

UNDERSTANDING THE **HOME INSPECTION** **REPORT**

A SIMPLE GUIDE FOR HOMEOWNERS

Plain English. Practical Advice. Confident Decisions.



THE
HOME
READY
PROS



KNOW MORE. STRESS LESS. MOVE FORWARD.

REPAIRS | MAINTENANCE | IMPROVEMENTS | PEACE OF MIND

1. What an Inspection Report Is - and Isn't

A home inspection is a visual assessment of the home's accessible systems and components on the day of the inspection. The report records conditions the inspector observed and may recommend repair, monitoring, or further evaluation.

The report is **not a pass-or-fail test**. A long report does not automatically mean a bad house. Inspectors often document small maintenance items alongside more significant concerns, which can make everything look equally serious when it is not.

Common report language

Deficient: Something is damaged, unsafe, not operating as intended, or otherwise needs attention.

Monitor: No immediate repair may be required, but the condition should be watched for change.

Further evaluation: The inspector saw something that should be examined by a qualified specialist before a repair decision is made.

Maintenance: Routine work that helps prevent deterioration or future damage.

HOME READY PRO TIP

Do not start with the page count. Start with safety, active water intrusion, structural concerns, and major systems. Those items deserve attention before paint, trim, and other appearance-related findings.

2. Turn the Report Into a Priority List

Inspection reports are easier to manage when every finding is placed into a practical priority category. The goal is not to fix everything at once - it is to identify what can cause injury, ongoing damage, system failure, or expensive deterioration.

Priority	What it means	Examples
1 - Safety / Active Damage	Address promptly. These conditions can injure someone or allow damage to continue.	Active leaks, exposed wiring, unsafe stairs, gas concerns, major moisture intrusion.
2 - Major System / Structural	Needs qualified evaluation or repair planning.	Foundation movement, damaged framing, failing roof areas, HVAC or electrical defects.
3 - Maintenance / Prevention	Not usually an emergency, but delaying it can create a larger repair.	Failed caulk, loose flashing, clogged gutters, minor plumbing leaks.
4 - Cosmetic / Convenience	Usually affects appearance or comfort more than safety or performance.	Scuffs, nail pops, worn finishes, minor cabinet alignment.

HOME READY PRO TIP

When several small findings are located in the same area, group them into one repair visit. A handyman may be able to address loose trim, caulking, door adjustments, minor drywall repairs, and hardware in the same appointment.

3. Cosmetic vs. Functional vs. Structural

Cosmetic findings primarily affect appearance. Examples include chipped paint, small drywall dents, worn finishes, minor trim gaps, or cabinet doors that need adjustment. They may be worth correcting, but they usually do not threaten the home's integrity.

Functional findings affect how part of the home works. A dripping faucet, door that will not latch, failed bathroom exhaust fan, damaged receptacle, or leaking disposal may fall into this category. Functional issues can become higher priority when they create a safety or moisture problem.

Structural findings involve components that carry or transfer loads, such as foundations, beams, joists, rafters, load-bearing walls, columns, or significant framing. Cracks alone do not prove structural failure, but movement, displacement, sagging, damaged framing, or other concerning patterns can justify professional evaluation.

A useful question to ask

If I leave this condition alone for six months, is it likely to injure someone, allow water in, worsen damage, or make a major system fail? If the answer may be yes, move it higher on the list.

HOME READY PRO TIP

Do not label a crack 'structural' based only on appearance. Location, width, pattern, displacement, moisture, and evidence of movement all matter. When the report recommends a structural engineer or other specialist, obtain that evaluation before deciding on the repair.

4. Common Findings Around the Home

ROOF & EXTERIOR

Typical findings include damaged shingles, deteriorated sealant, loose flashing, clogged gutters, wood rot, siding damage, grading concerns, and openings that can admit water or pests. Active leaks and deteriorated structural wood deserve faster attention than faded paint or minor surface wear.

PLUMBING

Watch for active leaks, corrosion, loose fixtures, slow drains, failed caulking, water-heater concerns, and signs of previous moisture. Even a small leak can become expensive when it is hidden inside a cabinet, wall, or floor assembly.

ELECTRICAL

Reports may identify damaged receptacles, missing covers, improper wiring conditions, GFCI/AFCI concerns, panel issues, or other electrical defects. Electrical work should be matched to the risk and, when appropriate, handled by a qualified electrician.

HVAC

Dirty filters and maintenance items are different from a system that does not heat, cool, drain, or operate correctly. Age alone does not mean a system has failed, but age can be useful when planning for future replacement.

HOME READY PRO TIP

Water is one of the biggest repair multipliers in a house. Prioritize active leaks, roof penetration, failed exterior sealing, drainage problems, and wet building materials before appearance-related repairs.

5. Interior, Crawlspace, Attic & Foundation

INTERIOR

Common items include loose handrails, missing door stops, cracked caulk, damaged drywall, non-working fixtures, sticking doors, window problems, and bathroom ventilation concerns. Many are straightforward repairs, but the cause matters. For example, a sticking door may simply need adjustment - or it may be one clue among several showing movement.

CRAWLSPACE / BASEMENT

Moisture, standing water, damaged insulation, wood deterioration, pest evidence, plumbing leaks, and inadequate drainage are common concerns. Moisture findings deserve attention because prolonged dampness can affect wood, insulation, indoor air conditions, and pest activity.

ATTIC

Inspectors may note roof leaks, inadequate insulation, ventilation issues, disconnected exhaust ducts, damaged framing, or electrical concerns. Bathroom exhaust should be routed appropriately rather than simply dumping moist air into the attic.

FOUNDATION / FRAMING

Cracks, settlement, damaged piers, altered framing, sagging members, or moisture-damaged wood may require closer evaluation. The important distinction is whether the condition is stable and serviceable or shows evidence of active movement or loss of structural capacity.

HOME READY PRO TIP

Look for patterns, not isolated words. A foundation crack plus sloping floors, binding doors, displaced masonry, and framing movement is more meaningful than one small crack by itself.

6. What Can a Handyman Handle?

A qualified handyman or home-repair professional can often address a large portion of routine inspection punch-list work. Examples may include drywall patches, trim repairs, caulking, door adjustments, hardware replacement, minor siding repairs, weatherstripping, fixture replacement, small carpentry repairs, and other non-specialty maintenance.

Some findings should instead be directed to the appropriate licensed or specialized professional, depending on the work and local requirements. Examples can include significant electrical work, major plumbing alterations, HVAC system repair, roofing beyond minor repair, structural engineering, foundation repair, gas systems, or conditions involving substantial structural modification.

DIY - know the boundary

Homeowners can often handle simple maintenance such as replacing filters, cleaning gutters when safely accessible, touching up caulk, tightening hardware, replacing batteries, and completing basic cosmetic repairs. Stop when the repair involves an uncertain electrical condition, gas, structural framing, significant water damage, hazardous materials, or work you cannot perform safely.

HOME READY PRO TIP

The cheapest repair is not always the least expensive option long-term. Correct the source of the problem before repairing the visible damage. Painting a water stain without fixing the leak only hides the symptom.

7. Your Inspection Report Action Plan

Use this simple workflow after receiving the report:

- 1. Read the summary - then review the full report.** Photos and comments in the body often provide important context.
- 2. Mark immediate safety and active-damage items.** These become Priority 1.
- 3. Identify major-system and structural recommendations.** Get specialist evaluations where appropriate before assuming the scope or cost.
- 4. Group routine repairs by trade or location.** This can reduce repeat service calls and make the work more efficient.
- 5. Separate maintenance from cosmetic upgrades.** Maintenance protects the home; cosmetic work improves appearance.
- 6. Keep records.** Save invoices, photos, warranties, and repair documentation with the inspection report for future reference.

HOME READY PRO TIP

A good repair plan should answer four questions: What needs attention? How urgent is it? Who is the right person to handle it? What happens if I wait?

THE HOME READY PROS

Your Home. Your Plans. Our Purpose.

Inspection punch-list repairs • Home maintenance • Carpentry • Painting • General home repairs

Important: This guide is general educational information and is not a substitute for a home inspection, engineering opinion, licensed trade evaluation, code determination, or other professional assessment specific to a property.