**Home Inspector or Specialist?**

Buyers may wonder why they should pay for a home inspection when they can get specialists to point out trouble spots for free. As a real estate professional, your duty is to educate.

Recently, I noticed a post from a first-time home buyer in a Facebook group I am a part of. The buyer’s husband wanted to hire a licensed roofer, plumber, and electrician instead of an inspector. She was clearly torn: “He feels that since they are specialists, they will find things in areas that are most important to us and could be costly. Our [agent] has 12 years of experience, is super knowledgeable, and is recommending the inspection.”

It might seem like a simple question to answer, but to serve your clients fully, you must first understand the *why* behind it.

The buyer has sticker shock on discovering the cost of hiring an inspector. Here in Texas, inspectors typically charge anywhere from $295 to $495 for a standard home inspection — pool and termite inspections are additional. And remember, they have not even bought the home yet, and might feel reluctant to plunk down any cash before closing. On the other hand, many specialists provide a free initial appointment to determine the scope of work the home might need. For buyers on a budget, the specialist route will seem appealing and, as their real estate professional, you need to alert them to the dangers of using “free” work.

Make sure your buyers understand that inspectors are unbiased, licensed professionals. Their scope of work should cover the entire home and is not based on receiving a future profit from repair work. The specialists are a biased party and no matter how honest they are, they have a personal stake in the home requiring repairs — the more, the better.

Of course, your buyers may think, “A specialist sounds great! I want someone to tear apart the home in a report so the sellers will either give me a huge repair allowance or hand over a like-new home! I am going to skip the costly inspector and go straight to the specialists!”

Ask them how many times they have had repair work done to their home, or have known someone who has, and were unhappy with how the repairs turned out. Ever had *more* issues because of repair work being done? The specialist’s goal is getting your business. This could mean they want to sell you on an upgraded system when the current one is sufficient. If your buyers want to upgrade the home later, great! But remind them that the purpose of an inspection is not to see how much they can spend on a home. They need to learn if there are any deficiencies in the home so they can feel more confident in their purchase.

Help your buyers understand that the few hundred dollars they will spend on an inspection is one of the most important investments in their new home. Even if the inspection reveals issues with the home that cause your buyers to walk away from the purchase, they should see the money spent as a wise investment that saved them from buying a money pit. Only the paid-for, unbiased opinion will result in the buyers accurately learning about the home.

Another reason for buyers wanting to go the specialist route is that they may not understand the scope of an inspector’s work. A specialist who works specifically with HVAC systems day in and day out may seem like the more knowledgeable source to your buyers. But they need to realize that a home is a system, and all the parts need to be examined to understand if they are working together properly.

Educate your buyers with resources about the licensing requirements of inspectors. Ask your favorite inspector for a write-up about his or her duties when inspecting a home so your buyers can feel more confident with the inspector’s work. Educate them on the process: First they hire an inspector to do a full examination of the home; *then* they bring in the specialists to confirm the report and provide quotes on what it will cost to perform repairs.

More importantly, remind your buyers that inspectors and specialists alike are simply human beings and not one is exempt from mistakes. Inspector A may find something that Inspector B missed, and Inspector B may write up something that Inspector A did not think was a structural issue. They are human and all humans have different ways of looking at things and analyzing them.

You will also need to remind your buyers, especially first-time home buyers, that regardless of the inspection, homes will break. There will be quirks that only reveal themselves after living in the home for a few months. Prepare them so they are not shocked when something that passed inspection breaks after closing. As their real estate professional, you may need to be their “reality check.”

Do you see the theme in this post? Educate, educate, educate. The more you educate your buyers about the inspection process, the better they will feel about the entire purchase. The better they feel, the more referrals they will send you!

One last note about inspectors and specialists: Remember the “rule of three.” Always give your buyers a list of at least three inspectors — and when they ask for specialists, give them at least three for each field. If you only send your buyers to your preferred inspector, when he or she misses something wrong with the home (as they all eventually do — they are only human), you will be added to the blame list because you gave the recommendation. Give three referrals and leave out your bias so that your buyers can come to their decision on who to use on their own based on their own research.

REALTOR® Magazine’s *Guide Book* features two customizable handouts for buyers on the inspection process: “[What to Know About the Home Inspection](https://www.nar.realtor/magazine/tools/client-education/handouts-for-buyers/what-to-know-about-the-home-inspection)” and “[Questions to Ask a Home Inspector](https://www.nar.realtor/magazine/tools/client-education/handouts-for-buyers/questions-to-ask-a-home-inspector).”