

WHAT IS A HOME INSPECTION?

A home inspection is a visual examination of the observable structure of a home and all of the associated systems that make up the home.

WHY DO I NEED A HOME INSPECTION?

The purchase of a home is probably the largest single investment you will ever make. You should learn as much as you can about the condition of the property and the need for any major repairs before you buy, so that you can minimize unpleasant surprises and difficulties afterwards. You need a home inspection so you can educate yourself about the home. Of course, a home inspection also points out the positive aspects of a home, as well as the maintenance that will be necessary to keep it in good shape. After the inspection, you will have a much clearer understanding of the house you are about to purchase. If you are planning to sell your home, you may wish to have an inspection prior to placing your home on the market. This will give you a better understanding of conditions which may be discovered by the buyer's inspector, and an opportunity to make repairs that will put the house in better selling condition.

WHAT DOES IT INCLUDE?

The standard home inspector's report will evaluate the condition of the roof, the gutters and grounds, exterior walls, windows and doors, the garage, heating and A/C (weather permitting), the electrical system, the interior plumbing system, water heater, basement, crawlspace, attic, kitchen and bathrooms, walls, floors, ceilings, windows, doors and insulation levels.

WHAT WILL IT COST?

The inspection fee for a typical one-family house may be associated with the age of the home, the square feet of the home, the price, or just a flat rate. At Sutter Home Inspections, Ltd. We base our pricing on the size of the home. Additional service such as pest or radon testing is available at an additional fee. It's a good idea to check local prices on your own. However, don't let cost

be a factor in deciding whether or not to have a home inspection, or in the selection of your home inspector. The knowledge gained from an inspection is well worth the cost, and the lowest-priced inspector is not necessarily a bargain. The inspector's qualifications, including experience, training, and professional affiliations, should be the most important consideration.

CAN'T I DO IT MYSELF?

Even the most experienced home owner lacks the knowledge and expertise of a professional home inspector who has inspected hundreds, perhaps thousands, of homes in his or her career. An inspector is familiar with the many elements of home construction, their proper installation, and maintenance. He or she understands how the home's systems and components are intended to function together, as well as how and why they fail. As a buyer you may be too emotionally involved with the house you really want and may not be objective. For the most accurate information, it's best to obtain an impartial third-party opinion by an expert in the field of home inspection.

CAN A HOUSE FAIL INSPECTION?

No. A professional home inspection is an examination of the current condition of your prospective home. It is not an appraisal, which determines market value, or a municipal inspection, which verifies local code compliance. A home inspector will not pass or fail a house he/she will describe its physical condition and indicate what may need major repair or replacement. He/she may recommend further evaluation by a licensed specialist so you are completely at ease with the condition of the property.

HOW DO I FIND A HOME INSPECTOR?

The best sources are friends, family, or business acquaintances, who have been satisfied with and can recommend home inspectors they have used. Real estate agents are also generally familiar with the service, and should be able to provide you with a list of names from which to choose.

WHEN DO I CALL IN THE HOME INSPECTOR?

A home inspector is typically contacted right after

the contract or purchase agreement has been signed, and is often available within a few days in the off season, and generally within a week during the busiest times of the year. Your Realtor should have language included in the contract making your final purchase obligation contingent upon the findings of a professional home inspection. This clause should specify the term to which both the buyer and seller are obligated. Your Realtor can advise you on this.

DO I HAVE TO BE THERE?

It's not necessary for you to be present for the inspection, but it is recommended. You will be able to observe the inspector and ask questions directly, as you learn about the condition of the home, how its systems work, and how to maintain it. You will also find the written report easier to understand if you've seen the property first-hand through the inspector's eyes.

WHAT IF THE REPORT REVEALS PROBLEMS?

No house is perfect. If the inspector identifies problems, it doesn't necessarily mean you shouldn't buy the house, only that you will know in advance what to expect. A seller may adjust the purchase price or make repairs if major problems are found. If your budget is tight, or if you don't wish to become involved in future repair work, this information will be extremely important to you.

IF THE HOUSE PROVES TO BE IN GOOD CONDITION, DID I REALLY NEED AN INSPECTION?

Definitely. Now you can complete your home purchase with your eyes open as to the condition of the property and all its equipment and systems. You will also have learned many things about your new home from the inspector's written report and will want to keep that information for future reference.