HOME BUYER RESOURCE

HOME INSPECTION GUIDE

Understand the property. Ask better questions. Make informed decisions.

OBSERVE

Condition

INVESTIGATE

Concerns

PRIORITIZE

What matters

DECIDE

Next steps

THE INSPECTION IS INFORMATION, NOT A PASS/FAIL TEST.

Every home has findings. The goal is to understand condition, identify material concerns and decide what you are comfortable accepting before your inspection rights expire.

A strong inspection process helps you separate normal maintenance from issues that may affect safety, function, cost or your willingness to move forward.

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Turning Hope Into Homes

Where people come first and homes follow.

HOME INSPECTION

What a Home Inspection Is - and Is Not

Know what the inspection can tell you before you rely on it.

GENERAL HOME INSPECTION: OPTIONAL, BUT STRONGLY RECOMMENDED

Whether you obtain one is generally a buyer decision unless the contract, property, loan or another requirement says otherwise.

WHAT THE INSPECTOR GENERALLY DOES

Visual evaluation of accessible systems and components

- [ ] Reviews visible and accessible structural components
- [ ] Checks major systems such as electrical, plumbing and HVAC
- [ ] Looks at roof, exterior, attic, basement or crawl space when accessible
- [ ] Tests representative fixtures, outlets, windows and doors
- [ ] Documents observed deficiencies and recommended follow-up
- [ ] Identifies areas where a specialist may be appropriate

WHAT A GENERAL INSPECTION DOES NOT DO

Important limitations to understand

- [ ] Guarantee that nothing will fail later
- [ ] See behind finished walls, floors or ceilings
- [ ] Replace specialized testing or licensed trade evaluations
- [ ] Determine every code or permit issue
- [ ] Predict the remaining life of every component with certainty
- [ ] Tell you whether you should buy the house

INSPECTION FINDINGS NEED CONTEXT

A report may contain many pages because inspectors document what they observe. The number of items alone does not tell you whether the house is a good or bad purchase.

Focus on significance, urgency, likely cost and whether further evaluation is needed.

NO SURPRISES

The inspection has limits. New issues can appear after inspection, and concealed conditions may not be visible. Use the report as a due-diligence tool, not a warranty.

Inspection Day: What to Expect

Be present when possible and use the appointment to learn the home.

AT THE APPOINTMENT

Use the time to learn, not to negotiate on-site

- [ ] Attend when possible
- [ ] Let the inspector work through the property methodically
- [ ] Ask questions when the inspector invites them
- [ ] Take notes on items you want clarified
- [ ] Learn where shutoffs, panels and major equipment are located
- [ ] Avoid treating every observation as a repair demand before the report is reviewed

SPECIALIZED / OPTIONAL EVALUATIONS

Property-specific due diligence may go further

- [ ] Radon testing
- [ ] Wood-destroying insect / pest inspection
- [ ] Sewer or drain scope
- [ ] Well and water-quality testing
- [ ] Septic evaluation
- [ ] Mold or environmental evaluation
- [ ] Roof, chimney, structural, electrical, plumbing or HVAC specialist

HOW DO WE DECIDE WHETHER TO ADD A SPECIALIZED INSPECTION?

- [ ] Did the general inspector flag something for further evaluation?
- [ ] Does the age, construction or location of the property create a specific concern?
- [ ] Is there a system such as well, septic or chimney that deserves separate expertise?
- [ ] Does the contract or financing require a particular inspection or test?
- [ ] Would the information materially affect your decision or negotiation?

YOUR INSPECTION CHECKPOINTS

Inspection scheduled ______________________

Report received ______________________

Specialist follow-up needed ______________________

Response / request deadline ______________________

BUYER REMINDER

Inspection deadlines are contract-specific. Schedule promptly and leave enough time to review the report, obtain specialist input if needed and make a decision before your deadline.

HOME INSPECTION

Sort the Report by Level of Attention

Not every finding deserves the same response.

THE GOAL IS TO SORT FINDINGS BY WHAT THEY REQUIRE FROM YOU.

Some items deserve immediate attention. Others need more information, a future budget, or simply awareness. The labels below matter more than the colors.

1 ADDRESS FIRST

Potentially material issues that can affect the purchase decision.

- Safety / major function: conditions that may affect safety, habitability, major systems or normal use of the home.
- Water / structure / envelope: moisture, foundation, roof, drainage or exterior conditions that may cause ongoing damage or costly repairs.

2 INVESTIGATE FURTHER

Get the right expert information before deciding.

- Specialist follow-up: when the inspector recommends a qualified trade or specialist to determine the cause, severity, repair scope or likely cost.

3 PLAN & BUDGET

Important to account for, but not necessarily an immediate deal issue.

- Deferred maintenance: aging or neglected items that should be scheduled, budgeted for or maintained after purchase if you move forward.

4 MONITOR / KEEP IN MIND

Low-urgency findings that may simply become part of homeownership.

- Minor / cosmetic: normal wear, small defects or aesthetic items that may not justify making the transaction about them.
- Informational: notes about operation, maintenance or conditions that do not necessarily require immediate action.

QUESTIONS TO ASK AFTER YOU READ THE REPORT

- [ ] Which findings could materially affect my decision to buy this home?
- [ ] Which items need a specialist or a better cost estimate before my deadline?
- [ ] Which items should I budget for after closing rather than negotiate now?
- [ ] Which findings are simply maintenance, cosmetic or informational?
- [ ] Would I still buy the home if the seller did nothing about the items that matter most?

NO SURPRISES

Do not let a long report make every item feel equal. Focus first on findings that could change your decision, require expert follow-up or create a meaningful financial impact.

HOME INSPECTION

From Findings to a Decision

The goal is not a perfect house. It is an informed decision on acceptable terms.

AFTER INSPECTION, THE CONTRACT DETERMINES YOUR OPTIONS.

Depending on the agreement, you may have rights to request repairs, seek a credit, renegotiate, accept the property or terminate. The signed contract controls.

FOCUS YOUR REQUEST

A strong request prioritizes what matters

- [ ] Safety or major functional concerns
- [ ] Active leaks, water intrusion or material damage
- [ ] Major system defects
- [ ] Items requiring specialist evaluation
- [ ] Conditions that materially affect your decision
- [ ] Issues that may affect financing or insurance

COMMON RESPONSE OPTIONS

What makes sense depends on the contract

- [ ] Seller completes agreed repairs
- [ ] Seller provides an eligible credit
- [ ] Purchase price or other terms are renegotiated when appropriate
- [ ] Buyer accepts the property as-is after review
- [ ] Buyer exercises a contract right to terminate when available
- [ ] Combination of the above

REPAIR NEGOTIATION REALITY CHECK

- [ ] A seller may agree, refuse or counter a request.
- [ ] The seller may choose who performs an agreed repair unless the contract says otherwise.
- [ ] A credit can sometimes be cleaner than a rushed repair, but lender rules can affect how credits are used.
- [ ] Minor cosmetic items can distract from the issues that actually matter.
- [ ] If the seller says no, your next decision depends on the contract and how much the issue matters to you.

THE BEST QUESTION IS NOT: 'WILL THE SELLER FIX EVERYTHING?'

Ask instead: If this item is not repaired or credited, does the home still make sense for me at the agreed price and terms?

INSPECTION COMPLETE

Once your inspection decision is resolved, keep the report. It can become a useful maintenance roadmap after closing, even for items you chose not to negotiate.

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