

## Home Inspections

Depending on the type of financing you choose, there should be either 2 or 3 separate inspections on the home you want to purchase. The first should be your own basic inspection (see the bottom of this page for what to look for), the second should be a professional whole-house inspection by a reputable person. Do not, however, rely on this appraisal as your only inspection of the property!

***We cannot emphasize enough the value and necessity of an extensive home inspection.*** Many home purchasers, either in the desire to save the \$200 to \$500 that a good inspection costs, or due to simple ignorance, have spent enormous sums of money repairing items that any good home inspector would have pointed out. Any offer to purchase you make should be contingent upon (subject to) a whole house inspection with a satisfactory report. Do not let *anyone*--not the agent, not your family or friends, and especially not the seller--dissuade you from having the property thoroughly inspected! Not only will you sleep much sounder after you have moved into the house, a professional inspection can give you an escape hatch from a contract on a defective house. If the contract is written contingent on an acceptable inspection, any defects in the home must be either repaired or monetarily compensated for. If you are not satisfied, you have the option to cancel the contract.

Inspections are designed to disclose defects in the property that could materially affect its safety, livability, or resale value. They are not designed to disclose cosmetic deficiencies (for example, an interior wall that needs paint touch up). You will need to determine on your own those type of items that will need attention: don't expect a whole house inspection to reveal them to you.

Don't wait until you have placed an offer on a house before you begin the search for a home inspector. There will be a time limit in the contract designating when the inspection must be completed (typically between 7 and 14 days). If you start trying to find an inspector at that point, and cannot find an acceptable one to schedule it in that time frame, you will only have two choices: go with an inspector that is not your first choice, or run the risk of running past the deadline for the inspection (which could void any chance having the seller take care of repairs). Neither is an acceptable alternative!

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## What to look for in a Professional Home *Inspector*

### Questions that should be asked of a prospective home inspector:

**What is the inspector's experience?** How many years have they been in the business and how many inspections do they do a year?

**Exclusively inspections?** Beware of contractors who do house inspections "on the side"-- they may be looking for work!

**What type of report?** Will it be written or oral or both? Will the report contain suggestions for remedying deficiencies?

**How long will it take?** A good house inspection should take between 2 and 4 hours, depending on the size of the house.

**What will be included in the inspection?** See "What to look for in a professional home inspection" below.

**Does the inspector have Errors and Omissions Insurance?** This gives you some level of protection should there be an "error or omission" in the inspection--meaning the inspector missed something.

## What to look for in a Professional Home *Inspection*

### A competent and professional inspection will include a minimum of the following:

**Foundation:** How is the structural integrity of the foundation? Is there any evidence of cracks, shifting, or moisture problems?

**General Construction:** How is the quality of the general construction?

**Exterior:** Is the house in need of exterior repairs or maintenance?

**Plumbing:** How is the condition of the overall plumbing system? Any evidence of leaks or water pressure problems?

**Electrical:** Do any dangerous electrical situations exist? Are there apparent code violations in the electrical system?

**Heating and Cooling Systems:** What are the ages of the systems? Are the systems adequate for the size of the house? Have they been maintained properly?

**Interior:** Do doors and windows open and close properly? Are floors firm and level?

**Kitchen:** Are appliances functioning properly? Is the plumbing, including the dishwasher connection, in good repair?

**Baths:** Is the floor solid? Are there any evidence of previous or current water leaks? Is the plumbing in good repair?

**Attached structures:** What is the condition of any attached structure (sheds, decks, garages, etc.)

**Roof:** What is the approximate age of the roof? What is the estimated remaining life of the roof? What is the condition of the roofing structure as well as the shingles?