



Village Home Inspections, Inc.

What you should know about
Home Inspections

Presented

By

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Definitions

Home Inspection

A noninvasive, visual examination of some combination of the mechanical, electrical, plumbing systems, or the structural and essential components of a Residential dwelling designed to identify material defects in those systems and components, and performed for a fee in connection with or preparation for a proposed or possible residential real estate transfer.

The term does not include an examination of a single system or component of a residential dwelling such as, for example, its electrical or plumbing system or its roof.

The term also does not include an examination that is limited to inspection for, or of, one or more of the following: wood destroying insects, underground tanks and wells, septic systems, swimming pools and spas, alarm systems, air and water quality, tennis courts and playground equipment, pollutants, toxic chemicals and environmental hazards.

The home inspection is not a Code inspection. Although the home inspection is based on current IRC (International Residential Code), the inspector has no power to enforce code violations that might be found and is not expected to find every code violation that might exist.

A home inspection is intended to assist in the evaluation of the overall condition of the dwelling. The inspection is based on observation of the visible and apparent condition of the structure and its components on the date of inspection. The results of this home inspection are not intended to make any representation regarding the presence or absence of latent or concealed defects that are not reasonably ascertainable in a competently performed home inspection. No warranty or guaranty is expressed or implied.

If the person conducting your home inspection is not a licensed structural engineer or other Professional whose license authorizes the rendering of an opinion as to the structural integrity of a building or its other component parts, you may be advised to seek a professional opinion as to any defects or concerns mentioned in the report.

This home inspection report is not to be construed as an appraisal and may not be used as such for any purpose."

Definitions

Home Inspector

When the inspection is conducted as part of a contingency in a real estate Agreement of Sale, Pa requires that home inspectors be a Certified member of an accredited home inspector association such as ASHI (American Society of Home Inspectors), or a licensed/registered architect, or a licensed/registered engineer, and that the inspector carries the proper liability insurance. Pennsylvania does not (yet) require licensing for home inspectors.

ASHI certification requires that the inspector pass the ASHI inspection exam and perform at least 200 (for fee) inspections that are reviewed by ASHI. Annual CE credits are also required. Each association provides a Standards of Practice and Code of Ethics that their members must abide by.

The home inspector provides to the client an unbiased assessment of the condition of the house and its components.

Definitions

Material Defect

A problem with a residential real property or any portion of it that would have a significant adverse impact on the value of the property or that involves an unreasonable risk to people on the property. The fact that a structural element, system or subsystem is near, at or beyond the end of the normal useful life of such a structural element, system or subsystem is not by itself a material defect.

Noninvasive

The home inspector will report on components that can be seen and accessed. The inspector will not move stored items, furniture, appliances, remove walls/floors/ceilings, etc. in order to gain access to the components. In most cases the inspector will not dismantle mechanical systems such as the furnace, the air conditioner, etc. (if they do it is beyond the scope of the inspection).

Definitions

Not technically Exhaustive

The inspector will look for “red flags” that usually indicate a problem. For example; The inspector will report scorch marks observed on the inside of the front panel of the furnace, but will not dismantle the furnace to determine the exact cause, or, if an electric branch circuit from the main electric panel that services a section of the house is within its circuit breaker load maximum.

Frequency Asked Questions

What will the Home Inspector check?

A home inspector should check all accessible components of the house from the roof down, inside and out. The inspection should be in compliance with the standards of practice and code of ethics that the inspector works by, and the inspector should report any material defects that they deem in need of consideration. For specifics on what is and what is not inspected by your inspector, read their Standards of Practice document and their Inspection Agreement.

Will the Inspector check the appliances?

Technically, appliances are not part of the home inspection, however, most inspectors will at least turn on the appliances to ensure that they work.

How long will the Home Inspection take?

The average inspection time for a house under 4,000 Sq. Feet is around 3 hours. Obviously the time can vary depending on; the condition and size of the house, accessibility to major components, the time it takes for the inspector to explain things, other inspections being performed by the home inspector (for instance - wood destroying insect inspection), and if the inspector produces the home inspection report on-site or back at the office after the inspection.

Should the home buyer attend the Home Inspection?

I recommend that the buyer attend the home inspection if possible. If 3 hours is more than you can stand, try to attend the last hour or so of the inspection so that the inspector can show you any major issues, review the report with you, answer any questions you might have, and can get paid. If you are a 1st time home buyer, it is in your best interest to attend the home inspection.

Should the buyer follow the Home Inspector around the house?

It is the buyers decision whether to “shadow” the inspector or to snoop and measure. I recommend at a minimum that the buyer, especially 1st time buyers be with the inspector during the inspections of the plumbing, electric, heating/AC, and foundation/structure.

Will the Inspector walk on the Roof?

It is up to the inspectors discretion whether to walk on the roof or not. If the roof is too high and out of reach of inspectors ladder, or too steep, or slippery, the inspector could choose to observe the roof from the ground using binoculars or from windows in the house. If the roof is not observable (for example high flat roofs on row houses), the inspector should let you know.

Will the Home Inspector provide Cost Estimates for repairs?

Depending on the inspector – some do and some don't. Repair estimates are prohibited. A home inspector shall not express either orally or in writing an estimate of the cost to repair any defect found during a home inspection, except that such an estimate may be included in a home inspection report if:

1. the report identifies the source of the estimate
2. the estimate is stated as a range of costs
3. the report states that the parties should consider obtaining an estimate from a contractor who performs the type of repair involved.

Can the Home Inspector perform repairs on the inspected house?

To avoid a conflict of interest, home inspectors are not permitted to do any work on properties that they inspect for a period of 1 Year after the inspection.

Will the Home Inspector tell the buyer what to ask for from the seller?

No, the inspectors job is to report the issues not to delegate responsibility. Typically the buyers and their agent will work this out.

Who will receive the Home Inspection report?

Except as otherwise required by law, a home inspector shall not deliver a home inspection report to any person other than the client of the home inspector without the client's consent. The seller shall have the right, upon request, to receive without charge a copy of a home inspection report from the person for whom it was prepared.