



The Role of a Home Inspector: An Overview

Frequently Asked Questions

What is a home inspector?

A professional investigator, working for you, who analyzes the property.

What is the purpose of a home inspector?

To provide you, the client, with an inspection report that forthrightly discloses the physical conditions of the systems and components, described below, of the home which are readily accessible and observable.

Note: a home inspection is not a comprehensive architectural or engineering study of the home in question.

What does a professional home inspector do?

- Provides a written contract, also known as a Pre-inspection Agreement, which describes the inspection process and any limitations.
- Observes readily accessible and observable installed systems and components, described below.
- Reports on those systems and components, described below, that, in the professional opinion of the inspector, are significantly deficient or are near the end of their service lives.
- Reports on any systems and components, described below, which were present at the time of the home inspection, but were not inspected, and provide a reason why they were not inspected.

Questions you should ask the inspector:

- Are you a licensed home inspector? In New York State, home inspectors must be licensed and insured.
- What kind of report will produce? (i.e., a checklist v. a written narrative) Will photos be included in the report?
- When will the report be ready? (In NYS, the inspector has 5-days to prepare and distribute the report).

Is it recommended that you attend the home inspection so that the inspector can show you first hand any issues discovered.

Scope of a Home Inspection (includes, but is not limited to):

- **Structural System**
 - Basement/crawlspace.
 - Exposed portions of the foundation.
 - Exposed portions of the columns and posts.
 - Exposed portions of the girders, sills and floor joists.

The Role of a Home Inspector: An Overview

- **The Building Exterior**
 - Exterior wall coverings, flashing and trim.
 - All exterior doors.
 - Attached decks, balconies, stoops, steps, porches, and their associated railings.
 - Eaves, soffits and fascia's, where accessible, from the ground level.
 - Vegetation, grading, surface drainage and retaining walls on the property where any of these are likely to adversely affect the building.
 - Walkways, patios and driveways leading to the home entrances.

- **Roof System**
 - Roof covering.
 - Roof drainage system.
 - Flashings.
 - Skylights, chimneys and other roof penetrations.

- **Plumbing System**
 - Piping materials.
 - Fixtures and faucets.
 - Functional flow.
 - Functional drainage.
 - Leaks.
 - Cross connections.
 - Water heating equipment.
 - Exterior of chimneys, thimbles and vents.

- **Electrical System**
 - Service drop.
 - Service entrance conductors, cables and raceways.
 - Service equipment and main disconnects.
 - Service grounding.
 - Interior components of service panels and subpanels.
 - Conductors.
 - Overcurrent protection devices.
 - A representative number of installed lighting fixtures, switches and receptacles.
 - Ground Fault Circuit Interrupters (GFCI).
 - Absence of smoke detectors.

- **Heating System**
 - Heating equipment (i.e., hot air furnace, electric, hot water, steam, etc.)
 - Vent systems, flues and chimneys.
 - Description of the energy source.
 - Presence of heat source in each room.
 - Operations, using normal operating controls.

The Role of a Home Inspector: An Overview

- **Air Conditioning Systems**
 - Readily accessible central air conditioning components.
 - Operations, using normal operating controls.
- **Interior**
 - Walls, ceilings and floors.
 - Steps, stairways and railings.
 - Countertops and a representative number of installed cabinets.
 - A representative number of doors and windows.
 - Garage doors and garage door operators.
- **Insulation and Ventilation**
 - Insulation and vapor retarders in unfinished spaces.
 - Ventilation of attics and foundation areas.
 - Mechanical ventilation systems.
- **Fireplaces**
 - System components.
 - Vent systems, flues and chimneys.

General limitations and Exclusions of the Home Inspection:

- Is not technically exhaustive.
- Will not identify concealed conditions or latent defects.
- Will not identify the causes of a need for repair.
- Will not identify materials needed for the correction of a problem.
- Will not identify compliance or non-compliance with applicable regulatory requirements.
- Will not identify cosmetic items.
- Will not report on items not readily accessible.
- Does not offer any warranties.
- Does not collect any engineering data.
- Does not inspect any spaces that are not readily accessible.
- Does not perform pest inspections.
- Does not review any system or component which do not respond to normal operating controls.
- Will not determine cost of repairs.
- Will not offer advice on purchase of property.