

## Hidden Home Defects to Watch For

No home is flawless, but certain physical problems can be expensive. Watch for:

1. **Water leaks.** Look for stains on ceilings and near the baseboards, especially in basements or attics.
2. **Shifting foundations.** Look for large cracks along the home's foundation.
3. **Drainage.** Look for standing water, either around the foundation of the home or in the yard.
4. **Termites.** Look for weakened or grooved wood, especially near ground level.
5. **Worn roofs.** Look for broken or missing copings and buckled shingles as well as water spots on ceilings.
6. **Inadequate wiring.** Look for antiquated fuse boxes, extension cords (indicating insufficient outlets), and outlets without a place to plug in the grounding prong.
7. **Plumbing problems.** Very low water pressure, banging in pipes.

## 10 Questions to Ask a Home Inspector

1. What are your qualifications? Are you a member of the American Association of Home Inspectors?
2. Do you have a current license? Inspectors are not required to be licensed in every state.
3. How many inspections of properties such as this do you do each year?
4. Do you have a list of past clients I can contact?
5. Do you carry professional errors and omission insurance? May I have a copy of the policy?
6. Do you provide any guarantees of your work?
7. What specifically will the inspection cover?
8. What type of report will I receive after the inspection?
9. How long will the inspection take and how long will it take to receive the report?
10. How much will the inspection cost?

*Portions adapted from Real Estate Checklists and Systems and used with permission ([www.realestatechecklists.com](http://www.realestatechecklists.com)).*

## What Your Home Inspection Should Cover

- Siding: Look for dents or buckling
- Foundations: Look for cracks or water seepage
- Exterior Brick: Look for cracked bricks or mortar pulling away from bricks
- Insulation: Look for condition, adequate rating for climate
- Doors and Windows: Look for loose or tight fits, condition of locks, condition of weatherstripping
- Roof: Look for age, conditions of flashing, pooling water, buckled shingles, or loose gutters and downspouts
- Ceilings, walls, and moldings: Look for loose pieces, drywall that is pulling away
- Porch/Deck: Loose railings or step, rot
- Electrical: Look for condition of fuse box/circuit breakers, number of outlets in each room
- Plumbing: Look for poor water pressure, banging pipes, rust spots or corrosion that indicate leaks, sufficient insulation
- Water Heater: Look for age, size adequate for house, speed of recovery, energy rating
- Furnace/Air Conditioning: Look for age, energy rating; Furnaces are rated by annual fuel utilization efficiency; the higher the rating, the lower your fuel costs. However, other factors such as payback period and other operating costs, such as electricity to operate motors.
- Garage: Look for exterior in good repair; condition of floor—cracks, stains, etc.; condition of door mechanism
- Basement: Look for water leakage, musty smell
- Attic: Look for adequate ventilation, water leaks from roof
- Septic Tanks (if applicable): Adequate absorption field capacity for the percolation rate in your area and the size of your family
- Driveways/Sidewalks: Look for cracks, heaving pavement, crumbling near edges, stains