



## **What to Expect from a Home Inspection**



A home inspection helps you make a more informed decision about the home you're considering buying.

A home inspector can identify potential issues, plus give you a better idea of the ongoing maintenance the property will require.

When you're buying a house, a thorough home inspection can save you thousands of dollars in unexpected repairs — or from unwittingly buying a money pit.

### **What is a home inspection?**

A home inspection is a visual assessment of a house's physical structure and mechanical systems, including the roof, ceilings, walls, floors, windows and doors.

The inspector will check that major appliances are functional, scrutinize the heating and air-conditioning system, examine the plumbing and electrical

systems and may even poke around in the attic and basement.

The goal of a home inspection is to uncover issues with the home itself. Inspectors won't tell you if you're getting a good deal on the home or offer an opinion on the sale price.

### **When does the home inspection happen?**

The home inspection happens after the seller has accepted your offer but before buying the house. To provide enough time for additional inspections or for negotiations with the seller, you'll want to schedule a home inspection as soon as possible once you're under contract.

You should allow at least seven to 10 days in the home buying process to take care of the inspection.

### **Hiring a Home Inspector**

As the buyer, it's on you to hire the home inspector. Even if the seller offers to share their home inspection report or claims the house is pre-inspected, you'll want to arrange your own inspection so you can vet the inspector yourself. Home inspectors aren't federally regulated, and they're not even licensed in all states.

Seek recommendations from friends and colleagues, and search the databases of professional associations, such as the American Society of Home Inspectors and the International Association of Certified Home Inspectors. Such organizations usually require members to pass an exam, honor a code of ethics





and complete continuing education. Check your local Better Business Bureau to see if the home inspector has a record of complaints there.

It's a best practice to interview potential home inspectors about their experience, training and areas of expertise. For example, if you're considering a fixer-upper or looking at an older house, you'll want an inspector who has knowledge about historic homes.

Ask for references from prior clients, especially homeowners who have been in their homes for at least six months. This will help you determine whether any issues popped up that were unreported in their inspections.

You can also ask for samples of prior reports and note whether they're simply completed checklists or extensive reviews. That way you'll know whether you're paying for a quick report or detailed information.

### **How much does a home inspection cost?**

Home inspections can cost \$300 to \$500 or more, so you want to be sure you're getting what you pay for. You'll also want to have those funds on hand.

Unlike many other closing costs, you generally pay the home inspector at the time of the service.

Think of it this way: If the home inspector has to wait until closing to get paid, they'd have an incentive to make sure the closing goes smoothly. An unscrupulous

one might underreport problems that could get in the way of the sale.

### **What happens during a home inspection?**

A home inspector should take several hours to complete a detailed walk-through of the home you're looking to buy. During that time, the inspector will take notes and pictures and, if you're tagging along, comment on what they see. Most importantly, the inspector will provide an objective opinion on the home's condition, detached from the emotional rollercoaster you've been on during the home buying process.

An inspector might have a thought or two on child-safety issues found in the home, but again, that depends on the inspector's experience and competencies. And a home inspector doesn't necessarily determine whether your home is compliant with local building codes.

They also won't comment on anything aesthetic, unless it betrays a larger problem. For example, they may point out a ceiling stain that indicates water damage.

Although inspectors should have a keen eye for detail, they won't be able to detect the unseen. That means hidden pests, asbestos, mold or other potentially hazardous substances might go unnoticed.

Areas that aren't readily accessible, like the septic tank, won't be covered, either.





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Those sorts of issues can require specialized evaluations.

### **What's included in a home inspection report?**

A good home inspection report is extensive, containing checklists, summaries, photographs and notes. It may estimate the remaining useful life of major systems and equipment, as well as that of the roof, structure, paint and finishes.

The critical information will include recommended repairs and replacements, too.

An inspection is not a pass-fail exam. No fixes are mandatory after a home inspection, though it may uncover issues that prompt further negotiations with the seller. You'll learn much about the home and gain confidence in the decision to move into your new address — or find out enough to pass on the purchase.

### **Owner / CPI**

Tim Rubash is trained and certified with AHIT (American Home Inspectors Training), the largest home inspector training organization in the United States. He is also a Certified Professional Inspector and member of InterNACHI (International Association of Certified Home Inspectors) as well as MAHI (Midwest Association of Home Inspectors).



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