

Courtesy of Janée Krauth REALTOR®

# The Ultimate Checklist: Home Inspection Essentials

The Cost

Different  
types of  
inspections

How to  
protect your  
largest asset



## **Congratulations on taking this next big step!**

It must be exciting and a little scary all at the same time. Well, do not worry because our team is here to guide you along the way. Buying a home , whether it is your first one or number 10, is a BIG deal! Here is a booklet to answer a lot of your questions about the home inspection , other types of inspections that you might need , & the value of home warranties.

The Professional Services Disclosure gives you vendor options for each of the inspections. Feel free to use one of the reliable vendors that we recommend or feel free to give us the information for a vendor of your choice.

All of this becomes more important once you have chosen the home of your dreams and gone under contract. Until then , this information will allow you to be one step ahead as you look at homes.

We look forward to seeing you at the closing table!  
Sincerely,

*Janée Krauth*, REALTOR®

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# Home Inspection

**Cost: average between \$300-\$600**

(and it varies depending on size/age/location of the home)

## **What is a home inspection?**

A home inspection is an all-encompassing examination of the condition of the home. It is an evaluation of the visible and accessible systems and components of the home (plumbing system, roof, etc., and is intended to give the home buyer a better understanding of the condition. It is also important to know what a home inspection is not! It is not an appraisal of the property's value; nor should you expect it to address the cost of repairs. It does not guarantee that the home complies with local building codes (which are subject to periodic change) or protect you in the event an item inspected fails in the future. [Note: Warranties can be purchased to cover many items.] Nor should it be considered a "technically exhaustive" evaluation, but rather an evaluation of the property on the day it is inspected, taking into consideration normal wear and tear.

*Please note, it is a general inspection of the entirety of the house. There might be certain things that a home inspector is not licensed to give recommendations for the solution and will involve further inspections to discover the solution.*

## **Here's an overview of each element of a home that must be inspected.**

**Foundation:** the inspector will take a look at the foundation to examine it for cracking and shifting, and to ensure that water is draining away properly from the foundation and basement.

**Lot:** the lot will be examined for proper grading and drainage and the quality of walkways and the driveway will also be assessed.

**Roof:** the roof will be examined for faulty shingles, damaged flashing, signs of water damage, and overall integrity.

**Exterior:** the exterior siding, windows, doors will be examined to assess their overall wear and condition.

**Attic:** the attic will be inspected to ensure that it is properly ventilated and insulated.

**Interior:** the interior of the home will be examined, including wall outlets, lighting fixtures, walls, doors, and all other such surfaces and areas.

**Basement:** the basement is inspected to ensure that it is free from leaks and water damage. Issues like mold and water leaks are also quite common in basements.

**Electrical:** your home inspector will make sure that all electrical outlets, switches, and lighting fixtures work.

**Plumbing:** the functionality of the plumbing systems will be checked, including water pressure, hot and cold water, as well as functionality of all sinks, bathtubs, showers, and other systems.

**Appliances:** major appliances will be tested and verified for proper functionality.

**HVAC:** the furnace will be examined for integrity, and problems like cracks or wear and tear. Air ducts and air conditioning systems will also be examined and tested.

### **Can anyone perform a home inspection?**

No. Only persons licensed by the North Carolina/South Carolina Home Inspector Licensure Board are permitted to perform home inspections for compensation. To qualify for licensure, they must satisfy certain education and experience requirements and pass a state licensing examination. Their inspections must be conducted in accordance with the Board's Standards of Practice and Code of Ethics.



## Here are some things to consider while searching for a qualified home inspector:

**Credentials:** Most home inspectors are licensed by the state in which they inspect. If an inspector is state-regulated, see if there are any reports of complaints against the inspector. You should also check to see what other credentials the inspector has, such as:

- The International Association of Certified Home Inspectors (InterNACHI)
- The American Association of Home Inspectors (ASHI)
- The National Academy of Building Inspection Engineers (NABIE)
- The All American Association of Home Inspectors (AAAI)
- The North American Association of Home Inspectors (NAAHI)

**Reviews:** In some states, there are no requirements for home inspector licensing or certification. If you're looking for a home inspector in one of those states, it's a good idea to check their reviews. Yelp and Google are great resources, as opposed to the inspector's website where they can remove negative reviews.

**Find Out What They Inspect:** Home inspections should be thorough, so you'll need to find an inspector who will leave no stone unturned. If an inspector is able to inspect everything from the plumbing system and foundation, to the attic and electrical system, they will be your best bet. You should also ask for a sample report so you know what you'll be getting.

### Why should I have the home inspected?

Most homebuyers lack the knowledge, skill and emotional detachment needed to inspect homes themselves. By using the services of a licensed Home Inspector, they can gain a better understanding of the condition of the property, especially whether any items do not "function as intended" or "adversely affect the habitability of the dwelling" or "warrant further investigation" by a person who specializes in the item in question.

### **Will the home inspection identify all of these problems?**

Yes and No. Home Inspectors typically evaluate structural components (floors, walls, roofs, chimneys, foundations, etc.), mechanical systems (plumbing, electrical, heating/air conditioning, installed appliances and other major components of the property. The Home Inspector Licensure Board's Standards of Practice do not require Home Inspectors to report on: wood-destroying insects, environmental contamination, pools and spas, detached structures and certain other items listed in the Offer to Purchase and Contract form. Always ask the Home Inspector if he covers all the things which are important to you. If not, it is your responsibility to arrange for an inspection of these items by the appropriate professionals. For a description of the services to be provided by the Home Inspector (and their cost), you should read carefully the written contract which the Home Inspector must give you and which you must sign before the Home Inspection can be performed.

### **How do I request a home inspection, and who will pay for it?**

You can arrange for the home inspection or ask your real estate agent to assist you. We have a list of home inspectors that we have used in the past that you can choose from or you can select an inspector of your choice.

Unless you otherwise agree, you will be responsible for payment of the home inspection and any subsequent inspections. If the inspection is to be performed after you have signed the purchase contract, be sure to schedule the inspection as soon as possible to allow adequate time for any repairs to be performed.

### **Should I be present when the home inspection is performed?**

Whenever possible, you should be present. The inspector can review with you the results of the inspection and point out any problems found. Usually the inspection of the home can be completed in two to three hours (the time can vary depending upon the size and age of the dwelling). The Home Inspector must give you a written report of the home inspection within three business days after the inspection is performed (unless otherwise stated in your contract with the Home Inspector). The home inspection report is your property. The Home Inspector may only give it to you and may not share it with other persons without your permission.



### **How long does an inspection usually take?**

While there are no set standards when it comes to the length of time it takes to inspect a home, the process usually takes about two to three hours. For larger homes or homes with additional features, this process will take longer, while for small homes and condos an inspection may only take an hour or two. Here are some additional factors that impact the amount of time it takes to conduct a home inspection:

- Size of the home
- Age of the property
- Total systems to be inspected (HVAC, electrical, water heaters, pools, multiple kitchens, etc.)
- Accessibility to areas that need to be inspected
- Weather conditions
- State requirements
- Time spent answering clients' questions during the inspection
- One or more inspectors on site
- Additional services (radon test, mold test, water test, etc)

A home inspection isn't something you want to rush through. This is an important step in the home buying process and affirms the value of your investment.



### **Are all inspection reports the same?**

No. While the Home Inspector Licensure Board has established a minimum requirement for report-writing, reports can vary greatly. They can range from a “checklist” of the systems and components to a full narrative evaluation or any combination of the two. Home Inspectors are required to give you a written “Summary” of their inspection identifying any system or component that does not function as intended, or adversely affects the habitability of the dwelling, or appears to warrant further investigation by a specialist. The summary does not necessarily include all items that have been found to be defective or deficient. Therefore, do not read only the summary. Carefully read and understand the entire home inspection report.

### **What should I do if I feel something has been missed on the inspection?**

Before any repairs are made (except emergency repairs), call the inspector or inspection company to discuss the problem. Many times a “trip charge” can be saved by explaining the problem to the inspector who can answer the question over the telephone. This also gives the inspector a chance to promptly handle any problems that may have been overlooked in the inspection.

### **If, following the home inspection, the seller repairs an item found in the home inspection, may I have the Home Inspector perform a “re-inspection”?**

Yes. Some repairs may not be as straightforward as they might seem. The inspector may be able to help you evaluate the repair, but you should be aware that the re-inspection is not a warranty of the repairs that have been made. Some Home Inspectors charge a fee for re-inspections.

## **Should I still get a home inspection if it's a new home build?**

The answer is yes. Your newly built home is likely to have all of the latest energy-saving features and comforts that you could ever want. But it's always a good idea to get a home inspection, even on a newly constructed home.

There may be undisclosed issues or shoddy workmanship. Just because a home is brand-new doesn't necessarily mean that it's been built with the highest workmanship standards in mind. The plumbing could have serious issues, the roof may be installed incorrectly, there may be issues with the chimney, and so forth.

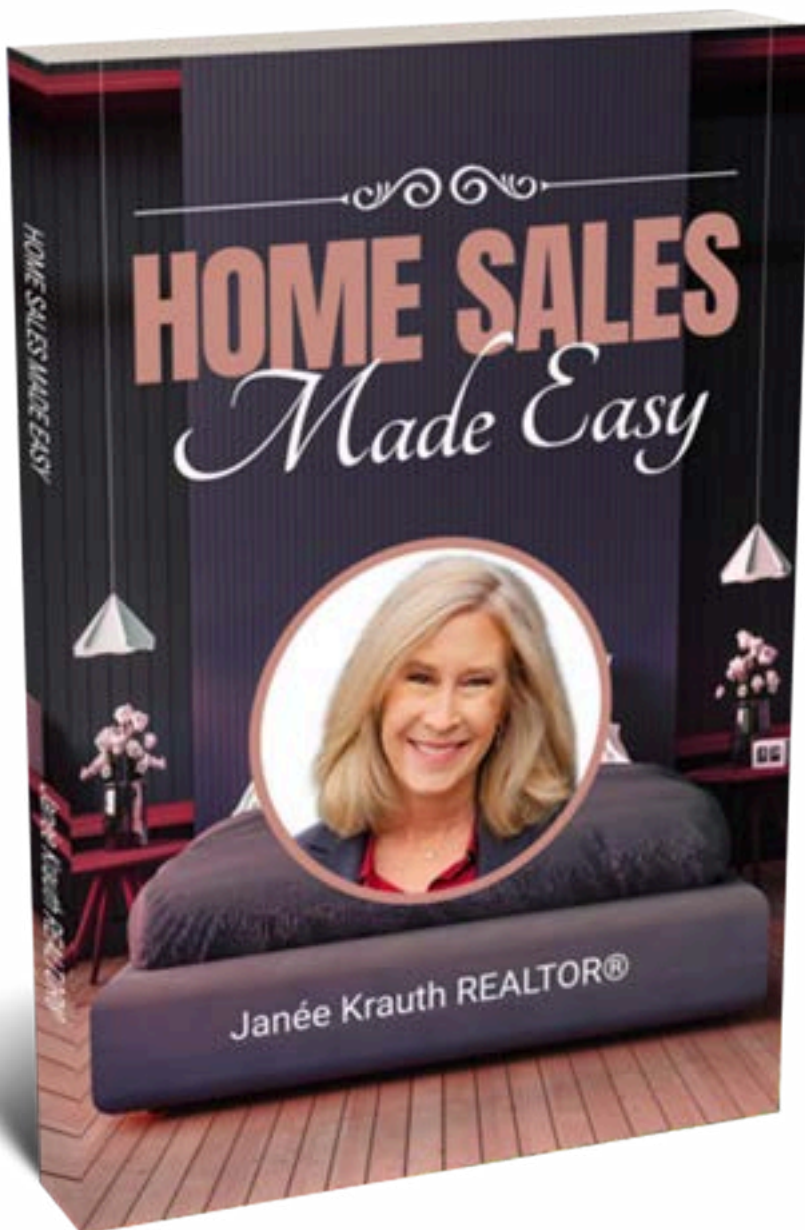
Just like a regular home inspection, you won't know about these problems unless the home is inspected. Even a single careless contractor or a tiny mistake made when building the home can cause serious damage. It's possible the home may only be up to minimum standards.

Building inspectors only have to sign off on the construction of a new home and make sure that it's up to code. These inspectors don't work for you, they work for the county. They are only there to determine if the house doesn't violate any building codes. So if the house just barely meets standards, they'll likely sign off on it. For a truly deep look at your home's systems, you need to hire a home inspector. If you don't, you're taking an unnecessary risk.



# Selling your home?

Get advice and find local  
home resources in my  
*Home Sales Made Easy* book!



Access your FREE  
copy here



# Termite Inspection

**COST: \$75-\$125 or included in your general home inspection.**

This inspection checks for signs of structural damage caused by wood-boring insects. These insects may cause problems down the road. Termites can be insidious, and the current homeowners could have an infestation and not even know it. It's entirely possible to miss the signs of termites if you don't know what they are. What's more, termite damage costs more than \$5 billion dollars annually, costing homeowners far more than damaged caused by tornadoes, hurricanes, and flooding. Termite damage is not typically covered by homeowner's insurance, but early detection can substantially reduce repair costs. Traditional home inspectors aren't usually trained in termite inspection, and these inspections are so crucial that many lenders are now requiring borrowers to hire a professional, licensed termite inspector before buying a home.

A termite inspection is different from a standard home inspection in that the inspection assesses the condition of the physical structure of a home from the roof to the foundation. Termite inspections, when performed by a professional, typically last for an hour. During the inspection, a termite specialist will inspect and probe the home from the attic to the basement for signs of termite damage. These signs include buckling wood, swollen floors and ceilings, areas that appear to be suffering from slight water damage and visible mazes within walls or furniture. Termite infestations can also exude a smell similar to mildew or mold.

After completing the inspection, the termite specialist will issue a report and detail any infestations found along with a cost estimate to exterminate the termites. If any termites are found, there are ways to treat the termites and prevent future termites. The costs of these treatments and solutions will depend on the severity of the termites and damage found.





## Keeping Termites At Bay After Buying A Home

Once you have purchased, there are steps you can take to avoid a termite infestation in the future.

- Keep your home dry. Repair leaking faucets, water pipes and AC units that are on the outside of your home. Make sure your basements, attics and crawl spaces are well ventilated and free from excess moisture.
- Direct water away from your home. Ensure that your downspouts, gutters and splash blocks are properly working and sending water away from the structure of your house.
- Store wood properly. Store any firewood at least 20 feet away from your home and at least 5 inches off of the ground.
- Space your mulch. In the spring, mulch your landscape properly by keeping the mulch at least 15 inches away from the foundation.
- Look for signs. Look for signs of mud tubes, which indicate areas where a termite may be attempting to reach a food source.
- Also, monitor all exterior wood areas of your home for any noticeable changes



# Radon Inspection

**COST: \$150-\$250 (varies based on the size of house & how many tests you need)** *\*Note: Could be bundled into your home inspection\**

Radon is a radioactive gaseous element formed by the breakdown of radium, that occurs naturally especially in areas over granite, and is considered hazardous to health. Radon gas from natural sources can accumulate in homes, especially in confined areas such as attics and basements. Health officials have determined that radon gas is a carcinogen that can cause lung cancer. Studies show that radon is more of a risk to smokers, but non-smokers have a slightly elevated chance of developing lung cancer when radon levels in the home are high. The only way to find out if your house contains radon gas is to perform radon tests. Radon levels fluctuate naturally, therefore testing for high levels is important.

## Acceptable Radon Gas Levels

The Environmental Protection Agency, EPA, recommends you install a system to reduce radon gas in your home if the level of gas is 4 picocuries of radon per liter (pCi/L) or higher.

## Facts

- There are no average radon levels for a specific city, state, or region.
- Houses without basements are as much at risk of radon contamination as houses with basements.
- It doesn't matter if your neighbor's radon test was low or high, results for your home may be completely different.

## New Homes

If you're building a new home, now is the time to install a radon reduction system. The cost is far less than fitting a system after the home is built, and having the system in place will help the home's resale value. The EPA offers important advice to help you find a qualified radon service professional.

If you are buying a home, be sure to include a radon contingency to your offer to purchase, stating the maximum level of radon that is acceptable to you. If tested levels are above that figure, you should have the right to back out of the contract with no penalties. Many standard forms contain a radon contingency addendum that can be added to your offer to purchase.

Radon levels can usually be lowered using a process called mitigation, a term that means to moderate something or make it less severe. Some radon mitigation methods prevent radon from entering your home and others reduce radon levels after the gas has entered. The EPA recommends you use mitigation techniques to reduce indoor radon if levels in your home are above 4 pCi/L (or 0.02 working levels [WL] if your lab uses that reporting method).

A radon test consists of using a radon kit that would be hung or placed in the lowest habitable floor of the house for 2-7 days. If a radon test comes back high, there are a number of solutions to alleviate the radon and keep it from getting to those levels in the future.

### **EPA's Radon Video**

The EPA offers consumers a video about radon in real estate. Order a free copy by calling the Indoor Air Quality information line, 1-800- 438-4318, and asking for publication number (EPA 402-V-02-003) (TRT 13.10). The more you know about radon, the better you will protect you and your family's health.

Visit [\*\*epa.gov\*\*](https://www.epa.gov) or scan the QR code to access more radon resources.



## Radon Tips for Home Sellers

Test your home for radon before you put it on the market. Use a long-term test if you have the time. If not, perform at least two short-term tests.

You can do the initial test yourself to save money, home buyers are more impressed with the test results from a qualified professional. To find out if your state requires specific licensing for radon professionals, refer to the EPA's list of contacts by region. If radon levels are too high, install a radon reduction system. Use the EPA's guidelines to help you choose a qualified radon service professional. Keep all installation details to share with your buyer.

- Some systems can be installed in stages. The first stage might lower radon to an acceptable level. If not, the installer moves forward with the remaining steps.
- Once radon levels are known, you will probably have to disclose them to potential buyers.
- Even if you've tested the home, the buyer may perform a new test to verify the results.
- If you're building a home, install a radon reduction system now. It will be much less expensive than adding it later, and will probably be a more effective system.
- Radon testing might be mandatory in some areas.
- Low radon levels are a selling point. If you find out now that there's a high amount of radon in your home, you'll have time to decide if you'll participate in a reduction system.



# Survey

**COST: \$500-\$600 (varies based on the size of the lot)**

So, why is a house location survey so important? Here are a few reasons:

- It shows the location and existence of the property.
- It shows the relationship of the property to adjoining properties.
- It establishes discrepancies between actual occupation or use and the description of record.
- It indicates the location of physical improvements in relation to the property lines.
- A house location survey is the only reliable way of obtaining and confirming basic information about a property.

Many home buyers get a copy of an old plat and figure that it's good enough. But have things changed on the property since the old survey was made? Have local laws changed that might affect your property rights? The perceived boundaries of a property, such as tree lines or that beautiful new fence in the back yard often differ from the actual recorded boundaries. Obtaining a survey prior to closing brings such discrepancies to light before it is too late.

It is critical to note that the house location survey must be read with the title report. Discrepancies encountered should be resolved before moving to settlement. Together, the house location survey and the title report form the basis for the issuance of insurance. Why accept a blanket exception on your title insurance when you can know about issues with a proper house location survey?

There are four elements of the survey process: **research**, **fieldwork**, **computations** and **map making**. A surveyor will research land records and other public files for information about the property and the ad-joiners. They then perform on-site field work, including measuring physical improvements and locating all appropriate evidence of corner monumentation.

The surveyor will then compare findings in the field with the description of record and finally draft a plat that shows property limits and the location of man-made features, such as power poles, manholes, drainage ditches, telephone and cable TV boxes. The surveyor shall note any discrepancies found on the plat.

You should get a house location survey prior to planning new construction. Do not depend on a building contractor to determine your building location in relation to your lot lines. Building contractors are not land surveyors. Be sure that the home is in compliance with the zoning restrictions mandated by the local government and homeowners association.





# Septic Inspection

**COST: \$250 - \$450**

## **Why Get a Septic System Inspection?**

We can't emphasize enough how important it is to get a septic system inspection before you purchase a home. One of the reason's is because septic system problems and issues tend to happen over time. Getting an inspection done on your system can bring to light problems or potential problems. This way, you can take action before things get out of control and very expensive. Also, you can never be too sure how well or how bad a previous owner treated their septic system. Did they properly maintain their system? Were they notorious for overloading the septic tank or introducing grease, fats and oils into the tank? Not knowing these types of things is why you should get a septic system inspection.

## **You Scheduled a Septic Inspection. Now What?**

Technicians come out to the property, the first thing they will do is locate both the septic tank and the drain field. They will document the measurement and location of your drain field as well as the size of your tank.

Next, the technician will pump out your septic tank to make sure they get a good look at the inside of the tank. They will take a look at the outlet, distribution box, the structural integrity of the walls of the tank and other components. During this part of the process, the technicians will inform you of any damages or potential problems to look out for with your septic system. They will also take time to provide you with information on how you can take care of your septic system and some things of what to do and what not to do. This information will help you to increase the longevity of your system.

# Well Inspection

**COST: \$200 - \$350**

A well inspection is a process where an inspector comes in to evaluate the condition of the water well and provide suggestions and solutions if any issues are found. This inspection can either be done during a home inspection or can be done at the homeowner's request and is highly recommended since you can't simply look at the well and determine if it's in good shape. Well inspectors use a variety of techniques and equipment to complete the job and the cost will depend on the well site, where you live and company performing the job.

During the well inspection, the inspector will collect water samples and send it off to a state certified lab. At this lab, they will test for coliform, E. coli bacteria, arsenic and nitrates, and additional testing can be done for a fee if a homeowner requests it.

Aside from the laboratory results, the inspector will visually inspect the well to make sure it up to code standards. During this inspection, he or she will inspect the setback distances, the casing height above the grade, the thickness, its condition and will look at the well cap to ensure the seals, vents, overflows, gaskets and screens are all in good condition. Red flags, during this inspection, can include rust on the pressure tank, low pressure levels, faulty gauges, strange noises, cloudy water and/or vibrations come from the supply pipes.

Lastly, the well's pump will be inspected to make sure it's operating properly and the amount of water the well can produce will be examined as well.

Most jobs take an average of two to three hours to perform and lab testing, if ordered, can take up to a few weeks to receive the results back, depending on who you use.

# Chimney Inspection

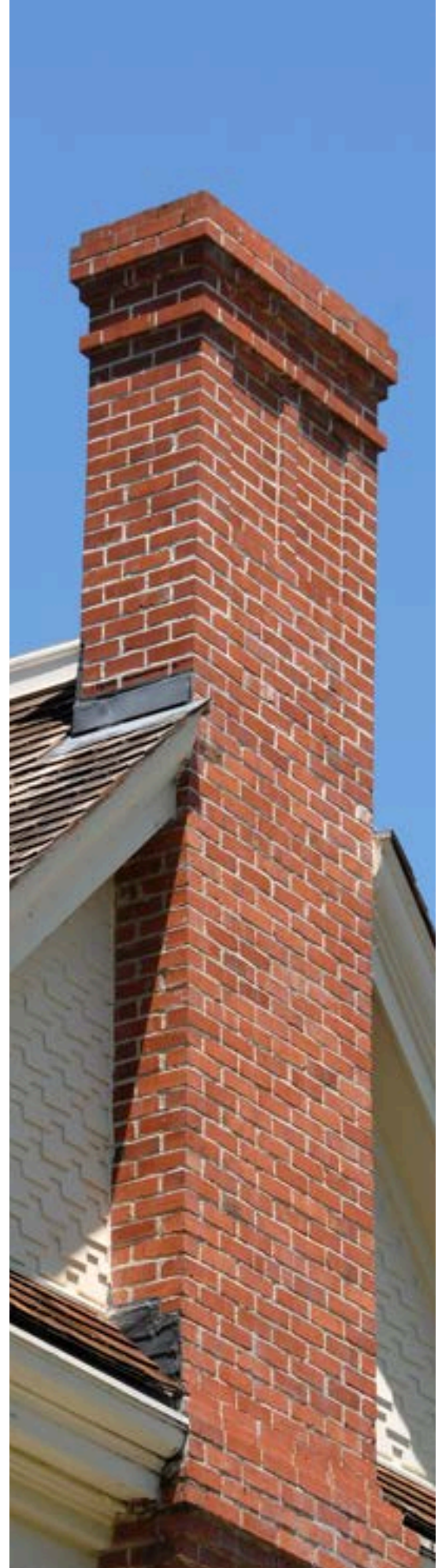
**COST: \$150 - \$250**

A chimney inspection is a procedure in which a technician examines a chimney for any signs of safety concerns. Chimney inspections include identification of violations of the building code, along with recommendations for improvements which may not be required, but would be wise. It is a good idea to have chimneys inspected annually, and chimney inspections are often required when a property is about to change hands, when people plan to perform chimney work, or when there is an accident or fire involving the chimney. In the United States, the National Fire Protection Association has set very clear standards for chimney inspections which are designed to eliminate ambiguity from the inspection process. During a level one inspection, the technician examines all of the areas of the chimney which are readily accessible, meaning that no doors or coverings need to be removed, and the accessible areas of the appliance attached to the chimney, along with the chimney connection, are also examined. The NFPA defines “accessible” as meaning that standard tools can be used to open flaps, doors, and other coverings for inspection.

A level two inspection is more in depth. Level two inspections are required for property transfers and to clear a chimney for use after an accident or incident, or if substantial work is being done on a chimney. In this type of inspection, the inspector examines everything which can be reasonably looked at without damaging or altering the chimney, connection, and appliance. If an area of concern is identified during a level two chimney inspection, the technician may recommend a level three inspection.

During a level three chimney inspection, portions of the chimney may be removed for closer examination, and this can change the finish of the chimney or damage it. After a level three chimney inspection, it will be necessary to reassemble areas of the chimney which have been taken apart for examination. Level three inspections often occur when a chimney needs to be replaced or repaired, so the damage is considered acceptable.

The goal of regular chimney inspection is to reduce the risk of fire by ensuring that chimneys are operating safely. Inspections are used to identify hazards which can range from the simple need to hire a chimney sweep to clean out the chimney, to a recommendation to replace a chimney. They are also used as part of the code enforcement mechanism; older chimneys which are not up to code are gradually brought up to code over time as a result of mandatory inspections.



# Home Warranties

**COST: \$450-\$650 (varies based on the level of warranty you select)**

A home warranty can provide peace of mind. The last thing a home buyer wants to worry about after closing is what could possibly break or malfunction in their new home. Since that can cover a multitude of items and systems, for peace of mind, it's a good idea to get a home protection plan.

## **Who Pays for the Home Warranty?**

Whether the seller pays for the home warranty or whether the buyer pays for it, will depend on the market and the recommendation of your real estate agent. It varies. In many locales, it's normal for a seller to pay for the coverage because it's a seller benefit. Why? Because then the buyer won't be calling the seller after closing if something breaks.

## **How Much Does a Home Warranty Cost?**

They are fairly inexpensive, typically ranging from \$450 to \$650, depending on coverage. Home warranty companies sometimes run special sales and either discount policy prices or offer additional coverage for the same price. The policies are prepaid for a year in advance, at which time they expire and can be renewed by the homeowner at a slightly higher fee.

## **How Do They Work?**

Although specific plans provide for specific types of coverage, most operate in a similar manner and contain common verbiage.

- If a home system or appliance breaks or stops working, the homeowner calls the home warranty company.
- The home warranty company calls a provider with which it has a business arrangement.
- The specific provider calls the homeowner to make an appointment.



- The provider fixes the problem. If an appliance is malfunctioning and cannot be repaired, depending on contract coverage, the home warranty company will pay to replace and install the appliance.
- The homeowner then pays a small trade service fee for the visit (less than \$100).

## Types of Coverage

Because all plans differ, you will want to ask specifically what is covered. Ask us or the home warranty company if upgrades are available. Pay close attention to whether the home warranty company will pay for repairs to make certain types of systems or appliances compliant with new regulations.

Because the coverage for a home warranty plan can vary from state to state and from policy to policy, ask to see a sample copy of a policy before you commit. You will find some homeowners swear by a home warranty plan and others loathe them.

# Still have questions?

## Contact me.

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