U.S. Department of Housing and Urban Federal Housing Administration (FHA)



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# **For Your Protection:** Get a Home Inspection

#### Why a Buyer Needs a Home Inspection

A home inspection gives the buyer more detailed information about the overall condition of the home prior to purchase. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

Evaluate the physical condition: structure, construction, and mechanical systems; Identify items that need to be repaired or replaced; and Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

#### You Must Ask for a Home Inspection

A home inspection will only occur if you arrange for one. FHA does not perform a home inspection.

Decide early. You may be able to make your contract contingent on the results of the inspection.

#### **Appraisals are Different from Home Inspections**

An appraisal is different from a home inspection and does not replace a home inspection. Appraisals estimate the value of the property for lenders. An appraisal is required to ensure the property is marketable. Home inspections evaluate the condition of the home for buyers.

#### FHA Does Not Guarantee the Value or Condition of your Potential New Home

If you find problems with your new home after closing, FHA cannot give or lend you money for repairs, and FHA cannot buy the home back from you. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

#### Radon Gas Testing and other safety/health issues

The United States Environmental Protection Agency and the Surgeon General of the United States have recommended that all houses should be tested for radon. For more information on radon testing, call the toll-free National Radon Information Line at 1-800-SOS-Radon or 1-800-767-7236.

Ask your home inspector about additional health and safety tests that may be relevant for your home.

#### Be an Informed Buyer

It is your responsibility to be an informed buyer. You have the right to carefully examine your potential new home with a qualified home inspector. To find a qualified home inspector ask for references from friends, realtors, local licensing authorities and organizations that qualify and test home inspectors.



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## Inspection Companies local to Seacoast NH/ME

You may have requested Inspections as part of your offer on a home. As a buyer you may use whomever you wish. The list(s) below are provided as a courtesy, and you are under no obligation to use any of these. Just remember that Inspections must be done by professionals engaged in that line of work (don't use Uncle Joe).

Your purchase contract will indicate how long you have to arrange for, complete and respond to inspections. That means if you have an effective date of agreement as Sept 1, 2021 and you have 10 days for inspections, you must line up you inspections, attend the inspections and respond in writing to the Seller (through their Agent) within those days (in NH days are Calendar days, in ME it's Business Days).

Inspections must be paid at the time of Inspection, and we recommend the buyer be present for the inspections.

# Home Inspectors:

House Master Inspection Service: <a href="www.housemaster.com">www.housemaster.com</a>
Home View Inspections: <a href="www.homeviewnh.com">www.homeviewnh.com</a>
Prospect Property Inspections: <a href="www.prospections.com">www.prospections.com</a>

In addition to a General Building inspection, The Home Inspector typically does a general Pest and if they see evidence of pests may suggest further inspection. The Home Inspector can also do Water Tests, Radon Tests (there are additional prices for these services... please check pricing with individual company)

If a Home has Well & Septic - Here is a list of local Companies you may want to check out Pricing/Availability...

### Well & Septic Resources

Septic Designs of NH: <a href="www.septicdesignsofnh.com">www.septicdesignsofnh.com</a>
Epping & Exeter Septic: <a href="www.eppingandexeterseptic.com">www.eppingandexeterseptic.com</a>
Epping Well & Pump: <a href="https://eppingwell.com/">https://eppingwell.com/</a>
Advance Pump & Filter: <a href="https://eppingwell.com/">https://eppingwell.com/</a>

If you have a Fireplace you may want to have a Level II inspection done as the General Building inspector may not provide this service.

## Chimney Resources

A Merry Sweep
.https://www.amerriesweepe.com/
Frechette Chimney Sweep
http://www.bobfrechettechimneysweep.com/