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What is a Home Inspection?

by Ronald Bachner
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Information You Should Know About The Home Inspection Process

A home inspection has many different meanings to different individuals for a variety of reasons. This meaning is different for sellers, buyers, real estate agents, lenders, lawyers, and others who have a relationship with the home inspection industry and the process. The goal of our company Independent Property Inspection Consultants of Pittsburgh, Pennsylvania in writing this report or article is to educate the home buyer or the client in the particulars of a home inspection and how we view and conduct them.

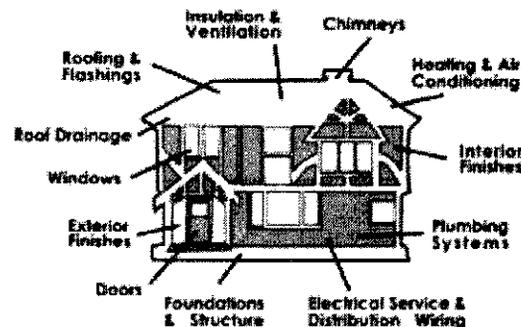
The principal objective of any reputable inspection company is to represent their clients interests only and to help them understand and develop a more true and accurate picture of the conditions of the inspected property. Due to the varying expectations of our clients there are many variables which will reflect on the correct interpretation and quality of the inspection report. The most important variables we are concerned with are as follows:

- (a) What the potential client expects.
- (b) What the principal concerns of the client are.
- (c) And the understanding a client has to what a home inspection is and

Photos of areas inspected and unsafe conditions found.



A good home inspector may identify weak improperly built decks before a collapse occurs.



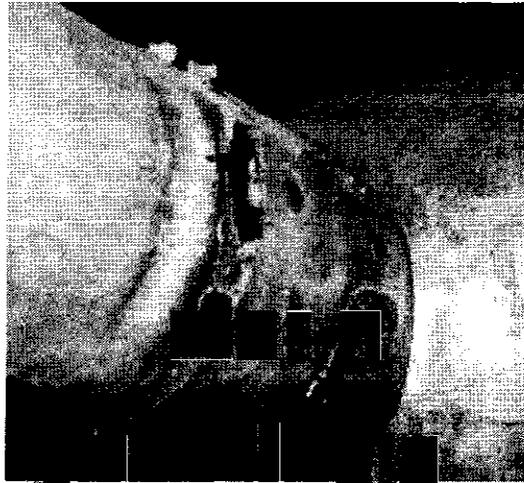
entails.

The inspector and the client need to bring these items in to a proper focus together. If successful the client will have a better idea and picture of the inspector's purpose and they will feel more comfortable knowing the inspector is aware of specific items that concern the client. As a result of this meeting of the minds the client will receive a much better understanding of the property condition and the value of the inspection.

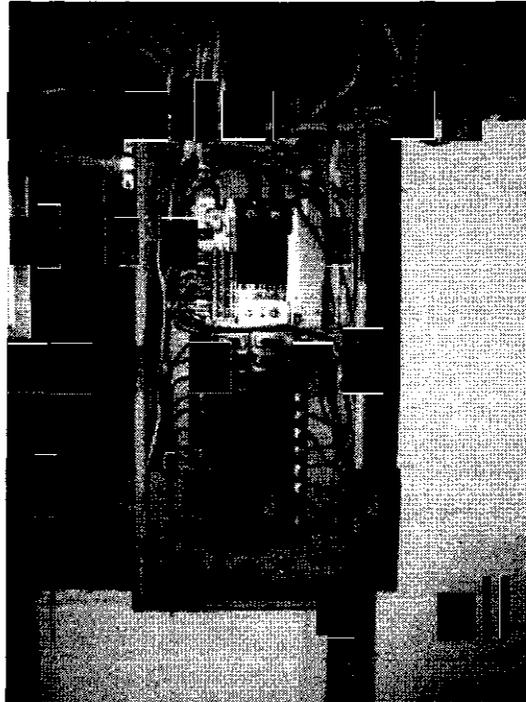
The objective of a home inspection is and should be to help identify deficiencies which would be of a material interest affecting a client's interest in the property in what ever way possible. In general the inspectors approach and function is not to look for problems in normal wear and tear conditions but to be objective in the inspection. A home inspection is not a technical or exhaustive type report or inspection because approximately 30 different components will be evaluated during an average four hour inspection period. This is an average of less than ten minutes per component.

A home inspection is also not a termite report which is usually done under separate conditions and standards, however their presence may be reported on. The home inspection is not a report to determine 100 percent compliance with local government building code requirements even though some components or requirements may be evaluated from this perspective. The length of any home inspection report will depend on many variables ranging from inspector, company, standards, client needs, or format of report. The average inspection report can be a checklist,

Do you think the toilet was installed wrong or the rooms is the wrong size. A problem most buyers can determine is wrong.



A perforated flue pipe or vent which is unsafe and a potential carbon monoxide hazard.



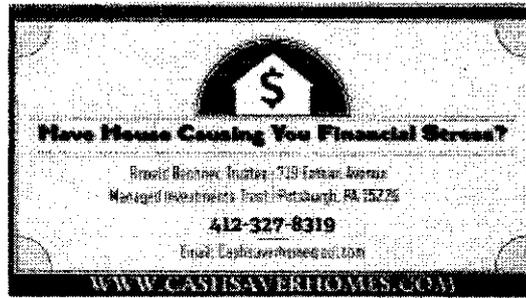
A rusted service panel indicating the entrance of water or moisture. A code violation.



A sanitary line with signs of prior blockage and mixed unprofessional repairs.

narrative, oral, or a combination there of format.

Clients requesting a basic home inspection do so principally because they are contemplating making a major financial commitment to buy a house or home. There are other reasons for getting a home inspection but this is the principal reason most of the time. The client is concerned with knowing about conditions present that might indicate existing or potential future problems with the house or home. The purchase of a home is an emotional experience and is usually a person's largest purchase during their lifetime. Often this commitment to purchase is made within a short period of time which can be stressful. The home buyer usually recognizes this emotional experience and understandingly is concerned with problems that could cause excessive and untimely repairs, expense, and heartache in the future. They are often concerned because they are on a budget and realize that some problems can lessen the value of the property as it currently exists. A buyer or the client should not confuse these conditions with the little things noticed after moving in. There is no perfect house but there are many good solid homes which make home ownership very rewarding.



Even though a home inspection is not or may not be what you have previously thought it was, it is important. It evaluates structure quality and reports on a number of items or components within the structure that the client may never have even considered before the inspection. It is an educational tool and assists the client in their decision to purchase. The inspection is designed to evaluate the home in general but also to identify and red flag those items having or being possible potential problems. It is based only on the opinion and visual observations of the inspector in most typical cases. The report will include cosmetic conditions especially when they are a major factor contributing to a problem or condition that is abnormal and not typical for its condition. These conditions usually have already been considered by the client before contacting the home inspector.

The more a client knows and understands will allow him/her to make a better decision and decide whether to walk away from the purchase or to complete the purchase. In effect, an inspection will save the client or home buyer time and money in unexpected repairs. It is well worth the cost to obtain an inspection if you do not feel comfortable purchasing without the inspection. It is a second opinion by a knowledgeable professional.

The client is asked to keep in mind that no house is perfect and any home, existing or new may have a condition worth reporting on. There is always a risk of repairs in the home buying process. Often the inspector has no idea what the clients intentions are towards the property. People buy property for a number of reasons whether they are first time buyers, prior owners, or investors. Their knowledge level is varied and unknown. As a result of these types of buyers and unknown factors like needs, circumstances, limitations, and other matters it is difficult to know the expectations of a client in an inspection report and the inspection itself.

The client should examine his/her intentions, plans, and expectations for the property and make sure the inspector knows them for the best results. This information will assist the inspector who can guide you with information as it relates to your needs.

The home inspection industry has a number of organizations who certify their members. In some states home inspections are regulated to various degrees. It is my belief however that no one entity can design a set of standards to protect ALL buyers and properties under ALL conditions and situations. YOU MUST ACT TO PROTECT YOUR INTERESTS during the home inspection process. You make the final decision. Please avail yourself to the inspector's knowledge.

The final point I would to discuss is why inspections are not conducted according to your local building codes. The main reason is that basic home inspections are not the same type of inspection as a building code inspection. Compliance with the many different types of codes is the responsibility of the local municipal building inspector. They usually insure that certain elements are installed properly after the issuance of a building permit. There are many communities that have not adopted a building code or even a property maintenance code. The regulations, rules, and requirements are many and varied in the various jurisdictions of each city, town, county, and state.

While most home inspectors have some code knowledge and inspect to some standard using the various building code requirements, we are more concerned with the proper function of components, bad construction techniques, unsafe conditions, do it your self home owner installation problems, property maintenance issues, the identification of matters that could cause the client problems, and in general to inspect and report on those items where maintenance has been deferred and that you may not have considered. In any event the building codes are constantly changing and the chances of any structure complying one hundred percent are virtually nil. If your property is non compliant for certain items it does not mean your property is defective or unsafe. A property can not fail a home inspection because a home inspection is simply an evaluation and second opinion of the condition of various components within the structure. ***In short, the client must decide what standards and conditions are acceptable to them as to whether they will buy or not to buy the property.***

In conclusion, home buyers or the clients who do not feel confident enough to evaluate the subject property should seriously consider having an inspection by an experienced inspector. If you should decide to have an experienced inspector conduct the inspection, please make sure the inspector understands your concerns, objectives, and house plans to benefit fully from the inspection. Do not be afraid to ask questions and do not be embarrassed to ask any question. As a buyer you must budget for and expect to make repairs and perform routine maintenance on a home after purchasing. There are many components within a structure that are on a regular cycle of wearing out, needing maintenance, or may become obsolete.

Please remember that home inspections are conducted to spot potential problems and not to meet compliance to any code or regulating standards. The home

buying process is still a buyer beware situation and home inspections are a consumer product. The home inspection is and should be conducted to assist the client. The variable's between home inspectors, inspection reports, homes, home conditions, individual components, abilities and skills, and the individuals involved are many and numerous. We believe personal attention protects your interests the best.

As you are aware an inspection generally includes an evaluation of the site conditions, foundation, superstructure, roof and components, plumbing systems (water supply, sanitary disposal, and fuel supply), heating systems, electrical system, ventilation systems, fuel burning appliances, and other itemized components. If you are new to home ownership or have little understanding of the components in a home or structure please know that you will be getting a lot of information in a very short period of time. It is very often overwhelming, misunderstood, or misinterpreted by the buyer or client. I urge you to evaluate slowly and rely on individuals you trust while making this very important decision. I can tell you from experience that if I show the same report to ten clients they will all interpret it differently and draw assumptions that may or not have been reported. As indicated above you will need to decide which standards and conditions are acceptable to you. If you need to talk to a professional regarding any individual component please do. If you need to obtain quotes from professionals for repairs or remodeling before your purchase then I encourage you to do so. This decision and process is important and having as much information as possible is to your advantage and it will either make you more comfortable with the purchase or raise a red flag warning you there may be a problem.

I hope this article or report has been of assistance to you and I wish you the best in the home buying process. Home ownership is very rewarding and is recommended. I can assure you, you will increase your knowledge during your home ownership and you will know more on each house you buy.

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