

Home Inspection

A home inspection is needed to protect new homeowners from purchasing a home with hidden defects. Hiring a professional home inspector is essential in ensuring that homebuyers are making a sound decision.

Below are 10 questions to ask a home inspector.

1. What are your qualifications? Are you a member of the American Association of Home Inspectors?
2. Do you have a current license? Inspectors are not required to be licensed in every state.
3. How many inspections of properties such as this do you do each year?
4. Do you have a list of past clients I can contact?
5. Do you carry professional errors and omission insurance? May I have a copy of the policy?
6. Do you provide any guarantees of your work?
7. What specifically will the inspection cover?
8. What type of report will I receive after the inspection?
9. How long will the inspection take and how long will it take to receive the report?
10. How much will the inspection cost?

Each home inspector is different and may focus on different areas of the home. Below is a list of items that your home inspection should cover.

- **Siding:** Look for dents or buckling
- **Foundations:** Look for cracks or water seepage
- **Exterior Brick:** Look for cracked bricks or mortar pulling away from bricks
- **Insulation:** Look for condition, adequate rating for climate
- **Doors and Windows:** Look for loose or tight fits, condition of locks, condition of weather stripping

- **Roof:** Look for age, conditions of flashing, pooling water, buckled shingles, or loose gutters and downspouts
- **Ceilings, walls, and moldings:** Look for loose pieces, drywall that is pulling away
- **Porch/Deck:** Loose railings or step, rot
- **Electrical:** Look for condition of fuse box/circuit breakers, number of outlets in each room
- **Plumbing:** Look for poor water pressure, banging pipes, rust spots or corrosion that indicate leaks, sufficient insulation
- **Water Heater:** Look for age, size adequate for house, speed of recovery, energy rating
- **Furnace/Air Conditioning:** Look for age, energy rating; Furnaces are rated by annual fuel utilization efficiency; the higher the rating, the lower your fuel costs. However, other factors such as payback period and other operating costs, such as electricity to operate motors.
- **Garage:** Look for exterior in good repair; condition of floor—cracks, stains, etc.; condition of door mechanism
- **Basement:** Look for water leakage, musty smell
- **Attic:** Look for adequate ventilation, water leaks from roof
- **Septic Tanks (if applicable):** Adequate absorption field capacity for the percolation rate in your area and the size of your family
- **Driveways/Sidewalks:** Look for cracks, heaving pavement, crumbling near edges, stains

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