

# HOME INSPECTIONS

By Dan McCormick

## What is a home inspection?

There are two types of inspections that should be done on your new home. First you should do your own basic inspection of the home during your walk through with your real estate professional (See The Personal Inspection Check List Below). Second you should have a professional whole house inspection done by a reputable home inspection company. Your professional home inspection will be an unbiased evaluation of the physical structure and all of it's systems from foundation to roof. A professional home inspection is to identify defects in the property that could affect its safety or designed functionality. It is not designed to catch minor cosmetic issues. Cosmetic issues should be identified when doing the personal inspection during your showing of the property.

It is important to do your research on home inspectors in advance so that you know who to call when you have a property that you want to submit a contract on. There is usually less then 2 weeks built into the contract for the inspection so you want to have your research done in advance. (See The Look For A Professional Home Inspector Checklist below)

Cost of a home inspection usually is between \$250.00 and \$400.00 dollars depending on the size of the home. The knowledge and peace of mind that comes with a professional home inspection is priceless!

## Who should have a home inspection?

**We can not emphasize enough how valuable a professional home inspection can be for buyers, sellers and even newly built homes!**

For **Home Buyers** purchasing a home will be the largest single investment you ever make. Because purchasing a home can be such an emotional decision it is often difficult to look at the property with an unbiased eye. Before you make that purchase you should learn as much about the property as possible including maintenance issues and items that may need to be replaced or repaired.

A good home inspection will help point out positive aspects of the home along with items that need to be updated or repaired. (See The Professional Home Inspection Checklist below) Your home inspection will also help identify maintenance items that need to be done on the home to keep it in good working order. This information will provide you with a clear understanding of the home you are about to purchase so that you and your real estate professional can make a confident and educated decision.

A Professional Home Inspection is also very valuable for **Home Sellers**. By having a home inspection done before listing the property it will allow you to have time to receive multiple bids on repairs that may save you money and a lot of anxiety in the long run. When inspections are

done by the buyer it leaves little to no time to negotiate the fixes. This can lead to inflated estimates due to time constraints. You will also be able to add your inspection report to the internet listing helping make your home stand out among the competition. A seller's inspection should not replace a property disclosure form but does add a valuable aid in the process.

Many people believe that it is not important to have a home inspection done on a newly built home. Unfortunately this is far from the truth. Even new homes should be inspected. New home construction requires many different contractors with tight schedules which can lead to mistakes. This does not mean the builder is not good it is just a fact of the construction industry. That is why it is important to have a third party trained professional come in and evaluate the working order of the home and its systems so that they can be repaired if needed before more damage is done.

## **Why use a qualified home inspector?**

Home inspectors are trained to be detectives on the construction and working parts of a home. Many people know how a home should be constructed and how the systems work but not everyone has the training on what to look for that may lead to system failures.

Unfortunately Montana currently does not have a licensing program for inspectors. This means that you need to do your homework when picking your inspector. One requirement that many other states use is the mandatory National Home Inspectors Exam. You may want to ask if your home inspector has completed this item. If they have completed the certification they will have a certificate achievement. It is also a good idea to use a home inspector that has been through specialized training and is a member of a respectable national organization such as NACHI or ASHI. Being a member of a home inspection organization gives the inspector many tools such as a national network of experts on specific home systems. Inspectors that are members of national organizations are also required to take annual testing and keep current on continuous education. You can also ask your home inspector if they have a code of ethics and a standard of practice they use when performing an inspection. Qualified inspectors should use both items and will be able to provide a copy if asked.

See Following Pages for a Checklist:

## Looking for in a Professional Home Inspector Checklist

### Questions that should be asked of a prospective home inspector:

- ✓ **What is the inspector's experience?** What type of training have they had? Do they have any certifications?
- ✓ **Exclusively inspections?** Are home inspections the person's full time job or do they do other work and inspections on the side? (It is generally better to use a fulltime home inspector because they are more likely to stay up to date on the latest building standards.)
- ✓ **What type of report?** Will it be written or oral or both? Will the report contain pictures of the defects? Will the report contain suggestions for remedying deficiencies?
- ✓ **How long will it take?** A good house inspection should take between 2 and 4 hours, depending on the size of the house.
- ✓ **What will be included in the inspection?** See "Minimum standards of a professional home inspection" below.
- ✓ **What certifications do they have?** It can be very helpful if the inspector is certified by a respectable national organization such as NACHI OR ASHI.
- ✓ **Does the inspector have Errors and Omissions Insurance?** This gives you some level of protection should there be an "error or omission" in the inspection, meaning the inspector missed something.

## Your Personal Inspection: What to look for

- ✓ **Foundation:** Are there obvious cracks large enough to put the edge of a quarter in? Any apparent shifts in the foundation?
- ✓ **Roof:** Does it appear new or old? What is the overall condition?
- ✓ **Evidence of leaks:** Check inside as well as outside. Check all ceilings and areas around windows for signs of moisture.
- ✓ **Basement or crawlspace:** Is there dampness?
- ✓ **Appliance condition:** What is the age and condition of the stove, dishwasher, refrigerator (if included), etc.?
- ✓ **Quality and workmanship:** In general look at the quality of the workmanship
- ✓ **Exterior:** Is the house going to need repairs or paint soon?
- ✓ **Electrical:** Any obvious malfunctions?
- ✓ **Plumbing:** Any unusual noises or malfunctions? Is there good water pressure and do drains appear to function properly?
- ✓ **Lot:** Does the drainage appear good and away from the house?
- ✓ **Lot:** Are there any trees encroaching on the roof or foundation?

## Minimum Standards Of A Professional Home Inspection

**A competent and professional inspection will include a minimum of the following:**

- ✓ **Foundation:** How is the structural integrity of the foundation? Is there any evidence of cracks, shifting, or moisture problems?
- ✓ **General Construction:** How is the quality of the general construction?
- ✓ **Exterior:** Is the house in need of exterior repairs or maintenance? This should include doors, windows, balconies, porches, siding, soffits, fascia, trim and flashing.
- ✓ **Plumbing:** How is the condition of the overall plumbing system? Is there any evidence of leaks or water pressure problems? Do the drain systems function properly? Inspector should operate all toilets and facets for functionality. Identify main shutoff location.
- ✓ **Electrical:** Do any dangerous electrical situations exist? Identify location and capacity of distribution panels. Inspect inside electrical panels for breaker to wire size and double tapping of breakers. Inspector should test switches, outlets and GFCI breakers.
- ✓ **Heating and Cooling Systems:** Check for operation of normal controls and condition of system. Ensure that there is a heat source in each room.
- ✓ **Interior:** Do doors and windows open and close properly? Are floors firm and level? Inspect the walls, ceilings, stairs and railings.
- ✓ **Kitchen:** Are appliances functioning properly? Is the plumbing, including the dishwasher connections in good condition? Are GFCI breakers within 6 feet of water?
- ✓ **Baths:** Is the floor solid? Is there any evidence of previous or current water leaks? Is the plumbing in good condition? Is there functional flow and drainage? Do toilets function properly?
- ✓ **Attached structures:** What is the condition of any attached structure (sheds, decks, garages, etc.) Do electric garage doors operate properly and are the safety features working?
- ✓ **Roof and Attic:** What is the condition of the roofing structure as well as its covering (Shingles)? Inspection of roof penetrations for leaks. Inspection of attic structure, ventilation, insulation and exposed wiring.