

# Inspection time! 8 questions buyers will surely ask

Be proactive with answers, and you'll save your buyers all the stress and headaches that can happen in the process

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"Congratulations, you got the house!" The buyer hears the good news, and a rush of excitement comes over them, paired with simultaneous nervousness.

Now what?

Besides the flurry of paperwork associated with the loan, coming up next on this episode of "The Reality of Real Estate" is the [home inspection](#).

*"What's going to happen? Who's going to do this? How much does it cost? What are they looking for? What happens if they find things? What does that mean?"* These are the kinds of questions that race through the buyer's head, as worry and fear grip their hearts.

Fear not, buyer, your trusty agent has got your back. And step one of that, when it comes to inspections, is making sure that buyers understand exactly what's going to happen and are prepared.



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Just like when having a medical procedure, we might not like doctors, needles and surgery, but when the process is explained, we start to understand, and likely don't fear as much.

The same goes for home inspections. Here are eight [buyer inspection](#) questions you should be ready to answer.

## 1. What exactly is an inspection?

Think of an inspection as a physical check-up for a home. The inspector will use an array of tools to help assess, detect and diagnose the home's condition. They might recommend [repairs or improvements](#).

Unlike an exam in school, an inspector does not issue a "pass" or "fail" for the inspection, but rather an objective report outlining their findings of each area in the home.

## 2. How does it work?

The home inspector will evaluate the home on the inside as well as the outside.

This will include:

- Checking the roof (they may do a visual observation, walk on some or all of it or could use drone technology to evaluate the roof's condition)
- Examining the exterior of the home, the attic, the sprinkler system, any decks, balconies or fences, the electrical and plumbing systems
- Checking/testing all faucets, plumbing fixtures, toilets, showers and tubs
- Checking the home ventilation and air conditioning (HVAC) system
- Checking the state of the water heater, fireplace(s), appliances and windows
- Examination of the basements, crawl spaces, garage floors, patios, lanais, decks and pools, if applicable

Depending on what the home has, there could be more than one inspector needed. It depends on the different areas of expertise needed.

A pest inspector may be needed as well as a separate inspector for a pool. A home with a well or septic system may need an additional inspector.

### 3. So then what happens?

No matter how well-kept or maintained in appearance a home may be, it is completely normal to expect the inspector to find items that will need repair, replacement or attention of some kind. They will also likely recommend areas for improvement, such as adding gutters, etc.

In other words, there is no home that is in "perfect" condition. Keep in mind that just because an inspector finds items needing to be fixed or recommends some enhancements does not mean that the home is a bad house or that the seller can or will fix or upgrade things.

The [inspection report](#) can be used as a tool to assist in [requesting repairs](#) to be made by the seller, or in renegotiating a price adjustment, or concession toward closing costs in lieu of repairs or some combination thereof.

### 4. What's the difference between major and minor problems?

It is important to understand what items may be found that are major versus minor, as well as potential costs to repair and/or replace.

A roof nearing the end of its life is a major concern. Typically, replacement is an expensive proposition. It all depends on size of the home, number of stories and the pitch and slope to the roof.

The age and condition of the HVAC system is also something to be aware of, as the cost to replace that can be substantial. A water heater is much less expensive to replace versus a roof or HVAC

system, but the cost involved also depends on whether it is electric or gas, the size and the number of them.

Foundation issues are typically costly to fix and involve major work. In order to qualify for [homeowner's insurance](#), homeowner's insurance policies increasingly require what is known as a "four-point inspection" on homes that are more than a quarter of a century old. This typically includes inspections of the aforementioned HVAC, electricity systems, the plumbing and fixtures, and the roof. It depends on the company and the state you're in.

Minor items may be window springs that need to be repaired, a broken sprinkler head that needs replacement or sprinkler heads that need adjustment. There may be wood rot on a door jamb, windows or mold on the tile. Cracks or gaps may need caulking. Torn screens may need mending.

## 5. How long does it take?

An inspection is a significant undertaking, and is a time-consuming process. Expect it to take a few hours or more, depending on the size of the home and the extent of components that need to be inspected.

The entire process may take a few days. It depends on how many inspections need to take place. Coordinating with all involved is often a delicate dance of fancy footwork.

## 6. How much will it cost to fix problems?

This is always the million-dollar question when inspectors point out flaws. The best way of figuring this out is to consult with a roster of specialty contractors. They'll be able to provide an idea of cost and options for repair and/or replacement. This will give the buyer an idea of [what items to approach the seller about](#) and what items they may prefer to handle on their own after closing.

## 7. How much does an inspection cost?

This is also another popular question. It often depends on the size, age and scope of the property. A condominium for example, where a buyer's ownership rights remain inside the property, is likely to cost less than a single-family home with several bathrooms and a pool.

Nevertheless, do not choose an inspector by price alone. Cheapest is not always best. In fact, it could cost you more money in the long run if the inspector cut corners or minimized some findings that should have been more thoroughly evaluated.

## 8. What else should we know?

Just as [real estate agents](#) are not all the same, neither are inspectors. Do not assume they all do same things the same way or use the same tools or technology. Not all inspectors are willing to invest in the training and education to use infrared cameras or drones.

Look at experience levels. Ask to see a sample report. Research how long they've been in the business, and look up their license status if the state requires licenses.

Check references by talking to other buyers who have used your prospective inspector. Try to find not only recent buyers, but those that have owned their homes a year, two or three years later, as the buyer has really had a chance to truly experience the home in all aspects and seasons.

Also ask about what kind of insurance the inspector carries. If they don't want to tell you, consider that as a red flag. Again, never choose an inspector by price alone.

Take time to understand if that inspector is part of a firm or works individually and what is included in the inspection cost besides the inspection if anything — some inspectors conduct a permit search and provide further information about potential environmental hazards in the area.

While a home inspection can be an overwhelming and often confusing process, it is important to remember that Rome was not built in a day and neither was a home. An inspection's findings often requires prioritizing what issues are more critical and what is less critical.

Keeping this in mind, along with a realistic understanding of the process, and managing buyers' expectations will help to ensure a calmer reaction to whatever the inspector finds.

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