

What to expect from a home inspection

By Rodney Phillips

Anyone in the market for a home—new or previously owned—will benefit by hiring a home inspector. Complex heating and cooling, electrical or low voltage systems may require additional specialists for individual inspection.

Why have your own inspector for a new home? Doesn't the local building authority inspect all new homes? In most cases there are local code enforcement inspectors tasked with inspecting new construction or remodeling projects at intervals during the construction process. Typically the work is first inspected at the time of grading, excavation and foundation preparation prior to pouring concrete for footings and foundation. After all framing and masonry is in place and all plumbing, mechanical and electrical systems are roughed in, these phases are inspected by specialists. The building inspector returns for another inspection before interior walls and ceilings are covered. The fourth round of inspection comes after all trades have completed their work and the appropriate inspectors return for a final inspection of all components.

It sounds bulletproof but there are gaps in the armor. First, few people are more overworked than government building inspectors. The housing boom has boosted their workload to the point that time for each inspection is limited. Second, government employed building inspectors are inspecting for safety and livability issues related to the building code. It's not their job to insure your preferences are satisfied. So long as there are no code violations, their signature goes on the card. Additionally, although approved plans are required on site, there may be no comparison made by the inspector between the plans and the actual work completed. Point being, you may not be getting what you think! You'll be well served if an experienced home inspector is on hand to look over your shoulder to ensure all is like you want it to be.

Partnering with a qualified home inspector of your own choosing is also critical when considering a previously owned home. Conditions may exist from original construction that could cause problems; un-permitted or improperly done work during the life of the house may not be obvious or disclosed; damage and deterioration may have occurred in areas not readily accessible during a sales walk through; and code changes may have rendered some elements of the home obsolete.

Your real estate agency will offer to provide an inspector on your behalf. Whether you elect to use their nominee or select your own inspector, homework is required to be sure your inspector is up to the task.

At present, anyone who wants to call himself or herself a home inspector can print up some cards, hang out a sign and go to it. They may have never studied the building codes, may have no certification from the organizations responsible for developing the codes and may have no



Evidence of rot at porch may point to more serious problems.

insurance to protect you from their possible errors.

Ask for proof of liability and “errors and omissions” insurance. Ask to see a current certificate from the authorizing body (look for the “CABO,” “ICC” or “SBCCI” initials designating one of the recognized code organizations) documenting that the inspector has passed all required tests and has complied with the continuing education requirements. Find out if your prospective home inspector is a member of a professional association such as North Carolina Licensed Home Inspectors Association (www.nclhia.com)

Ask, also, to see a sample copy of the inspection report form your inspector uses. A comprehensive report may include an item-by-item checklist organized by area or room-by-room. Site, landscaping, drainage issues and tree safety concerns should be included. Determine how the roof inspection is to be conducted and how the mechanical, plumbing and electrical systems are to be inspected. Be sure any special concerns or questions you may have are added to the basic form. Try to be on site during the inspection. Your inspector will provide a detailed report—text and photos—but being on site demonstrates your level of interest and allows the inspector to explain deficiencies as circumstances allow.

Your report also should include a summary of primary concerns exposed by the inspection and an evaluation of how critical those issues are to safety, livability and suitability of the home. This gives you documentation for negotiating with the seller for repairs or price adjustments.

Even a skilled and experienced home inspector can't inspect what cannot be seen. Some parts of the structure may not be accessible or temperature may interfere with optimum testing of the heating or cooling system. All such un-inspected areas should be explained in the report.

How much should a home inspection cost? A proper home inspection will take several hours. A final quote may only be possible after an initial walk through. Do not expect to spend less than \$300 to \$400 for a full inspection. Compared to the cost of unexpected repairs, however, this is money well spent. 