



## **Your Complete Guide to Home Inspections**

A home is not just what it appears to be on the surface. It consists of many complex components including structural framing, physical components electrical, plumbing, heating and air conditioning systems. When considering a home for purchase, you may be able to settle for minor cosmetic repairs, but you need to make sure that everything beneath the surface is in shape. This is why an extensive home inspection is both valuable and necessary.

### **Q. What is a Home Inspection?**

A. A pre-purchase home inspection, performed by a professional, is a visual examination of the readily-accessible areas of a home to provide an accurate evaluation of the home's condition at the inspection. Home inspections are designed to disclose issues with the property that could materially affect its safety, livability or resale value. They are not meant to disclose cosmetic issues. The evaluation is presented to the buyer in a comprehensive report so buyers are fully informed of the home's condition prior to purchase.

### **Q. How do I select a home inspection company?**

A. Buying the right home is an important investment in your future. To select the right home inspection company, you should base your decision on the experience of the inspector. The best way is to ask friends, colleagues and your real estate agent for referrals. You can also look online for a certified Montana Home Inspector. To be certified, home inspectors must have passed a national examination, complete continuing education courses, maintain general commercial liability insurance and errors and omissions insurance. In addition, the inspector should possess a working knowledge of residential structures and systems, a general knowledge of real estate, and be a member of ethical and respected home inspection organizations such as the American Society of Home Inspectors (ASHI).

### **Q. How much does a home inspection cost?**

A. An average home inspection costs between \$450 and \$650, depending on the property location, the size of the home, features and the scope of the inspection.

### **Q. How quickly should I get the home inspected?**

A. Complete your home inspection as quickly as possible. It usually takes place seven to 14 days after the contract is accepted. You should have already conducted your home inspector search before this time, however. If you try to find an inspector once an offer is placed on the house you may not be able to find an acceptable one, or you may run past the deadline for the inspection.

### **Q. Should I be present at the inspection?**

A. A final walk-through with the inspector is recommended. This will provide you with greater insight on the condition of the home. You are encouraged to ask questions. This will allow you to be fully informed about the home and feel confident about your decisions. Also be sure that your home inspection report will include a detailed written report as well as a summary. Be aware that the summary alone will not include details so the report should be read in its entirety.

### **Q. Will the home inspector discuss the problems only?**

A. No. A comprehensive inspection should not only bring problem areas to your attention; it should also highlight the positive aspects of a home as well. In addition a thorough orientation of the home should be a part of the walk-through consultation.



**Q. How long does an inspection take?**

A. It depends upon the size of the home and the number of rooms. An average inspection takes about 2½-3½ hours . The time is well-spent considering there are more than 400 components in the average home.

**Q. What happens if there are some problems on my inspection report that I was not aware of, but I want to proceed with purchase?**

A. First find out how much it will cost to fix the identified issues. Weigh the positives against the negatives. If you have time, you could get some repair estimates from licensed contractors. Then, you have some options on what to do. You could negotiate with the seller that you will remove the inspection contingency if they pay for and complete the specific repairs according to the estimates. Some issues, such as structural problems and high Radon levels have historically been the seller's responsibility. You can also offer to fix any problems yourself in turn for a lower purchase price on the contract. Finally, you can offer to share in the cost of repairs with the seller. Just remember that every deal is different and negotiable, and much depends on the current demand in the real estate market.

**Q. What should my professional home inspection include?**

A. Your professional home inspection should include:

- Structural and Foundation
- General Construction overall
- Plumbing
- Electrical
- Heating and cooling
- Roof
- Windows and doors
- Kitchen and bathroom
- Appliances
- Interior walls and ceiling
- Air conditioning
- Basement
- Ventilation and drainage
- Gutters and leaders
- Garages and carports
- Patios and decks
- Walks and driveways
- Radon Testing (Additional Fee)
- Pools and spas (Additional Fee)
- Detached buildings (Additional Fee)
- And more.



## **The Home Inspection Checklist for Buyers and Agents:**

- Allow 2½ to 3½ hours for a home inspection.
- The buyer (client) should attend a walk-through—for educational value.
- Provide the home inspector with the property address, specific directions and access or lock box.
- Contact the property owner to confirm the date, time (during daylight hours), and estimated duration of the home inspection. Your real estate agent may coordinate this effort.
- Provide the home inspector with the buyer's full name, current address, and phone number(s).
- If an appointment needs to be cancelled or postponed, contact the home inspector at least 24 hours prior to the scheduled inspection.
- Turn on all utilities: gas, electric, hot water heater, and refrigerator.
- Inform the owner that appliances, systems and equipment will be inspected.
- Arrange/ensure access to garage, closets, attics, crawlspace, etc.
- Advise the owner to remove all items that may block access to air conditioner, water heater, attic, access openings, electric service panel, etc.
- Payment is expected upon completion of the inspection.