Home inspections: What experts actually look for.



Congratulations! You made an offer on a home, and the current owners have accepted. Now, your next step is a home inspection – conducted by a certified expert in the industry.

Here's how a home inspection can help

Let's say the inspector discovers the water heater is leaking. Oftentimes, when repairs or replacements are required, they can be covered by the seller. That's probably something your real estate agent will help you negotiate in your purchase agreement. So, you won't have to stress just yet.

Additionally, your home inspector will probably point out flaws you never would've noticed. Little things, like shrubbery that's considered too close to the home, won't need to be addressed right away. But after you have your inspection report, you'll be able to use it as a seasonal to-do list. It will be full of thought starters that can help make your home even safer.

While a home inspector will find minor flaws, they're ultimately looking for the "big things." The things that question the integrity of the home. The things that may make you uncomfortable moving in. The things that could lead to serious, structural issues. Ultimately, the big things are what you'll want to pay special attention to and figure out if addressing them on your own would be affordable. The smaller faults listed in inspection reports are often discovered while looking for larger ones, and they're simply listed as a courtesy. It's important to remember inspections aren't always invasive or exhaustive, and there *are* things that experts are under no obligation to look for.

So, what are the things home inspectors do (and do not) look for?

A home inspector WILL always look at:

- Roof-covering materials
- The general structure of the roof
- Gutters and downspouts
- Exterior wall-covering materials
- A representative number of windows
- Stairs, steps and ramps
- Porches, patios and decks
- The type of foundation
- Indications of active water penetration
- The location and type of heating system
- The location and type of cooling system
- Main water and main fuel supply shut-off valves
- All toilets
- Whether the water supply is public or private
- The type of wiring
- The presence of smoke and carbon monoxide detectors
- The type of fireplace
- The type of insulation
- Garage doors

A home inspector will NOT always:

- Walk on the roof
- Provide warranty, certify the roof or predict service life expectancy
- Inspect items that are not visible from the ground
- Inspect underground utilities
- Inspect swimming pools or spas
- Enter a crawlspace that is not easily accessible
- Provide any engineering or architectural service
- Evaluate the interior of flues or chimneys
- Activate heating systems
- Inspect portable window units
- Determine the adequacy of the water supply
- Determine water quality
- Inspect wastewater treatment systems
- Operate shutdown electrical systems
- Test smoke and carbon monoxide detectors
- Inspect exterior lighting
- Light pilot fires
- Move insulation
- Inspect paint, wallpaper or finish treatments
- Inspect appliances

Is there something you want your home inspector to specifically look at? Be sure to have that conversation so he or she can look out for your concerns.

After your home inspection, you'll be sent an inspection report that you may find overwhelming. But remember: A home inspection is supposed to give you reassurance. Chances are, you'll receive pages upon pages of maintenance recommendations and minor imperfections, and anything "big" can be negotiated by your real estate agent. When it comes to homeownership, knowledge truly is power.

Want more information? Check out the Home Inspection Standards of Practice, established by the International Association of Certified Home Inspectors. And to make sure you get the most comprehensive kind of home inspection, look for an expert with an InterNACHI number. (That indicates they're certified with this prestigious group.) Then, talk to an independent agent about home insurance.