

Home Inspections

You've made your offer. Now you need to have an expert verify exactly what you are purchasing.

A formal inspection determines if anything needs to be repaired or replaced. Be sure the purchase contract spells out who pays for the inspection and how you will work out with the seller who covers any necessary repairs. The contract should also include a contingency in case the inspection reveals flaws that cannot be resolved with the seller.

Licensed home inspectors inspect homes to determine what, if anything needs repairing or replacing. Typical inspections may include.

- Termites – signs of termites in the home or foundation.
- Plumbing – checks for leaks, dripping faucets, toilet tank leaks, etc.
- Electrical – does it meet the local building code? Do all outlets and switches work properly? Can the electric service handle the current?
- Exterior – settling cracks, paint peeling, structural problems, likely flooding.
- Interior – signs of leaks in walls or ceilings, structure and general condition.
- The roof – leaks or damage.
- Windows – condition and age.
- Insulation – is it in good enough shape to buffer the interior from extreme heat and cold?
- Appliances, and heating and cooling systems – do they work efficiently? Are breakdowns likely?
- Radon gas – an odorless and colorless gas that is sometimes found in the earth's rock and soil.
- Lead-based paint – some older homes may still have lead-based paint that can be hazardous if ingested by children.
- Asbestos – homes built in the early 1970s and before often had asbestos tile floors and asbestos ceiling tiles. This substance poses a health risk and must be removed.

The home inspector will write up an inspection report with all minor and major defects itemized. Good inspectors will find minor flaws in nearly any home. It's up to you to decide if these flaws are deal-killers. It's also important to tour the house with your inspector so you can get an introduction to its mechanics and condition.

When the inspection is done, it's time to move into the title and closing phase.