

Introduction to Home Inspections

Why Inspect A Home?

If you are buying a house, your Realtor® will no doubt recommend having a home inspection performed during escrow. As part of the Kentucky Purchase contract, home inspections can be performed by a licensed home inspector to help evaluate home purchases.

The home inspection provides you an opportunity to be invested in the process. Ask for things to be explained as you go – including how certain things work and where valves, switches, and other important triggers in the home.

When and Why?

A thorough inspection can provide confidence and peace of mind.

Having a home inspection performed on the property during a pre-agreed time frame can save buyers money by identifying potential problems the home may have.

Home inspectors are trained and experienced in identifying potential issues with the structure and systems of a home based on standards developed by the state of Kentucky.

Any problems identified during the home inspection can be negotiated by the parties before the close of escrow.

A home inspector can alert you to red flag issues involving the electrical wiring and fixtures, fireplaces and chimneys, gas fixtures, such as furnaces, water heaters, cook tops, and ovens, railings at staircases and decks, tempered safety glass in required locations, and automatic reversal of garage door openers.

A licensed home inspector can forewarn you of problems involving faulty ground drainage, defective plumbing, substandard construction, firewall compliance, building settlement, leakage, general deterioration, inoperative fixtures, and more.

What Does An Inspector Look for While Inspecting a Home?

A general home inspection is a visual evaluation of the conditions that are present at the time of the inspection. Even a great home inspector cannot predict the future or see behind walls, but he or she does examine every item that can be reasonably accessed and report his or her findings.

At this point the home still belongs to the seller. Therefore, the inspector will not disassemble appliances, puncture walls, pull up carpet, or otherwise damage the property.

What the inspector looks at is dictated by the scope of the standards set out by state or industry organizations. In Kentucky, your inspector is required by law to be licensed and to follow one of the following three standards of practice and code of ethics:

American Society of Home Inspectors (ASHI), <http://www.homeinspector.org/Standards-of-Practice>

National Association of Home Inspectors (NAHI), <http://www.nahi.org/about-us/na-hi-standards-of-practice-code-of-ethics/>

InterNational Association of Certified Home Inspectors (InterNACHI)

Do New Homes Need an Inspection?

While a builder or municipal inspection can go a long way to assuring a good product, a good home inspection report will help you protect your interest by identifying items in need of attention, and will help you work with your builder in fixing those issues.

How to choose a home inspector

Qualities to look for in a home inspector

When choosing a home inspector, look for a qualified and professional inspector that has been licensed by the state, operates with Standards and Practices and Code of Ethics and participates in continuing educational programs.

Ensure that the inspector has insurance and – just like in any other business transaction – get a referral or reference.

In your inspector interview, request references, ask about cost, whether there is a guarantee on their work, how long the inspection should take and how you will be receiving the report (written or otherwise).

Is the inspector properly licensed?

Many new inspectors have entered the industry in recent years. Make sure the inspector is licensed and/or certified by a national professional association, such as American Society of Home Inspectors (ASHI), National Association of Home Inspectors (NAHI) or InterNational Association of Certified Home Inspectors (Inter NACHI). In Kentucky, visit our License Verification web page for a complete list of licensed home inspectors in your area. <https://kyonp.force.com/public/LicenseVerification>

What is the inspector's experience and background?

Inspectors should have attended an in-depth training course to learn how to perform home inspection. They should also have an excellent experience base and ideally be part of an organization with a strong continuing education program. Find out how long the inspection company has been in business.

Find a qualified and experienced professional

Ask friends and family that have purchased a home for a recommendation. Check with your local Better Business Bureau (BBB) and find out what others have to say about their experiences through online reviews.

Laws and Regulations for Home Inspections:

<http://bhi.ky.gov/Pages/statutes.aspx>