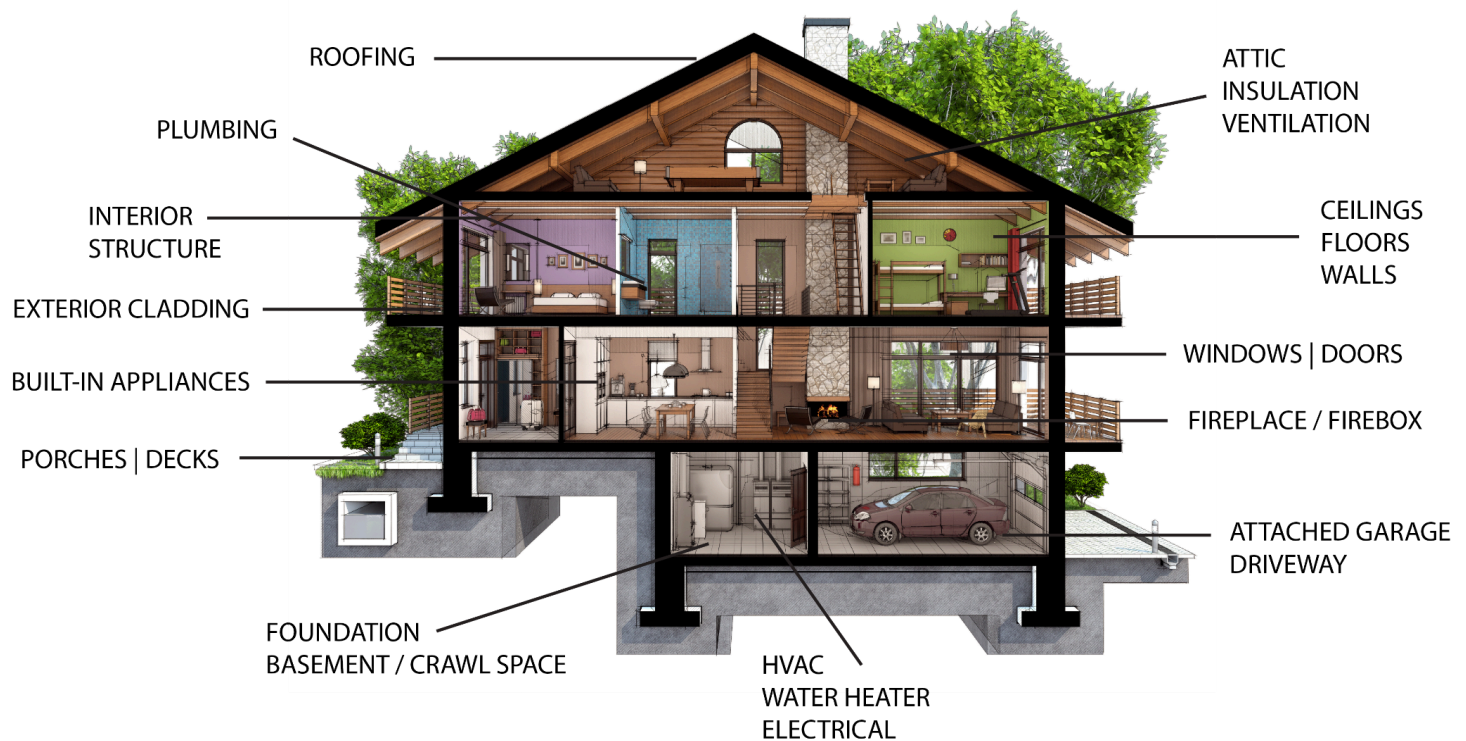




Home Inspection: What to Expect and Inspect

Home inspections are sometimes a major turning point in the home buying process. Knowing what to look for — whether you've found a place you like, or you're still on the hunt — can prevent unpleasant surprises.



Inspection day is often one of the most exciting moments of home buying because it's likely the first chance you'll have to go inside the home since you made your offer. But more importantly, it's your opportunity to make sure you know what you're getting yourself into when it comes to the condition of the home.

Home inspections can be reassuring, fun and exhausting all at the same time.

A home inspection doesn't just provide you with a list of problems you'll want to negotiate with the seller (or, worse, something catastrophic that makes you back out of the deal altogether), it gives you a detailed report that acts as a new homeowner's manual that includes a home maintenance schedule and checklist.



Finding an Inspector

You should hire a licensed, professional inspector to conduct a thorough inspection. How do you choose one? Your agent probably has suggestions, but you can also do your own research. Get recommendations, study their websites, and ask for a sample report to make sure what they will produce is thorough. You will want to be clear on exactly what is and isn't included in the inspection price, which usually ranges from \$300-\$500 depending on the size of the home.

Seller's Disclosure Notice

Before your inspection day, you should also get a seller's property disclosure notice, which will help you identify any additional issues you want your inspector to look at. If they disclosed that they had a leaky window replaced or repaired, make sure that gets extra attention from your inspector.

Disclosure requirements vary by state and sometimes local jurisdictions, so ask your real estate agent if you have any questions about what is included. Disclosure typically comes in the form of boilerplate documents with a series of yes/no questions for the seller.

One thing to look for is whether any unpermitted work has been done. If so, you could be on the hook for bringing the house up to code should you ever remodel. Even if that's not even remotely on your radar, unpermitted work needs to be carefully inspected, particularly electrical and plumbing work.

Inspection Day

Home inspections usually last from 3-4 hours – it's important not to rush the process! Your agent can be present, along with the seller's agent, who would be there to provide answers to any questions the inspector might have. If you choose to attend the appointment, follow along as much as you can. Along with identifying any potential problems, inspectors will explain your home's systems and give you maintenance tips, which should also be in the final report, along with pictures.

Inspectors are not Repair Technicians

Home Inspectors are simply reporting on any visual observations of material defects. They will always recommend you consult a licensed or certified industry/trade professional should a specific component appear to need additional assessment or more thorough evaluation.

What happens if your inspection comes back clean but you find problems after you move in? It depends. First, the inspection will only cover things the inspector can see without tearing down walls. The inspector won't claim responsibility for problems that are truly hidden, unless they missed what should have been obvious signs of a potential hidden problem. Look carefully at your contract to understand whether the inspection company will pay for repairs related to issues they should have caught, but didn't, or whether they will only refund your inspection fee.