

What to Expect at a Home Inspection

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The Home Inspection Defined

A general home inspection is a visual inspection for system and major accessible component defects and safety issues. The inspection is not technically exhaustive. A "general home inspection" and a "home inspection" are the same thing. A home inspection is designed to reflect, as accurately as possible, the visible condition of the home at the time of the inspection. Conditions at a home for sale can change radically in only a day or two, so a home inspection is not meant to guarantee what condition a home will be in when the transaction closes. It's not uncommon for conditions to change between the time of the inspection and the closing date.

It's a Visual Inspection

A "visual" inspection means that a home inspection report is limited to describing conditions in those parts of a home that an inspector can see during the inspection. Obviously, parts of the home that are permanently hidden by wall, ceiling and floor coverings are excluded, but so are parts of the home that were inaccessible during the inspection for some other reason. Some reasons might include lack of an access point, such as a door or hatch, or a locked access point, or because an occupant's belongings blocked access, or because of dangerous or unsanitary conditions. There can be many more reasons. The point is that if an inspector can't see a portion of the home, the inspector can't assume responsibility for ensuring that a safe and proper condition exists or that systems are operating properly in that hidden space.

Safety

Safety can be a matter of perception. Some conditions, such as exposed electrical wiring, are obviously unsafe. Other conditions, such as the presence of mold, are not as clear-cut. In the example of the possible existence of mold, it's difficult to accurately call it out during a general home inspection because mold sometimes grows in places where it can't be readily seen, such as inside walls, making its discovery beyond the scope of the inspection. Also, the dangers to human health are from the inhalation of spores from indoor air. Most people with healthy immune systems have little or no problem with inhaling spores. A few people whose immune systems are compromised by lung disease, asthma or allergies can develop serious or even fatal fungal infections from mold spore levels that would not affect most people. Every home has mold and mold colonies can grow very quickly, given the right conditions. Mold can be a safety concern, but it often is not. The dangers represented by mold are a controversial subject. Other potential safety issues also fall into this category.

System Defects

Although the majority of the inspection is visual, the Illinois and InterNACHI Standards of Practice do require inspectors to operate HVAC and water heating equipment, if it can be done without damaging the equipment. Inspectors will also examine the major accessible components of certain systems as required by the Standards of Practice. Furnace air filters are one example. A home inspection is not technically exhaustive, meaning that systems or components will not be disassembled as part of the inspection. For example, an inspector will not partially disassemble a furnace to more accurately check the condition of the heat exchanger. Inspectors typically disclaim heat exchangers.

Hazardous Materials

Asbestos, mold, lead, water purity, and other environmental issues or potential hazards typically require a specialist inspection and may additionally require laboratory analysis.

Home Inspectors are Generalists

Home inspectors are not experts in every home system but are generalists trained to recognize evidence of potential problems in the different home systems and their major components. Inspectors need to know when a problem is serious enough to recommend a specialist inspection. Recommendations are often made for a qualified contractor, such as a plumber or electrician, and sometimes for a structural engineer.