

Advantage Companies

1235 Lisa Dr., Kalamazoo, MI 49009
269-324-9800

Home Inspection Q & A

WHAT IS A "HOME INSPECTION"

A home inspection is an objective visual analysis of a homes structure and systems. An inspection will 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 homes 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 the largest investments you will make. It is important that you know as much as possible about this purchases. 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 concerns. 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 buyer's inspection would have found. The seller can then make the repairs prior to the home going on the market.

WHAT TO LOOK FOR IN A HOME INSPECTOR?

Experience:

Find out how much experience they have or how long they have been in the business. If they have not been performing inspections very long that does not mean that they are not qualified, it just means that you will need to ask more questions, like how many home inspections has the inspector (that will be doing your home) completed?

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 (licensed builders) for several years and have considerable knowledge of home construction.

Association Membership:

Is the inspector a member of a professional Home Inspection organization. Inspectors that are affiliated with professional organizations are serious about what they do, and they know about new developments in their fields. They are continually informed about changes in the building codes and city requirements.

Email: advantageinspections@gmail.com

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/or abide by a standard of practice and code of ethics that require professionalism in the industry.

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.

WHAT WILL 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.

Additional Services

Many inspectors will offer you services and/or referrals 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 they do for this inspection.

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 they 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 soon after the purchase agreement is signed (inspections usually need to be completed before a 10 day time period is up). 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. The sooner you schedule an inspection, the quicker you will have the report identifying the condition of your potential new home.

SHOULD I BE THERE DURING THE INSPECTION?

We recommend that you are present at the inspection (most buyers come for a review and walk through towards the end; however at [Advantage](#) you are welcome to attend the whole inspection if you wish. Most inspectors will allow you to be there and ask questions after the inspection is completed, and 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 is sometimes hard for an inspector to convey in a report. (Digital photos provided with the inspection report can be very helpful). 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 specifically concerning health, safety, structural mechanical and environmental areas. Minor problems (cosmetic) 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.

Expectations

Inspectors are hired to find issues and we try not to disappoint; approximately 80%-85% of an inspection is boilerplate. At the end of the day, buyers and sellers have to be reasonable. In my opinion, reasonable means correct safety, structural and *obvious* code issues. The inspection shouldn't be a second negotiation; you would be surprised how subjective these can be even with inspectors using "checklists". Every home, existing and new will have gigs on it.

As a prospective home buyer, getting to the inspection stage is one of the big milestones over the course of a real estate transaction. You may have walked through the home a few times and given it your own critical eye, but now the big guns are coming in to tell you just what you might be getting in to.

That can be a bit of a blessing and a bit of a curse at the same time for prospective buyers that have fallen in love with a property. They want to know everything about it, but they don't want to hear that it's got significant problems that might be a barrier to purchase. Because of this dynamic, inspections can be a bit of a daunting prospect, but they certainly don't have to be.

Forget the Notion of a Perfect Home

Many prospective home buyers have walked through a property only to fall in love with it. Maybe it has the perfect amount of space for a particular family or maybe it has the right kind of amenities for a new couple. Whatever the case, rose-colored glasses may immediately be put on and seeing flaws in the property can then prove difficult.

Throw out the notion that a particular home is perfect and you will find it much easier to accept the possibility that an inspector will turn up something that needs to be addressed. Through no fault of anyone's time can simply wear down aspects of a home like a foundation and repairs may be necessary. This is not a deal-breaker and a settlement is likely to be reached in the event of an issue. Prepare for your perfect home to not be so perfect.

Own the Process

A home inspector is working for you, giving you the information you need to either reach a settlement on key issues or take care of things after a real estate transaction has been completed. Don't let this valuable resource slip through your fingers without getting full explanations on every item on the inspector's checklist. Don't let the burden of information lie on the inspector and your real estate agent. Instead, take that burden on yourself.

Committing to the process and pledging to understand what needs to be done to a home after purchase will greatly ease your transition into a new home and remove the prospect of headaches down the road. Many consumers have gotten into homes to find problems they did not expect either because they did not listen to the inspector or commit to understanding what was told to them.

An inspector can find only the problems or defects that exist and are viewable at the time of the inspection. When looking at an older furnace that is in proper working condition, it is impossible to predict how or when it will fail. The only guarantee a home inspector can give you is this: Everything in or on the home will fail sooner or later.

Again, not all parts of a furnace or other appliances are inspected. Check the agreement the home-inspection company gave you with the inspection report.

When a home is occupied, there are areas of the home that cannot be visually inspected--areas inside filled closets or under stairways, floors under furniture, attics where the access panel is too small or is blocked, under floor crawl spaces that are too narrow or are flooded, and on and on.

When the home inspector cannot inspect an area of a home, it should be noted in the report as to what was not inspected and why. Thoroughly read your report, and then call the home inspector if you have any questions about all those other problems.

Enjoy Yourself

This might seem like an odd piece of advice, but keep in mind that you are embarking on a real estate transaction that will bring a new home to you or your family. That is an exciting prospect and treating it as some dour event that you have to trudge through will only fulfill that perspective.

Yes, there will be issues with the home you want and yes, there might be complications, but don't let that detract from the joy you should be feeling about finding the right home for you and getting to work on building a new life within it. The real estate process should be a fun one and the inspection process is no different. Go with it and enjoy yourself as you pick apart your new toy.

Hearing bad news will always be an uncomfortable part of life, but in the great scheme of things, hearing that your prospective new piece of real estate might need a new furnace is not the worst that could happen. By keeping in mind these three bits of advice, you can take control of your inspection process in your own mind to ensure an easy transition into the new home you have selected.