

Getting a Home Inspection

Homebuyer checklist

A home inspection is a great—and valuable—way to discover the true health of the home you want to purchase. It can reveal safety issues, illegal installations and other maintenance and structural issues that you would want to know about before buying the home. Depending on the inspection findings, you could back out of your offer or it could give you room for more negotiations. Typically, your real estate agent will schedule the inspection for you.

What a home inspector will look at

During the inspection, you should attend and tour the home with the inspector if possible. If there are certain parts of the house that concern you, make sure to point those out. You can also ask questions about general maintenance and care for various items. The inspector will usually look at:

Electrical
Gas
Plumbing
Roofing
Insulation and ventilation
Heating and cooling systems
Major appliances like the refrigerator and washer and dryer
Fireplaces and venting
Foundation, crawlspaces, and the wall structure
Exterior features like driveways, deck, and surface grading
Interior features like stairways, garages, basements, and windows

Parts of the house you want the inspector to pay extra attention to



When to hire a specialist

A standard home inspection will not cover everything. If you suspect one or more of the following, or you want to confirm any of these are not present, you'll need to hire a specialist to inspect the property in addition to the home inspector.

Pests
Asbestos
Lead
Radon
Mold

Questions to ask an inspector

1. What needs to be repaired or replaced immediately?

2. What might be an issue in the near future and what are things I can expect to repair/replace in the long term?

3. Are there any signs of bigger issues that I should hire a specialist to look at? Can you recommend a specialist?

4. Is there anything else I should be concerned about?

This checklist is for educational purposes only. Be sure to communicate with your real estate agent for specifics on home shopping and home inspections.

