

# Elements of a Home Inspection

Buying a home is a complex process. You need an appraisal – an assessment that helps a lender determine the value of the home you've chosen, and you also will need a home inspection. A home inspection differs from an appraisal because it provides you with information about the home's physical condition, noting any repairs or maintenance work that may be required, so you can decide if you want to buy the property. In order to make that determination, an inspector will review the following major components of a property:

**Foundation:** The foundation supports the house, prevents it from moving, and protects against cold and moisture. The inspector will determine which type of foundation your home has (brick, concrete slab, stone, etc.) and examine it for potential defects such as the appearance of cracks in a foundation which can foreshadow water leaks. Often cracks and unevenness are due to "settling" – the slight sinking or tilting that happens over time to almost all structures.

**Structure:** The inspector will examine the home's basement or crawl space, roof, and walls and check that the home is sound, standing upright, and not subject to moisture intrusion, insect infestations, or other issues which could compromise its safety.

**Roof:** The inspector will identify the type of roofing materials used on the home and assess its condition, drainage, and whether it's flashed properly to prevent leaks. If the roof is worn, missing shingles, or near trees, or if gutters look troublesome the inspector will point this out.

**Exterior:** The inspector will review a home's foundation from the outside and the exterior surfaces, which can be made from many materials such as brick, vinyl siding, stone, asbestos or wood shingles. The inspector will examine the exterior surfaces for cracks, blistering, chipping, or evidence of moisture intrusion. The inspector will also review sidewalks, steps, decks, entryways, windows and screens.

**Interior:** Inspectors will take note of how the home's structure appears from the inside. Are ceilings bowed? Are floors springy or solid? In the basement, are support posts loose or showing signs of rot or insect infestation? Inspectors will also note if the stairs have loose handrails or steps, and whether there are signs of cracked or repaired plaster in ceilings and walls. In addition, the inspector will review the home's layout, storage options, ventilation, insulation, and energy efficiency. Windows, too, are part of the interior review. Inspectors will examine whether they are properly installed and if they gather or deflect the heat and the cold.

**Plumbing System:** The inspector will examine the flow of water within the home by running faucets, tubs, showers, and sinks. They will also determine what type of water pipes enter your home from the exterior and distribute water throughout your home. Major pipe types include galvanized steel, brass, or polybutylene plumbing made from plastic. Depending on the type of piping they find, an inspector can then assess potential or existing issues that might be responsible for the way water is flowing in the home. In addition to examining piping, the inspector will look at leaks and drips and whether plumbing fixtures have been modified over time.

**Electrical System:** The home inspector will locate the electrical panel and check the circuit breakers or fuses to see if the home is adequately configured for modern power consumption. They will also examine lighting, switches, fixture installation, and check outlets to see that they have been properly grounded. The electrical wiring is reviewed to make sure wires aren't showing signs of cracking or aging.

**Heating and Cooling Systems:** Inspectors will review a home's heating and cooling systems (if applicable), or its HVAC system, noting their condition and age and whether the home is properly ventilated for efficient heat and cooling. In addition, the inspector will note whether the system's heating and cooling distribution is even or accurate and if the controls are adequate. The inspector will review whether heating and cooling systems show signs of overheating (in the case of heaters) or condensation (in the case of air conditioning).

## PROFESSIONAL HOME INSPECTIONS



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