

What to Expect During a Home Inspection

From finding an inspector to dealing with surprises — this is your guide to getting a house checked out.

The first thing you need to know about home inspection: You'll feel all the feels. There's the excitement — the inspection could be the longest time you're in the house, after the showing.

Right behind that comes ... anxiety. What if the inspector finds something wrong? So wrong you can't buy the house?

Then there's impatience. Seriously, is this whole home-buying process over yet? Not yet. But you're close. So take a deep breath. Because the most important thing to know about home inspection: It's just too good for you, as a buyer, to skip. Here's why.

A Home Inspector Is Your Protector

An inspector helps you make sure a house isn't hiding anything before you commit for the long haul. (Think about it this way: You wouldn't even get coffee with a stranger without checking out their history.)

A home inspector identifies any reasonably discoverable problems with the house (a leaky roof, faulty plumbing, etc.). Hiring an inspector is you doing your due diligence. To find a good one (more on how to do that soon), it helps to have an understanding of what the typical home inspection entails.

An inspection is all about lists.

Before an inspection, the home inspector will review the seller's property disclosure statement. (Each state has its own requirements for what sellers must disclose on these forms; some have stronger requirements than others.) The statement lists any flaws the seller is aware of that could negatively affect the home's value.

The disclosure comes in the form of an outline, covering such things as:

- Mold
- Pest infestation
- Roof leaks
- Foundation damage
- Other problems, depending on what your state mandates.

During the inspection, an inspector has three tasks -- to:

1. Identify problems with the house that he or she can see
2. Suggest fixes
3. Prepare a written report, usually with photos, noting observed defects

This report is critical to you and your agent — it's what you'll use to request repairs from the seller. (We'll get into how you'll do that in a minute, too.)

The Inspector Won't Check Everything

Generally, inspectors only examine houses for problems that can be seen with the naked eye. They won't be tearing down walls or using magical X-ray vision, to find hidden faults. Inspectors also won't put themselves in danger. If a roof is too high or steep, for example, they won't climb up to check for missing or damaged shingles. They'll use binoculars to examine it instead.

They can't predict the future, either. While an inspector can give you a rough idea of how many more years that roof will hold up, he or she can't tell you exactly when it will need to be replaced.

Finally, home inspectors are often generalists. A basic inspection doesn't routinely include a thorough evaluation of:

- Swimming pools
- Wells
- Septic systems
- Structural engineering work
- The ground beneath a home
- Fireplaces and chimneys

When it comes to wood-burning fireplaces, for instance, most inspectors will open and close dampers to make sure they're working, check chimneys for obstructions like birds' nests, and note if they believe there's reason to pursue a more thorough safety inspection.

It's Your Job to Check the Inspector

Now you're ready to connect with someone who's a pro at doing all of the above. Here's where — once again — your real estate agent has your back. He or she can recommend reputable home inspectors to you.

In addition to getting recommendations (friends and relatives are handy for those, too), you can rely on online resources such as the American Society of Home Inspectors' (ASHI), which lets you search by address, metro area, or neighborhood.

You'll want to interview at least three inspectors before deciding whom to hire. During each chat, ask questions such as:

- Are you licensed or certified? Inspector certifications vary, based on where you live. Not every state requires home inspectors to be licensed, and licenses can indicate different degrees of expertise. ASHI lists each state's requirements.
- How long have you been in the business? Look for someone with at least five years of experience — it indicates more homes inspected.
- How much do you charge? The average home inspection costs about \$315. For condos and homes under 1,000 square feet, the average cost is \$200. Homes over 2,000 square feet can run \$400 or more. (Figures are according to HomeAdvisor.com.)
- What do you check, exactly? Know what you're getting for your money.
- What don't you check, specifically? Some home inspectors are more thorough than others.
- How soon after the inspection will I receive my report? Home inspection contingencies require you to complete the inspection within a certain period of time after the offer is accepted — normally five to seven days — so you're on a set timetable. A good home inspector will provide you with the report within 24 hours after the inspection.
- May I see a sample report? This will help you gauge how detailed the inspector is and how he or she explains problems.

Show Up for Inspection (and Bring Your Agent)

It's inspection day, and the honor of your — and your agent's — presence is not required, but highly recommended. Even though you'll receive a report summarizing the findings later on, being there gives you a chance to ask questions, and to learn the inner workings of the home.

Block out two to three hours for the inspection. The inspector will survey the property from top to bottom. This includes checking water pressure; leaks in the attic, plumbing, etc.; if door and window frames are straight (if not, it could be a sign of a structural issue); if electrical wiring is up to code; if smoke and carbon monoxide detectors are working; if appliances work properly. Outside, he or she will look at things like siding, fencing, and drainage.

The inspector might also be able to check for termites, asbestos, lead paint, or radon. Because these tests involve more legwork and can require special certification, they come at an additional charge.

Get Ready to Negotiate

Once you receive the inspector's report, review it with your agent.

Legally, sellers are required to make certain repairs. These can vary depending on location.

Most sales contracts require the seller to fix:

- Structural defects
- Building code violations
- Safety issues

Most home repairs, however, are negotiable. Be prepared to pick your battles: Minor issues, like a cracked switch plate or loose kitchen faucet, are easy and cheap to fix on your own. You don't want to start nickel-and-diming the seller.

If there are major issues with the house, your agent can submit a formal request for repairs that includes a copy of the inspection report. Repair requests should be as specific as possible. For instance: Instead of saying "repair broken windows," a request should say "replace broken window glass in master bathroom."

- If the seller agrees to make all of your repair requests: He or she must provide you with invoices from a licensed contractor stating that the repairs were made. Then it's full steam ahead toward the sale.
- If the seller responds to your repair requests with a counteroffer: He or she will state which repairs (or credits at closing) he or she is willing to make. The ball is in your court to either agree, counter the seller's counteroffer, or void the transaction.

At the end of the day, remember to check in with yourself to see how you're feeling about all of this. You need to be realistic about how much repair work you'd be taking on. At this point in the sale, there's a lot of pressure from all parties to move into the close. But if you don't feel comfortable, speak up.

The most important things to remember during the home inspection? Trust your inspector, trust your gut, and lean on your agent — they likely have a lot of experience to support your decision-making.

That's something to feel good about.