

What's Involved in a Home Inspection?

All home inspectors in NC are licensed by the State. The State has a list of guidelines that govern home inspectors called the Standards of Practice or Board Rules available at:

www.ncdoi.com/OSFM/Engineering/hilb/engineering_hilb_complaint_package.asp

Keep in mind that these are the minimum standards and that many inspectors choose to exceed these standards in an effort to better serve their clients. Keep in mind that all home inspectors have varying levels of experience and expertise and that all home inspections are not equal.

Following are the required items on a home inspection:

ROOFING	EXTERIOR	FOUNDATION	STRUCTURAL COMPONENTS
PLUMBING	ELECTRICAL	HEATING	CENTRAL AIR CONDITIONING
ATTIC	INTERIOR	BUILT-IN APPLIANCES	INSULATION AND VENTILATION

The average home inspection lasts 2-3 hours or more depending on age and size and involves a virtually infinite number of possible defects. The inspection is visual and involves only readily removable access panels. Most clients are amazed at the amount of detail and the breadth of areas covered. However, certain items are not typically covered, including security systems, irrigation systems and items that are hidden from view or inaccessible. Pest (including termite) inspections require a separate license in NC and are not offered by most home inspectors. Some inspectors include items such as radon, well water and septic for an additional fee.

Most inspectors encourage their clients to attend the inspection and to ask questions. During the course of the inspection, the inspector may discuss defects and provide additional insight and information to the buyer/client. The inspector should also point out the location of the main water, gas and electrical disconnects.

The inspector is required to produce a written report, delivered in a maximum of three business days. Reports vary from checklists to computer-generated reports including digital photographs of significant defects. The report is required to contain a summary including the significant items in the report. The summary includes items that do not function as intended or that adversely affect the habitability of the dwelling or that warrant further investigation by a specialist. Home inspectors are generalists and may recommend a specialist to determine whether repairs are necessary and possibly to specify such repairs. Examples of this would include a structural engineer to evaluate bowed basement walls and a licensed heating and air conditioning contractor to evaluate a furnace for a possible cracked heat exchanger, a potentially dangerous condition that is not easily discernible in a visual inspection.

Inspection costs vary from \$300-400 or more, typically depending on the age, location (travel time) and square footage of the home as well as the qualifications of the inspector. If time permits, ask potential inspectors questions to evaluate their qualifications and find one you are comfortable speaking with. Pick an inspector that meets your expectations but be wary of the lowest bid as you often get what you pay for in service providers. A highly skilled home inspector could save you from unwanted surprises.

About the Author

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