

“ The Value of a Professional Home Inspection”

by

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The opportunity to educate yourself, to be an “**informed buyer**” is the true value of a professional home inspection. A correctly performed, professional pre-purchase home inspection will allow you to know what you are getting before you buy.

A pre-purchase, general home inspection is a visual examination of the major mechanical systems such as (plumbing, heating, electrical systems) and structural components (foundation, walls, roof, etc.) of a home to detect discoverable major defects.

The pre-purchase home inspection is an essential part of the home buying/selling transaction. The professional home inspector understands residential construction and offers consumers an expert opinion regarding the condition of a home's major systems and components before the purchase is made.

You should receive a permanent inspection report with details of your inspection presented in a clear, easy to use manner. Report formats vary. Some inspectors use audio taped recording, some use check lists while others use written (narrative) reports.

In the Greater Cleveland market, home inspections cost \$250.00 to \$300.00.

The report describes the actual condition of the home at the time of the inspection based upon visual observation, and will identify needed major repairs.

The purchase of a home represents the largest single investment most Americans will make. A pre-purchase home inspection allows an educated consumer to ‘BE AN INFORMED BUYER’ and make intelligent choices.

Price, location, size, and style of the residence are always primary issues. However, Buyers today are placing increasing emphasis on the physical condition

of the home and the financial impact that it will have.

Professional home inspectors are able to provide a *Pre-purchase Home Inspection* which describes the physical condition of the residence.

A Professional home inspector is a trained individual who has extensive knowledge of residential construction and skills to visually examine and diagnose the present condition of a home.

To make sure a house is inspected correctly, Buyers should seek an inspector who is certified by the American Society of Home Inspectors®. ASHI® is the leading professional association for home inspectors. ASHI® has established the nationally recognized standard of performance for the home inspection profession - the ASHI® Standards of Practice - and it promotes a strict Code of Ethics. Only inspectors who have met demanding qualifications may be ASHI® certified. ASHI® certification is a Buyer's best assurance of professionalism.

To be sure that a home inspector is ethical and professional, consumers should ascertain that the inspector will not offer to do any repairs on the inspected property, and that the firm has no financial interest in the transaction, or in the real estate agent's commission.

An inspector tells you what is right about the house as well as what it's major problems appear to be.

Home inspectors do not do any destructive testing, nor can they see through walls. Consumers should not expect their reports to include the condition of every nail, wire or pipe in the home. Inspectors are primarily concerned with pointing out major defects and/or safety related concerns, rather than small or cosmetic items.

The ASHI® Standards of Practice serve as the accepted criteria for correct performance of a professional pre-purchase home inspection.

The following is a short, useful inspection list based on the ASHI® Standards of Practice:

Structural System

The inspector shall inspect:

- the structural components* including foundation and framing
- the wall structure
- the ceiling structure
- the roof structure
- the attic

The inspection report should contain a clear, easy to understand description of methods used in the construction of the residence (wood, steel, masonry, etc.) and describe any significant defects such as substantial deformation, failed framing, etc.

Exterior

The inspector shall inspect:

- the exterior siding and trim
- exterior doors
- attached decks, balconies, stoops, steps, porches and railings
- the eaves, soffits and fascia
- vegetation, grading, surface drainage
- walkways, patios and driveways

The inspector should operate doors, look for rotted or decayed siding and trim. Inspector should also determine if decks or balconies are deteriorated, hazardous and or rotted. Grading (the slope of the earth as it impacts on the house) should be evaluated to determine if grading diverts water toward or away from the foundation. Driveways (concrete, asphalt, etc.) should be evaluated for tripping hazards, advanced deterioration, etc.

Roof System

The inspector shall inspect:

- the roof covering (shingles, slate, etc.)
- gutters and downspouts
- skylights, chimneys, and other roof penetrations

Roofs are your first line of defense against water entry into the home. Inspection report should contain a clear description of the apparent age and condition of the roof covering. Gutters and downspouts should be evaluated for correct attachment to the house and well as for evidence of leaks, holes, excessive corrosion, etc.

Plumbing System

The inspector shall inspect:

- interior water supply and piping
- all fixtures (sinks, toilets, bath tubs, etc.)
- all faucets
- drain and waste systems
- fuel storage and distribution (visible oil tanks, gas pipes, etc.)
- hot water tank

Inspector should test for adequate water flow at all sinks, showers, laundry tubs, etc. Normal amounts of water should be run into sinks, tubs, shower stalls, etc. to determine if these items drain correctly. Visible piping should be checked for leaks, excessive corrosion, etc. Age and capacity of hot water tank is commonly identified.

Electrical System

The inspector shall inspect:

- incoming electrical wires
- fuse and circuit breaker panels
- visible wires
- main disconnection devices
- grounding
- miscellaneous fixtures, switches and receptacles
- Ground Fault Circuit Interrupters
- smoke detectors

Safety is the most important aspect of a home inspection. **Nothing takes precedence over safety.** Careful evaluation of the visible components of electrical system is essential. Inspector should identify wiring and electrical devices that

were not correctly installed. **Wiring that has been done in a non-professional and hazardous manner is very common and should be a major item of concern for persons who buy homes or live in them.**

Heating System

The inspector shall inspect:

- furnaces, boilers, heat pumps, etc.
- venting system and chimneys
- the type of fuel which is used

Inspector should check for gas and oil leaks. Inspector also will identify the type of heating equipment and it's apparent age.

Air Conditioning Systems

The inspector shall inspect:

- central and through the wall units

Interior

The inspector shall inspect:

- walls, ceiling and floors
- steps, stairways and railings
- miscellaneous countertops and cabinets
- doors and windows
- garage door and garage door operator

Insulation and Ventilation

The inspector shall inspect:

- visible insulation in unfinished spaces
- visible insulation of attics and crawls spaces

-mechanical ventilation system (exhaust fans, etc.)

Fireplaces and Solid Fuel Burning Appliances

The inspector shall inspect:

- visible system components
- vents, flues and chimneys
- fireplaces, woodstoves, etc.

Buyers should not expect the inspector's report to serve as a guarantee that the home's components won't ever fail or need repair. Homeowner's extended warranties are available from Realtors® to insure against specific failures. No house is perfect and all need regular maintenance and repair.

Properly choosing a home inspector is essential. Ask your REALTOR® for a list of qualified home inspectors. Referrals from family members, friends and acquaintances are also a good way to locate a professional home inspector.

After the inspection is completed a potential Buyer generally has three choices - 1) You agree to accept the house 2) You exercise your option to not purchase the residence. 3) as specified terms and conditions contained in your Purchase Agreement, Buyer and Seller renegotiate the transactions based upon discoveries made during the inspection - An example of such a renegotiation is the discovery of a leaking hot water tank by the inspector. The Buyer and Seller can (and frequently do) split the cost of necessary repairs and the transaction proceeds.

Sellers can also benefit from the services of a professional home inspector. Since it is very probable that a potential Buyer will employ the services of an inspector, material defects (even those which may be unknown to the Seller) are likely to factor in to the transaction at some point. If a Seller has a professional inspection conducted when he/or she lists their home, they will be more aware of it's condition. An "informed Seller" will be better able to assist their Realtor® in marketing the home as well as be in a more knowledgeable position if a potential Buyer wishes to renegotiate the transaction after their pre-purchase, general inspection.

A knowledgeable Seller will be able to be more forthcoming with potential Buyers and be less likely to be confronted with “surprises” after the buyer’s pre-purchase, general inspection.

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This article prepared and respectfully submitted by,

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