

## **After You Get Your HOP Inspection Report...**

Okay, so you have found the house you want. You have done your homework. You have negotiated hard with the seller and you have a contract. The HOP inspector and the home inspector have inspected the house and given you their reports.

Now, what do you do with those reports?

The first step is to understand what the reports mean and how they are different. The home inspector's report is prepared to conform to specific state required standards. Basically, the home inspector's report is intended to be as thorough as possible in identifying all the problems with the house. His report may well list problems that are not on the HOP inspector's report. However, even the home inspector does not guarantee he has found every problem in the house. He does not have x-ray vision. He cannot see behind walls. If you read the report carefully, you will see somewhere a disclaimer stating what was not or could not be inspected.

The other important thing about the home inspector's report is that it is advisory. It does not require you or the seller to do anything about any of the problems found. His job is to simply tell you what the problems are. What you decide to do about them is up to you. That is where your ability to negotiate and your agent's ability to negotiate come into play. If you decide you want or need to have these problems fixed, you either have to convince the seller to pay to have them fixed or you need to be prepared to pay to have them fixed yourself. Your real estate agent will help guide you through that negotiation process.

The HOP inspector's report is different. It is divided into two sections. The first section lists required repairs. The second section is recommended improvements and advisory comments. The second section is similar to the home inspector's report. It just tells you about certain issues and makes suggestions. It is meant to inform you as you make your decisions. What you decide to do with the information is entirely up to you.

The first section of the HOP inspection report lists repairs that are required to be made to the house if you want to buy the house through the HOP program. If the seller refuses to make the required repairs, you will either have to find another house or another lender.

The HOP inspection report also provides an estimated cost for each repair item. These are estimates only. They are intended to give you a general idea of how much an item will cost. If you need a precise cost on any particular item, you should have a qualified contractor look at the item and provide you a quote to perform the work.

Buying a home is probably the biggest purchase you will ever make. You will have to live with your decision for many years to come. It can be a confusing and scary process but don't be passive about it. Nobody can do a better job of looking out for your interests than you. This is not the time for yes sir and no sir. Everything is negotiable. Ask a lot of questions. Make sure you get them answered to your satisfaction. Decide what you want and need. Negotiate the best deal you can get.