

Complete Home Inspection Guide

A thorough home inspection is one of the most important steps in the home-buying process. This guide will help you understand what inspectors look for, what red flags to watch for, and how to interpret your inspection report.

1. Why Home Inspections Matter

Uncover Hidden Issues: Inspectors find problems you might miss, from structural issues to safety hazards.

Negotiate Repairs: Use inspection findings to request repairs or price reductions.

Plan for Future Costs: Understand what maintenance or replacements you'll need soon.

Protect Your Investment: Avoid buying a money pit with significant hidden defects.

Peace of Mind: Know exactly what you're buying before you commit to the purchase.

2. What Inspectors Examine

Structural Components: Foundation, framing, walls, and roof structure for cracks, settling, or damage.

Exterior: Siding, trim, windows, doors, driveways, walkways, and drainage systems.

Roofing: Shingles, flashing, gutters, downspouts, and roof ventilation.

Plumbing: Water supply, drain systems, water heater, fixtures, and signs of leaks.

Electrical: Service panel, wiring, outlets, switches, and GFCI protection.

HVAC: Heating and cooling systems, ductwork, filters, and thermostat operation.

Interior: Walls, ceilings, floors, stairs, windows, doors, and built-in appliances.

Insulation and Ventilation: Attic and basement insulation, ventilation, and moisture control.

3. Red Flags to Watch For

Foundation Cracks: Large or horizontal cracks can indicate serious structural problems.

Water Damage: Stains on ceilings, walls, or floors suggest leaks or moisture issues.

Mold Growth: Visible mold or musty odors indicate moisture problems that need addressing.

Electrical Hazards: Outdated wiring, overloaded circuits, or missing GFCI protection.

Roof Damage: Missing shingles, sagging areas, or signs of multiple layers.

Pest Infestations: Evidence of termites, rodents, or other pests.

Plumbing Issues: Low water pressure, slow drains, or signs of previous leaks.

HVAC Problems: Systems that don't heat or cool properly or are near end of life.

4. Questions to Ask Your Inspector

- How long have you been doing inspections?
- Are you licensed and insured?
- What type of certification do you hold?
- Do you have experience with homes built in [year]?
- What does your inspection cover?
- How long will the inspection take?
- Can I attend the inspection?
- When will I receive the report?
- Do you offer any specialized inspections (radon, mold, pests)?
- What happens if you find major issues?

5. After the Inspection

Review the Report Thoroughly: Read every section carefully and note any concerns.

Prioritize Issues: Distinguish between major repairs and minor cosmetic issues.

Get Repair Estimates: For significant problems, get quotes from contractors.

Negotiate with Seller: Request repairs, credits, or price reductions based on findings.

Consider Walk-Away Clause: If issues are too severe, you may choose not to proceed.

Plan for Maintenance: Create a schedule for recommended upkeep and future repairs.

Keep the Report: Use it as a reference for future maintenance and repairs.

Common Repair Cost Estimates

Use these ballpark figures to understand potential repair costs. Actual costs vary by region and scope.

Repair Type	Typical Cost Range
Foundation repair	\$2,000 - \$7,000
Roof replacement	\$5,000 - \$12,000
HVAC replacement	\$3,500 - \$7,500
Electrical panel upgrade	\$1,200 - \$2,500
Plumbing repairs	\$150 - \$1,500
Water heater replacement	\$800 - \$1,500
Mold remediation	\$500 - \$6,000
Termite treatment	\$1,000 - \$3,000
Window replacement (per window)	\$300 - \$1,000
Siding repair/replacement	\$5,000 - \$15,000