUNTING HOUSE |

ROBYN A. FRIEDMAN

Inspectors tend to be thorough, but can miss things. ‘It’s very important for a buyer to be as educated as possible.’

If you’re purchasing a home, you probably plan to get a home inspection first. Many buyers understand that a home inspection can uncover hidden issues that could cost thousands of dollars to repair down the line. Fewer know what an inspection actually covers, whether their state requires inspectors to be licensed, or if their inspector carries errors and omissions insurance, which covers negligence.

A home inspection examines a house’s “physical structure and systems, from the roof to the foundation,” according to the American Society of Home Inspectors (ASHI), a trade association. It typically takes two to four hours, but that depends on the home’s size and condition. Unless separately arranged, a typical home inspection doesn’t include checks for mold, radon, termites and other areas of concern, such as well and septic systems.

The cost of a home inspection varies, depending on the size and location of a home and its complexity. Joey Caballero of 5th Avenue Building Inspections in Boynton Beach, Fla., said he charges about \$650 for a basic structural inspection on a 2,000-square-foot, single-family home. There are additional charges to inspect for termites (\$75 to \$100) or to check out a pool (\$100 to \$150).

Currently, 35 states require home inspectors to be licensed, although the requirements vary widely, according to James Thomas, ASHI’s executive director. While 15 states don’t issue licenses, several of them regulate inspectors by statute. But statutory guidelines are typically less rigorous than the requirements for licensing, according to inspector Scott Johnson.

Many buyers aren’t aware that home inspections are visual inspections only. “They aren’t invasive,” said Johnson. “Someone selling a house does not want me to break out a chain saw to inspect it.” That means that inspectors won’t access an attic if there’s no hatch, for example.

- Note

While most inspectors are thorough, experts say it isn't unusual --to miss something. "Major issues that develop into lawsuits don't happen that much," said Caballero, "but missing that an outlet wasn't working because it was hidden behind a couch happens at times."

If a buyer discovers after closing that an inspector did miss something, "most inspectors will have it repaired if it's a minor issue," Caballero said. If it's a significant issue, or if the inspector --breaks something, Caballero said the inspector can also contact his insurance company to report a claim.

Margery N. Weinstein, a partner at law firm Schwartz Sladkus Reich Greenberg Atlas in New York City, cautioned that a buyer may not have sufficient recourse even if an inspector does make an error. "Most inspection agreements have disclaimers that limit liability," she said. She recommends working with an inspector referred by a trusted source with relevant knowledge, such as a lawyer or a real-estate agent. You can also locate ASHI Certified Inspectors by using the search tool at ASHI.org.

Here are some things to consider before the home inspection.

### Attend the inspection yourself

"It's amazing how many of my clients put down a half-million dollars, and they've only spent 15 minutes in the house," said Johnson. "Go to the inspection, and bend the inspector's ear. It's especially important for first-time home buyers."

Keep your eyes open as you accompany the inspector around the house, and ask lots of questions. Make sure the inspector runs all of the appliances through a complete cycle. If an issue is discovered, find out what the repair will cost and how urgently it needs to be done.

### Don't forgo an inspection if you're buying an apartment

Weinstein said that only about half of her clients do inspections when they're purchasing an apartment in New York City. A buyer may decide to skip an inspection if they are familiar with the building and its management, she said; if the building has been well maintained, buyers are less inclined to spend money to inspect one apartment.

Not only should apartments be inspected, Weinstein said, but the inspector should check the building's boiler, roof and other systems. In a new-construction building, "the inspector will check the quality of the construction," she said. "And, if there is still work that needs to be done, he can point out the items that need to be addressed in the final walkthrough."

### Don't waive the inspection

Depending on the strength of the market you're in, it might be tempting to submit an offer that isn't contingent on the results of an inspection in order to gain a competitive advantage. Weinstein said that's a bad idea. If it's absolutely necessary to waive the contingency— for example, if the seller won't agree to one—Weinstein said buyers should at least try to get an inspector into the home before submitting a bid, even if the contract isn't contingent on the results.

"It's very important for a buyer to be as educated as possible," she said.

---

Copyright (c)2026 Dow Jones & Company, Inc. All Rights Reserved. 2/20/2026  
Powered by TECNAVIA

---

The following is a digital replica of content from the print newspaper and is intended for the personal use of our members. For commercial reproduction or distribution of Dow Jones printed content, contact: Dow Jones Reprints & Licensing at (800) 843-0008 or visit [djreprints.com](http://djreprints.com).

---