

THE HOME INSPECTION GUIDE

*What to Inspect, What to Test, and How to Protect Your
Investment*

A practical guide for buying with confidence—without confusing
confidence with certainty

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This book is educational. It is not legal, engineering, environmental, insurance, lending, tax, code-compliance, or medical advice. Real estate contracts, inspection requirements, licensing rules, disclosure laws, testing protocols, and professional scopes vary by state and locality and may change. Readers should consult qualified local professionals and review the governing contract, inspection agreement, state rules, and applicable standards before making decisions.

A home inspection reduces uncertainty; it does not eliminate it. No inspection can reveal every concealed, intermittent, future, inaccessible, or intentionally hidden condition. References to costs are illustrative only. Actual costs vary widely by location, access, materials, labor markets, design, and the extent of damage.

Brand and organization names are used for identification and education. Membership in an organization is one credential among many and is not, by itself, a guarantee of competence or performance.

Preface: The Most Expensive Thing You May Ever Buy

A home can be shelter, stability, a gathering place, an investment, and a source of pride. It can also be a collection of aging systems, hidden moisture paths, deferred maintenance, safety hazards, and financial obligations that do not appear in the listing photographs.

Buyers are often asked to make enormous decisions under artificial pressure. They tour quickly, compete with strangers, interpret disclosures, compare loans, calculate monthly payments, and imagine a future—all while a contract clock is running. In that environment, the inspection can be mischaracterized as an obstacle, a formality, or a negotiation tactic. It is none of those things. At its best, it is an independent information-gathering process that helps a buyer understand what they are agreeing to own.

This book is not designed to make you afraid of houses. Every house has defects. New houses have defects. Expensive houses have defects. Carefully maintained houses have defects. The goal is not to find a perfect home. The goal is to recognize consequential conditions, understand uncertainty, select sensible testing, budget intelligently, and decide with your eyes open.

The best buyer is neither reckless nor paralyzed. The best buyer is informed.

Contents

- 1. Why the Inspection Matters**
- 2. The Dangerous Logic of Waiving an Inspection**
- 3. What a Home Inspection Is—and Is Not**
- 4. The Contract, Contingency, and Inspection Agreement**
- 5. Choosing the Right Inspector**
- 6. Standards of Practice, Ethics, and Professional Organizations**
- 7. How the Inspection Day Should Work**
- 8. Reading the Report Without Panicking**
- 9. The Core Home Systems**
- 10. Environmental and Health-Related Testing**
- 11. Specialty Inspections and Add-On Services**
- 12. Different Homes Require Different Strategies**
- 13. Regional and Climate-Based Risks Across the United States**
- 14. New Construction Is Not Defect-Free**
- 15. How Other Real Estate Professionals Fit Together**
- 16. Negotiation, Repairs, Credits, and Due Diligence**
- 17. When to Bring in a Specialist**
- 18. The Final Walk-Through and Reinspection**
- 19. After Closing: Turning the Report Into a Plan**
- 20. Common Buyer Mistakes**
- 21. A Buyer's Inspection Playbook**
- 22. Questions Buyers Commonly Ask**

23. A Practical Inspection and Testing Matrix

24. Final Perspective: Buy the House, Not the Fantasy

Appendix A: Inspector Interview Checklist

Appendix B: Inspection-Day Checklist

Appendix C: Report Review Worksheet

Appendix D: First-Year Homeownership Plan

Glossary

Sources and Further Reading

CHAPTER 1

Why the Inspection Matters

A general home inspection is one of the highest-leverage purchases in a residential transaction. For a relatively small fee compared with the purchase price, a buyer receives an independent visual evaluation of major systems and components at a moment when the information can still affect the decision.

The inspection matters because ownership transfers more than walls and a roof. It transfers responsibility. After closing, the buyer generally becomes responsible for the leaking roof, failing sewer, unsafe wiring, aging equipment, wet basement, structural movement, damaged siding, and maintenance that the previous owner postponed—subject, of course, to any warranties, legal rights, or negotiated obligations that may apply.

Risk Is Not the Same as a Defect

Every home contains defects, limitations, and maintenance needs. The meaningful question is not “Did the inspector find anything?” The meaningful questions are: What was found? How serious is it? What remains uncertain? What further evaluation is justified? What might it cost? Does it change the buyer’s willingness or ability to proceed?

A loose doorknob and an actively leaking foundation are both defects, but they do not belong in the same mental category. A strong inspection process helps the buyer sort observations into safety, water, structure, major systems, near-term expense, routine maintenance, and cosmetic preference.

Information Has Value Even When You Still Buy

Some buyers believe an inspection is only worthwhile if it uncovers a deal-breaking problem or produces a large seller concession. That view is too narrow. An inspection can be valuable even when the buyer proceeds on the original terms. It can explain shutoffs, identify maintenance priorities, reveal the age and condition of equipment, guide insurance questions, support budgeting, and establish a baseline for future ownership.

The Inspection Protects the Decision—not the House

An inspector cannot guarantee that a home will not leak, fail, move, clog, overheat, or require repairs. The inspection protects the quality of the buyer's decision by replacing some assumptions with observations and by identifying where uncertainty deserves more investigation.

THE GOVERNING IDEA

A home inspection does not make a house safe, sound, or maintenance-free. It helps you decide whether the home's known conditions and remaining uncertainties are acceptable to you.

CHAPTER 2

The Dangerous Logic of Waiving an Inspection

In a competitive market, buyers may hear that waiving the inspection is the price of admission. Sometimes that advice is framed as practical realism: “Someone else will waive it.” Sometimes it is softened with optimistic assumptions: “The house looks well maintained,” “It is newly renovated,” or “The appraisal will catch anything important.” None of those statements is a substitute for due diligence.

Why Waivers Feel Rational

Waiving an inspection can make an offer simpler for the seller. It may reduce the chance of renegotiation or termination. The buyer may also fear losing the home after months of searching. Those pressures are real. But pressure does not reduce the property’s risk; it merely encourages the buyer to accept that risk without investigating it.

The Appraisal Is Not Your Inspection

An appraisal primarily supports a lender’s valuation and collateral decision. Although an appraiser may observe obvious conditions and certain loan programs may impose property requirements, the appraisal is not a substitute for a buyer-directed home inspection. The appraiser is not normally performing the same system-by-system evaluation, testing accessible fixtures, traversing attics and crawlspaces under an inspection scope, or producing a maintenance-oriented defect report for the buyer.

A Seller Disclosure Is Not Your Inspection

Disclosures depend on the seller's knowledge, memory, interpretation, legal duties, and honesty. A seller may be unaware of a condition, may have never entered the crawlspace, or may consider a recurring symptom "normal." A disclosure is important evidence, not an independent evaluation.

Ways to Compete Without Going Blind

Contract options vary by state, market, and attorney advice, but buyers sometimes preserve meaningful due diligence by shortening the inspection period, limiting repair requests, using an informational inspection, setting a material-defect threshold, conducting a pre-offer inspection where permitted, or strengthening other economic terms. These strategies still involve tradeoffs and must be reviewed with the buyer's real estate agent and attorney where applicable.

When the Buyer Truly Cannot Inspect

Occasionally a buyer may knowingly accept inspection risk—for example, in certain auctions, distressed sales, or highly unusual opportunities. That is not the same as pretending the risk does not exist. A rational buyer should price the uncertainty, preserve reserves, research the property, obtain every available record, and understand that concealed repairs may exceed expectations.

- Never assume "new," "flipped," "luxury," or "recently renovated" means well constructed.
- Never assume a municipal certificate proves the entire home is defect-free or fully code-compliant.
- Never rely on the seller's inspector as your only source of information unless you independently evaluate the scope, timing, qualifications, and conflicts.

- Never waive due diligence merely because repair requests can be limited. The right to learn and the right to demand are different rights.

COMPETITIVE DOES NOT MEAN CARELESS

You can make a strong offer without voluntarily making yourself uninformed. Ask your agent and attorney to structure competitiveness around price, timing, financing, and clearly defined inspection rights—not wishful thinking.

CHAPTER 3

What a Home Inspection Is— and Is Not

A standard home inspection is generally a visual, noninvasive examination of readily accessible systems and components. The inspector observes conditions, operates normal controls when appropriate, and reports material observations within the agreed scope and governing Standard of Practice.

What “Visual and Noninvasive” Means

The inspector normally does not cut drywall, remove finished flooring, dismantle equipment, excavate soil, move heavy belongings, or damage the property to search for concealed conditions. Finished surfaces, insulation, storage, snow, vegetation, locked areas, unsafe access, and owner possessions can restrict what is visible.

A Snapshot in Time

The inspection describes observable conditions during a limited period. A roof may not leak during dry weather. A drain may flow during ordinary testing but clog under unusual use. An appliance may function on inspection day and fail after closing. Intermittent defects can escape detection.

Not a Code Inspection

Home inspectors often recognize unsafe or outdated practices and may reference accepted standards or modern expectations. However, a home inspection is generally not a comprehensive code-compliance audit. Codes vary by jurisdiction and adoption date; existing homes may contain

lawful older installations, unpermitted work, or changes that cannot be fully evaluated visually. Local building officials, design professionals, and specialty contractors have different authority and scopes.

Not an Engineering Analysis

Inspectors evaluate visible performance indicators and may identify signs that justify structural-engineer review. They do not automatically calculate loads, design repairs, verify soil bearing, certify foundations, or provide stamped engineering opinions unless separately qualified and engaged to do so.

Not Environmental Clearance

A general inspection may identify conditions associated with moisture, suspect materials, or risk factors, but it does not establish that a home is free of radon, mold, lead, asbestos, methamphetamine residue, contaminated water, pests, or other environmental hazards unless those services are separately performed under appropriate protocols.

Not a Warranty

The inspection is an evaluation, not insurance. Some companies offer limited warranties or protection programs, but those programs have specific terms, exclusions, time limits, and claim procedures. They should never be mistaken for proof that nothing was missed or that future repairs will be paid.

READ THE AGREEMENT

The inspection agreement is not boilerplate to ignore. It defines the scope, exclusions, dispute provisions, limitations, and responsibilities. Read it before the inspection—not after a problem occurs.

CHAPTER 4

The Contract, Contingency, and Inspection Agreement

Three documents are often confused: the purchase contract, the inspection contingency or due-diligence provisions within that contract, and the inspector's service agreement. They serve different purposes.

The Purchase Contract

The purchase contract governs the transaction between buyer and seller. It may establish deadlines, access rights, permitted inspections, notice requirements, remedies, and the buyer's options after receiving results. Contract language varies dramatically. Buyers should obtain advice from the professionals authorized to interpret it in their state.

The Inspection or Due-Diligence Period

The clock may begin at acceptance, delivery, execution, attorney approval, or another defined event. Do not assume "ten days" means ten business days. Schedule inspections early enough to allow laboratory results, specialist evaluations, estimates, report review, and formal notice before the deadline.

The Inspector's Agreement

The inspector's agreement defines what the inspector will do. It may identify the Standard of Practice, fee, property, exclusions, report delivery, limitation of liability, dispute process, and restrictions on report use. A buyer who hires several providers may sign separate agreements for radon, sewer scope, mold, septic, pool, or other services.

Deadlines Create Practical Risk

A technically excellent inspection can lose much of its value if the buyer misses a contractual deadline. The buyer, agent, attorney, and inspectors should understand the schedule. When a laboratory result will arrive late, the buyer's representative may need to request an extension rather than hope the result is harmless.

- Confirm exactly when the inspection period begins and ends.
- Ask whether the deadline includes report review, specialist evaluation, and written response.
- Schedule high-value services first, especially those requiring laboratories or seller coordination.
- Keep proof of delivery for notices and requests as directed by your representative.
- Do not ask the inspector to interpret your legal rights unless the inspector is separately authorized to provide legal advice.

CHAPTER 5

Choosing the Right Inspector

The cheapest available inspector is rarely the best selection method for the person evaluating one of your largest purchases. Price matters, but value depends on competence, effort, communication, report quality, independence, and fit for the property.

Start With Legal Eligibility

Home-inspector regulation varies across the United States. Some states license inspectors; others regulate through registration, association membership, contracts, or consumer-protection law; some have limited or no specific licensing. Verify current state requirements with the responsible agency. A business license alone is not necessarily a home-inspector credential.

Experience Must Match the Property

An inspector may be excellent with suburban houses but less experienced with historic masonry, mountain cabins, coastal construction, manufactured homes, high-rise condos, solar systems, log homes, complex hydronic heat, or large estates. Ask property-specific questions.

Credentials Are a Starting Point

Association membership, certifications, trade backgrounds, degrees, and licenses can be meaningful. They should be evaluated alongside actual inspection experience, sample reports, continuing education, reviews, insurance, professional conduct, and the ability to explain limitations. No single logo proves competence.

Review a Real Sample Report

A sample report should be readable on a phone and computer, organized by system or significance, supported with clear photographs, and specific enough to guide next steps. Avoid reports dominated by generic disclaimers, unexplained checkboxes, or alarmist language. Also avoid reports that minimize meaningful conditions to preserve referrals.

Ask How Long the Inspection Usually Takes

Time alone is not quality, because property size, age, condition, ancillary services, teamwork, and technology vary. Still, an implausibly rushed schedule is a warning sign. Ask how the company adjusts time for the home and whether multiple inspectors will be present.

Independence Matters

Many excellent inspectors receive referrals from real estate professionals. A referral is not inherently a conflict. The concern is whether the inspector's judgment is influenced by a desire to protect the transaction or referral source. The inspector's client is the buyer who hired the service.

- Are you licensed or otherwise legally qualified here? What is your license number?
- Which Standard of Practice will govern the inspection?
- How many inspections have you performed, and how often do you inspect this property type?
- Are you insured as required or customary in this state?
- Can I attend? How will you communicate major findings?
- Which areas or systems are commonly excluded?
- Do you perform sewer scopes, radon, mold, termite/WDO, well, septic, pool, chimney, infrared, or other services? Who performs them?
- When will I receive the report, and may I see a sample?
- What happens if an area is inaccessible or utilities are off?

- Do you offer reinspections after repairs, and what are their limits?

RED FLAG

Be cautious when an inspector promises to find everything, guarantees a problem-free home, claims all competitors are incompetent, or pressures you into every available add-on without explaining why it fits the property.

CHAPTER 6

Standards of Practice, Ethics, and Professional Organizations

A Standard of Practice, often called an SOP, establishes a minimum inspection scope. It typically identifies systems that must be inspected, methods or representative sampling that may be used, reporting obligations, limitations, and exclusions. The exact governing standard may come from state law, an association, a contract, or a combination.

InterNACHI

The International Association of Certified Home Inspectors, commonly known as InterNACHI, provides education, certification programs, Standards of Practice, ethics requirements, and business resources. Its residential SOP describes a general home inspection as a visual examination of readily accessible systems and components and establishes minimum inspection and reporting expectations.

ASHI

The American Society of Home Inspectors, known as ASHI, is another major professional association. ASHI maintains a Standard of Practice, Code of Ethics, education, and certification pathways. Its standards and ethics are intended to promote consistent professional service and objectivity.

Other Organizations and Credentials

Other national and regional organizations serve inspectors, environmental professionals, radon providers, pest inspectors, building officials, engineers, and specialized trades. Some credentials are rigorous; others require little

more than a fee or short course. Buyers should ask what a credential required and whether the individual—not merely the company—holds it.

Minimum Does Not Mean Maximum

A Standard of Practice is generally a baseline. Many inspectors exceed it by including more photographs, testing more accessible devices, using additional tools, providing repair-priority guidance, or offering ancillary services. Exceeding the SOP does not erase limitations, and the buyer should not assume every extra tool constitutes a separate expert analysis.

State Standards Control When Applicable

Where state law establishes a required SOP or regulates specific services, it may control over an association standard. States may also regulate radon, mold assessment, wood-destroying organisms, septic inspections, lead, or other services separately. A buyer should verify current requirements rather than relying on a national summary.

MEMBERSHIP IS NOT A SHORTCUT

InterNACHI and ASHI can be positive signals, especially when paired with active education and ethical practice. Select the person and the inspection process—not merely the badge.

CHAPTER 7

How the Inspection Day Should Work

The buyer should usually attend at least the final portion of the inspection if permitted. Being present turns a static report into a guided orientation. The inspector can demonstrate conditions, explain shutoffs and maintenance, distinguish urgency from normal aging, and answer property-specific questions.

Before the Inspection

Provide the inspector with the listing, seller disclosure, repair invoices, known concerns, and any questions raised during showings. Confirm that utilities are on, access is available, pets are secured, and areas such as attics, crawlspaces, panels, furnaces, water heaters, and garages are not blocked.

During the Inspection

Allow the inspector to maintain a consistent process. Following too closely, inviting a large group, or demanding instant conclusions can distract from observation. Save broader questions for natural checkpoints or the summary. Never enter an area the inspector considers unsafe.

What the Buyer Should Observe

Pay attention to water management, structure, roof condition, electrical safety, heating and cooling, plumbing, drainage, and costly specialty systems. Also learn where the main water shutoff, electrical disconnects, fuel shutoffs, filters, cleanouts, sump pumps, and safety devices are located.

The Verbal Summary

A useful summary prioritizes major concerns and next steps. It should not replace the written report. Conditions can be misunderstood in conversation, and additional observations may be added during report preparation. Read the entire report even when the summary felt reassuring.

- Wear practical shoes and weather-appropriate clothing.
- Bring a notebook, but do not attempt to recreate the report.
- Ask, “What would you investigate before the deadline?”
- Ask, “Which items are safety-related, actively damaging, or likely expensive?”
- Ask, “What maintenance should I plan during the first year?”
- Do not negotiate with the seller or contractor during the inspection itself.

CHAPTER 8

Reading the Report Without Panicking

Inspection reports are intentionally defect-heavy. They are not listing brochures. A 70-page report does not necessarily describe a terrible house, and a 20-page report does not necessarily describe a good one. Length is affected by format, photographs, descriptions, property complexity, inspector style, and the number of limitations.

Read in Layers

First, read the summary or major-findings section. Second, read every related narrative and photograph. Third, read the entire report, including maintenance items and limitations. Fourth, create questions for the inspector and your transaction team.

Translate Labels Into Meaning

Terms such as “major,” “material,” “safety,” “repair,” “monitor,” and “further evaluation” may be defined differently. Focus on the narrative: What is happening? What evidence supports it? What could result? Who should evaluate it? How soon?

Understand the Power of Limitations

An inaccessible attic, snow-covered roof, shut-off gas supply, crawlspace blocked by stored items, or nonoperational air conditioner can create important uncertainty. A limitation is not merely legal language; it tells the buyer what was not learned. Ask whether access can be restored or the condition evaluated before closing.

Do Not Turn Every Recommendation Into a Crisis

Inspectors often recommend qualified contractors because repairs require expertise, permits, cost estimates, or destructive investigation. That recommendation does not automatically mean the system is about to fail. Conversely, the phrase “monitor” should not be used to dismiss active moisture, movement, unsafe wiring, or a condition the buyer cannot tolerate.

Estimate Ranges Carefully

Online averages and informal contractor opinions can be misleading. A roof repair may cost hundreds of dollars or a full replacement may cost tens of thousands. Accessibility, damage, labor rates, materials, design, code upgrades, and collateral work matter. Obtain written estimates for transaction-critical conditions.

A USEFUL SORTING METHOD

Place findings into five groups: immediate safety; active water or deterioration; major system or structural risk; near-term capital expense; ordinary maintenance and improvement.

CHAPTER 9

The Core Home Systems

A general inspection typically covers the home as an interacting system. Roof drainage affects foundations. Ventilation affects moisture. Electrical defects affect equipment safety. Grading affects crawlspaces. The sections below describe the buyer's decision-making priorities, not a substitute inspection checklist.

Site, Grading, and Drainage

Water should generally be directed away from the structure. Inspectors look for adverse slopes, erosion, settlement, poorly located downspouts, retaining-wall distress, standing water, and conditions that may direct runoff toward foundations. Property boundaries, underground drainage, soil engineering, and flood determinations usually require other sources.

Roofing

The roof inspection considers visible coverings, flashing, penetrations, drainage, installation concerns, deterioration, and signs of leakage where accessible. Exact remaining life is not scientifically predictable. Weather, workmanship, ventilation, materials, and maintenance matter. A “new roof” still deserves inspection because installation defects can be more consequential than age.

Exterior and Envelope

Siding, masonry, trim, windows, doors, decks, porches, balconies, and penetrations help manage weather and loads. Buyers should pay close attention to decay, missing flashing, unsafe guards and stairs, failed sealants, masonry movement,

concealed deck connections, and materials requiring specialized maintenance.

Foundation and Structure

Inspectors observe visible foundations, framing, floors, walls, columns, beams, and roof structure. Cracks alone do not determine severity; location, pattern, displacement, moisture, history, and load paths matter. Significant movement, altered framing, damaged trusses, undersized supports, or unexplained settlement may justify engineering review.

Basements and Crawlspaces

These areas often reveal the building's history. Look for moisture staining, efflorescence, decay, damaged insulation, pests, improvised supports, drainage systems, sump pumps, ventilation or encapsulation concerns, and restricted access. Fresh paint or new insulation can improve a space—or conceal evidence—so context matters.

Electrical

The inspector evaluates visible service equipment, distribution panels, representative wiring and devices, grounding and bonding observations, overcurrent protection, GFCI/AFCI considerations, and safety hazards. Specialized testing or an electrician may be needed for obsolete equipment, aluminum branch wiring, knob-and-tube wiring, damaged service components, generators, solar systems, or extensive unpermitted work.

Plumbing

Inspection typically includes visible supply, drainage, fixtures, water heating, and fuel-gas observations within scope. Important concerns include leakage, corrosion, inadequate support, unsafe water temperature, improper discharge

piping, cross-connections, slow drainage, failed fixtures, and aging or problematic materials. Underground piping and concealed leaks require additional methods.

Heating and Cooling

Inspectors operate installed systems when conditions permit and observe accessible components, distribution, combustion concerns, condensate management, and apparent performance. They do not guarantee efficiency, internal heat exchangers, refrigerant charge, or future life. Extreme temperatures may prevent safe operation of cooling or heating equipment.

Attic, Insulation, and Ventilation

Attics may reveal roof leakage, ventilation problems, damaged framing, improper exhausts, missing insulation, electrical hazards, pest activity, and signs of condensation. Access is often limited by low clearance, stored belongings, insulation, fragile finishes, heat, or unsafe conditions.

Interior, Kitchens, and Bathrooms

Inspectors observe accessible walls, ceilings, floors, stairs, railings, windows, doors, cabinets, counters, plumbing fixtures, and installed appliances within scope. Cosmetic flaws are usually secondary unless they indicate water, movement, safety risk, or poor workmanship.

Fireplaces and Chimneys

A general visual inspection may identify obvious concerns, but internal flue conditions are often concealed. Buyers who plan to use a fireplace should consider a qualified chimney inspection, particularly with older masonry, evidence of damage, heavy use, prior chimney fires, or uncertain maintenance.

CHAPTER 10

Environmental and Health-Related Testing

Environmental services are often separate because they require specialized credentials, instruments, laboratory methods, protocols, or regulation. The decision to test should be based on health, property characteristics, regional prevalence, planned renovations, lender or insurer requirements, and the consequences of uncertainty.

Radon

Radon is an invisible, odorless radioactive gas produced naturally from soil and rock. The U.S. Environmental Protection Agency states that testing is the only way to know a home's radon level and recommends testing homes. Real estate tests must follow appropriate placement, timing, closed-building conditions, device, and quality-control requirements. A prior low result does not guarantee a current low result, especially after renovations or changes in occupancy or building conditions. Mitigation is commonly possible, but design and cost vary.

Mold and Moisture

Mold is fundamentally a moisture problem. A visual moisture investigation can be more valuable than indiscriminate air sampling. EPA guidance notes that when visible mold growth is present, sampling is often unnecessary and that no federal indoor mold limits establish pass/fail compliance. Sampling may be useful when the source is unclear, conditions are concealed, health or legal questions exist, or post-remediation

verification is needed. Use a qualified provider who can explain the question the sampling is designed to answer.

Lead-Based Paint

Most pre-1978 housing falls under federal lead-disclosure requirements, with important exemptions and details. Disclosure does not prove that lead is absent. A certified lead inspector can determine whether lead-based paint is present, while a risk assessor evaluates lead hazards and exposure conditions. Families with young children, pregnant occupants, deteriorated paint, friction surfaces, or renovation plans should give this issue particular attention.

Asbestos

Asbestos cannot be reliably confirmed by appearance alone. Older flooring, mastics, pipe insulation, boiler materials, siding, roofing, textured coatings, and other products may contain it. EPA guidance generally discourages unnecessary disturbance of intact material; sampling should be performed by properly trained and accredited professionals when material is damaged or will be disturbed. The practical question is often not simply “Is asbestos present?” but “What is its condition, will renovation disturb it, and what management or abatement is required?”

Carbon Monoxide and Combustion Safety

Inspectors may observe fuel-burning appliances, venting, combustion air, and installed alarms, but a standard inspection is not always a full combustion analysis. Suspected backdrafting, damaged heat exchangers, spillage, unsafe venting, or unusual occupant symptoms require prompt evaluation by qualified professionals. Carbon-monoxide alarms are essential but do not correct unsafe equipment.

Methamphetamine, Clandestine Labs, and Other Contaminants

Some properties warrant specialized testing based on documented history, odor, law-enforcement records, unusual residue, or local risk. Testing and cleanup standards vary by state. Do not rely on a general home inspection to clear a property of chemical contamination.

Indoor Air Quality

“Indoor air quality testing” can mean many things: particulate measurement, volatile organic compounds, formaldehyde, allergens, combustion gases, humidity, or microbial sampling. Buyers should insist on a defined purpose, validated method, understandable interpretation, and a plan for what the results will change.

DO NOT BUY A TEST YOU CANNOT INTERPRET

Before ordering any environmental test, ask: What question will it answer? What protocol applies? Who interprets the result? What threshold or decision will follow?

CHAPTER 11

Specialty Inspections and Add-On Services

The general inspection is broad but not infinitely deep. Ancillary services extend due diligence into systems that are concealed, regulated, technically specialized, or outside a standard SOP.

Sewer Scope

A sewer camera can reveal accessible portions of the building sewer or lateral, including roots, offsets, breaks, standing water, deterioration, and obstructions. It may not identify every defect, verify ownership of the line, or reach the public main. Older homes, mature trees, clay or cast-iron piping, prior backups, and long laterals increase the value of this service.

Septic Inspection

A septic evaluation should go beyond flushing fixtures. Scope varies by state and provider but may include records review, tank access, liquid levels, baffles, pumping, hydraulic loading, pumps and alarms, distribution components, and drainfield observations. EPA provides specific homebuyer guidance because failures can be costly and can affect health and property use.

Private Well and Water Testing

A well inspection may evaluate visible equipment, pressure, flow, setbacks, cap condition, and accessible components. Water quality requires laboratory testing. CDC guidance emphasizes that private wells are not monitored like public

systems and recommends at least annual testing for total coliform bacteria, nitrates, total dissolved solids, and pH, with additional contaminants chosen for local conditions. For a purchase, consult the health department and use a state-certified laboratory.

Wood-Destroying Organisms

Termite or wood-destroying-organism inspections may be required or customary in some transactions and regions. They focus on evidence of infestation, damage, and conducive conditions. Licensing, forms, and terminology vary. A general inspector may observe evidence but may not be authorized to issue the required pest report.

Pool and Spa

Pools combine structure, electrical safety, circulation, filtration, heating, barriers, and specialized equipment. A dedicated inspection is prudent, especially when repair history is unknown. Leak detection, underground plumbing, and internal equipment conditions may require separate testing.

Chimney Level II or Camera Inspection

Industry chimney inspections are often described by levels. A more detailed inspection with video scanning may be appropriate during a property transfer, after a chimney fire, after system changes, or when concealed flue conditions are a concern. Confirm the provider's scope and credentialing.

Infrared Thermography

Thermal imaging can help identify temperature patterns associated with moisture, insulation gaps, air leakage, electrical heating, or HVAC performance. It is not X-ray vision

and does not identify a substance by itself. Conditions, calibration, operator skill, and confirmation methods matter.

Drone and Remote Roof Imaging

Drones and pole cameras can improve visibility when roofs are unsafe or inaccessible. They may not reveal conditions that require touch, close viewing, lifting materials, or observing beneath components. A remote inspection can be a useful method and still represent a limitation.

Oil Tanks and Environmental Screening

Older properties may have active, abandoned, or buried fuel-oil tanks. Visual clues do not establish tank integrity or soil condition. Tank testing, records research, ground-penetrating radar, and environmental sampling may be warranted depending on history and local rules.

Structural Engineering

An engineer can evaluate movement, load paths, framing modifications, foundation distress, retaining walls, settlement, and proposed changes. “Engineer” should mean a properly licensed professional acting within the relevant discipline—not simply a contractor offering a repair estimate.

Energy Audits and Blower-Door Testing

An energy audit can quantify air leakage, insulation performance, duct leakage, and efficiency opportunities beyond a standard visual inspection. It is especially useful when comfort, high utility costs, electrification, or major renovations are priorities.

CHAPTER 12

Different Homes Require Different Strategies

Single-Family Detached Homes

These properties usually give the inspector the broadest access to site, exterior, roof, attic, structure, utilities, and private systems. The buyer also assumes responsibility for nearly all components, making drainage, roof, structure, sewer or septic, and exterior systems especially important.

Condominiums

Condo responsibility is divided among the unit owner, association, and sometimes a master association. The inspector may have limited access to roofs, mechanical rooms, exterior walls, or common plumbing. Review declarations, bylaws, budgets, reserves, meeting minutes, assessments, insurance, maintenance history, and responsibility charts. A clean unit inspection does not establish a healthy association.

Townhouses

Townhouses may be fee-simple, condominium, or another form of ownership. Never assume who owns the roof, exterior, party walls, drainage, sewer lateral, or foundation. Inspection scope should follow actual responsibility and accessible areas.

Cooperatives

Co-op buyers typically acquire shares and occupancy rights rather than direct title to the unit. Building financials, rules, maintenance responsibility, and board processes can be as important as the physical inspection.

Manufactured and Mobile Homes

These homes have distinct structural, anchoring, foundation, skirting, utility, addition, roof-over, and data-plate considerations. Financing and insurance may depend on age, title conversion, foundation certification, and alterations. Use an inspector experienced with manufactured housing and obtain required specialist certifications.

Historic Homes

Historic construction may include stone foundations, balloon framing, plaster, old wiring, wood windows, low-slope additions, masonry chimneys, buried utilities, and generations of alterations. The goal is not to force the home to match new construction but to identify safety, deterioration, water, structural, and insurability concerns while respecting appropriate repair methods.

Flipped and Heavily Renovated Homes

New finishes can conceal old systems and hurried work. Confirm permits and approvals where available, inspect electrical and plumbing upgrades, ask for contractor invoices and warranties, and consider specialty evaluation when structural walls, roofs, basements, or major mechanical systems were altered.

Luxury and Large Homes

More square footage usually means more systems, zones, panels, roofs, kitchens, fireplaces, pumps, smart controls, and exterior features. Allow more time and consider a team inspection or specialty providers. Complexity, not price alone, drives risk.

Rural and Acreage Properties

Add wells, septic systems, private roads, bridges, drainage structures, outbuildings, propane, generators, fences, ponds, springs, agricultural structures, and environmental history to the due-diligence plan. Boundary, access, mineral, timber, and water rights require legal and survey expertise.

Homes With Solar and Batteries

Determine whether the equipment is owned, leased, financed, or subject to a power-purchase agreement. Review transfer terms, roof penetrations, age, production records, warranties, utility interconnection, battery location, permits, and shutdown procedures. A home inspector may observe components but is not necessarily performing a full photovoltaic performance analysis.

CHAPTER 13

Regional and Climate-Based Risks Across the United States

No national guide can replace local knowledge. Climate, geology, construction traditions, pests, insurance markets, and regulation shape inspection priorities. The following are broad prompts, not stereotypes or guarantees.

Northeast and Mid-Atlantic

Older housing stock can bring stone foundations, buried oil tanks, knob-and-tube wiring, galvanized plumbing, cast-iron drains, asbestos-containing materials, lead paint, masonry chimneys, ice dams, and wet basements. Radon can be significant in many areas. Coastal and river communities add flood and storm exposure.

Southeast and Gulf Coast

Heat, humidity, termites, hurricanes, wind-driven rain, expansive soils, crawlspace moisture, stucco or cladding drainage, and insurance eligibility deserve attention. In Florida and other coastal markets, buyers may need wind-mitigation, four-point, roof-condition, flood, or sinkhole-related information depending on property and insurer.

Midwest and Great Plains

Freeze-thaw cycles, hail, tornado exposure, expansive or collapsible soils, radon, agricultural contaminants, basements, drain tiles, sump systems, and sewer conditions can matter. Older cities may have clay sewers, lead service lines, or aging masonry.

Mountain West

Wildfire exposure, snow loads, ice, high-altitude combustion, private wells, septic, radon, steep sites, retaining walls, expansive soils, and long rural access routes may affect both inspection and insurance. Mountain cabins can have seasonal water systems and difficult roof access.

Southwest and Desert Regions

Extreme heat, ultraviolet exposure, monsoon drainage, expansive soil, flat or low-slope roofs, stucco cracks, cooling performance, termites, pools, and water scarcity deserve attention. Dry conditions do not eliminate moisture risk; sudden storms and plumbing leaks can cause substantial damage.

Pacific Coast

Earthquake risk, hillside stability, drainage, wildfire, wood-destroying organisms, marine exposure, older foundations, soft-story configurations, and seismic retrofits may be significant. Coastal fog and rain can create chronic envelope concerns, while drought and fire affect insurability.

Alaska and Hawaii

Alaska adds permafrost, freeze protection, remote systems, oil heat, snow, and extreme access limitations. Hawaii adds salt exposure, termites, humidity, volcanic conditions, catchment water in some areas, and island-specific materials and logistics.

The Insurance Layer

Insurance availability can change rapidly after storms, wildfire losses, litigation, or carrier withdrawals. An insurable condition is not necessarily a sound condition, and a sound home is not automatically easy to insure. Buyers should

involve an insurance professional early and ask about roof age, electrical equipment, plumbing materials, prior claims, flood, wildfire, wind, and replacement cost.

USE LOCAL EXPERTISE

The right inspection plan for a 1920 Pennsylvania house is not the right plan for a 2005 Florida stucco home, a Colorado mountain cabin, or a California hillside property.

CHAPTER 14

New Construction Is Not Defect-Free

New construction replaces aging risk with workmanship, coordination, design, and completion risk. Homes are assembled by many trades under schedule pressure. Municipal inspections are important but limited to jurisdictional duties and checkpoints. They do not replace a buyer's independent inspection.

Pre-Drywall Inspection

Before insulation and drywall conceal framing and rough systems, an inspector can observe structural members, penetrations, fireblocking, plumbing, wiring, HVAC distribution, flashing details, and other work. Access and builder permission must be coordinated, and the timing window can be short.

Final New-Construction Inspection

This inspection occurs when the home is substantially complete and utilities are operational. It should address installed systems, safety, functionality, water management, roof and exterior, attics and crawlspaces, interiors, and incomplete work. Cosmetic punch-list items can be documented separately from technical defects.

Eleven-Month Warranty Inspection

Before a typical one-year builder warranty expires, an inspection can identify conditions that became visible during occupancy—settlement symptoms, leaks, drainage, HVAC performance, insulation movement, and incomplete

corrections. Warranty terms vary, so do not assume all defects are covered or that deadlines automatically extend.

Commissioning Mindset

Buyers should collect permits, approvals, equipment manuals, warranties, serial numbers, balancing reports, energy documentation, surveys, and change orders. Confirm that promised features actually exist and that final grading, drainage, exterior work, and seasonal items are complete.

- Inspect before drywall when possible.
- Inspect again before closing.
- Preserve a detailed punch list and photographs.
- Reinspect significant repairs where practical.
- Schedule a warranty inspection before the notice deadline.

CHAPTER 15

How Other Real Estate Professionals Fit Together

A residential transaction is a coordinated process, but each professional has a distinct role. Confusion begins when buyers expect one participant to perform another's job.

Real Estate Agents and Brokers

Agents help buyers identify properties, structure offers, coordinate access, manage deadlines, communicate with the listing side, and negotiate within their legal authority. They may recommend inspectors but should not control the inspector's findings. Licensing duties and agency relationships vary by state.

Attorneys

In attorney-review or attorney-driven states, lawyers may review contracts, title, inspection notices, repair language, and closing documents. Elsewhere, attorney involvement may be optional but valuable for unusual defects, disputes, estates, trusts, boundary issues, or complex contingencies. Inspectors report physical observations; attorneys interpret legal rights.

Lenders and Loan Officers

Lenders evaluate the borrower and collateral under the loan program. They may require appraisal, insurance, flood determinations, wood-destroying-insect reports, well or septic tests, repairs, or other documentation. The lender's requirements are not a complete buyer due-diligence plan.

Appraisers

Appraisers develop an opinion of value for a defined purpose and may identify obvious property conditions relevant to the assignment or loan program. They do not replace a home inspector, structural engineer, environmental assessor, or contractor.

Title Agents and Title Attorneys

Title professionals examine ownership, liens, encumbrances, easements, and closing requirements within their scope. Title insurance addresses covered title risks—not roof leaks, foundation movement, hidden mold, or defective wiring. Surveys and boundary work are separate but often coordinated through the title process.

Insurance Agents

Insurance professionals help determine availability, coverage, deductibles, exclusions, and premiums. They may request inspection-related forms or evidence about roof, wiring, plumbing, heating, wind resistance, flood, or wildfire risk. Obtain quotes early enough that an insurance surprise does not jeopardize closing.

Contractors

Contractors estimate and repair. They may perform more invasive evaluation within their specialty, but they also have a financial interest in the work. For high-cost decisions, obtain clear scopes and, when appropriate, independent professional opinions.

Engineers and Architects

Licensed design professionals analyze structure, systems, design, and repairs within their disciplines. Their opinions may be essential when the general inspection identifies

significant movement, alterations, or complex building behavior.

Municipal Officials

Building, zoning, health, fire, and code departments may hold permits, certificates, violations, sewer records, septic approvals, or occupancy information. Their files can be valuable, but absence of a recorded violation does not prove that all work was permitted or compliant.

THE BUYER REMAINS THE COORDINATOR

Professionals can advise and perform specialized work, but the buyer must make sure the information streams connect before deadlines expire.

CHAPTER 16

Negotiation, Repairs, Credits, and Due Diligence

An inspection report is information. The purchase contract determines what the buyer may do with that information. Depending on the agreement and local practice, options may include proceeding, requesting repairs, requesting a credit or price adjustment, obtaining further evaluations, renegotiating, or terminating.

Prioritize Consequence

Focus first on safety, active water entry, structural conditions, major systems, inability to insure or finance, environmental concerns, and large near-term expense. A long list of minor requests can distract from the issues that materially affect the decision.

Repair Versus Credit

Seller repairs may preserve buyer cash but create quality-control concerns and deadline pressure. Credits or price adjustments can give the buyer control, but lender rules may limit credits and the buyer must have funds after closing. Some defects require correction before closing for insurance, appraisal, occupancy, or lender approval.

Define Repairs Precisely

“Fix the roof” is vague. Repair language should identify the condition, qualified provider, permits when required, documentation, paid invoices, transferable warranties, and any reinspection rights. Legal drafting should be handled by authorized transaction professionals.

Do Not Let Estimates Become Diagnoses

A contractor estimate may assume a repair method before the underlying cause is fully established. For major structural, moisture, environmental, or system concerns, diagnose first, then scope, then price.

Know When Not to Negotiate

Some buyers knowingly accept defects because the price, location, or planned renovation justifies them. The goal is not to extract every possible concession. The goal is to make a financially and personally acceptable decision with enough reserves for what remains.

- What must be addressed before closing?
- What can safely wait?
- What requires diagnosis rather than a bid?
- What might affect insurance or lending?
- What is the likely cost range and uncertainty?
- What repair quality and documentation will be required?
- How much reserve will remain after closing?

CHAPTER 17

When to Bring in a Specialist

A good inspector knows when the general inspection has reached its limit. Specialist referral is not failure; it is proper escalation. The challenge is deciding which referrals are transaction-critical and completing them before deadlines.

Structural Engineer

Consider engineering review for significant displacement, repeated movement patterns, failed retaining walls, altered trusses, removed bearing walls, undersized or improvised supports, unusual deflection, fire damage, or a repair requiring design.

Licensed Electrician

Escalate obsolete or damaged service equipment, widespread unsafe wiring, aluminum branch circuits, knob-and-tube systems, overheated components, ungrounded alterations, generator interconnections, solar concerns, or extensive do-it-yourself work.

HVAC or Combustion Specialist

Further evaluation may be needed for unsafe venting, suspected heat-exchanger damage, inadequate performance, refrigerant concerns, boilers, hydronic distribution, geothermal, complex zoning, or systems not operated because of weather or utility conditions.

Plumber or Sewer Professional

Use specialists for concealed leaks, low pressure, recurring drainage problems, sewer defects, gas piping concerns, aging

service lines, cross-connections, water-heater safety, or repairs requiring invasive access.

Roofing and Building-Envelope Specialist

Complex low-slope roofs, active leakage, stucco or adhered masonry veneer, concealed flashing, balcony failures, and disputed water entry may require specialized evaluation. Be cautious when the evaluator is also selling a single proprietary repair.

Environmental Professional

Use appropriately qualified providers for radon, lead, asbestos, mold, contaminated soil, underground tanks, or chemical residue. Ask about conflicts between testing and remediation and whether independent clearance testing is advisable.

Pest Professional

Wood-destroying organisms, wildlife, bats, rodents, carpenter ants, and insects may require licensed identification and treatment planning. Structural damage may also need carpentry or engineering evaluation.

Specialist Selection

Choose specialists based on credentials, independence, diagnostic ability, scope, and written findings. A free sales estimate can be useful, but it is not always equivalent to an independent evaluation.

FINISH THE LOOP

A report recommendation is not resolved because an appointment was scheduled. Obtain the specialist's written conclusion, scope, cost, limitations, and effect on the decision before the contingency expires.

CHAPTER 18

The Final Walk-Through and Reinspection

A final walk-through is not a second full inspection. It is the buyer's opportunity to confirm that the property remains in agreed condition, included items remain, the home has not been damaged, and negotiated work appears complete. The buyer should bring the repair agreement and prior documentation.

Professional Reinspection

A reinspection can document whether visible work appears complete and whether accessible repaired components function under the agreed scope. It cannot certify concealed workmanship, guarantee permits, or convert a seller repair into a warranty. The original inspector may not be able to evaluate work that is covered before the visit.

Documents Matter

Collect paid invoices, contractor licenses where relevant, permits and approvals, warranties, engineering letters, laboratory reports, photographs of concealed work, and operating instructions. A receipt that says "repaired as needed" may be less useful than a clear scope and evidence.

Watch for New Conditions

Homes can change between inspection and closing. Storms, freezing, vacancy, moving, contractor work, utility shutoffs, and seller occupancy can create new damage. Look for new stains, leaks, broken items, removed fixtures, tripped systems, and unfinished repairs.

- Run representative fixtures and check for active leaks.
- Confirm negotiated repairs and required documentation.
- Check that utilities and major systems are operational if required.
- Look for new wall, ceiling, floor, and exterior damage.
- Confirm included appliances, remotes, keys, and accessories remain.
- Do not close over unresolved concerns merely because everyone is assembled.

CHAPTER 19

After Closing: Turning the Report Into a Plan

The report remains useful after the transaction. Convert it into a maintenance and capital plan rather than placing it in a forgotten folder.

First 24 Hours

Locate and label the main water shutoff, electrical disconnects, fuel shutoffs, sump controls, and emergency contacts. Confirm smoke and carbon-monoxide alarms. Change locks and access codes. Address active leaks, exposed electrical hazards, unsafe heating conditions, and other immediate risks.

First 30 Days

Correct drainage problems, clean gutters, service overdue equipment, replace filters, establish pest controls, repair trip hazards, and investigate unresolved limitations. Store the report, seller documents, permits, warranties, and photos together.

First Year

Observe the home through seasons. Heavy rain, snow, heat, wind, and leaf fall reveal conditions that one inspection day cannot. Track basement moisture, attic condensation, grading, roof drainage, HVAC performance, and utility use.

Build a Capital Reserve

Roofs, HVAC systems, water heaters, appliances, exterior coatings, driveways, decks, and drainage systems eventually require money. Age is not an expiration date, but it is a

budgeting signal. A reserve protects you from converting every repair into high-interest debt.

Document Improvements

Keep permits, invoices, photographs, manuals, paint colors, model and serial numbers, and warranty records. Good documentation helps maintenance, resale, insurance claims, and future inspectors.

THE REPORT BECOMES YOUR OWNER'S MANUAL

A good report is not only a transaction document. It is the first draft of your home-maintenance system.

CHAPTER 20

Common Buyer Mistakes

Choosing Solely by Price

Saving a small amount on the inspection fee can be poor economy when the service protects a six- or seven-figure decision.

Skipping Add-Ons Without Considering the Property

A buyer should not order every test automatically, but declining sewer, radon, well, septic, pest, or pool evaluation solely to save money may ignore the systems with the largest concealed risk.

Not Attending

The report is more understandable when the buyer has seen important areas and heard the inspector's priorities.

Inviting Too Many People

A crowd can distract the inspector and turn the inspection into a decorating session. Keep attendance focused.

Expecting a Pass or Fail

Most homes are not binary. The buyer must decide whether conditions, costs, uncertainty, and personal tolerance fit the deal.

Treating the Inspector as a Negotiator

The inspector reports conditions. The agent or attorney structures negotiations. Mixing roles can distort both.

Ignoring Inaccessible Areas

An uninspected roof, attic, crawlspace, or system is unresolved risk—not an automatic assumption of good condition.

Using the Report as a Remodeling Wish List

Inspection contingencies are not usually designed to make an existing home new. Focus on the contract and material decision factors.

Failing to Read the Whole Report

Important limitations, maintenance, and system information may not appear in the summary.

Letting the Deadline Expire

Excellent information is useless when the buyer loses contractual options through delay.

Assuming Seller Repairs Are Correct

Verify scope, qualifications, permits, documentation, and visible performance.

Spending Every Dollar on Closing

Homeownership without reserves turns ordinary failures into emergencies.

CHAPTER 21

A Buyer's Inspection Playbook

Before Making the Offer

Research the age, property type, utilities, flood and wildfire exposure, permits, known claims, association responsibility, and likely specialty systems. Ask your agent and attorney which inspection rights are customary and how to preserve them.

Immediately After Acceptance

Schedule the general inspection and time-sensitive ancillary services. Send disclosures and concerns to the inspector. Confirm deadlines, access, utility status, laboratory turnaround, and specialist availability.

On Inspection Day

Attend, learn the systems, photograph labels and shutoffs for your own reference, listen to priorities, and avoid negotiating on site.

Within 24 Hours of the Report

Read the complete report. Create a decision list: safety, active damage, major expense, specialist follow-up, insurance or lending, and ordinary ownership items. Ask concise questions.

Before the Contingency Deadline

Obtain critical specialist opinions and written estimates. Discuss contract options with the appropriate representative. Submit notices and requests exactly as required.

Before Closing

Confirm repairs, documents, insurance, financing conditions, property condition, utility transfer, and unresolved risks. Do not confuse emotional momentum with completion.

After Closing

Address immediate hazards, create a first-year plan, build reserves, and schedule routine maintenance.

CHAPTER 22

Questions Buyers Commonly Ask

Can an inspector tell me whether I should buy the house?

A responsible inspector provides facts, significance, limitations, and next steps. The purchase decision depends on your finances, goals, risk tolerance, contract, location, and alternatives.

Will the inspector find every defect?

No. Concealed, inaccessible, intermittent, future, and intentionally hidden defects may not be discovered. A strong inspection materially reduces uncertainty but cannot eliminate it.

Should I use the inspector my agent recommends?

You may, but independently evaluate qualifications, sample reports, reviews, scope, and fit. A good agent's referral can be valuable; the buyer should still choose.

Is a more expensive inspector always better?

No, but exceptionally low pricing can reflect rushed schedules, limited scope, weak reporting, or inexperience. Compare value rather than fee alone.

Does a new roof eliminate roof risk?

No. New roofs can have flashing, ventilation, fastening, drainage, or workmanship defects. Ask for permits, invoices, warranties, and inspection.

Should I test every house for radon?

EPA advises testing homes because radon cannot be seen or smelled and testing is the only way to know the level. Follow state rules and recognized protocols.

Do I need mold testing?

Not always. Visible growth and moisture may already establish the need for correction. Sampling should answer a defined question and be interpreted by a qualified professional.

What if the seller refuses repairs?

Your options depend on the contract. You may accept, renegotiate, seek a credit, or terminate where permitted. Evaluate the home—not the seller’s attitude.

Can the inspector estimate repair costs?

Some inspectors provide rough ranges; others do not. Transaction-critical costs should be confirmed by qualified local contractors using a defined scope.

Should I be worried about a long report?

Not automatically. Prioritize severity, active damage, expense, uncertainty, and your ability to manage the property.

What if the house is occupied and full of belongings?

Expect limitations. Ask whether critical areas can be made accessible or reinspected before closing.

Can I rely on a pre-listing inspection?

It can be useful, but evaluate who hired the inspector, the date, scope, access, standards, report ownership, changes since inspection, and whether you can speak with the inspector. Your own inspection preserves independence.

What if utilities are off?

Systems may be untested. Coordinate safe activation and reinspection if possible. Never assume an inactive system works.

Does a home warranty replace an inspection?

No. Warranties contain coverage limits, exclusions, service fees, and claim conditions. They do not reveal current property condition.

Can I inspect an “as-is” home?

Usually yes, subject to contract. “As is” often affects the seller’s repair obligation, not the buyer’s need to understand the property.

CHAPTER 23

A Practical Inspection and Testing Matrix

No matrix can decide for every buyer, but the following framework helps connect property characteristics to due-diligence questions. “Strongly consider” does not mean universally required; confirm local law, contract, lender, insurer, and provider scope.

Most homes

Service to Consider: General home inspection

Why It Matters: Broad evaluation of accessible systems

Key Limitation: Visual, noninvasive snapshot

Any home

Service to Consider: Radon test

Why It Matters: Only testing reveals the level

Key Limitation: Protocol and timing matter

Older urban home or mature trees

Service to Consider: Sewer scope

Why It Matters: Concealed lateral defects can be costly

Key Limitation: Camera may not reach or see every defect

Private sewage

Service to Consider: Septic inspection

Why It Matters: Tank and drainfield failures can be major

Key Limitation: Scope varies; access and records matter

Private well

Service to Consider: Well inspection and lab water test

Why It Matters: Mechanical performance and water safety

Key Limitation: Contaminants must be selected locally

Pre-1978 home

Service to Consider: Lead inspection or risk assessment

Why It Matters: Lead paint and dust hazards

Key Limitation: Requires appropriate certified professional

Older suspect materials or planned renovation

Service to Consider: Asbestos assessment/sampling

Why It Matters: Disturbance can create exposure and cost

Key Limitation: Appearance alone cannot confirm

Visible moisture, odor, or prior leak

Service to Consider: Moisture/mold assessment

Why It Matters: Find source and extent

Key Limitation: Air samples alone may not answer the question

Fireplace or chimney use planned

Service to Consider: Chimney inspection/video scan

Why It Matters: Flue defects may be concealed

Key Limitation: General visual scope is limited

Pool or spa

Service to Consider: Dedicated pool/spa inspection

Why It Matters: Multiple safety and equipment systems

Key Limitation: Leaks and underground piping may remain unknown

Significant cracks or alterations

Service to Consider: Structural engineer

Why It Matters: Independent analysis and repair design

Key Limitation: Requires clear scope and access

Condo or co-op

Service to Consider: Document and reserve review

Why It Matters: Common elements and finances drive risk

Key Limitation: Unit inspection does not audit association

New construction

Service to Consider: Pre-drywall, final, and warranty inspections

Why It Matters: Defects can be concealed or emerge later

Key Limitation: Builder access and schedule are critical

Coastal or high-wind area

Service to Consider: Wind/roof/insurance inspection as applicable

Why It Matters: Insurability and storm resistance

Key Limitation: Forms and requirements vary by insurer/state

Wildfire-prone area

Service to Consider: Defensible-space and insurance review

Why It Matters: Coverage and site conditions affect risk

Key Limitation: Not part of ordinary SOP

Hillside or retaining walls

Service to Consider: Geotechnical/engineering evaluation

Why It Matters: Slope and soil failures can be severe

Key Limitation: Often requires records and specialty analysis

Solar/battery system

Service to Consider: Solar specialist and contract review

Why It Matters: Ownership, roof, production, and safety

Key Limitation: General inspection may not test output

Known underground tank history

Service to Consider: Tank/environmental evaluation

Why It Matters: Leakage can create cleanup liability

Key Limitation: Records and sampling may be required

MATRIX RULE

Select services because the property creates a meaningful unanswered question—not because a package is fashionable or because a risk is impossible to tolerate.

CHAPTER 24

Final Perspective: Buy the House, Not the Fantasy

Buying a home requires imagination. You need to picture furniture, routines, holidays, projects, children, pets, work, and aging. Imagination helps you recognize possibility. It becomes dangerous when it edits out evidence.

The inspection returns the decision to reality. Reality may include a beautiful kitchen and an aging sewer, a perfect neighborhood and a wet crawlspace, a new roof and poor flashing, or a structurally sound home with decades of ordinary maintenance ahead. None of those facts automatically means “walk away.” They mean “decide honestly.”

The right question is not whether the home has defects. It does. The right questions are whether you understand the important ones, whether the remaining uncertainty is reasonable, whether the property fits your finances and abilities, and whether the contract gives you an acceptable path forward.

Do not waive information because you are afraid to lose a house. Do not abandon a good house because a report contains maintenance. Do not expect perfection from the inspector or the property. Demand competence, clarity, independence, and enough time to think.

Then make the decision that belongs to you.

THE FINAL RULE

An informed “yes” is stronger than an emotional yes. An informed “no” can be one of the most profitable decisions you ever make.

Appendix A: Inspector Interview Checklist

- Legal qualification or license verified with current state source
- Property-type experience discussed
- Governing Standard of Practice identified
- Sample report reviewed
- Insurance and business identity verified as appropriate
- Expected inspection duration and staffing explained
- Attendance policy confirmed
- Ancillary services, providers, and credentials explained
- Laboratory turnaround confirmed
- Limitations and inaccessible-area process explained
- Report delivery time confirmed
- Reinspection option and limits explained
- Fee compared on scope and value—not price alone

Appendix B: Inspection-Day Checklist

- Seller disclosure and prior reports sent to inspector
- Utilities on and accessible
- Attic, crawlspace, panels, furnace, water heater, garage, and shutoffs accessible
- Weather-appropriate clothing and practical shoes
- Questions grouped by safety, water, structure, systems, and near-term cost
- Locations of main shutoffs identified
- Inspector's major priorities heard and noted
- Uninspected or limited areas identified
- Specialist and laboratory follow-up deadlines confirmed
- Entire written report scheduled for review

Appendix C: Report Review Worksheet

Category	Notes / Decision
Immediate safety concerns	
Active water or deterioration	
Structural or movement concerns	
Major systems near failure or untested	
Insurance or lending concerns	
Environmental or health questions	
Specialist evaluations needed	
Written estimates needed	

Category	Notes / Decision
Access limitations to resolve	
Repairs required before closing	
Items acceptable with reserves	
First-year maintenance priorities	

Appendix D: First-Year Homeownership Plan

First 24 Hours

- Locate shutoffs and disconnects
- Confirm smoke and carbon-monoxide alarms
- Change locks and codes
- Address active hazards and leaks

First 30 Days

- Correct drainage and gutter issues
- Service overdue HVAC or combustion equipment
- Replace filters
- Resolve uninspected critical areas
- Organize warranties, manuals, permits, and report

First 6 Months

- Complete priority repairs
- Observe one major weather season
- Create contractor and emergency-contact list
- Begin capital reserve

By One Year

- Review roof, drainage, exterior, attic/crawlspace, HVAC, and plumbing performance
- Retest or service systems as recommended
- Update maintenance calendar and reserve plan

Glossary

Ancillary service: An inspection or test performed in addition to the general home inspection.

Appraisal: A valuation service performed for a defined purpose; not a substitute for a home inspection.

Component: A part of a system, such as a panel within an electrical system.

Concealed condition: A condition hidden by finishes, belongings, insulation, soil, or other barriers.

Contingency: A contract provision allowing specified action when defined conditions are met.

Due diligence: The buyer's investigation of physical, legal, financial, environmental, and other property risks.

Further evaluation: A recommendation for additional investigation by a qualified person.

GFCI: Ground-fault circuit-interrupter protection intended to reduce shock risk under specified conditions.

HVAC: Heating, ventilation, and air-conditioning systems.

Invasive inspection: An evaluation involving removal, opening, cutting, excavation, dismantling, or other access beyond ordinary visual methods.

Material defect: A significant condition as defined by the governing standard, contract, or law; definitions vary.

Readily accessible: Available for inspection without unacceptable risk, damage, special tools, or major obstruction, subject to the governing SOP.

Representative number: A sampling of similar components rather than every identical component, where permitted by the SOP.

SOP: Standard of Practice establishing minimum inspection and reporting requirements.

Specialist: A qualified professional with deeper expertise or authority in a particular system or discipline.

System: A combination of interacting components, such as plumbing or electrical distribution.

Thermal imaging: Detection and display of surface-temperature patterns; not a direct view through materials.

WDO/WDI: Wood-destroying organisms or insects; terminology and regulatory forms vary.

Walk-through: A pre-closing buyer review of property condition; not automatically a full reinspection.

Sources and Further Reading

The following primary sources were consulted for national baseline concepts. State and local requirements should always be verified at the time of a transaction.

- **InterNACHI Residential Standards of Practice:**
<https://www.nachi.org/sop.htm>
- **InterNACHI Standards and Policies:**
<https://www.nachi.org/standards-and-policies>
- **ASHI Standard of Practice:**
<https://www.homeinspector.org/resources/standard-of-practice/>
- **ASHI Code of Ethics:**
<https://www.homeinspector.org/membership/code-of-ethics/>
- **U.S. EPA: Radon:** <https://www.epa.gov/radon>
- **U.S. EPA: Radon and Real Estate Resources:**
<https://www.epa.gov/radon/radon-and-real-estate-resources>
- **U.S. EPA: Mold Testing or Sampling:**
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- **U.S. EPA: New Homebuyer's Guide to Septic Systems:**
<https://www.epa.gov/septic/new-homebuyers-brochure-and-guide-septic-systems>
- **CDC: Guidelines for Testing Well Water:**
<https://www.cdc.gov/drinking-water/safety/guidelines-for-testing-well-water.html>

Editorial Note on State Variation

A future state-by-state companion edition could summarize licensing, SOP, radon, mold, WDO, septic, well, disclosure, attorney-closing, and insurance-inspection practices. Because these rules can change and because local practice may differ within a state, such a directory should be date-stamped, source-linked, and reviewed regularly rather than embedded as permanent legal advice in the core book.