



Home Inspection Q & A

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What is a Home Inspection?

A home inspection is a visual assessment of the home on the day the property is inspected. The inspector provides a written report of all the items that are required by the state. Many inspectors also follow the NACHI or ASHI standards. The inspection is not a pass or fails test, but rather an evaluation of the components of the home at time of inspection. Think of it as a “picture in time”. No costs for repairs are stated, therefore, estimates are recommended to be obtained from professionals in the areas where issues are of concern. An inspector reports only on what is visible on day of inspection. Winter weather can limited components inspected.

Why does a home need to be inspected?

Almost 100% of the time, items are discovered in the home inspection that the owner knew nothing about. Even if they honestly disclosed everything on the condition report, more than likely there are other items that they were unaware of. Sometimes the condition report contains minimal or dishonest information, so a home inspection is to protect the buyer from unforeseen circumstances. Seeing this is typically the largest investment a person makes, a home inspection is money well spent.

New homes should also be inspected. A builder is only as good as his subcontractors, and sometimes they are in a hurry to get the job done. Items can be overlooked, corners cut, or even installed improperly. Maintenance on a new home can even be of more importance than an older home. Landscaping done once the first time can save money and headaches for years to come. Energy efficiency improvements can pay off handsomely on a yearly basis.

When do I need a Home Inspection?

It is recommended to schedule your home inspection immediately after your offer to purchase is accepted. Typically, a real estate contract will have 2 or less weeks to have the inspection performed, so...time is of the essence. Reason being, if something is found to be of a problem with the home by the inspector, a professional in that area is typically referred to further evaluate that item. Think of the home inspector as the General Practitioner. If a problem arises, a specialist is called in.

If you currently own your home and are concerned regarding maintenance items or safety updates that you may be lacking, it is always a good idea to have your home inspected. It is typically money well spent on safety and peace of mind.

Do I need a Radon Test?

According to the EPA, Radon gas is the leading cause of lung cancer among non-smokers. Any home can have high levels, old or new. The gas is invisible, odorless and colorless. The only way to know if your home has radon is to have it tested. Information regarding radon is available on the EPA website at:

www.epa.gov/radon/pubs/hmbyguid.html

Who is at the Inspection?

Typically, the buyer, their agent, and the inspector. No one is actually required to meet the inspector at the property, however, if the buyer attends, they will likely learn many useful things about their new home. They are encouraged to ask questions during the inspection. It is important to know about maintenance, where shut off valves are, and have items of concern pointed out to you. The information is invaluable.

A-Pro Home Inspection Services provides pictures in the report for easier identification of items, or items that may be in tricky places.

How much does a Home Inspection cost?

Money spent on the home inspection can be the best money spent on the home. Rarely, if ever, is a major concern not uncovered. Repairs now can save large dollars down the line. A range for home inspections is typically between \$295-\$400+ dollars. Condominiums can be less, and older homes, larger homes, and multi-units can be more. A-Pro Home Inspection Services charges \$125 for radon testing.

How long will the Home Inspection take?

A-Pro Home Inspection Services believes that the time spent on the property should be completely given to the details of the property and answering any questions the home buyer may have. A-Pro is typically on site for approximately 2 hours, then will write the report back at the office and have it sent via email to the client within 3-4 hours, the same day. This way the inspector can concentrate on writing the report, and the buyer is not bored waiting for the inspector to be done. This also allows the inspector to include more pictures than a typical report.

The amount of time will greatly depend on the condition, age and size of the property. Condominiums take less time, older & larger homes, as well as multi-units take more time.

What items are included in the Home Inspection report?

The State of Wisconsin has strict requirements on what it is to be reported on, as well as what is NOT to be done during an inspection. The State assures that all the major items are covered during this inspection. A-Pro reports on: Structural, Roofing, Exterior, Electrical, Heating, Cooling, Insulation, Ventilation, Plumbing, Interior, & built in Appliances. Hazards (if known by the inspector) can also be reported. The inspector is not allowed/required to do any destructive testing, move items, open blocked accesses,

enter unsafe areas or walk on slippery roofs, or report on items that are not accessible/visible at time of inspection. The inspector there is to identify items that are visible that day, not to predict the life expectancy of items or to guarantee their workmanship. Overall, the inspector tries to identify items that have issues, and to help reduce a buyer's risk.

What happens if something is found to be wrong with the home or some of its items?

The home inspector is paid to tell you about all the negative items with the home, and sometimes positive items. More than likely, items will come up in the inspection that the buyer would like to have addressed. The negotiations are outside the scope of the home inspection. Therefore, your agent or attorney should be consulted for what steps to take next. Items can be accepted, rejected, or negotiated on. Any defects discovered and the seller is informed of are supposed to be then be legally disclosed to the next potential buyers. This can make it of a benefit to fix the items or come to a negotiation. Your home inspector cannot give their opinion for the buyer to buy the home or not. That decision is up to the buyer.

Is the Inspector Insured?

The State of Wisconsin does not require that your home inspector be insured. However, it is highly recommended that your inspector be insured for damage they may cause to the property or for Error and Omissions (E&O). A-Pro Home Inspection Services in Madison, WI is licensed and insured for E&O, General Liability, and Commercial Auto Insurance.

A sample Home Inspection report can be found at:

www.A-Pro.net/Madison