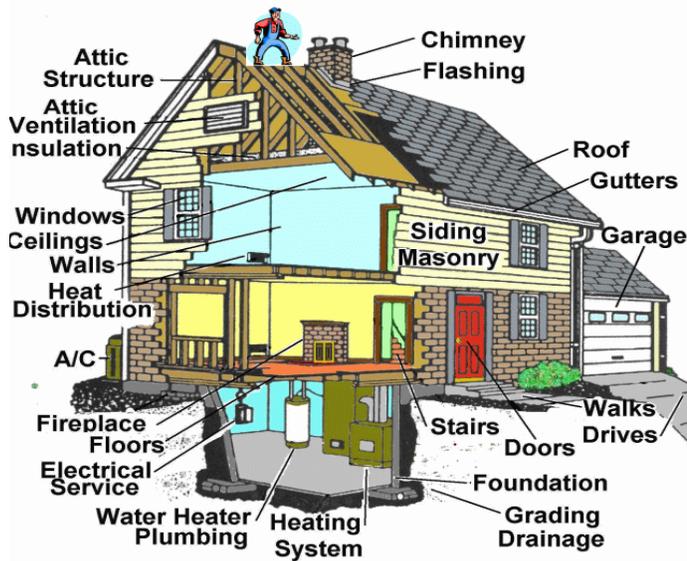


What Is A Home Inspection?



A home inspection is an **objective visual analysis** of a home's structure and systems. An inspection can determine the areas of a home that are not performing properly, items that are beyond their useful life or are unsafe. Inspections will include areas of the home's interior and exterior from the roof to the foundation and the exterior drainage and retaining walls. If problems or symptoms are found, the inspector may recommend further evaluation.

A home inspection is a visual inspection to determine problems or conditions that exist at the time of the inspection. A home inspection is not a warranty. A warranty can be obtained separately.

Why Do I Need A Home Inspection?

The purchase of a home is one of that largest investments you will make. It is important that you know as much as possible about this purchase. A home inspector is trained to be able to evaluate the home in detail and give you a report that will allow you to make a good decision about purchasing the home.

An inspection report will describe the home in detail and will highlight the areas that are of concern. Home inspections are a good idea even if you are already a homeowner. We all get physical checkups - why not give your home a checkup. Many homeowners are living in homes that have serious problems, that if identified early, can save considerable repair costs.

Water leaks can cause serious and costly problems but if they are caught early can be repaired at little cost.

A home inspection will also give you an outline of the routine maintenance that needs to be done to the home. Home sellers will want an inspection to find problems that a buyers inspection would have found. The seller can then make the repairs prior to the home going on the market.

What To Look For In An Inspector?

Home Inspection Training:

Have they gone through any extensive training in home inspection? There are several training companies that provide hands-on training. Also, you may ask what other related experience the inspector has. Many inspectors have been in the building trades for several years and have considerable knowledge of home construction.

There are several local organizations that provide support for the Home Inspectors in a certain state or region. It is important that the inspectors belong to an association and abide by a standards of practice and code of ethics that require professionalism in the industry. One of these is The American Society of Home Inspectors® (ASHI), the oldest leading non-profit professional association for independent home inspectors. Since its formation in 1976, ASHI's "Standards of Practice" have served as the home inspector's performance guideline, universally recognized and accepted by professional and government authorities alike. Copies of the Standards are available free from ASHI.

ASHI's professional Code of Ethics prohibits members from engaging in conflict of interest activities which might compromise their objectivity. This is the consumer's assurance that the inspector will not, for example, use the inspection to solicit or refer repair work.

If any home inspector tries to do any work on your home that is listed in his/her report after the inspection. DO NOT USE THAT INDIVIDUAL. For example if that home inspector does a radon test and finds that there is a high reading. Do not let that home inspector put in a radon mitigation system. The home inspector is in violation of the home inspectors code of ethics and he/she just might be trying to get more business out of you.

In order to assist home inspectors in furthering their education, ASHI sponsors a number of technical seminars and workshops throughout the year, often in cooperation with one of its nearly 50 Chapters. ASHI also serves as a public interest group by providing accurate and helpful consumer information to home buyers on home purchasing and home maintenance.

Liability Insurance: Does the inspector carry Professional Liability Insurance (Errors and Omissions Insurance)? Make sure you ask for a copy of their liability insurance policy. An inspector without insurance may not be able to pay a claim.

What Does A Typical Home Inspection Include?

The home inspector's report will review the condition of the home's heating system, plumbing, electrical system and central air conditioning system (temperature permitting), as well as the roof, attic, visible insulation, walls, ceilings, floors, windows, doors, foundation, basement, landscaping, and visible structure.

How Much Does A Typical Home Inspection Cost?

Each home inspection company has their own pricing structure. Inspection fees vary based on the area of the country and the type of home or building, the size of the home and the features of the home. Most inspectors will charge extra for additional services such as radon testing, termite inspections, well and septic inspections etc. The cost of the inspection should not be a consideration for hiring an inspector. A good inspection that informs you of all the potential problems in a home is worth the money. A bargain inspector may give you an inferior report. Generally, you get what you pay for and there is no reason to take chances on such a large investment. Once you have purchased the home it may be very costly to repair problems that were omitted from an inferior inspection report.

Many inspectors will offer you services such as :

Radon testing: Make sure they follow the US EPA Protocols for testing

Water Testing: Ask where they take your samples.

Termite inspections: Ask their background and experience related to termite inspections. Ask what the specifics are for this inspection.

Gas line warranties: All accessible gas lines, joints, and connections should be checked for leaks. The vent system should be checked for tight fittings and rusted sections.

Mold Testing: Mold testing should be performed by trained personnel who specialize in this field. Samples should be examined by a laboratory for accurate results.

Can I Do An Inspection Myself?

Most home buyers will look at a home that they want to purchase and look for reasons to purchase the home. The prospective home buyer is not able to look at the home with the unbiased critical eye that a home inspector will. Even a home buyer with construction experience does not have the knowledge and experience that a home inspector has. A good inspector is trained and experienced in finding the clues in a home that indicate problems. These clues are sometimes very subtle and hard to find. Most inspectors have performed hundreds of inspections and are familiar with problems with certain building materials or building styles.

When Purchasing A Home, When Should I Call For A Home Inspection?

When purchasing a home, you will want to have the home inspected within a few days after the purchase agreement is signed. You will want to make sure you have a clause in your purchase agreement that allows you to have an inspection and that you have the right to terminate the agreement if you find the home in unsatisfactory condition. This clause should specify the terms to which both the buyer and seller are obligated.

Should I Be There During the Inspection?

We recommend that you are present at the inspection. Most inspectors would prefer you be there as well as ask questions after the inspection is completed. Most inspectors will point out the areas that are potential problems. This is important because you will be able to see for yourself the extent of problems that are sometimes hard for an inspector to convey in a report. Most inspectors will also show you how the heating system works and show you what things will need to be maintained in order to keep the home in good condition.

What If the Inspection Report Reveals Problems?

Almost all homes will show problems. Even new construction homes will have problems noted on an inspection report. This is why we recommend an inspection even for new construction. Your inspector will be able to identify major problems that will be costly. Minor problems are to be expected and can be repaired after closing. Major problems may require a negotiation between you and the seller as to how to fix the problems. A seller may adjust the purchase price or contract terms if major problems are found. If the problems are costly you will be able to make your decision about purchasing the home with the proper knowledge about the future cost of that home.

These tips are provided by AM Home Inspections. We provide this information in an attempt to inform people about the home inspections. These statements comprise our opinion about home inspections and inspectors. Seek addition help if needed.