

Introduction



Why Inspect A Home?

Buying a home is exhilarating. It is not only a time of excitement and joy, but also a time of making decisions and to-do lists. Your home inspection is a very important step during that process.

Whether you have owned one home or twenty, whether they have been in the same region or all over the country, every home is different and each has unique systems, construction styles, and wear-levels. As a result of these variables, every home, whether it's your first ever or your first this year, should be carefully evaluated.

Another key point is that a home purchase is an investment—the largest investment many people will ever make. Like any other business transaction, it calls for careful evaluation. It is important to step back from the emotion of the purchase and perform the type of due diligence that one would in selecting any other investment tool.

Will My Inspection Have A Warranty Or Guarantee?

No, an inspection and a warranty are different. The inspection provides information about the condition of the home on the day of the inspection to help you make an educated buying decision. A warranty provides a certain amount of protection for items that may happen to break in the future. Therefore, while a warranty may complement an inspection in some ways, it is separate from it and is provided by a third-party company.

What Can I Expect?

The home inspection is often the first time you will look at the house more “logically” instead of “emotionally.” This can be difficult if you are not prepared for the step-by-step evaluation of the house. However, as long as you remember that no house is perfect and expect the slight change of perspective that the home inspection will bring, the process becomes much easier.

Price and condition do not go hand-in-hand. The price of the home has much more to do with location and market conditions than anything else. Even million-dollar homes need inspections. So, no matter what the purchase price, avoid falling into the trap of expecting a flawless house.

What About A New home?

While a builder or municipal inspection can go a long way to assuring a good product, a good home inspection report will help you protect your interest by identifying items in need of attention, and will help you work with your builder in fixing those issues.

First-Time Home Buyer?

Home inspections are especially valuable for first-time buyers. The inspection will not only give you peace of mind on your investment, but it also serves as an orientation to your new home. Learn how to locate shut-off valves, what maintenance the home will require, and more.



What Is A Home Inspection?



What Does An Inspector Look At?

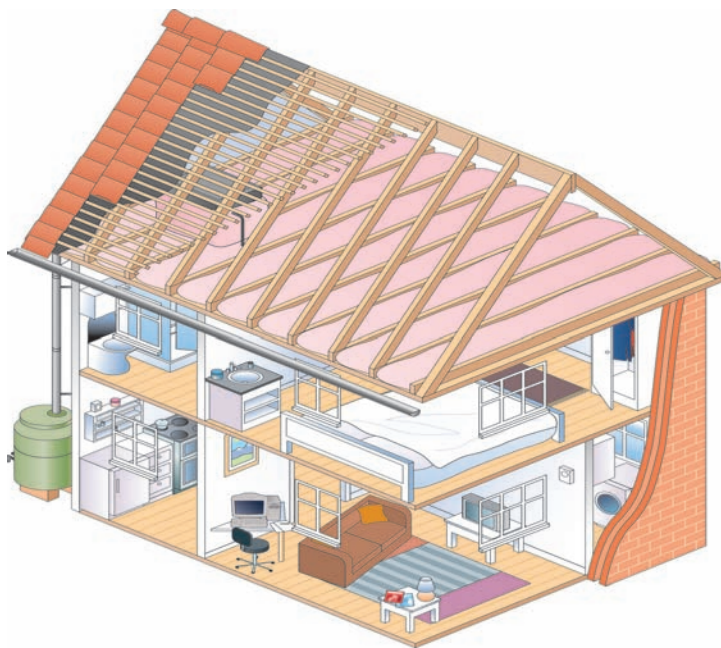
A general home inspection is a visual evaluation of the conditions that are present at the time of the inspection. Even a great home inspector cannot predict the future or see behind walls, but he or she does examine every item that can be reasonably accessed and report his or her findings.

At this point the home still belongs to the seller. Therefore, the inspector will not disassemble appliances, puncture walls, pull up carpet, or otherwise damage the property.

What the inspector looks at is dictated by the scope of standards set out by state or industry organizations. In general, these systems are as follows at the right.

What *Doesn't* An Inspector Look At?

The "Not Inspected" list at the right details items that are considered outside the general scope of a home inspection. When ordering multiple inspections from a home inspection company, make sure your inspector is licensed as required by the state or certified to perform the extra services.



Inspected

- ◆ Attic
- ◆ Basement
- ◆ Ceilings
- ◆ Crawlspace
- ◆ Doors
- ◆ Driveway
- ◆ Electrical
- ◆ Exterior and siding
- ◆ Floors
- ◆ Foundation
- ◆ Garage
- ◆ Grading
- ◆ Heating & air conditioning
- ◆ Interior water penetration
- ◆ Major appliances
- ◆ Plumbing
- ◆ Roof
- ◆ Sidewalk
- ◆ Structure
- ◆ Ventilation
- ◆ Walls
- ◆ Windows

Not Inspected

- ◆ Radon
- ◆ Termites and other wood destroying insects or organisms
- ◆ Mold/indoor air quality
- ◆ Septic system
- ◆ Stucco (core condition/materials)
- ◆ Underground tanks
- ◆ Water quality
- ◆ Pools and sprinklers
- ◆ Engineering foundation evaluation
- ◆ Energy efficiency
- ◆ Insurability of any item



How to Select An Inspector

Qualities To Look For In An Inspector

Is the inspector properly licensed and certified?

Many new inspectors have entered the industry in recent years. Make sure the inspector is state-licensed, if required, or certified by a national professional association, such as the National Association of Home Inspectors (NAHI) or the American Society of Home Inspectors (ASHI).

Does the company carry General Liability (GL) and Errors and Omissions (E & O) insurance?

Appropriate risk insurance protects businesses, clients, and property owners. Many new inspectors joining the industry do not carry insurance. Check the inspection company's insurance status.

How are the inspection reports delivered?

Inspection reports should be clear, concise, easy-to-read, and available quickly. You'll want to have a firm understanding of the condition of the home prior to the contingency period of your real estate contract. Ask whether they deliver reports on site or via e-mail soon after the inspection.

Does the report provide a summary of defective items and pictures?

The report should provide a summary of defective items. This "summary page" allows you to easily see what functional or safety concerns exist with the property. Additionally, digital cameras allow inspectors to effectively illustrate their reports, especially items that are difficult to describe. No other item has so positively affected communication of reports in recent years as the digital camera.

What is the inspector's experience and background?

Inspectors should have attended an in-depth training course to learn how to perform home inspections. They should also have an excellent experience base and ideally be part of an organization with a strong continuing education program. Find out how long the inspection company has been in business.

Can you order more than one inspection at the same time?

Check to see if the inspection company can save you time by offering additional inspections on the same day, such as radon and termite.

Is the fee too high? Too low?

Newer inspectors tend to compete based on price; therefore you may have to pay more for an experienced inspector. The \$25, \$50, or \$100 to hire the "right" inspection company is minimal compared to the thousands of dollars it could cost you by hiring the "wrong" inspection company.

Does the company encourage you to attend the inspection?

Attending the inspection is a great opportunity for you to learn first-hand what is included in the inspection and about the systems and components in the house you are purchasing. Be wary of inspectors that do not include you in the inspection process.

Is it a well-established inspection company?

Well-established inspection companies have more availability for inspections, especially for those needed immediately. Additionally, they have the resources to provide ongoing inspector training and comprehensive post-inspection customer service.





Inspection Day Tips

How To Get the Most Out of Your Inspection

- **Be There**

The absolute number one way to get the most out of your inspection, is to be there and be an active participant. In addition to inspecting the home, the inspector will educate you about the house, encourage your questions, and show you the locations of major systems and components (i.e. water meter location and important shut off valves, etc.) This is an important opportunity for you to receive a wealth of information and a detailed orientation to the home.
- **Dress for Success**

Remember to dress for the occasion. Attend your inspection in comfortable clothes and accompany your home inspector throughout the inspection. Closed-toed shoes and long pants are recommended. Dress appropriately for rain or cold as well. Expect a few cobwebs and dusty shoes and don't shy away from the opportunity to see basements or attics first-hand with your inspector. Whenever you safely can, tag along.
- **Make the Time**

Expect your inspection to take some time, between 2 and 3 hours. Don't schedule the inspection when you have to rush to another appointment or when you are otherwise distracted.
- **Assure Accessibility**

If the property is vacant or a foreclosure, etc. be sure to meet with your real estate agent and do whatever it takes to make sure all areas of the home will be accessible to your inspector and all utilities will be on.
- **Take Notes & Ask Questions**

It's a great idea to take notes during your inspection. Prepare a loose leaf binder ahead of time with a blank sheet of paper for each system or area of the home. Write your questions down in the appropriate sections ahead of time so that they can be answered at the appropriate time during the inspection. This way, all your notes, questions and answers will stay organized.
- **Limit Extra Guests**

There are many occasions when you may wish to bring others along on your inspection—for an extra set of eyes, or someone whom you trust to help you ask questions or understand the inspection information. But limit any guests that might distract you from the inspection or tempt you to discuss aesthetic topics that are better left for later.
- **Schedule A Babysitter**

Speaking of "guests," if at all possible, leave your children with a sitter or arrange for another adult to come along to watch them so that you can give the inspection your full attention.
- **Leave the Pictures to the Inspector**

It's not a great idea to bring camera/ video camera along to the inspection. Though this may sound counter-intuitive, when you are stuck behind a lens, your attention is not fully on the inspection. You can also become easily tempted to begin taking pictures of items for other purposes, like decorating or space planning. Leave the pictures to the inspector who will snap shots of various areas during the inspection.
- **Consider Optional Inspections or Testing**

Getting the most out of your inspection may mean getting some additional inspections or tests performed that same day. Consider radon testing or pest inspections and get them done all at the same time.