



Home Inspection: What You Need To Know

Home inspections are invaluable tools for buyers and sellers. Because the home inspection process can seem ambiguous, here are the basics, including:

- **What a home inspector looks at,**
- **How much does an inspection cost,**
- **Who needs a home inspection,**
- **When a home inspection should be scheduled,**
- **Where to find a qualified home inspector.**

What Is A Home Inspection?

Put simply, a home inspection is a **visual** examination of the structure and systems of a house, from top to bottom.

That said, what exactly does a home inspector look at? This is actually not such a simple question. The answer varies, from state to state and from inspector to inspector. But there are some guidelines that can help you through the process.

Here is a general list of items that a good home inspector will examine for damage, wear, improper installation, and safety hazards:

- **Structural components** – foundation & framing, the home's skeleton
- **Exterior** – walks, driveways, windows, doors, steps

- **Roof** – covering, drainage, flashings, skylights, chimneys
- **Plumbing** – water supply, drainage, hot water heater, fuel storage system
- **Electrical** – service entrance wires, service panels, breakers, fuses, disconnects
- **Heating** – vents, flues, chimney
- **Central & Through-Wall Air Conditioning**
- **Interiors** – walls, ceilings, stairways, leaks
- **Insulation & Ventilation**
- **Fireplaces** and other solid fuel burning appliances

Some home inspectors may look at other items too. Many are qualified and offer inspection services that include swimming pools and septic tanks; many do not. Don't expect the inspector to counsel you on things like termites or landscaping, and a significant number of inspectors don't look at appliances either.

When you're shopping for an inspector, ask questions. Find out exactly what is included in the inspection and check what is offered against the guidelines above.

Once you have hired an inspector, make sure you are there on the day of the inspection. Follow the inspector around and ask questions. You will learn a great deal about the home and about construction in general. And you will be assured that the inspector checked out everything you previously agreed upon.

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How Much Does A Home Inspection Cost?

Costs vary for home inspections dependant on size of the home, geographical location, etc. Whatever you do, don't choose a home inspector based on cost alone. "You get what you pay for" is just as true in this situation as any other. Inspectors offering inexpensive services may not give you the thorough inspection you need. Call several inspection companies to get an idea of what costs in your area are.

Who Needs A Home Inspection?

If you are buying a home – whether it be brand new or lived in – you need a home inspection. As a buyer, you don't have to be reminded that purchasing a home is one of the largest investments you'll most likely make in your lifetime. Buying blind doesn't make much sense. Getting a professional to give an unemotional opinion on the state of the home is invaluable to protecting your largest investment.

When buying a brand new home it is easy to believe that it is in perfect condition. Perhaps it should be, but that's not always the case. Many new homes include a year-long warranty, but don't let that dissuade your from a home inspection. Sometimes a home's biggest problems don't surface for several years – problems having to do with the foundation, for instance.

As a seller, you might want to get a home inspection done before putting your home on the market. Going to market with a home you know is in top condition could greatly reduce selling time and maximize selling price.

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When Should A Home Inspection Be Scheduled?

Buyers should arrange for a home inspection as soon as a contract is signed. Make sure that your contract stipulates that your final purchase obligation is contingent upon the findings of a professional home inspector. Methods of dealing with any found problems should also be agreed upon and specified in the contract.

Normally a buyer gets about 10 days from the day the contract is signed to have the home inspection completed.

No house is perfect. The inspector's reports may identify some problems. Once you have that knowledge you will be better prepared to make a decision to buy or not to buy. This is why it is key to have a clause in the home purchase contract. If the problems are big ones, you may not want the house. If they are not so big, you've already agreed with the seller how to get them remedied.

Where Can I Find A Qualified Home Inspector?

According to the American Society of Home Inspectors (ASHI), only 14 states require home inspectors to be licensed – Florida is not one of them. If you are not in one of the 14 states requiring licenses, you should be extremely cautious about your choice.

Here are some good sources for finding the right inspector:

- **Your REALTOR®** should be able to recommend a good home inspector.
- **Ask your friends** for referrals.

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- **Check the ASHI (www.ashi.org) or the National Association of Home Inspectors, Inc. (NAHI) (www.nahi.org) websites.** Membership in these organizations requires high levels of experience and knowledge in the fields of construction and inspection, and may require members to pass certification tests.
- **Check qualifications and call several inspectors in your area.** A good inspector will have experience in building, completed a professional training program, and be a member of one of the above organizations or other professional home inspection association.

Things you must ask the inspector:

1. **Describe the scope of the inspection.** A thorough home inspection will include all of the items listed in the guidelines above. Make sure everything you want inspected is provided in their service. Know what you want beforehand. If they leave something out, ask for it. It may or may not effect the price of the inspection, they may or may not include it, but at least it won't be a question mark.
2. **Is there a liability clause in the inspection contract?** Most inspection contracts are straightforward and uncomplicated. But make sure there is a liability clause, in case the inspector misses something major during his process. If there is something overlooked, liability will most likely be limited to the cost of the inspection, but it does hold the inspector accountable.

In the end, a home inspection is an invaluable tool, one designed to protect you and your important investment, and not one you want to skip over or skimp on.



*For more information on the home inspection process or to find a home inspector in your area, contact either the **American Society of Home Inspectors (ASHI)** at www.ASHI.org, or the **National Association of Home Inspectors, Inc. (NAHI)** at www.NAHI.org.*

To find homes for sale, learn about Naples communities, please visit our comprehensive web site: www.NoSnowNaples.com or call on our team of real estate experts at (239) 261-9050 / toll free (800) 562-0233.

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