

What is a home inspection?

As a home buyer, the home inspection is your last chance to uncover defects with the house — and potentially get the seller to pay for them — before sealing the deal.

Additionally, if a professional home inspection reveals serious problems with a property, potential buyers can back out of the home purchase or renegotiate the sale price, provided they have a home inspection contingency in their purchase agreement.

An inspection contingency is a common provision in a home purchase contract that gives buyers an opportunity to identify any serious issues before closing on a property.

As a seller, on the other hand, you want to know what the inspector will look for so you can be prepared for their visit and help everything go as smoothly as possible.

Here's what to expect during a home inspection:

- **A home inspector will look at the interior and exterior parts of home** like the foundation, structural components, roof, HVAC, plumbing, and electrical systems, then provide a written home inspection report with results
- **A home inspection generally takes two to four hours**, but may take more time depending on the size of the house. After the physical inspection, the home inspector may take a couple of days to send the written report
- **Buyers should attend the inspection** so they can explore their new home in detail and ask questions during the process. This can give you much more information than the report alone

Don't be concerned with the number of defects listed on your report — many will be so minor you won't bother fixing them.

Instead, pay attention to the severity of the home's issues. Some problems can be deal-breakers.

If serious problems arise, talk to your home inspector and real estate agent about your best ways forward.

What do home inspectors look for?

According to the American Society of Home Inspectors (ASHI), here's the full list of what a certified home inspector will review:

1. Heating system
2. Central air conditioning system (temperature permitting)
3. Interior plumbing and electrical systems
4. Roof and rain gutters
5. Attic, including visible insulation
6. Walls
7. Ceilings
8. Floors
9. Windows and doors
10. Foundation
11. Basement
12. Structural components

Clearly, the inspector isn't going to tear your home apart to inspect piping and wiring. But the more exterior and interior parts of the home an inspector can access, the more complete the final report will be.



Who pays for a home inspection?

The buyer usually pays for a professional home inspection. However, on making an offer, some insist the seller pays. So that's an item for negotiation.

Sometimes, sellers get their own home inspection before they put their homes on the market. That can reassure potential purchasers. And it can provide the owner with a chance to fix issues ahead of the marketing of the property.

However, not all buyers are willing to accept a report paid for by the seller. In fact, experts recommend that buyers choose their own inspector, someone without ties to either the seller or the seller's Realtor.

How much does a home inspection cost?

HomeAdvisor regularly publishes nationwide average costs for home inspections.

It estimates that an average house inspection costs \$340, but can range from \$280 to \$401 depending on where you live and size of the home.

An average home inspection costs between \$280 and \$401 depending on the location and property.

As with most things in life, the cheapest inspector isn't always the best — especially if your state doesn't license home inspectors. Make sure yours is sufficiently qualified and experienced to do a good job.

Choosing an ASHI member may add some reassurance about your inspector's competence and ethical standards.

Will there be follow-up costs?

Careful buyers — or ones alerted to potential problems by the inspector — may want to commission further home inspection reports from specialists concerning the possible presence of:

- Radon
- Termite infestations
- Asbestos
- Lead piping or paint
- Mold
- Water damage
- Other safety issues

Speaking of safety issues, lead and asbestos were commonly used in the construction of older homes but are banned from recently built homes.

Potential buyers may also require an inspection of the plumbing system, including sewer lines, using a camera service.

Some certified home inspectors offer additional services such as radon testing and will recommend asbestos testing for homes that are suspected to be at risk.

How long does a home inspection take?

An average home inspection generally takes between two and four hours, unless there are exceptional circumstances.

The duration of an inspection can vary depending on:

- Home size
- Number of defects
- Thoroughness of the inspector
- The helpfulness of the owner when preparing for the inspection



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Should buyers attend an inspection?

Why not? Ask your inspector if they'd mind you coming along. Few inspectors object.

You'll have a chance to explore your new home further and ask your inspector questions as you go.

Seeing the home inspection process can be much more informative than reading the report on its own. And it can give you some perspective on how major or minor each issue is.

What should sellers expect from a home inspection?

It's in your interest as a home seller to provide quick and easy access to everything on that home inspection checklist. Here are some ways you can help:

- Leave keys (for instance, for your electrical panel), and label where the inspector can find them
- Make sure all pilot lights are on for fireplaces and furnaces, even in summer, so the inspector can check the heating and other appliances
- Tidy your basement. There needs to be an unobstructed path down the steps and through to your furnace/HVAC unit/water heater and anything else that needs inspecting
- Tidy your attic same as your basement
- Clean up key areas in your yard so the inspector can easily access your crawl space, drainage access points, or septic tank
- If the home is vacant and the utilities have been shut off, have them reconnected

Being helpful won't necessarily buy you a better report, but even professionals appreciate thoughtfulness.

Should sellers make repairs before the inspection?

A home inspection checklist can be a valuable tool when you're selling a property. If you know what an inspector's going to be looking for, you can sort out minor issues in advance.

Of course, nobody's expecting perfection. It's very rare to see a blemish-free home inspection report. And it may be you've already negotiated over some known issues and they've been reflected in the price.

However, cherry-picking small problems that are quick, easy, and inexpensive to fix can drastically shorten the list of defects a report turns up. And the shorter that list, the better the chances of your sale closing without quibbles.

How to get a better home inspection report

Certified home inspectors are people, too. And just like everyone else, they associate a clean, sweet-smelling house with homeowners who care for their property. It will do you no harm if the inspection starts off from that perspective.

Chances are, you recently prepared your home for showing and it's already in close-to-perfect condition. But look around for new defects. If a shingle has slipped from the roof or a pane of glass has cracked, get them fixed in advance.

Similarly, if your furnace or HVAC is temperamental or is overdue for maintenance, get it professionally serviced.

This is not the time to carry out expensive projects. But you might as well go for any quick wins that are available. After all, your buyer's likely to try to leverage any black marks in the inspection report for a lower price. Who knows? You might even save a few bucks.

Next steps after a home inspection

If the home inspection report showed only minor and expected problems, the home buying process should continue as planned.

You may choose to give the seller, or the seller's Realtor, a list of minor issues to fix. Getting the owner to fix a leaky faucet, replace a missing doorstop, or re-attach a downspout will shorten your to-do list after moving in.

After these repairs have been completed you may want to do your own walk-through inspection to make sure all the items on your list got fixed.

Addressing serious issues

If your home inspector uncovers safety or structural issues, you'll have a more important decision to make: Should you still buy the home?

If you do want to move forward, you'll need:

- **Additional inspections:** Home inspectors are not necessarily specialists on any one aspect of home construction. A specialist such as a structural engineer should assess the condition of the home to determine what work and cost will be needed to fix the problems
- **Negotiating:** You'll need to request repairs as a condition of buying the home. The seller may agree to lower the price if you'll still buy the home in its current condition. Or the seller may agree to fix the problems before closing
- **Following up:** If the home needed significant repairs such as foundation lifting or water diversion, get the expert who diagnosed the problem to come back out and check the quality of the repairs

Using the home inspection as a home improvement guide

Home inspections provide valuable information before you buy a home. But they can help you make decisions after closing on the home, too. Your home inspection report could serve as a guide to scheduling and planning future repairs.

For example, if the report noted the HVAC system was 15 years old and used an inefficient blower, you'll know to start planning ahead for replacing the system in the next few years.

If you'd like to buy a home warranty to protect systems in your home, your home inspection could help you decide what level of protection to buy. Some warranties let you choose which systems in your home to protect. Your inspection should show your home's most vulnerable systems.

My inspection report lists dozens of defects! What should I do?

Most reports list dozens of defects. Some defect lists run into three figures. That's because there's no such thing as a perfect home, especially if the property is a few decades old.

Don't worry too much about the length of the inspector's list of problems; instead, pay attention to the severity of the problems.

Many issues, such as loose doorknobs or cracks in the paved driveway, will be so minor you won't bother fixing them right away, even though you know they're there.

But some issues can be deal-breakers: problems with the physical structure of the home, for example, or safety issues such as lead pipes or an improper installation of a furnace or water heater.

Talk to your home inspector and real estate agent about the best path forward if you discover these types of issues.

Home inspection vs. home appraisal

Mortgage lenders will need a home appraisal to assess the value of the home you're buying. An appraisal is part of the borrowing process just like checking your credit score or debt-to-income ratio.

But this appraisal will not reveal specific details about the condition of the home. A home appraisal will be more concerned with the home's location, size, and general condition.

Unlike a home inspector, the appraiser will not crawl around in the basement or climb onto the roof searching for problems.