

What Really Matters in a Home Inspection

Buying a home? The process can be stressful. A home inspection is supposed to give you peace of mind, but it often has the opposite effect. You will be asked to absorb a lot of information over a short time. This often includes a written report, checklist, photographs, environmental reports, and what the inspector himself says during the inspection. All this combined with the seller's disclosure and what you notice yourself make the experience even more overwhelming. What should you do?

Relax. Inspectors are professionals, and if yours is a member of InterNACHI, then you can trust that he/she is among the most highly trained in the industry. Most of your inspection will be related to maintenance recommendations and minor imperfections. These are good to know about. However, the issues that really matter will fall into four categories:

1. major defects: An example of this would be a structural failure;
2. things that lead to major defects: a small roof-flashing leak, for example;
3. things that may hinder your ability to finance, legally occupy, or insure the home; and
4. safety hazards, such as an exposed, live buss bar at the electric panel.

Anything in these categories should be addressed. Often, a serious problem can be corrected inexpensively to protect both life and property (especially in categories 2 and 4).

Most sellers are honest and are often surprised to learn of defects uncovered during an inspection. Realize that sellers are under no obligation to repair everything mentioned in the report. No home is perfect. Keep things in perspective. Do not kill your deal over things that do not matter. It is inappropriate to demand that a seller address deferred maintenance, conditions already listed on the seller's disclosure, or nit-picky items.