

# Understanding Home Inspections

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This guide explains what a home inspection is, when it should be done, why it's important, and how it differs from an appraisal.

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*A Comprehensive Guide by The Housing Assistant*



## Introduction

A home inspection is one of the most important steps in the homebuying process. While not always required, it offers critical insights into the condition of a home before you close. This guide explains what a home inspection is, when it should be done, why it's important, and how it differs from an appraisal.

## What is a Home Inspection?

A home inspection is a visual examination of a property's major systems and structure, performed by a certified professional. It provides an unbiased report on the home's physical condition and highlights needed repairs, safety issues, or potential future concerns.

## When is a Home Inspection Done?

- Typically scheduled after an offer is accepted, during the contingency period
- Completed before the appraisal in most transactions
- Performed early enough for buyers to renegotiate or walk away if significant issues are found

## Why Get a Home Inspection?

Uncover Hidden Issues	Identify structural, mechanical, or safety problems before closing
Negotiate Repairs	Use the report to ask for repairs or seller credits
Peace of Mind	Understand the true condition of the home
Safety & Maintenance	Spot outdated wiring, leaks, mold, or other hazards

## Is a Home Inspection Required?

- Not required by mortgage lenders (unlike appraisals)
- May be recommended in FHA or VA transactions if the appraiser notes visible safety issues

- Some municipalities may require point-of-sale inspections or occupancy certifications
- Always recommended for first-time buyers or older homes

### **What's Typically Included in a Home Inspection?**

- Roof, attic, and visible insulation
- Foundation, grading, crawlspace
- Plumbing, electrical, and HVAC systems
- Appliances, windows, doors, floors
- Structural components and exterior

### **What's Not Typically Included?**

- Swimming pools and hot tubs (may require separate inspection)
- Mold, asbestos, and radon testing
- Septic systems or private wells
- Pest and termite inspections
- Code compliance or zoning evaluations