

What to expect from your home inspection

Why get a Home inspection?

The main job of the home inspector is to provide the buyer with a snapshot of the current condition of all the MAJOR systems of the house – roof, heater, plumbing, structure, etc – the big ticket items so that the buyer can go to settlement knowing what they are buying. You will get a written report of all the home inspectors findings.

Usually the seller's responsibility

When you buy a house there are some items that it is "understood" are included: A sound structure, tight roof, safe sewage disposal, potable water, radon level below 4pc/L, safe electric supply, heat, hot water, no termites and a use and occupancy certificate if required. In addition, any installed system should be working, e.g.: central air, central vac, water softener, etc. If any of these are found wanting the buyer should ask the seller to correct them.

Usually the buyer's responsibility

In addition to the above there are many, many minor maintenance items that may need attention and will be pointed out by the home inspector for the buyer's information but infrequently become part of the purchase negotiation, such as:

GFI not working,
dampness in the basement,
grading around the foundation,
missing covers on switches and outlets,
clogged gutters or spouts,
leak under the sink or a leaky faucet,
plaster cracks,

minor rot,
double taps in the electric panel,
improper TPR discharge pipe,
water stains on plaster,
worn or stained carpet,
black roof sheathing,
failed seal in a window

What's the message here?

A homebuyer should arrive at the home inspection with realistic expectations. If you are buying a 20 year old home, let's face it, you may need a new roof soon. If you are buying a 60 year old home, you may have to update some plumbing. Don't let this scare you away from a perfectly good home. Take the report and sit down with your agent to decide how to use the information.

The 1% rule

When you consider the life cycle of every component of a house, a reasonable annual estimate of the cost of normal maintenance is 1% of the value of the house. One year you may replace the furnace; a few years down the road you may re-surface the roof. Throw in the odd unexpected repair in between and you average 1% per year. It's incredible but this rule is not far off even for very expensive and very inexpensive houses. (From Carson Dunlop, Engineers)