

What to Ask at a Home Inspection

Congratulations on your decision to take the plunge into home ownership and finding your first house. You have picked your home inspector and inspection day has arrived. What questions do I want to ask at the home inspection?

Hopefully you asked when selecting the home inspector, but if not, the first question to ask the home inspector is “Do you mind if I tag along.” Most home inspectors enjoy having the buyer participate in the inspection so he/she can point out defects and items that might need attention over time. Try to limit questions to the area currently being inspected and let the inspector stick to his routine. This is critical in getting the best inspection possible. The inspector is required to issue a written report but it is worthwhile to take your own notes and compare to the written report to be sure all defects discussed are included in the report.

Be sure to learn where the main water and power disconnects are located as well as filter locations. If the home is equipped with ground fault circuit interrupters (GFCI) and/or arc fault circuit interrupters (AFCI), ask about proper operation, testing procedure and reset locations. This can often save an unnecessary call to the electrician.

Ask about the expected life of the roof, heating and air conditioning system(s) and water heater. This is somewhat of an educated guess but is valuable information in budgeting for future expenses.

If the home is equipped with a radon mitigation system, ask how to tell if the system is operating properly and how often the home should be retested.

If the home has a well and/or private sewer (septic) system, ask about testing these systems. Many home inspectors provide well water tests thru local laboratories and some perform a dye test on septic systems. However, I typically recommend septic inspections be performed by a qualified septic professional. A septic professional performs an invasive test (as opposed to a visual test) that involves locating the tank and pumping and inspecting the tank and distribution lines. This is much more conclusive than a simple dye test, especially on a vacant home.

Finally, ask for any recommendations for improvement. This might include items such as GFCIs, improved insulation, additional HVAC (high volume air conditioning) system(s) to minimize temperature differences between levels of the home, improved ventilation including ridge vents, additional smoke and carbon monoxide detectors, rain caps on chimneys, safety and lot drainage improvements.

In addition to the above, don't forget to ask the inspector about any concerns you may have so that they can be specifically addressed during the inspection. Often, the inspector can alleviate fears you may have, such as cosmetic cracks in walls.

At the conclusion of the inspection, it would be appropriate to ask if any components or systems were not inspected and why. This could include inaccessible areas, air conditioning (too cold to check), personal property blocking and doors not tested due to lack of keys.

The purpose of the home inspection should be to become a more informed consumer. By being an active participant in the process, you will surely be prepared to buy with confidence.

About the Author

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