

Elements of a Home Inspection



Example

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First Last

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Buying a home is a complex process. Not only do you need an appraisal – an assessment that helps a lender decide if the price you plan to pay for the home you've chosen is justified based on its condition – but you'll also need a home inspection. A home inspection differs from an appraisal in that it's designed to provide you with information about the home's condition so you can decide if you want to buy the property and if you are willing to perform the repairs or maintenance work the home's various systems will require. In order to make that determination, an inspector will review the following major components of a property:



Foundation: A foundation supports a house above ground, prevents it from moving, and protects against cold and moisture. The inspector will determine which type of foundation your home has (brick, concrete slab, stone, etc.) and examine it for potential defects. For instance, the appearance of cracks in a foundation can foreshadow water leaks. Often cracks and unevenness are due to "settling" – the slight sinking or tilting that happens over time to almost all structures.

Structure: The inspector will examine the home's basement or crawl space, roof, and walls and check that the home is sound, standing upright, and not subject to moisture intrusion, insect infestations, or other issues which could compromise its safety.

Roof: The inspector will identify the type of roofing materials on the home and assess its condition, drainage, and whether it's flashed properly to prevent leaks.

If the roof is worn, missing shingles, or near trees, or if gutters look troublesome the inspector will point this out.

Exterior: The inspector will review a home's foundation from the outside, as well as its exterior surfaces, which can be made from many materials – among them brick, vinyl siding, stone, asbestos or wood shingles. The inspector will examine your home's exterior surfaces for cracks, blistering, chipping, or evidence of moisture intrusion. The inspector will also review sidewalks, steps, decks, entryways, windows and screens.

Interior: Inspectors will take note of how the home's structure appears from the inside. Are ceilings bowed? Are floors springy or solid? In the basement, are support posts loose or showing signs of rot or insect infestation? Inspectors will also note if the stairs have loose handrails or steps, and whether there are signs of cracked or repaired plaster in ceilings and walls. If a basement or portion of the home is unfinished, he or she will review its structure and habitability. In addition, the inspector will review the home's layout, storage options, ventilation, insulation, and energy efficiency. Windows, too, are part of the interior review. Inspectors will examine whether they are properly installed and if they gather or deflect the heat and the cold.

Plumbing System: The inspector will examine the flow of water within the home by running faucets, tubs, showers, and sinks. They will also determine what type of water pipes enter your home from the exterior and distribute water throughout your home. Major pipe types include galvanized steel, brass, or polybutylene plumbing made from plastic. Depending on the type of piping they find, an inspector can then assess potential or existing issues that might be responsible for the way water is flowing in the home. In addition to examining piping, the inspector will look at leaks and drips and whether plumbing fixtures have been modified over time.

Electrical System: The home inspector will locate the electrical panel that contains the major circuitry or fuses that route power throughout the property to see if the home is adequately configured for modern power consumption. He or she will also examine lighting, switches, fixture installation, whether outlets have been properly grounded and other issues. In addition, the inspector will review electrical wiring to make sure wires aren't showing signs of cracking or aging.

Heating and Cooling Systems: Inspectors will review a home's heating and cooling systems (if applicable), or its HVAC system, noting their condition and age and whether the home is properly ventilated for efficient heat and cooling. In addition, the inspector will note whether the system's heating and cooling distribution is even or accurate and if the controls are adequate. The inspector will review whether heating and cooling systems show signs of overheating (in the case of heaters) or condensation (in the case of air conditioning).

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