

# What to Expect at your Home Inspection:

## A Guide for First-Time Home Buyers

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### Welcome

Congratulations on taking your first steps toward homeownership! Owning a home is incredibly rewarding — it's a place to truly make your own and where you'll create memories that last a lifetime. But let's be honest: the process of buying a house can feel overwhelming at times. There will be a lot of information to sort through, especially about the condition of the house, and that's where we come in. A home inspector's job is to give you clear, objective information about the house you're buying so you can move forward with confidence.

### Introduction

Buying a home is one of the biggest investments you'll ever make. This booklet was created to help you better understand what a home inspection is (and what it isn't), what information you'll gain, and how to use that information to your advantage in the buying process. A thorough inspection can give you peace of mind that the home you're purchasing is the right one for you. Plus, it can give you leverage to negotiate price or repairs which can potentially save you thousands of dollars.

The home inspection is a key step in your due diligence as a home buyer and takes place *after* your offer is formally accepted. Choosing an experienced home inspector is important, and it can make all the difference in how confident you feel when you sit down at the closing table.

This guide is written by a home inspector with over twenty years of experience, having examined everything from brand-new construction to centuries-old historic homes and everything in between. Along the way, I'll share insider knowledge from the field — practical advice, common issues to watch for, and helpful info for taking care of your home after you move in. My mission is simple: to show you what to look for, what matters most, and to explain it all in plain language — so you walk away confident in your purchase and prepared for what comes next as a homeowner.

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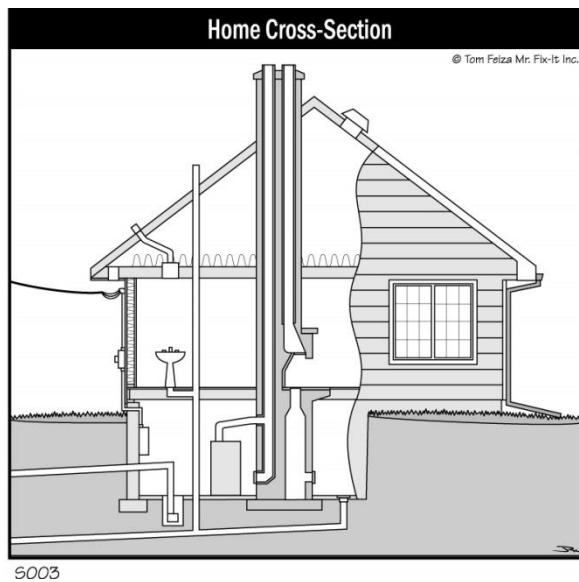
Closing thoughts to help you move forward with confidence and peace of mind.

## 1. Home Inspections Basics

*A simple breakdown of what's covered, what's not, and what even the best inspector can't predict.*

### What Is a Home Inspection?

A home inspection is a **visual review of the house and its major systems** to evaluate its condition and identify potential repair needs so you know exactly what you're buying. The goal of the inspection isn't to "pass or fail" the house, but to give you clear, objective and actionable information so you can decide with confidence if it's the right home for you.



Think of a home inspection like looking under the hood of a car before you buy it. A house may look flawless on the surface—with a gleaming new kitchen, shiny appliances, and updated bathrooms—but an inspection can reveal what's really going on behind the walls and under the roof.

For example, I once inspected what appeared to be a beautifully renovated historic property. When I looked at the listing photos, you'd think it was practically new construction. But after twenty years of inspecting homes, even I was surprised by what I found once I "looked under the hood." The roof needed replacement, the HVAC system had been improperly installed throughout the home, and the lower level—enclosed as living space in a flood zone—had water seeping through the floors and the owners had tried to manage it with five sump pumps.

It was a perfect reminder even for myself -- even the most stunning homes can hide issues. For some buyers, these findings are manageable — they have the savings, time, and willingness to take on repairs. For others, especially those stretching just to cover the down payment and closing costs, big-ticket repairs right after move-in could be a deal breaker. That's why the inspection is so valuable -- it helps you see the full picture and decide whether this is truly the right home for you.

## What Does a Home Inspection Cover?

A home inspection is a top-to-bottom evaluation of the property's major systems and components to give you a clear picture of its condition. Here's what's typically included:

**Exterior** – roof, siding, decks, balconies, steps and porches, eaves, fascia and soffits, gutters, trim, landscape and drainage, foundation vents, garage door, auto door opener, sidewalk and driveway

**Interior** – doors and windows, ceilings, walls and flooring, counters and cabinets, kitchen appliances, fireplaces and chimneys, attic and floor insulation

**Structural** – cement slab, crawlspaces, basements, roof structure and ventilation, floor systems (sub-floor, floor joists and beams), columns/piers/pilings, exterior/interior walls and floors

**Plumbing** – sinks and faucets, toilets, bathtubs and showers, plumbing supply and drain lines, hose bibs, water heater, gas lines and meter, plumbing vents, main water shut-off, sewer clean-out

**Electrical** – main electrical panel, circuit breakers and electric meter, outlets and light switches, ceiling fans and light fixtures, GFCI/AFCIs safety devices, electrical connections, attic vent fans, bathroom vent fans, smoke and carbon monoxide detectors, gas lines and flue pipes, main electrical shut-off

**HVAC** – indoor and outdoor equipment (indoor air handler or furnace and outdoor a/c unit), supply and return air registers for temperatures, air ducts, gas lines and flue pipes

☞ **Special note for condos:** If you're buying a condominium, your inspection may not include certain elements—like the roof, attic and/or foundation—since those belong to the overall building and not your individual unit.

## What's NOT Included in a Home Inspection?

These items generally fall outside the scope of a standard home inspection (though some may be available as add-on services):

- Termite inspections\* – Inspectors may note visible damage or evidence of active termites (if present), but a full termite inspection requires a licensed pest professional. (See '*Specialty Inspections*' for more information about termite inspections which are highly recommended.)
- Refrigerators, washers, and dryers – These are not considered built-in appliances and often move with the seller. If they are staying, make sure they're hooked up and functioning *before* you use them the first time.
- Septic systems, water wells, and pumps\*
- In-ground or elevated swimming pools and spas
- Docks, boat lifts, and seawalls\*
- Barns, sheds, and other detached structures
- Lawn irrigation and lawn wells\*
- Roof solar panels\*
- Fences, retaining walls, special yard lighting, fountains, general landscaping (unless affecting the home)

- Whole-house generators
- Elevators\*
- Central vacuum systems
- Built-in surround sound systems
- Security systems
- Water softeners and instant-hot systems
- Environmental testing – lead paint, asbestos, radon, mold, general air quality, water

**?** **Tip:** If your home has any of these features (marked with \*), let your inspector know when scheduling. They can either provide a quote for the add-on service or refer you to another company who specializes in that system.

## 2. Specialty & New Construction Inspections

*From termites and radon to brand-new builds, when a standard inspection isn't enough.*

### Specialty Inspections

Many home inspectors are trained to conduct a range of specialty inspections for an additional fee. Think of your home inspector like a general practitioner -- we provide the overall assessment and, if we identify something concerning or unusual, we'll recommend having a specialist (such as a structural engineer) take a closer look. Your Realtor will have a list of trusted referrals. If not, you can always reach out directly to these type companies in your local area.

*Types of Specialty Inspections You May Need:*

- Termites and pests (this may be a mandatory inspection per your state and/or mortgage lender). In fact, having a termite inspection is strongly recommended, even when it isn't required (see the below section on termites for more information.)
- New construction (pre-drywall, pre-closing, 1 year builder's warranty inspections)
- Lawn sprinklers/irrigation systems and lawn wells
- Stucco and EIFS (siding) inspections (checks for siding defects and hidden moisture)
- Sewer lines (brand new homes and older homes)
- Infrared camera/thermal imaging (may or may not be included in price of inspection; great for finding moisture where it shouldn't be, electrical hot spots and missing insulation)
- Drone inspections of a roof (when a house/condo/townhouse is too tall for a home inspector to safely walk on the roof)
- Septic tanks and water well/pumps (for rural homes)
- Interior fire suppression sprinklers (for condos/townhomes)
- Structural engineering assessment (for structural issues or foundation concerns, good for historic homes, handyman specials)
- Elevators
- Roof solar panels
- Retaining walls
- Swimming pools/spas and pool equipment
- Docks, boat lifts and sea walls
- Chimney inspections (for older and historic homes)
  - Most general home inspectors will only shine a flashlight into your chimney and report visible issues. If you're buying an older home with a fireplace or chimney, consider hiring a Chimney Safety Institute of America (CSIA)-certified specialist who uses borescopes or video cameras to thoroughly inspect the flue lining and identify hidden hazards.
- Horse Barns
- Environmental testing – lead paint, asbestos, radon gas, water quality, mold, general air quality, underground oil tank (see the below section on environmental testing for more information).

## Termite Inspections

While home inspectors will note visible signs of termites, past infestations, or even other pests like wasps or rodents, a full termite inspection is outside the scope of a standard home inspection. Termites can remain hidden in walls, ceilings, and floors where even advanced tools like infrared cameras can't detect them.

While some home inspectors now offer termite inspections for an additional fee, most home inspectors are not licensed pest professionals. In my view, it's often better to hire a dedicated termite professional — two sets of trained eyes are better than one for the same money spent, especially when it comes to something as destructive as termites.

In fact, many lenders and states require a 'clear' termite report before closing, so be sure to check with your Realtor which is required in your state. Even if not required, we strongly recommend a termite inspection -- here's why:

- **Hidden structural damage.** Termites can quietly compromise a home's framing or subfloors for years before being detected.
- **No insurance coverage.** Most homeowner's insurance policies do not cover termite damage, leaving the cost entirely on the homeowner.
- **High repair costs.** Treating an active infestation and repairing damage can easily run into the thousands of dollars.
- **Negotiating leverage.** If a termite inspection uncovers issues, buyers gain bargaining power to request repairs, treatment, or a price adjustment before closing.

➲ **Bottom line:** Termites pose a serious structural risk, and a dedicated inspection is one of the smartest specialty services you can invest in when buying a home.

## Environmental Testing

Beyond the standard home inspection, there are several environmental tests worth considering, especially if you're buying an older home or a property in a high-risk area for radon gas. These tests look for hidden hazards that can affect your family's health and safety.

### Radon Gas

Radon is an invisible, odorless gas that can seep into homes from the soil beneath the foundation. Certain regions — especially those with rocky or clay-heavy soil — are more prone to elevated levels. Long-term exposure is the second leading cause of lung cancer in the U.S., making testing essential. The only way to know your risk is through a radon test. To check risk levels in your area, visit the EPA's Radon Zone Map at [www.epa.gov/radon](http://www.epa.gov/radon).

### Lead Paint

Lead-based paint was banned for residential use in 1978, but it's still common in older homes, often hidden under layers of newer paint. Windows, doors, trim, and porches are the most likely spots. If you're buying a pre-1978 home, assume lead paint may be present under layers of modern paint unless the property has been fully and professionally renovated. If you're buying a house that has not been professionally updated and you have young children and pets, it would be prudent to have

painted surfaces tested for lead paint. Testing can be done with DIY kits, but confirmation and safe removal should always be left to certified professionals.

### **Asbestos**

Asbestos was widely used in a wide variety of building materials including insulation, siding, floor tiles, and especially “popcorn” ceilings up until the mid-1980s. While intact asbestos is generally not dangerous, it becomes a health hazard if the material is damaged, disturbed or removed during renovations. If you suspect asbestos, have it tested and consult a professional before making any changes.

### **Water Quality**

The safety of your drinking water depends not only on the source but also on the pipes that bring it into your home. Water quality testing checks for contaminants such as bacteria, lead, nitrates, or other chemicals — especially important if your home has older plumbing or relies on a private well -- This ensures the water you’re drinking and bathing in is safe. Your home inspector will tell you what kind of plumbing supply pipes the home you’re buying has so you can get the water tested, if needed.

- **Copper** – Durable and widely used, but older copper lines (pre-1986) were often joined with lead-based solder. Over time, both copper and lead can leach into drinking water, especially if the water is acidic.
- **Galvanized Steel** – Common in homes built before the 1960s. These pipes corrode over time, restrict water flow, and may release lead if connected to lead fittings or solder.
- **CPVC (Chlorinated PVC)** – Installed in many homes from the 1980s–2000s. Generally safe, though it can become brittle with age and sometimes affect water taste if degraded.
- **PEX (Cross-linked Polyethylene)** – The most common modern piping material. Flexible, resistant to corrosion, and generally safe. Some reports have noted a “plastic taste” in water from new installations, or trace chemical leaching in rare cases, but current research shows levels are typically well within EPA safety standards.

❗ **Tip:** Homes with very old plumbing may still contain **lead service lines**, especially in houses built before 1940. If you suspect this, water testing is essential.

### **Underground Oil Tanks**

In older and rural properties, underground oil tanks were sometimes used for heating. Today, modern HVAC systems no longer use oil for heating, however the tanks are still underground and can still contain oil that may leak into the soil, creating costly environmental and cleanup issues. Specialized detection can confirm whether a tank is present and if it needs to be properly ‘abandoned in place’ or removed.

❗ **Safety Tip:** If you plan to renovate an older home, test first. Knowing whether hazards like radon, lead or asbestos are present *before* work begins is smarter, safer and will give you peace of mind.

## New Construction Inspections

### ***"If I'm buying a brand-new house, do I really need a home inspection?"***

It's a fair question — many buyers assume that a newly built home must be flawless. But in reality, even brand-new homes can have defects. Builders juggle multiple subcontractors, timelines are tight, and not every detail always gets the attention it deserves. An independent inspection helps make sure your home is built right, right from the start.

**Tip:** Don't assume the builder's sales agent is there to represent you. Their job is to look out for the builder's interests, not yours. To protect yourself, work with your own buyer's agent (a Realtor), who is legally obligated to put *your* interests first and can help guide you through negotiations, inspections, repairs, warranties, and closing — making sure that deadlines are met, paperwork is in order and nothing slips through the cracks.

## Why Inspect a New Home?

- **Hidden spaces rarely seen again:** You might store holiday decorations in the attic or basement, but chances are you'll never crawl under the house.
- **Not just cosmetic issues:** You'll notice nail pops or a sticky bathroom door. But would you catch an HVAC system installed incorrectly, an electrical hazard, or missing attic insulation?
- **Comfort matters:** Uneven heating and cooling upstairs may not just be "how the house feels" — it could be a sign of poor insulation or undersized equipment.
- **Builder walk-throughs are limited:** The builder's final walk-through focuses mostly on cosmetics (paint, flooring, finishes). A professional inspector looks deeper at the structure, systems, and safety.

*From both professional and personal experience, homeowners who have their new home inspected before closing are consistently more satisfied with the quality of their home than those who skip it.*

## The Three Key Stages of New Construction Inspections

### 1. Pre-Drywall Inspection

Performed after framing, roofing, plumbing, electrical, and HVAC are installed — but before drywall is hung. This allows the inspector to assess the wiring, pipes, ducts, framing, and equipment you'll never see again once the walls and ceilings are closed in.

### 2. Pre-Closing Inspection

Once the house is complete, a full inspection should be done just before your final walk-through with the builder. This is the same level of inspection you'd get when buying an existing home — covering the roof, siding, finishes (walls, floors, doors, cabinets, counters), and all major systems (plumbing, electrical, HVAC, appliances).

### 3. 11-Month Builder's Warranty Inspection

Most builders provide a one-year warranty on the home and a 10-year structural warranty. The 11-month inspection is your last opportunity to have defects corrected at no cost to you. Even if you

skipped earlier inspections, this one is essential to ensure your home is in good working order and free of major defects before the warranty runs out.

## Top 5 Most Common Issues Found in New Homes

Even brand-new homes can have defects. These issues pop up again and again, usually due to rushed timelines, subcontractor oversight, or missed quality checks:

- **Missing insulation** – Very common in attics and knee walls where corners or small areas get skipped. Often shows up clearly on infrared scans.
- **Roofing and flashing errors** – Kick-out flashing is often left out, and improper shingle or flashing installs are a leading cause of water intrusion within the first five years.
- **HVAC duct problems** – Disconnected or poorly sealed ducts in attics and crawlspaces lead to uneven heating and cooling. Many buyers notice comfort issues within weeks of moving in.
- **Electrical mistakes** – Missing GFCI/AFCI protection, reversed outlets, and mislabeled panels are frequent finds in new builds.
- **Plumbing leaks and loose toilets** – Rushed plumbing work can leave behind leaking traps, poorly caulked tubs, or toilets that aren't secured properly — which can lead to slow leaks and floor damage.

💡 **Key Takeaway:** A brand-new house doesn't mean *perfect* — it just means no one has lived in it yet. Scheduling inspections at **pre-drywall, pre-closing, and 11 months after move-in** gives you peace of mind that your home is safe, well-built, and ready to last.

## Newly Renovated Homes and Handyman Specials

***I'm buying a house that has been fully renovated and it looks brand new – do I still need to get it inspected?***

Flipped homes often look beautiful—but beneath the new finishes, you may find outdated systems, unpermitted work, or hidden defects. Many house flippers work fast to maximize profit, sometimes focusing on cosmetics over correcting structural, plumbing, electrical, or HVAC issues. Plus, there are inexperienced renovators who try to do the work themselves or hire unskilled labor to assist which can result in amateur quality work.

Before you buy, remember:

- Fresh paint can hide cracks, moisture stains or active leaks.
- Unskilled labor may lead to poor workmanship.

- Missing permits can void warranties and complicate future sales.

Always hire an experienced home inspector with renovation experience to evaluate the home from top to bottom. A professional inspection can reveal whether the “flip” was done right—or just looks that way.

**💡 Pro Tip:** If the kitchen and bathrooms sparkle but the roof, windows, or HVAC system look decades old, that’s a clue the renovation focused on looks, not longevity. Watch for roofs that are covered with debris and new flooring that covers uneven/soft or sagging floors. A quick visual rule – if the kitchen and bathrooms look brand new but the essentials like the roof, water heater and HVAC clearly aren’t, the “flip” may be only skin-deep.

### ***I'm buying a handyman special and everything needs to be replaced – do I still need to get it inspected?***

Yes — and maybe even more so. Even if you plan to gut the house down to the studs, a home inspection can uncover major structural or safety issues that affect how you approach the renovation. For example, foundation cracks, termite damage, outdated wiring, or hidden moisture problems can all drastically increase the project cost or change the scope of work.

Whether the house needs minor remodeling or a complete rehab, a home inspection gives you a clear baseline of the home’s true condition before you start tearing into it. It helps you plan your renovation budget realistically and negotiate the purchase price accordingly. Think of it as a roadmap — the inspection identifies what you *don’t* see, so you can start your renovation with eyes wide open.

**💡 Pro Tip:** Even with a thorough home inspection, once renovation begins and walls or floors are opened up, it’s common to uncover hidden issues that couldn’t be seen before — things like concealed moisture damage, termite damage or structural issues. As we have discussed, a home inspection is primarily a *visual* assessment of what’s accessible at the time of the inspection, not a guarantee that the home is free of defects. Be prepared — additional repairs beneath the surface are a part of any major renovation. The goal is to go in informed and ready, not blindsided.

## **Why Building Permits Matter**

Building permits aren’t just red tape — they’re your proof that a renovation was done safely, legally, and to current building standards. Permits ensure work like electrical upgrades, HVAC changes, or structural alterations have been inspected and approved by local code officials. That protects you as both a homeowner and a future seller. Without the right permits, projects can be flagged during inspections, delay your sale, or even require costly corrections before closing.

If you’re buying a home that’s been recently remodeled, it’s smart to ask whether permits were pulled for the work — especially for big-ticket items like roof replacements, deck additions, or plumbing and electrical upgrades.

And if you’re planning your own renovation, make sure you contact your local building department *first* to confirm what’s required. Many times, even small projects can require approval, especially in flood zones or historic districts. A few extra steps now can save you a lot of money and headaches later.

**Key takeaway:** If a home's renovation looks brand new but the seller can't produce permits, that's a red flag. Watch for mismatched flooring transitions, walls that look freshly painted but cover older wiring or outlets, or HVAC, plumbing, or electrical systems that look newer than the rest of the house. When in doubt, ask your home inspector — they can often spot clues that work may have been done without proper approval.

**💡 Pro Tip:** Before making an offer, ask the seller or your agent for copies of any renovation permits and final inspection approvals. Most cities let you verify this online through the building department's website. If no permits were pulled for major work like a new roof, electrical panel, or room addition, etc. that's worth a closer look. When in doubt, your Realtor can flag areas that likely *should* have required a permit so you can confirm before closing.

### 3. How Inspectors Evaluate a Home — and the Limits of an Inspection

*The five things inspectors always check, the tools we use, and why no inspection can uncover everything.*

#### How Will Your Home Inspector Evaluate the House?

During the inspection, your home inspector will take a close look at the house and focus on five key areas:

1. **Mechanical Systems** – Are the essentials working as they should? This includes things you rely on daily, like cool air from the A/C, hot running water, and functioning kitchen appliances.
2. **Age & Condition of Major Components** – Big-ticket items such as the roof, HVAC system, water heater, and kitchen appliances have limited lifespans. Knowing their age and condition helps you plan for upcoming replacements.
3. **Damaged or Deteriorated Materials** – Worn roof shingles and window sill wood rot may not need repair today or tomorrow. If left unchecked however, they can lead to bigger (and more expensive) damage to your home down the road.
4. **Future Risk Factors** – Conditions that can cause damage to your home over time, like water pooling around the foundation or high humidity in the crawlspace, will be flagged so you can address them before real damage can occur.
5. **Safety Concerns** – Outdated wiring, missing safety devices, or other hazards that can put you and your family at risk will be identified so you can make the home safer right away.

Think of your home inspector like a doctor performing a check-up. We identify what's not working right now (the "broken bones"), what's showing wear (the "bad knees"), what could cause bigger issues later (the "high blood pressure"), and what's unsafe if ignored (like "untreated diabetes"). The goal isn't to scare you — it's to give you a clear picture of the home's overall health so you can make confident, informed decisions.

💡 **Remember:** No house is perfect, but a home inspection helps you understand what matters most.

## Limitations – What a Home Inspection Can't Tell You

A home inspection will give you a wealth of useful information about the house you're buying. But it's important to understand what an inspection *can't* do. By its very nature, it's a **limited, non-invasive assessment** of the home at the time of the inspection. Especially if you're buying an older home or one that needs to be updated/renovated, keep in mind the inspection may not reflect *all possible repair needs*.

### Primarily Visual

Inspectors can't open up walls, dismantle fixtures, or damage surfaces to see what's hidden inside. What we can do is observe, test systems in normal operating mode, and document what we see at the time of the inspection.

### Limited Access

Some parts of a home may simply be inaccessible. Examples include:

- The upper exterior of a tall two-story home or a steep roof the inspector can't safely walk on.
- A crawlspace blocked by large air ducts or standing water.
- An attic that doesn't have safe flooring.
- Can't walk on the roof or fly our drone over it on a windy, rainy or snowy day
- HVAC units on a roof requiring special equipment to reach.
- Spray foam insulation covering critical areas like subfloors or roof sheathing.

### Not Exhaustive

Home inspectors aren't allowed to move furniture, lift carpeting, relocate storage and personal belongings, or take apart equipment. And while inspectors test heating and cooling systems, they don't measure refrigerant levels or perform specialized diagnostics that HVAC contractors would handle.

💡 **Tip:** If a major system is older and especially important to you—like the HVAC—consider hiring a specialist for a deeper inspection. For example, HVAC contractors can test refrigerant levels and dismantle HVAC equipment, something home inspectors don't do.

### Conditions Can Change

The inspection reflects a snapshot in time. For example:

- The dishwasher may run fine during inspection, but start leaking weeks later.

- You might set the A/C lower than the previous owner, leading to excess condensation that will drip down from the unit in the attic onto the ceiling or sweating air ducts will wet the sub-floor in the crawlspace.
- Heavy rain after weeks of dry weather may reveal a roof leak that wasn't present or visible during your inspection.

## Hidden or Undetectable Issues

Some issues only reveal themselves with time and everyday use — like a slow shower pan leak, a roof that only leaks after the first big storm, hidden termite damage uncovered during renovation, or a sewer line clogged with tree roots that backs up only after daily use.

These situations aren't common, but they do happen. That's why inspectors use tools like **moisture meters, infrared cameras, drones, and sewer scopes** to be a thorough as they can be.

As you can see, some issues simply can't be confirmed during a 3-hour home inspection. For example, a ceiling stain in a vacant house might be from an old leak that has since been repaired and just not painted — or it could be the sign of a slow, but active leak from the upstairs shower. In these cases, your inspector will flag the concern, explain what might be going on, and recommend keeping an eye on it after you move in.

## Will the inspector make sure my house is “up to code”?

While many homebuyers ask for an inspection that ensures the house is “up to code,” it’s important to know what that really means. Building codes are legal rules—set by local or state governments—that define minimum standards for construction, safety, materials, and design. They apply to new construction and major renovations and are enforced by local government building officials.

Home inspectors, on the other hand, **inspect the condition** of the home. They spot defects, safety issues, and repair needs. They may be aware of current or past code requirements, and some of what they check overlaps with code (such as spacing of stair handrails, electrical safety, etc.). But they are **not code inspectors**. They do **not issue code violation citations**, nor do they guarantee that everything in the home meets local building codes and they can't force a seller to make changes. Their role is to protect *you*, the buyer, by pointing out issues that may affect safety, function, or long-term maintenance.

### 1. Example: Two Prong Electrical Outlets in an Old Home

For example, modern electrical codes require three-prong grounded outlets in new homes. This change was adopted decades ago to improve safety, reduce shock risk, and protect modern appliances.

However, in older homes it's still common to find two-prong outlets, which were standard at the time the house was built. A home inspector will note two-prong outlets in the inspection report and may recommend upgrading them or adding GFCI protection for safety. But this isn't a “code violation” that the seller is required to fix and the home inspector is not going to cite the code — it's simply an older condition that doesn't meet today's standards.

### 2. Example: Missing Insulation in a New Home

Building codes require homes to meet minimum insulation standards for energy efficiency. In South Carolina for example, that typically means R-38 insulation in the attic. If your inspector finds missing insulation in a new home, that doesn't mean they're “enforcing code” — but they will note the deficiency in the report. Its then up to you and your Realtor to work with the builder to make sure the

home is brought up to code before closing. This illustrates the difference between a **code inspection** (done by the city or county) and a **home inspection** (done for you, the buyer). A home inspector is there to protect your interests, not to sign off on code compliance.

### 3. Example: Porch Steps Without Handrails

In many older homes on crawlspaces, it's common to find that the front porches have a few steps but no handrail — the porch itself may not even have a guardrail. Modern building codes require handrails on stairways with four or more steps and guardrails around porches or decks higher than 30 inches off the ground. But if the home was built before these rules, the absence of a handrail may have been acceptable at the time. A home inspector will note missing handrails or guardrails as a **safety concern**, because falls are one of the most common household injuries. However, this isn't a "code violation" that the seller is required to fix — it's up to you as the buyer to decide whether you want the safety upgrade after move-in.

☞ **Bottom line:** If you want verification that a home complies with all local building codes—especially for new construction or a remodel—you'll need to check with your local building department or hire a code compliance inspector. A home inspector's job is to give you an independent, practical evaluation of the home's condition, not to enforce government regulations.

## The Inspection Agreement

All of these limitations will likely be included in your home inspector's inspection agreement which is standard protocol for all home inspectors. The purpose of the inspection agreement is to ensure that you understand the nature of what a home inspection is, what it will cover ... and what it won't. This is a legally binding agreement, so be sure to read it and ask questions if needed before signing.

**A home inspection is a *snapshot of the home's condition on that particular day — not a guarantee of future performance*.** Especially for those buying an older home or one needing renovation, remember -- an inspection will uncover a lot, but not everything.

As we'll talk about next -- it's important to hire an *experienced* home inspector with a *reputation for thoroughness* who will spend the time to conduct a detailed inspection and take plenty of photos and videos to document his findings.

❗ **Key Takeaway:** A home inspection gives you a clear **snapshot of the house on the day it's inspected** — not a crystal ball. It's good to be aware that some issues may only appear later with use, weather, or renovation. The goal of the home inspection is to give you as much information as possible so you can determine if this is the right house for you.

## 4. What to look for in a house before making an offer

When touring homes, it's easy to get swept up by pretty paint colors or the seller's great décor. But remember — you're not buying furniture; you're buying the house itself. Focus on the **bones**: the structure, layout, and systems that matter long after the staging is gone.

Tip: When shopping older homes, pay close attention to the **roof, HVAC, and water heater**. These are the most expensive systems, and if they've been replaced recently, it can save you thousands after move-in. If these items have been updated recently, sellers like to advertise this by highlighting them in the listing description. On the other hand, some sellers only update the kitchen and baths because of their cosmetic appeal, but have leave the old roof, HVAC and/or water heater in place – shifting the financial burden on to you to replace them after move-in. As a result, don't overlook the "plain-looking" or "ugly" house that already has a new roof, HVAC, and water heater — it may be the better deal, giving you freedom to update the décor to your own taste without having to worry when you're going to have to buy a new roof as well.

For example, here is the language for two listings of similar priced homes in the mid \$300K's ...

	
<p><b>456 Elm St.</b></p> <p>Take a look at this beautifully maintained 3-bedroom, 2.5-bath traditional-style home nestled on a spacious quarter-acre corner lot in the prestigious Elm Plantation. The primary suite is conveniently located on the main level, featuring a renovated en-suite bathroom. Upstairs, you'll find two additional bedrooms and a versatile loft space-ideal for a home office, playroom, or additional lounge area. The heart of the home is the renovated kitchen, showcasing modern finishes, which opens into a bright and airy attached sunroom. Enjoy outdoor living in the fenced backyard, complete with a wired shed perfect for a workshop or extra storage and a good-sized front porch that adds to the home's classic curb appeal. Don't miss the opportunity to own this gem in Elm Plantation!</p> <p>***This listing only mentions a renovated kitchen and master bath – there is no mention of the roof, HVAC and water heater.</p>	<p><b>123 Maple St.</b></p> <p>Welcome to 123 Maple St. -- a beautifully updated 4-bedroom, 2-bathroom home situated on a spacious corner lot in the highly sought-after Elm Plantation. Featuring fresh interior paint, new luxury vinyl plank (LVP) flooring throughout, and a new water heater, and kitchen appliances, the home is truly move-in ready. The main floor offers an inviting open-concept layout, perfect for everyday living and entertaining. Relax by the cozy wood-burning fireplace or unwind with a good book in the bonus space just off the main living area. Upstairs, above the garage, you'll find a versatile flex space that can serve as a fourth bedroom, home office, or playroom. Step outside to a large backyard with ample room for outdoor activities, gardening, or future expansion. Enjoy peace of mind with recent updates, including a new roof in 2020, HVAC replacement in 2023, and a brand-new water heater installed in 2025.</p> <p>Located in the Cherry Hill section of Elm Plantation, this home offers access to a community pool, scenic walking and nature trails, and proximity to Elm Golf Club.</p>

# House Hunting Checklist:

## What to look for in a house before you make an offer

Bring a checklist with you when you are scheduled to view a home and take notes on each house so they don't blur together later. Here are a few key areas to pay attention to:

1. **Roof** – Look for missing, curling, or damaged shingles and any visible sagging. Compare the roof to neighbors' homes—does it look newer, or overdue for replacement?
2. **Foundation & Structure** – Check for large cracks in the brick outside or signs of uneven settling. Inside, look for cracks in the wall or ceiling. Also, look for sloping, bouncy or soft spots in the flooring.
3. **Signs of Water Leaks** – Are there stains on ceilings, walls, or around windows? Look for peeling wallpaper, bubbles in paint, or surface mold. In crawlspaces or basements, note any damp smell or musty odor.
4. **Age of Major Systems** – Peek at the HVAC units, water heater, and kitchen appliances. If you can't find the age, do they look newer or older? Do they look like they've been well maintained? Ask the seller for records later if you decide to make an offer.
5. **Electrical** – Notice the outlets: are they modern three-prong or older two-prong? Two-prong outlets often mean parts of the electrical system haven't been updated and may lack today's safety features.
6. **Windows & Doors** – Open and close a few. Do they stick, scrape the floor or wobble? Check for signs of rot on the exterior frames and notice if any of the windows look cloudy (if yes, the window is either dirty or there is condensation in between the panes of glass – window replacement can be expensive.)
7. **Environmental & Air Quality** – Take a deliberate pause in each room and take a good deep breath to smell the air. Musty, smoky, chemical, or pet-related odors (urine) may be masking mold, smoke damage, gas leak, plumbing issues, pests or even previous illicit activities. Strong air fresheners can sometimes be used to mask issues as well. Also watch for bubbling paint, odd condensation, or other subtle signs of moisture. If something feels off, consider professional testing before moving forward.

8. **Drainage & Grading** – Walk the yard and see where the rain water run-off goes. Does the yard slope away from the foundation, is about even or slope toward the house? Ideally, you want the yard to slope away from the house so that water doesn't seep into the crawlspace or basement.
9. **Neighborhood & Location** – Remember, no inspector can change the surroundings. Pay attention to traffic patterns, flight paths, or proximity to busy roads. Visit at different times of day—morning, evening, and weekends—to get a real sense of the neighborhood.
10. **Storage & Closet Space** – Open closets, pantries, and built-ins. Many buyers overlook storage until they move in. Make sure there's enough room for your lifestyle.
11. **Appliances & Fixtures** – If appliances are staying with the home, check their condition. Open the oven, run the dishwasher, and turn on faucets to see how well things work. Replacing major appliances right after moving in can be a costly surprise.
12. **Noise Levels & Privacy** – Step outside and listen. Are you near a busy road, train tracks, or a flight path? Inside, close the doors and windows—does outside noise filter in easily? Pay attention to sightlines too; a neighbor's second-story deck looking right into your backyard can impact your enjoyment of the space.
13. **Layout & Flow** – Beyond the surface finishes, consider how the rooms connect. Is the kitchen open to the living/family room area? Are bedrooms too close to noisy living spaces? Do you need the master bedroom to be near other bedrooms (adjacent to or on the same floor) or separated for privacy? Do you need a room to serve as a home office that is distant from the family room? The layout will affect how useful and comfortable the home feels day-to-day.

## Make a Second Visit

If you're seriously considering a house, schedule a second showing. Bring along a trusted family member, friend, or contractor to help spot things you might have missed. Sometimes a fresh set of eyes sees what you don't.

**Remember:** Paint can be changed in a weekend. Replacing an aged roof, repairing structural damage, or re-grading the yard is a whole different story.

## 5. Hire the Best Inspector for the House You're Buying

Once you have a ratified contract (meaning both buyer and seller have agreed to the terms of sale in writing), it's time to hire your home inspector and schedule the inspection. Choosing the right inspector is one of the **most important decisions** you'll make in the buying process.

### First Ask for Referrals from People You Trust

Start with recommendations from your trusted Realtor along with your friends, family, and co-workers who have bought a house recently. Your Realtor will have either a 'go-to' inspector or a short list of inspectors they know and trust. Some buyers worry that a Realtor's preferred inspector might go "easy" on the house, glossing over problems, just to keep referrals coming. In reality, the opposite is true -- a Realtor's good reputation depends on helping home buyers become happy homeowners. That means it's in the Realtor's best interest to connect clients with good, experienced inspectors who are objective and thorough.

### Online Reviews

Online reviews are helpful, but more stars doesn't always equal the best fit. Large companies with hundreds or thousands of reviews may send whichever inspector is available within the time you need — the most experienced or the newest hire. On the other hand, smaller inspection companies — often with a single home inspector -- give you certainty about who will perform your inspection, pride themselves on personalized service or a specific expertise and will often go that "extra mile" to win your business and a 5 star review afterward.

### Don't Just Pick the Cheapest or the Fastest

Hiring the right inspector isn't about finding the lowest fee or the earliest appointment — it's about finding someone who is:

- **Experienced** and knows what to look for.
- **Objective** and works for you, not the seller.
- **Well-equipped** with modern tools and technology.
- **Clear in communication**, both during the inspection and in the written report.

And yes, availability is important — they must be able to complete your inspection within your due diligence period.

### Why Cost Isn't Everything

The least expensive inspector in town may be new to the profession, which isn't necessarily a bad thing if you're buying a newer home (that has a lower risk of major issues.) I started my inspecting career the same way because I couldn't price based on experience. But if you're buying an older house, an historic house or a recently renovated home, investing in an inspector with more experience who uses advanced tools will be worth it.

## What Determines Price

Home inspection fees can vary significantly, but you can expect to pay at least **\$300 up to \$600 or more** depending on several factors:

- The inspector's experience and credentials -- *seasoned inspectors may charge more, but bring added expertise.*
- Type of property (condo, duplex, townhouse, single family house) – *condos and townhouses often cost less than large single-family homes or multi-units.*
- The size and age of the home and type of foundation (slab, crawlspace, basement, elevated) – *older homes and those with basements or crawlspaces typically require more time.*
- Location of the property and travel time -- *costs differ between rural areas and large urban markets; travel time can also affect price.*
- Add-on services such as radon, mold, pest, sewer scope, pool/spa, etc. and other specialty tests increase fees.
- What's included in the service — *warranties, re-inspections, and post-inspection consultations add value.*

For example: a 1,200 sq. ft. condo in a small town might cost around \$300, while a 3,500 sq. ft. older home with a basement in a major city could run \$600 or more.

## Match the Inspector to the Property

What kind of property are you buying — new construction, a historic home, a handyman special, or a condo? Most inspectors are generalists, but some have specialized experience or certifications. For example, if you're buying a century-old home, you may want someone who has inspected many historic houses. If you're buying new construction, an inspector who regularly performs pre-drywall and builder's warranty inspections will bring extra value.

## Licensing & Insurance

Not all states require home inspectors to be licensed. (States without licensing include CA, CO, GA, HI, ID, IA, KS, ME, MI, MN, MO, NE, UT, and WY.) If you're in one of these states, look for membership in a respected professional organization like **ASHI** (ashi.org), **CREIA** (creia.org), or **InterNACHI** (nachi.org).

Insurance is another big factor. At minimum, your inspector should carry:

- **Errors & Omissions (E&O):** Covers mistakes or oversights that could cost you money down the line.
- **General Liability:** Protects you if property is damaged during the inspection or if someone gets injured.

Having both isn't just a checkbox — it signals professionalism and gives you peace of mind.

## Experience Matters

If you're buying an older home, an historic home, a house that has a crawlspace or basement foundation, or anything with unique construction, lean toward an inspector with years of experience. Seasoned inspectors can connect the dots between issues that might otherwise seem unrelated. For newer homes, condos, or townhomes, a newer inspector with strong training and a trusted referral may still be a great fit.

## Tools of the Trade

The best inspectors don't just rely on a flashlight and ladder. Ask if they use:

- **Drones** – For tall or steep roofs inspectors can't safely walk.
- **Infrared Cameras** – To spot hidden moisture, missing insulation, or overheating electrical.
- **Moisture Meters** – For verifying leaks and HVAC performance.
- **Sewer Line Scopes** – This is a video-camera that goes down into a sewer line and out toward the street. This is particularly useful for older homes, vacant homes, rehabs, homes with a lot of trees and new builds.

These tools don't replace skill and experience, but they do give your inspector a sharper lens.

I just inspected this older upstairs condo. This is what I found when I flew my drone over the roof. There is no way anyone could see this from the ground. It is true that the HOA will take care of roof replacement, but when will this roof be replaced? It looks like it's overdue for replacement now. Also, this roof may leak which will affect this upstairs condominium.



## Review a Sample Report

Before hiring, ask to see a sample inspection report. Look for:

- Clear explanations in plain language
- Plenty of photos or videos showing the issues
- A balance between detail and readability

A strong report is the best indicator of how well the inspector communicates and documents findings.

## Value-added Features

Many inspectors offer extras such as repair re-inspections, money-back guarantees, or free short-term warranties. These aren't essential, but they can add value to your overall inspection experience and peace of mind.

**Tip:** In short, the **best inspector may not be the cheapest or first available**, but often delivers the **best value** when you consider their expertise, the thoroughness of the inspection, the quality of the report, and the support they provide after the inspection.

# Hiring the Right Inspector: Questions to Ask When Calling for a Quote

When calling a home inspector to get a quote and availability, don't just ask about price. Use these questions to make sure you're hiring someone qualified, thorough, and trustworthy.

## EXPERIENCE & CREDENTIALS

### **How long have you been inspecting homes?**

- Experience matters, especially for older homes, historic homes, recently renovated homes and handyman specials – you'll want to work with a home inspector with many years of experience inspecting these type of homes.
- If you're buying a brand new home or newer home, a home inspector who has less experience but great referrals from a trusted source should do a fine job for you.

### **Do you have a specific specialty or area of expertise?**

- This helps match the inspector to the type of house you're buying. If you're buying new construction, a historic home, a handyman special or recently renovated house, you'll want an inspector with good amount of experience inspecting that particular type of property.
- If a major system is older and especially important to you—like the HVAC—consider hiring a specialist for a deeper inspection. For example, HVAC contractors can test refrigerant levels, something home inspectors don't do.

### **What licenses, insurance and certifications do you hold?**

- Ask if the inspector is licensed in your state (as applicable)
- Ask if the inspector carries professional insurance:
  - ✓ Errors & Omissions (E&O) – protects against missed defects
  - ✓ General Liability – covers property damage or injuries during inspection
- Membership in a third-party certifying organization like **ASHI** (American Society of Home Inspectors), **InterNACHI** (International Association of Certified Home Inspectors) and **CREIA** (California Real Estate Inspection Association) demonstrates that the inspector adheres to national inspection standards while keeping current on industry education.

## INSPECTION SCOPE & TOOLS

### **What does the home inspection cover?**

- Make sure their standard service includes the basics to include roof, exterior, structural/foundation, interior, kitchen appliances, plumbing, electrical and HVAC.

## **What tools and technology do you use during inspections?**

There are a range of foundational tools every home inspector relies on. For deeper discovery, here are a few of the latest inspection tools that go above and beyond to help detect hidden issues:

- **Drone or Pole Camera** – Photo and video capability if you're buying an elevated house, condo or townhome with an extra tall or steep roof
- **Infrared/Thermal Camera and Moisture Meter** – This combination of tools help identify moisture, insulation gaps and electrical hot spots that the naked eye can't see.
- **Combustible Gas and CO Detector** – Essential tools if there are gas appliances in the home to identify unseen hazards like gas leaks and carbon monoxide
- **Sewer Scope** – Video-camera that is inserted into the sewer line and is especially helpful for older homes, vacant homes, homes that need renovation, homes with lots of trees, new construction

## **How long will the inspection take?**

A thorough inspection can take between 2 and 4 hours or more depending on the home size, its age and the inspector's experience.

## **Can I see a sample inspection report?**

This shows how detailed, clear, and easy-to-understand their reports are and the amount of photos and videos which are included. Ideally, the report will include a summary of repair needs by urgency, cost and safety.

## **FEES & SCHEDULING**

### **What is your fee, and what does it include?**

→ Price often reflects experience, home size/age, foundation type, location, and extra features.

*(As applicable ... )* **Can you also inspect** – termites, lawn irrigation systems, elevators, stucco siding, in-ground swimming pools/spas, sewer lines, septic tanks and well/pumps, roof solar panels, docks and sea walls, retaining walls, etc. (as applicable to the house you're buying) ... **or can you refer me to a company who can?**

*(As applicable ...)* **Do you conduct environmental tests** such as lead paint, asbestos, radon, water quality, general air quality (for mold) (as applicable to the house you're buying) **or can you refer me to a company who can?**

### **Do you offer re-inspections, warranties, or post-inspection support and is there an additional fee for these services?**

→ Extra services add value and peace of mind.

*(And if you've liked everything you've heard so far ...) When are you available and which inspector will be working with me?*

→ Make sure it fits within your due diligence timeline.

**I'd like to be at the inspection (as desired) – will that work with your inspection process?**

→ Walking through with the inspector is one of the best ways to learn about your new home and see repair needs in person within the context of the home.

**OR ... I won't be able to attend the inspection – will you be able to call me for a recap of findings?**

→ Many buyers can't be at the inspection due to work or family obligations and appreciate a brief call with the inspector the same day for a recap of findings.

**When will I receive the report?**

→ Most inspectors deliver within 24 hours, however faster is not necessarily better -- thoroughness is key.

**?** **Tip:** If you have any specific concerns about the house you're buying, feel free to ask the inspector to pay close attention to the 'abc' or be sure to test the 'xyz' during the inspection.

## 6. Get the Most from your Home Inspection

*Prepping for your home inspection and what to expect on inspection day*

Now that you've selected the home inspector you wish to work with, here's how to get the most out of inspection day.

### **Plan to Attend if You Can**

A typical home inspection takes between two and three hours, depending on the size, age, and condition of the property. If your schedule allows, plan to attend. **While attendance isn't required, there's no substitute for seeing a repair need firsthand in the context of the home and discussing it with your home inspector in person.** If that means that you need an early morning appointment, a late afternoon slot, or even a weekend inspection so you can be there, let your home inspector's office know when scheduling your appointment.

If you have work and can't be there for the entire home inspection, let your inspector know that you'd like to arrive toward the end of the inspection for a recap of key findings. Your Realtor will likely be there for the entire inspection if you can't be.

If you have a family member or friend who is a seasoned homeowner or is a contractor, handyman or renovator, bring him or her along as well – they can help you identify with what matters most from the information your home inspector will provide.

### **If you can't attend your inspection**

If you're a seasoned home buyer, relocating from out-of-state or simply can't attend due to work or family obligations, your trusted Realtor can stand in for you and relay the key takeaways. You might ask your Realtor if he or she can facilitate a Facetime call during the inspection as well. After your inspection, you'll still receive a detailed inspection report with photos and videos afterward. Plus, most home inspectors will make themselves available to discuss findings as well should you have any questions about the report.

### **Let your inspector know in advance ...**

If you're in town and are able to carve out a few hours to be at your inspection, then do let your inspector know if you're a first-time home buyer ... *or experienced home buyer, an engineer, a builder, contractor or investor/renovator, etc.* This will let your inspector know how much he needs to communicate to you about how the home works and/or why a repair is needed or what happens if a repair isn't addressed.

Also, be sure to share any specific concerns about the home with your home inspector in advance. For example, point out a ceiling stain you noticed during a showing or mention that the HVAC is older and you want reassurance it's working until you can replace it.

## **Prepare to be on your feet for several hours**

Expect to be on your feet for the duration of your home inspection, so wear comfortable shoes! And depending on the weather, you'll thank yourself by bringing some cool water or a hot beverage along as well.

## **Home sellers should not be at your home inspection**

You'll get the most out of your inspection when it's just you, your Realtor, and the inspector in the home. Sellers can unintentionally create distractions by continuing to "sell" the house, or they may become defensive when repair needs are identified. Having a seller present can make candid discussions more difficult and may even complicate negotiations.

## **Remember: You May Be Recorded**

Today's homes often have Ring doorbells, nanny cams, or other recording devices. Assume the seller may be listening, and avoid making casual remarks that could offend the seller and weaken your negotiating position.

**Tip:** Save your candid questions and concerns for a private conversation with your inspector outside the property or after the inspection is complete.

## **Talk to the Neighbors**

**Tip:** Don't be shy about talking to the neighbors. They often know things about the property and community that won't show up in the inspection report — like whether the yard tends to flood after heavy rain, if pests or traffic are a problem, or if there are concerns about crime. Neighbors may also know whether additions or other major work have been done to the home. A quick conversation can give you valuable insight and help you feel more confident in your purchase decision.

## **\*\*\*For Vacant Homes -- make sure the power, gas and water are turned on before inspection day**

If your home inspector arrives at the house on inspection day and the water isn't on, that means he won't be able to inspect the plumbing and will need to return on another day to complete your inspection. As a result, you'll likely be charged an extra fee for a return trip and this may impact your ability to ask the seller to make repairs if you can't finish the inspection before the end of your due diligence. As a result, it's best to follow-up with your Realtor (or the seller if you aren't working with a Realtor) so he/she can make sure all utilities are on before inspection day. If a home has been vacant for a long time, some areas may require an electrician evaluation before the power can be turned on.

## **\*\*\*For Brand New Construction – make sure the utilities are on and everything is hooked up**

In order for your home inspector to give your brand new house a thorough pre-closing assessment, everything that needs to be looked at and tested needs to be installed – this includes the kitchen appliances which are typically the last items to go in. As a result, we strongly suggest that either you or your Realtor stop by the house a couple of days before your home inspection to ensure the kitchen appliances are in, the walls have been painted, the flooring is in and all of the utilities are on and working inside the house. Test a light switch, the kitchen sink, look at thermostat. If they all are working, then you're set. I can't tell you how many times

I've shown up at a new construction home with closing just days away and the house wasn't ready to be inspected much less ready to close. When your inspector arrives on inspection day and the power or water aren't on, he'll have to come back on another day and there may be an extra fee for that day's visit.

## 7. The Inspection Report

*How to read the report, decide what matters most and asking the seller for repairs.*

### After Your Home Inspection -- Making Sense of the Inspection Report

After the inspection, your inspector will prepare a detailed report and send it to you (with a copy to your Realtor) within about 24 hours. These reports can look overwhelming at first, but the core message comes down to three simple questions:

1. Are the essential systems you'll need for daily living — heating and cooling, hot water, appliances, plumbing — in good working order?
2. Does the home have any major structural or mechanical issues that will require repair?
3. Is the home safe for you and your family?

A thick report doesn't always mean trouble — many pages are simply photos that document the inspector's findings. Many home inspector will categorize their findings into a summary in the front of the inspection report, in some variation of this format to help you prioritize what's urgent, what's not urgent and what you can take care of down the road after you move in.

- **Major Repairs** – Typically \$1,000+ to correct. Examples: roof replacement, HVAC repair/replacement, water heater repair/replacement, structural floor repair due to settlement or rot, outdated electrical or plumbing systems.
- **Minor Repairs** – Usually under \$500. These are items that affect everyday function (e.g., a dishwasher that doesn't run) and may need attention before closing or soon after move-in.
- **Maintenance** – Low-cost, non-urgent issues you can plan to fix after moving in, such as wood rot on trim or repainting exposed surfaces.
- **Safety** – Hazards that should be corrected immediately, like missing smoke detectors or a faulty GFCI outlet.
- **Monitor** – Systems or components that are currently functioning but nearing the end of their life, or conditions that may need future attention (e.g., an aging A/C unit, or a ceiling stain that suggests a past or possible future leak).

\*\*\*Give yourself enough time to read the report carefully and decide whether this is truly the right house for you. Many buyers discover more repairs than they're comfortable handling — whether due to cost, time, or desire. That's completely normal. If the report reveals expensive issues beyond what you're prepared to take on, you may have the option to cancel the contract and continue your search for a home that better fits your needs.

### How to Review the Report Effectively

- **Read the entire report — not just the summary.** Important details can hide deeper in the document. Make notes of anything confusing and don't hesitate to call your inspector for clarification. Both your inspector and your Realtor can help you sort which issues are most urgent versus what can wait until later.

- **Check the age and condition of major systems.** Pay special attention to the roof, HVAC, water heater, and kitchen appliances. Knowing when these “big-ticket” items will need to be replaced helps you budget realistically.
- **Get estimates for significant repairs.** If major issues show up, contact a few contractors for repair quotes so you know whether the fixes will fit into your budget. Inspectors sometimes can provide ballpark figures, but contractors will give you firm numbers.
- **Discuss findings with your Realtor.** Together, you’ll create a list of possible repair requests for the seller — unless the home is being sold strictly “as is.”

## Average Expected Life & Replacement Cost of Major Home Systems

As a home buyer, it’s helpful to know not only how long a home’s major systems typically last, but also what it might cost to replace them. Don’t let these numbers scare you — every home needs upkeep. Think of this chart as a way to spot the added-value in a home when big-ticket items (like a roof or HVAC) are newer — and how much you’ll need to budget for if one or more need replacing soon after you move in.

**Tip:** When you tour homes, ask how old the roof, HVAC and water heater are. A house with a newer roof or HVAC can save you thousands in the first years of ownership.

System/Appliance/Equipment	Avg Lifespan	Avg Replacement Cost*
Dishwasher / Garbage Disposal / Microwave	up to 10 years	\$400 – \$1,000 each
Stove / Refrigerator	12–19 years	\$1,000 – \$3,500 each
Water Heater (Tank, 40–50 gal)	up to 12 years	\$1,500 – \$3,000
Tankless Water Heater	20+ years	\$3,000 – \$5,500
All-in-One Outdoor HVAC Unit	up to 12 years	\$7,500 – \$12,500
Split HVAC (Furnace + A/C, 2 zones possible)	15–20 years	\$10,000 – \$17,500
Boiler + Radiator System (common in North)	15–30 years	\$8,000 – \$15,000
Roof (3-Tab/Flat Asphalt Shingles)	up to 18 years	\$5,000 – \$9,000
Roof (Architectural Asphalt Shingles)	up to 25 years	\$7,500 – \$12,000
Metal Roof	40–70 years	\$15,000 – \$30,000
Flat Roof (common on modern/urban homes)	10–20 years	\$8,000 – \$15,000

\*Costs shown are **ballpark installed costs** for an average for a 1,500 sqft home in the U.S. Prices vary widely by region, contractor, and complexity.

\*\*Many northern homes have only a heating system (boiler/radiators or furnace) without central A/C. Buyers may need to add ductless mini-splits or retrofit ductwork if cooling is desired.

## Asking the Seller to Make Repairs

If the home is not an “as is” sale, you and your Realtor can decide if there are any repairs you’d like to ask the seller to take care of closing. Your Realtor will guide you on which items are negotiable and worth requesting.

Then, once the seller completes repairs, you can hire your inspector to return for a **repair inspection**. This is an optional service and usually carries an extra fee, but it’s highly recommended. Here’s why:

- From experience, nearly **half of all re-inspections reveal that some or all requested repairs were not completed** — or were done poorly.
- Even when repairs are attempted, they’re not always handled professionally. And sometimes the work doesn’t truly resolve the problem.

**Tip:** Always request **receipts and invoices** from the seller for any work performed. If something goes wrong later, you’ll have proof of who did the repair and the ability to call that contractor back to correct it.

## Before You Close – Consider a Home Warranty

Even with a thorough inspection, unexpected issues can still pop up — and that’s where a home warranty provides extra peace of mind. Many buyers choose to add a 1-year home warranty at closing for protection against surprise repair costs. If you’re worried about older systems or appliances, talk with your Realtor about negotiating a warranty into your purchase contract.

### Inspector Warranties

Many inspectors include a short-term **90-day basic warranty** with the inspection. Coverage is limited, but it can protect you if something stops working soon after the inspection.

Keep in mind: these warranties start on the **date of inspection** (not at closing). By the time you move in, you may only have a few weeks of coverage left. They’re helpful, but best viewed as a temporary safety net rather than full protection.

### 1 Year Home Warranties

These comprehensive, whole-home plans are often purchased at closing (or sometimes provided by the seller). They can save you from expensive repair bills during your first year of ownership.

A 1-year plan makes the most sense if:

- The home is more than a few years old.
- Major systems (roof, HVAC, water heater, appliances) are aging.
- You're putting most of your savings into the down payment and won't have much cushion left for surprise expenses.

## Monthly Home Warranties

If you don't secure a 1-year warranty, you may still be able to purchase low-cost coverage for specific home systems (i.e. plumbing, HVAC, electrical, etc.) through your local utility company. This is definitely worth checking into.

## Which Warranty Is Best for You?

- **If You're Buying an Older Home**

Aging appliances, worn systems, and older roofs make a **1-year home warranty** a smart investment. It offsets the risk of unexpected early-than-anticipated repair costs.

- **If You're Buying an Updated or Renovated Older Home**

If only one or two systems worry you (like an older HVAC unit or an old sewer line), consider a single-system monthly plan through HomeServe ([homeserve.com](http://homeserve.com)). We've used this program personally for our 1960's brick ranch and highly recommend it — inexpensive, flexible, and reliable.

- **If You're Buying a Brand-New Home**

Most new homes include a 1-year builder's warranty plus a 10-year structural warranty. Appliances and systems also carry manufacturer warranties. Always confirm specifics with your builder so you know exactly what's covered.

## 8. Starting Your Homeownership Journey

*Congrats on your new home! Here are some final thoughts about taking care of your new home and planning for the unexpected*

**Congratulations on your new home!** Buying a house is a big milestone, and now the fun really begins as you make it your own. Remember, no home is perfect — but with a little regular care and some basic know-how, you'll keep things running smoothly.

Use your inspection report as a roadmap, tackle small maintenance tasks before they turn into big repairs, and don't hesitate to call in the pros when needed. Most of all, enjoy this new chapter — your home is more than walls and systems, it's the place where your next memories are about to be made.

### When Something Doesn't Work After Move-In

After you move in, it's not uncommon to discover that something doesn't seem to be working — maybe the dishwasher started to leak, the microwave won't heat, or there's no hot water in the shower. Since your home inspection, there have been a number of people in and out of the house and the utilities have been transferred, so there may be a hiccup somewhere after you move in. Before calling an expensive contractor, check to see if you received or purchased a 1 year home warranty at closing and if so, give them a call -- they're set up to handle urgent repairs.

Otherwise, give your home inspector a call. Home inspectors stand behind their work and want you to feel confident in your new home. Many home inspectors provide a 90-day basic home warranty with home inspection. Please see the previous section which talked about the different types of warranties you might consider for an extra safety net.

Sometimes the solution is simple — such as a GFCI that needs to be reset. By letting your home inspector take a quick look, we can help confirm whether it's a minor issue or something that truly requires repair. Either way, your home inspector can get you pointed in the right direction quickly. And don't forget to check out monthly repair warranties through your local utilities — they can come in handy in the months and years ahead.

💡 Key Takeaway: Don't panic. Between any warranties you've received along with your Realtor and home inspector's guidance, you have resources to lean on as you embark on your homeownership journey. *So relax and enjoy your new home!*

### Thank you for taking the time to read this guide :)

My hope is that it's given you confidence, clarity, and peace of mind as you step into homeownership. Your inspection was just the beginning — now comes the exciting part of making this house your home. Remember, every homeowner learns as they go, and you don't have to know it all on day one. With the right mindset and a little regular care, you'll not only protect your investment but also create a place where your best memories are made.

## About the Author

Stephen Houmard has been a professional home inspector for more than 20 years and owns and operates Solid Ground Home Inspections with his wife, Erika, who manages the business operations. Having completed thousands of inspections across the Lowcountry, Steve has seen it all—from historic Charleston properties to brand-new construction and everything in between—giving him a unique perspective on the challenges today's buyers face. His approach goes beyond pointing out problems; he also highlights what's right with a home and educates clients on how their home works so they feel confident and prepared in their purchase.

Originally from Ohio and raised in Detroit, Steve often contrasts the way northern homes are built with the unique challenges of southern construction—knowledge especially valuable for the many families moving to Charleston from out of state. He and Erika met in Atlanta in 2001, where they renovated both a 1950s cottage and a 1920s Arts and Crafts bungalow before relocating to Charleston to raise their son closer to family and the beach. With a renovation background, their philosophy is simple: nearly anything in a home can be repaired—it's just a matter of time, money, and desire.

With deep knowledge of building systems, construction practices, and regional conditions, Steve has earned the trust of Realtors, builders, and—most importantly—home buyers. Together, Steve and Erika are committed to providing clear, objective, and practical insights so every home buyer can make confident decisions about the home they're purchasing.

To learn more about Solid Ground Home Inspections—or to schedule your own home inspection—visit [www.solidgroundinspections.com](http://www.solidgroundinspections.com).

