

# What a Home Inspection Covers

As a home buyer you seek out a property that fits your aesthetics, household needs and price range. Much of a home's value rests in how sound its construction and major systems are – but an untrained eye is not able to determine the significance of common home issues that might be apparent during a walk-through.

A home inspection is designed to give you the information you need to make an informed decision about the current condition of the home. With the information from your home inspection you can make a decision about whether to purchase the home as it is, willing to buy it under certain conditions (such as having the seller address certain issues before closing), or if you should walk away and keep shopping for the right property.

A home inspection is a visual non-destructive assessment of the readily accessible areas of the home that includes the structure (foundation, roof, walls, exterior and interior) and major systems (electrical, plumbing, air conditioning and heating systems) to identify indications of significant material defects and/or significant safety issues. The inspection is done in accordance with a specified Standard of Practice. A written report is prepared that summarizes the overall general conditions based upon the findings existing at the time of the inspection. A home inspection is not meant to be an exhaustive and all encompassing technical inspection of the entire structure, its systems and components, a code compliance inspection, does not include latent, concealed or hidden defects, or is meant to identify every potential defect or repair needed. The findings detailed in the report can be considered a sound opinion of the overall condition of the property at the time of the inspection based on the inspector's experience and training to help you in your decision process for the purchase of the property.

Some common items a home inspection will identify include the following:

- **Foundation:** Are there visual indications of abnormal settlement such as significant foundation cracks with displacement, or signs of moisture intrusion?
- **Structure:** Are there visual indications of structural defects such as abnormal settlement, significant bulges, depressions or shifting?
- **Roof:** Is the general condition satisfactory? Does the roof and gutters adequately divert rain away from the house?
- **Exterior:** Is the general condition satisfactory? Are the siding and windows water resistant?
- **Interior:** Are walls, floors, and stairways in acceptable shape?
- **Plumbing:** What type of piping is installed within the house? Are there signs of leakage, drips, or clogs?
- **Electrical System:** What sort of electrical system does the house have and does the home have a sufficient power supply for modern appliances?
- **Heating and Air Conditioning:** Are heating and air conditioning systems operational?

A home inspection isn't just for buyers. Many home owners arrange inspections to help them better plan for ongoing maintenance of their home. A home has many different components with different lifespans, a home's systems require ongoing inspection and maintenance. Sellers also arrange inspections so they can assess their home's condition to make repairs or better understand what price to place on their property before listing it for sale.

## PROFESSIONAL HOME INSPECTIONS



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Buyers, sellers, and owners can all use the information provided from the inspection to help keep track of their home's condition. Inspections help answer many questions.

- Is this an older home that has been updated with newer building materials?
- Does the property have updated electrical wiring?
- Is it a newer property made with problematic materials, such as synthetic stucco?
- Is there evidence of water penetration?
- Is there evidence of insect infestation or a risk of fire?
- Are there any signs of deterioration?
- Is the foundation settling?
- How is the roof holding up?

Inspections answer these questions and many more so that buyers, sellers, and owners can better understand a property.

### FOLLOWING IS A SUMMARY OF THE AREAS THAT ARE CHECKED DURING A HOME INSPECTION:

**Foundation:** The inspector will determine which type of foundation the home has and examine it for potential defects such as the appearance of cracks in a foundation wall that can be an indication of a structural problem. Often cracks and unevenness are due to "settling", the slight sinking that happens over time to almost all structures which is a normal condition.



**Structure:** Your home inspector will examine the home's basement or crawl space, roof structure, and walls and check that the home is in a sound condition and not subject to moisture intrusion, or other issues which could compromise structural integrity of the home.

**Roof:** Your home inspector will identify the type of roofing materials used on the home and assess their condition, and whether the roof is 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. Your inspector will also review the attic ventilation and insulation.

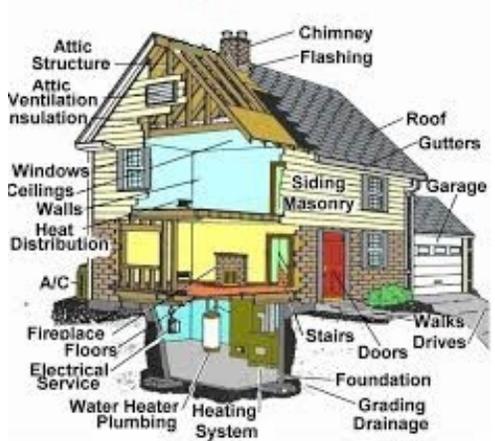
**Exterior:** Your home inspector will review the home's exterior surfaces, which can be made from many materials such as brick, vinyl, stone, aluminum or wood. The inspector will examine the exterior surfaces for cracks, loose or deteriorated materials, or evidence of moisture intrusion. The inspector will also review the condition of sidewalks, steps, decks, entryways, windows and entry doors.

**Interior:** Your home inspector will take note of how the home's structure appears from the inside. Are ceilings bowed? Are floors springy or solid? Your inspector will also note if the stairs have loose handrails or steps, and whether there are signs of structural damage or moisture intrusion at ceilings and walls. The inspector will also review the accessible windows and interior doors.

**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 distribute water throughout the home. The inspector will look for indications of drips and active leaks in addition to the condition of the plumbing fixtures.

**Electrical System:** The home inspector will locate the electrical panel and check the circuit breakers or fuses to see that they are properly configured. They will also examine a representative sampling of light fixtures, switches, and check accessible outlets to see that they have been properly wired and grounded. The inspector will also check for and test GFCI outlets. The accessible and viewable branch circuit wiring is reviewed to make sure wires are not showing signs of cracking, aging or improper installation.

**Heating and Cooling Systems:** Your inspector will review the home's heating and cooling systems noting if they are functional and their general condition.



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