



Home Inspections

Why pay for a Home Inspection?

You are about to make one of the biggest investments you will ever make, and a professional home inspection could save you lots of money and help you avoid unexpected problems in the future. Before signing a residential contract of sale, it is a good idea to include a contingency that the home passes a satisfactory home inspection.

What is a Home Inspection?

A home inspection is a comprehensive visual inspection of the internal and external condition of the home's structure, "systems," major appliances, lot and drainage, which is then compiled into a report. Inspections typically include:

Roof/Attic	Gutters/Downspouts	Major Appliances
Foundation	Fireplaces	Heating
Basements	Garages/Outbuildings	Plumbing/Septic/Well
Walls, Doors	Lot grading and drainage	Electrical
Porches/Decks/Patios	Smoke Detectors	Air Conditioning

A home inspection usually does not include a termite inspection, land survey, or environmental hazards evaluation. And, it is not an appraisal to estimate the market value of a house. Be sure to ask what exactly *is* covered before you hire a home inspector.

What does a Home Inspection report tell you?

The home inspector should give you a verbal report on the condition of the property and a written report with a narrative summary for each area of inspection. (A checklist alone does not provide enough information — every house is different and has unique conditions!) A home inspection report should tell you:

- The condition of the home, including positive and negative facts
- What repairs are needed, how urgent the need is for these repairs, and an estimated cost of making repairs
- Whether there are any unsafe conditions or potential problems

Your home inspector should *not* offer to repair for a fee, or recommend a contractor to repair, any of the defects found. This presents a conflict of interest — you are buying an objective inspection report.

How do you find an Inspector?

Home Inspectors are listed in the Yellow Pages under *Home Inspection Services*. Your Realtor may also be able to provide you with a list of inspectors. Maryland requires home inspectors to be licensed. Maryland law also requires home inspectors to provide you with a list of their credentials if you ask for them. Some inspectors also have the ASHI (American Society of Home Inspectors) certification.

How much is a Home Inspection?

A home inspection typically costs around \$250 - 300. Before you agree to the inspection, ask the inspector if there are any additional costs such as travel expenses or charges for extra copies of the report. It is always a good idea to get everything in writing.