

Everything You Need to Know about Home Inspections



Contrary to what most people believe, a home inspection is composed of not just one inspection. Depending on the type of financing you choose, there should be at least two to three separate inspections on the home you want to purchase.

Before you get a real professional to examine your house for you, conduct your own basic inspection. That counts as the first inspection.

The second is to get a professional whole-house inspection by a home inspector with a good reputation.

The third one is optional. If your financing consists in a government loan like the FHA perhaps, or the VA, then the third inspection should come around the time of the appraisal. Though not really a home inspection, as most people claim, it does account for a bit of a mini-inspection, so to speak.

To Home Inspect? Or Not to Home Inspect? How Important is a Home Inspection?

The value and necessity of an extensive home inspection cannot be emphasized enough. Many home buyers today are spending enormous amounts of their money in repairs alone because they thought dispensing with a home inspection could save them...what? \$200? \$300? A good home inspection costs right about that much.

But it's hardly much considering the thousands of dollars you'll be spending replacing that leaky roof because at the time of purchase no home inspector was there to point out that the house only had months of roof life.

Another reason, besides saving money, could be that these people simply just don't know any better. Sure, home inspection is essentially dispensable. After all, it wasn't always around in the real estate business, was it? It's only now that it has become a trend. But pause for a while and ask yourself the reason behind such a trend.

When you are buying a new house, you are not just buying the structure with all its systems, upgraded or not. You are, in fact, buying a home and a home can't be a home if it doesn't give you the peace of mind you need.

Leaky roofs, foundation cracks, flooding basements, inadequate ventilation, faulty pipe systems – all these work against *your* peace of mind. That is why before making any offer to purchase, make sure that the contract is contingent

upon subject to a whole house inspection, complete with the satisfactory report at the end of the session.

Your agent might try to dissuade you. Maybe even your family or friends. Who could blame them? Costs are indeed high these days. Just remember that the money you spend on home inspection is well worth it, perhaps even more.

And besides, by having your offer to purchase contingent on a home inspection, an unacceptable inspection could free you from the contract you signed (if that's what the stipulation says) or your seller would be bound to have any defects in the home be either repaired or monetarily compensated for.

What Your Personal Inspection Should Include

A personal inspection is not to replace a professional home inspection. Think of it as a precautionary measure. An extra protection against a bad investment. The purpose is only to eliminate those properties that have too many obvious deficiencies from consideration. In doing so, you save time, which could really mean money in the long run. Use the checklist below as a guide:

- ***Foundation*** – Look for any obvious cracks. Also, see if there are any apparent shifts in the foundation.
- ***Roof*** – Check the age of the roof. Its age usually shows through so check if it appears new or old. If it is of an indeterminate age, take note of that. Overall, what is its condition?

- ***Evidence of leaks*** – Check inside as well as outside. Check all ceilings and areas around windows.
- ***Basement or crawlspace*** – Is there dampness? Be careful of any signs of flooding, such as water intrusion, mildew, staining on the paint, etc. Is there adequate insulation?
- ***Attic*** – How does the interior of the roof structure look?
- ***Quality and Workmanship*** – In general and in any additions
- ***Apparent energy efficiency*** – Check if the house appears tightly sealed.
- ***Electrical*** – You don't have to open any wire panels. Just see if there are any obvious malfunctions.
- ***Plumbing*** – Any unusual noises or malfunctions?
- ***Appliance condition*** – What is the age and condition of the stove, dishwasher, refrigerator (if included), etc.?
- ***Heating/Cooling System*** – Does it seem to do the job heating or cooling?
- ***Exterior*** – Is the house going to need repairs or paint soon?
- ***Lot*** – does the drainage appear good – and away from the house? Are there any trees encroaching on the roof or foundation?

Professional Home Inspection

The best home inspectors are also teachers. How so? Well, you see, in a typical home inspection, people always expect the home inspector to point out all the bad news. The furnace of your new home may have already exceeded its life expectancy by ten years. Or the garage door may present a hazard to a young child or pet. The bathroom faucet may show a leak. Or the roofing may need some repairs a few weeks after you close the purchase. All this will obviously be worth the \$300 or \$700 fees.

However, a home inspection doesn't have to be all about giving you the slip. Problems are not the only things it can point out. In fact, there are much, much more things that your home inspector can show you and, in the process, teach you about your house.

How to Ensure a Thorough Home Inspection

In order to make the most out of a home inspection, you need to get a certified home inspector who is qualified to do a thorough job of inspecting the physical structures and systems of the home. In the early days, there were only a few standards of practice to follow in order to become a certified home inspector. And in some areas, this is still true even today, but the whole industry has already raised its level of professionalism.

The aspects of the house which the certified home inspector will examine include:

- The structure, such as the entry ways, foundations, siding and porches, etc.
- The exterior, including decks, balconies, eaves, soffits, and fascias.
- Roofing
- Plumbing
- Electrical System
- Heating and Air Conditioning Systems
- Home Interior
- Ventilation
- Appliances
- Fireplaces

A certified home inspector who is thorough in doing his job will result in lots of information. Such information will assist the buyer make the right choice in buying a new home.

The Walk Through

The best time to learn about your own house is right before you buy it, while walking through it with your home inspector. Do whatever you have to do in order to be present during the inspection, because you will learn a lot about your house and its systems when you do.

If this is your first time owning a house, there are just a few things you absolutely must learn. You might not know about the necessity of changing furnace filters, how to shut off the main water supply when a pipe bursts, or that stacking firewood next to a wooden deck is a very idea. Any of these things can present a hazard to you and your family as you move in to your new home. Having a home inspector teach you how to handle these things and other issues will make the difference.

A home inspector can advise you about maintenance on any number of things in your home. If you want to increase the safety and comfort in the home, he can give you suggestions on small modifications you can manage on your own. Often, he may prioritize his suggestions.

So, the water intrusion in the fuse box must be corrected immediately but you might want to think about replacing showerheads with low-flow models when you have the time and some extra money first.

Knowing What's Wrong, Knowing What's Right

The best home inspectors will not only tell you what is wrong with your potential home, but what is right. His job is to make an objective and independent visual assessment of the house. That goes without saying that everything he observes – the good and the bad – he jots down in his report and hands it to you and based on that, you can then go on and make an intelligent decision.

After your home inspector is done with his job, he will probably sit with you and run through his principal findings. This is the time to ask him any other questions you may not have already asked. Don't pass up the opportunity. Pick his brains as much as he will allow, but stick to specific questions about specific issues. And then, breathe freely.