

Your complete guide to home inspections

A home is more than what it appears to be on the outside. Inside, houses are made up of structural framing and many systems including electrical, plumbing, heating and air conditioning. When considering a home for purchase, you may be able to accept minor cosmetic repairs, but you need to make sure your new home doesn't have any major problems beneath the surface. An extensive home inspection is both valuable and necessary for peace of mind when you purchase a new home.

Q&A

Q. What is a home inspection?

A. A pre-purchase home inspection, is a visual examination performed by a professional, of the readily-accessible areas of a home to provide an accurate evaluation of the home's condition at the inspection. Home inspections are designed to disclose defects in the property that could materially affect its safety, livability or resale value. They are not meant to disclose cosmetic defects. The evaluation is presented to the buyer in a comprehensive report so buyers are fully informed of the home's condition prior to purchase.

Q. How do I select a home inspection company?

A. Buying the right home is an important investment in your future. To select the right home inspection company, you should base your decision on the experience of the inspector. Ask friends, colleagues and your real estate agent for referrals. You can also look online or in the telephone book. A qualified home inspector possesses a working knowledge of residential structures and systems, a general knowledge of real estate, and a strong affiliation with ethical and respected home inspection organizations such as the American Society of Home Inspectors (ASHI).

TIP: KEY THINGS TO LOOK FOR IN A PROFESSIONAL HOME INSPECTOR

- **The inspector's experience.** How many years have they been in the business and how many inspections do they perform per year?
- **Exclusivity.** Choose someone who specializes strictly in home inspections.
- **Full-time occupation.** Beware of contractors who do house inspections "on the side."
- **Reporting.** Find out what type of report will be issued; written, oral or both.
- **Certifications.** Are they ASHI certified?
- **Insurance.** Does the inspector have Errors and Omissions Insurance? This can protect you should the inspector miss something in the inspection.

Q. How much does a home inspection cost?

A. A home inspection can cost between \$200 and \$500, depending on the property location, the inspector, the size of the home and the scope of the inspection and reporting. It's a good idea to get estimates from prospective inspectors before you choose one.

Q. How quickly should I have the home inspected?

A. Complete your home inspection as quickly as possible. It usually takes place seven to 14 days after the contract is accepted. You should have already conducted your home inspector search before this time, however. If you try to find an inspector once an offer is placed on the house you may not be able to find an acceptable one, or you may run past the deadline for the inspection.

Q. Should I be present at the inspection?

A. Yes. This inspection will provide you with greater insight on the condition of the home. It's a good idea to schedule it during daylight hours. And you are encouraged to ask questions. This will allow you to be fully informed about the home and feel confident about your decisions. Also be sure that your home inspection report will include a detailed written report as well as a checklist. A checklist alone may not include enough detail or all the information that you need.

Q. Will the home inspector discuss the defects only?

A. No. A comprehensive inspection should not only bring defects and problem areas to your attention; it should also highlight the positive aspects of a home as well.

Q. How long does an inspection take?

A. It depends upon the size of the home and the number of rooms. An average inspection takes about 2-2½ hours (1-1½ hours for a condo). The time is well-spent considering there are more than 500 components in the average home.

Q. What should I do if there are some problems on my inspection report that I was not aware of, but I want to proceed with the purchase?

A. First find out how much it will cost to fix the defects. Weigh the positives against the negatives. If you have time, you could get some repair estimates from licensed contractors. Then, you have some options on what to do. You could negotiate with the seller that you will remove the inspection contingency if they pay for and complete the specific repairs according to the estimates. Some defects, such as structural problems and termite infestation have historically been the seller's responsibility. You can also offer to fix the defects yourself in turn for a lower purchase price on the contract. Finally, you can offer to share in the cost of repairs with the seller. Just remember that every deal is different and negotiable, and much depends on the current demand in the real estate market.

Q. What should my professional home inspection include?

- A.** Your professional home inspection should include:
- Structural and foundation
 - General construction overall
 - Plumbing
 - Electrical
 - Heating and cooling
 - Roof
 - Windows and doors
 - Kitchen and bathroom
 - Appliances
 - Interior walls and ceiling
 - Air conditioning
 - Basement
 - Ventilation and drainage
 - Gutters and leaders
 - Garages and carports
 - Patios and decks
 - Walks and driveways
 - Lawn sprinklers
 - Pools and spas
 - Termites and wood destroying organisms (WDO)*

* Performed by licensed pest control company.

The home inspection checklist for buyers:

- Allow 2-2½ hours for a home inspection (1-1½ for a condo).
- The buyer (client) should accompany the home inspector—for educational value.
- Contact the property owner to confirm the date, time (during daylight hours), and estimated duration of the home inspection.
- Provide the home inspector with the buyer's full name, address, and phone number(s).
- Provide the home inspector with the property address, specific directions and access or lock box.
- If an appointment needs to be cancelled or postponed, contact the home inspector at least 24 hours prior to the scheduled inspection.
- Turn on all utilities: gas, electric, hot water heater and refrigerator.
- Inform the owner that appliances, systems and equipment will be inspected.
- Arrange/ensure access to garage, closets, attics, etc.
- Advise the owner to remove all items that may block access to air conditioner, hot water heater, attic, access panels, electric service panel, etc.
- Payment is expected upon completion of the inspection.

Personal Inspections

Conducting your own personal inspections will help you weed out those properties that have too many obvious deficiencies. Note: This is not designed to take the place of a professional home inspection. Look for the following:

- Apparent cracks or shifts in the foundation
- Overall condition and age of roof
- Evidence of leaks, inside and outside
- Basement or crawlspace dampness and insulation
- Interior structure of attic
- Obvious electrical malfunctions
- Appliance conditions and age
- Heating/cooling performance
- Exterior paint or repairs needed