

# Home Inspection

**Things You need  
to know to Pass  
Your Home  
Inspection!**

**Special Report Presented  
by**

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## **Pass The Muster, Please! Have A Home Inspection And Eliminate Nasty Surprises!**

Just when you think it's safe to go back in the water, some shark opens its cavernous mouth and gobbles up a meaty chunk of profit. You may think your home is in good shape because nothing major has gone wrong in all the time you've lived there. But broken pipes or a faulty electrical circuit could be looming behind the kitchen wall or in the crawlspace.

Banks and other lending companies often require prospective buyers to submit a home inspection report with their loan application. Even if they don't, most buyers will want an inspection for their own peace of mind and they will have an inspection contingency clause in the contract. So it's best to be prepared.

### **Can you cheat?**

A home inspection is a visual inspection of your home from the roof to the rafters. The inspector can evaluate your home by checking for visual defects and functional problems, they cannot disassemble any electrical appliances (like air conditioners, stoves or furnaces) and since they're not Super Heros with x-ray vision they can't see behind walls or paneling or under your slab. The inspector also can't lift carpeting or major pieces of furniture.

Don't think that these limitations mean you can slide the couch over that hole in the carpet and they'll never know. There are usually clues that warn the inspector of hidden problems. When these clues are spotted, a qualified inspector can follow them up until they understand what the hidden problems may be. You might as well get the true scoop on the condition of your home and then decide what to do with the information. Knowing beforehand the strengths and weaknesses of your property puts you in a better bargaining position and permits you to negotiate openly and honestly—qualities a buyer will respect and appreciate.

The one thing you can do to improve the results of your home inspection is to know what the inspector will be looking for (we're about to tell you that) and get there first! If you make minor repairs (paint, paper, use bleach under the sink and fix sticky drawers and electrical outlets that haven't worked in years) before the inspector is called in; this can make BIG difference to the overall tone of the inspection. This pre-emptive strike can also save you from being "nickel and dimed" to death by a buyer during negotiations.

### **How extensive is a home inspection?**

The inspector should work with a checklist that incorporates a detailed examination of interior and exterior elements. You should try to be on hand for the inspection (it will help you in negotiations) so you can see for yourself areas of concern or reasons to celebrate. A good home inspection should take between two and four hours, price will depend on your area. Additional services such as septic, well or radon testing are optional. To see if they are recommended for your area, check with the local municipality.

The home inspector will want to operate all appliances, heating, and ventilation systems. If the home is vacant you should be sure all utilities are turned on and there is access to all parts of the home and yard.

### 1. Outside the home

Because first impressions count, the **exterior of the property** is a good place to start.

The inspector will be looking to see that:

- adjacent lots do not affect the value of the property or pose potential hazards
- patios, decks, fences, sheds, steps, retaining walls, and garages are in good shape and there are no indications of bugs or rodents that may cause damage
- the land, driveway, and sidewalks slope away from the home
- there are downspouts and they too drain away from the home
- there is no pooling or stagnant water
- there is no flooding from the water system
- the yard and landscaping are in good repair
- trees and bushes are a safe distance from the home
- stair and deck handrails are secure.

The inspector will also be checking the **structure** of the home to make sure all lines, including those of windows, doors and siding, are all straight or square and in good repair:

- **Outside surfaces** should be free of stains and damage, such as, cracks in joints or stucco or siding.
- **Windows and doors** are inspected for tight-fitting frames, intact glass, and the use of energy-efficient materials.
- A sagging or uneven **roof** may indicate inadequate framing.

### 2. Looking under the hood:

Of extreme importance is the condition of the **mechanical systems**: plumbing, electrical, heating & ventilation, air conditioning and heat recovery.

- In the **plumbing** department, in addition to leaks and inadequate drainage, the inspector will be checking craftsmanship. Old and jumbled plumbing that is pieced together with dissimilar materials may hint of poor work. The condition of the water heater, pump, pipes, and drains will also be covered in the inspection.
- The breaker box or **electrical** panel should have adequate amperage for all of the appliances you want to operate. The inspector will also be looking for exposed wires, adequate wall outlets, and proper cables for branch circuits.
- When it comes to **heating and ventilation**, consider the age of the house. If it's older, it may have a forced-air heating and cooling system that will eventually need to be replaced at considerable expense—an expense that should be factored into future costs.
- The fresh air exchanger should operate efficiently in every room of the house; the air filter should be clean; separate flues for gas, oil, propane, wood or coal should slant up to the outside and there should be no open seams. Warning signs of trouble ahead include the odor of gas, rust in the area of the cooling unit, ductwork deterioration, and the presence of asbestos on steam and water pipes.

### **3. Inside rooms:**

An **interior inspection** should begin in the **attic** with an examination of trusses, insulation, and covering materials. Inside rooms should not be surveyed for cosmetic appeal but for substance. Here the inspector will be looking for:

- cracks and stains in ceilings, floors, and walls
- level plumb lines
- windows and doors that may not open and close easily and are in need of repair
- paint, paper, and other wall coverings and trims that may need replacing
- smoke and water detectors
- proper masonry and chimney flue operation
- properly affixed stair treads and handrails
- light switches and electrical outlets that may malfunction
- a sufficient number of electrical outlets in each room
- ample insulation in the walls and adequate heating and cooling delivery systems.

**Kitchen** - One of the most important—and costly to renovate—rooms is the kitchen. A good inspector will concentrate on electrical and plumbing to make sure the:

- exhaust fan works
- countertop ground fault interrupters provide adequate protection
- pipes leading to sinks, dishwasher, and other appliances are not leaking
- under-sink cabinet is dry and decay-free
- flow of water in the sink is substantial and drains readily
- garbage disposal works properly
- doors and drawers open and close easily.

**Bathroom** - In addition to many of the same concerns that apply to the kitchen, special care is taken to ensure that pipes and drains are clog- and leak-free; there is adequate ventilation and the exhaust fans work; the toilet is stable and flushes properly; tiles are secure and all coverings are solid and water flow is of an acceptable level in all accessories. Because bathrooms are frequently redesigned, the inspector should make sure bearing walls and plumbing routes will facilitate easy alterations.

**Basements & Crawlspaces** - Cold, clammy rooms are often found in basements and crawlspaces primarily due to improper air circulation. Here the inspector will be looking for water stains, signs of rot, insects, rodents, foundational inadequacies, satisfactory insulation, and wet/dry floors and walls.

### **Finding a good inspector is paramount.**

Like most everything in life, you get what you pay for. Hiring a reputable, thorough inspector will pay off in the long run. Please don't consider doing it yourself even if you are fairly knowledgeable. It will be difficult for you to remain neutral and objective, which could affect the negotiation process. Hiring a generalist who specializes in home inspections is probably your best bet, as this person will have inspected at least hundreds

of homes during their career and will be working for a pre-determined fee, which helps ensure impartiality.

Asking friends and business acquaintances for recommendations is a good starting point. You can, of course, look in the Yellow Pages under Building Inspection Services or Home Inspection Services. If this is your route, check to see whether any of those listed are members of the American Society of Home Inspectors (ASHI). ASHI is a professional society with a high code of ethics, standards, and practices. Your real estate agent should also have a list of members. Before hiring someone, be sure to check the inspector's references, qualifications, and experience.

### **What the home inspector does and does not do:**

The home inspector provides a visual evaluation of the home and property and reports on its physical condition, indicating which areas may need attention. In other words it's the home inspector's job to find any "skeletons" in your closet (or more likely in the plumbing, wiring, roof or basement). The inspector will not "pass" or "fail" your home. Their job is to describe its physical condition and indicate what may need repair or replacement.

The private home inspection is not a guarantee and it is not an appraisal that can be used to ascertain market value. Nor is it a municipal inspection verifying code compliance. However, if you did not build your home and are curious about code compliance, in many areas it is possible for you or your real estate agent to visit your civic government's building department and have a look at the building file for your home. Within the file you will see whether inspections have been performed at each stage of construction and, depending on the region, you may even view original blueprints and drawings.

### **What if the inspector finds all kinds of problems?**

If you're on the ball and have had the inspection done yourself (before a buyer is involved) then you have two options if problems are found. If they are minor repairs you may choose to fix them so you can ask full price for your home. If the inspector finds major problems you can either fix them (make sure you will be able to recoup your expense when you sell the home) or be ready to negotiate a reduced price so the purchaser can make the repairs.

If the buyer's inspector reports existing flaws or potential hazards to the buyer, this does not mean you have lost a sale. Most people buy homes based on a number of factors, not the least of which is emotional. If prospective buyers are drawn to your home but an inspector unearths a problem, this simply gives you an opportunity to compromise in negotiations and it allows the buyer an opportunity to plan and budget for future expenses.

**In conclusion:**

Hiring an impartial building or home inspector to do an inspection before you start showing your home is a worthwhile investment. It will allow you to become more knowledgeable about your home and property; give you confidence to negotiate the sale in good faith; provide forewarning of what the buyer's inspector might uncover and give you the opportunity to alter or repair small imperfections before they become major catastrophes.

**Additional information:**

Home Inspection Connection  
<http://realestateinspection.info/>

American Society of Home Inspectors  
<http://www.ashi.com/>

Allstate Home Inspections, Inc.,  
<http://www.allstatehomeinsp.com/frame1.html>

Hometime, check local listings for air time on TLC and PBS  
<http://www.hometime.com>