

# What to Expect for Inspections when Selling Your Home



Once your home is under contract, the buyer will schedule inspections to be done by a professional home inspector. There are multiple inspections, options and reports that are performed. Below is a general discussion of those inspections.

## General Home Inspection

The inspector will go through the house and check the following for issues: all electrical outlets GFCI and polarity, plumbing leaks, grouting, flooring and baseboards for water intrusion, windows, HVAC Performance and age, HW Heater and age, Appliances that convey, Roof and age, wood and structural issues, exterior paint, stucco, settlement cracks, sidewalk/driveway other safety issues. Essentially the Home inspection is a thorough inspection of everything in the home and a report detailing the results with pictures will be generated for the homeowner. The homeowner can also add Pool and other items to the inspection if they desire, based on systems and items in the home.

Two additional reports can be ordered, or the inspection can be limited to these items if the buyer so chooses.

- **Four Point Report** –This is a report for the Insurance Company that identifies the status of four major systems, HVAC, Roof, Plumbing, Electrical. Any issues on the four point may cause problems securing insurance and if the buyer has a mortgage, then they will likely need to be addressed before closing, or shortly thereafter by the buyer (if Insurance agrees). The 4 Point report is required for homes 30+ years of age, FHA and VA loans.
- **Wind Mitigation Report** –This report covers the roof and windows as it relates to potential wind damage and is an insurance company report as well. It provides information on the type of roof covering, status of it and how the roof is actually attached to the house. A Wind Mitigation Report that shows features in place to protect from Wind and water damage can save homeowners significantly on insurance costs.

## WDO/Termite

The Wood Destroying Organism and Termite inspection is typically required for any home that will have a mortgage and definitely for FHA and VA loans. The inspector will go through and check for any signs of active or previous activity. If any active issues, they will need to be addressed.

## Septic

If the home is on a Septic System, the buyer will likely have a Septic Inspection done. For this inspection the septic tank will be pumped and the tank checked for cracks. The field lines will also be evaluated as to their performance and potentially mapped.

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## Other Tests

Other tests that can occur include: Mold and Radon, these are typically done by collecting air samples over a period of time and sending the results for analysis and a report.

The following section: Preparing Your Home for an Inspection, outlines the various aspects of a General Home Inspection. It should serve as a general guideline for what to expect during home inspections, based on my years of experience in the real estate industry as an agent and observer. It was not created by a licensed home inspector and if there are specific technical questions, you are encouraged to contact a professional home inspector. It is merely to serve as a guideline as each inspection is unique.

# Preparing your home for an inspection

As you prepare for the home inspection, use the following guide to assist in identifying problem areas a home inspector may point out as deficiencies. The only tools you will need are a flashlight, an electrical outlet tester, a pen, some paper and about an hour of your time. Keep in mind that while this list is thorough, it is not exhaustive and will not identify ALL of the items a home inspector will look for or find, but it will help you to identify major areas that may need attention.

## CEILING AND WALLS



- Check closely for any water stains. This is one of the most important items a home inspector checks.
- Any signs of water staining, indicated by light brown water marks, should be investigated to identify where the water came from and if it is an ongoing issue from leaky plumbing or a leaking roof. The inspector will use a moisture meter to test the area to determine if it is still active.
- Have any leaks repaired. Once all repairs have been made and no more leakage exists, paint over any staining.
- Ensure the correct amount of smoke detectors and carbon monoxide detectors are installed on each level of the home.

## DOORS AND WINDOWS

- Open and close each window (if accessible), checking for proper operation.
- Note any that are stuck or any that do not properly latch and adjust as needed. The inspector will not force a window that is stuck and it will be noted, likely resulting in a request for repair/adjustment.
- For crank windows, open and be especially mindful of any rotted wood at the base of the window frame.
- Look for any deficiencies with the locks, tensioners, glass (broken panes), or glazing (exterior of wood windows).
- Look for signs of previous water intrusion around windows, which is most noticeable on the sill or under the window on the walls at the corners of the windows.
- Take a look at any double-pane windows to check for broken thermal seals. A broken thermal seal often appears as a “fogging” effect between the panes. Sometimes it just looks dirty, so try to rub the “dirt” off. If it won’t come off, it’s probably on the inside between the panes, which means you have a broken thermal seal. Some buyers may ask to have these windows repaired or replaced.
- Check all exterior doors to ensure they lock properly and are well sealed. Deadbolts should have a twist handle that you can unlock from the inside. Make sure you don’t have any deadbolts that lock with a key from the interior. This can be a safety concern if you need to exit the home quickly in an emergency.

## ELECTRICAL (4 Point Item)



- At a minimum, GFCIs should be located in bathrooms, kitchens, laundry and exterior, i.e. within 6 ft of any water areas. These are the “push to test” type outlets you can get at a hardware store for about \$20. If you have GFCIs in your home, test each by pushing the “test” button and ensuring they cut the power on the circuit. Then hit the reset button to properly reset the GFCI Circuit.

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- Check for proper security (no movement), grounding and polarity of all accessible outlets with a plug checker (you can get these at a hardware store also. They are about \$7. Ask the sales person for an “electrical receptacle tester”).
- Look for wires and note any that are not secured or are not properly protected, and any open splices (wires that are connected to each other but are not fully enclosed in junction boxes).
- Hot Water Heaters and Garbage Disposals are often hardwired in with just the Romex wire, not with it shielded in conduit as it should be. An inspector is likely to flag this as safety related, and if they do, it will need to be addressed by a licensed electrician.
- If the home is under 20 years, the electrical panel is probably OK. If you want to be certain, hire an electrician to take a look, which will probably cost \$75-\$100 minimum. Do not inspect the panel yourself. Items they look for are manufacturer, double taps on breakers

*Insurance Note: If you have an electrical panel manufactured by Zinsco, Sylvania, Challenger or Federal Pacific, most insurance companies will not insure as they present a fire and safety hazard and will require replacement which will be an issue for any buyer financing the transaction.*

*Insurance Note: Some insurance companies are requiring a minimum of 100A service for the electrical panel, this is more an issue for older Condos and Villas. This could be an issue for any buyer financing the transaction.*

## FLOORS

- Check for major dips or bumps that may indicate structural issues.
- Check for any indications of water intrusion by looking for stains and warped or soft areas.

## PLUMBING and HOT WATER HEATER (4 Point Item)

- Ensure drip leg (pipe running down the side of the hot water heater tank which is a pressure release) is present and is not wet where it terminates near the floor.
- Make sure the water heater is properly secured.
- Depending on age and installation, some inspectors may check for an expansion tank.

*Insurance Note: Many insurance companies are not insuring Hot Water heaters older than 15 years of age, which will be an issue for any buyer that is financing the transaction.*

- Polybutylene, PEX and Cast Iron piping can be an issue with Insurance companies.
- Insurance Note: Many insurance companies limit insurance options on Polybutylene and PEX piping. Insurance for any of these items will typically be a bit more expensive.*
- It is recommended to have a main water shutoff for the home (besides the water main). These can become old and rusted with age. Do not operate it, but locate it and feel underneath the shut off valve handle to see if it has a leak. Sometimes they have very slow drips.

## HEATING, VENTILATION AND AIR CONDITIONING (4 Point Item)

- This check should be left to the pro's. Contact a reputable heating and cooling company and have them come out to do routine cleaning and servicing. This is the best possible prep for the home inspection. The split between inlet and outlet for an AC system should be 14-20 degrees.

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- Ensure Filters are changed or cleaned for good air flow.

## KITCHEN

- If a dishwasher is present, run it. Look for leaks and proper drainage at the beginning, middle, and end of the cycle.
- Ensure the dishwasher is secured to the cabinet, with no side-to-side movement or movement when opening or closing the door (usually with a screw under the cabinet, at the top front of the dishwasher).
- Check stove top to ensure each burner heats/lights.
- If a Range, the Range should have a tilt safety installed, where the range does not tip forward if pressure is applied to the open door, lack of a tilt safety bracket would be a safety issue.
- If the stove top is gas, ensure there is a vent that vents the gases to the outside of the home.
- Check all lights and fans on vent hood and microwave (if present) for proper operation.
- Check sink to ensure hot water is on the left, and run sprayer hose and disposal briefly, if present.
- Run water in the sink for approximately 2 minutes, and check drain line under the sink for any leaks.
- Stop the sink up (both sides if possible), fill and let water sit for 30 minutes or so, then check underneath for any signs of leakage at the seals.
- If you have Flex pipe in the drain lines, it is likely to be flagged as a plumbing issue.
- Check operation of cabinet doors and security of cabinets (no movement). Check security of counter tops. Often, these are not secured to the cabinets they sit on.

## BATHROOMS

- Check ceiling for any unsafe situations (glass hazard, loose fan, electrical hazard, etc).
- Ensure faucets (sink, bath, shower) and counter tops are not loose.
- Check sink to ensure hot water is on the left.
- Run water in the sink for approximately 2 minutes. Stop the sink up, fill and let water sit for 30 minutes or so, then check under the sink for any signs of leakage at the seals. Run water in tub (hot water should be on the left). Stop the tub drain and run shower until tub is approximately 1 inch full or for 2 minutes. Keep tub stopped up for at least 30 minutes.
- If it is a jetted tub, locate GFCI for jets. A jetted tub must be on GFCI. If you cannot locate the GFCI in the bathroom, check an adjacent room, closet or the main electrical panel. If none is present, one must be installed. Do not use the jetted tub unless it is on a GFCI. This is potentially a serious safety issue.
- If you have located the GFCI ensure jets are pointed down and are covered with approximately 1 inch of water prior to using jets. Run at least 1 to 2 minutes to help identify any leaks under the tub or in the pump area, if visible. Once you drain the sink and tub, ensure they drain properly. If they drain slowly, there may be an obstruction in the line that should be cleared.

- When draining the sinks and tub, check the drain lines for any leakage. Check toilet for security by nudging it with your leg to see if it is loose. Flush toilet at least 3 times, checking for operation, drainage, fill, and any leaks, especially at base.
- For tiled shower surrounds, gently pound on the tiled wall, especially around the soap dish, to try to determine if water intrusion has weakened the wall. If it has, you may feel a “give” or hear a hollow sound as you tap. Water intrusion in cracked tile or grout can cause serious problems that are not always visually observable.
- Note any areas that need to be re-caulked or grouted to prevent water intrusion, and have them repaired.

## GARAGE

- Check operation of garage door.
- Door should have electric eyes that light when the beam is interrupted, and the door should automatically reverse with pressure. Check that the electrical connection to garage door is not run to an extension cord.
- For any basement (lower level) garages, ensure they do not have open air conditioning vents in the garage, which can lead to carbon dioxide poisoning (older homes or split levels often have these). If a vent is present, it should be sealed.
- Check to see if garage floor has settled significantly, which is often indicated by significant cracks.
- Check to see if there is staining on the floor, which may indicate persistent water intrusion, commonly located near the front of the door. If a water intrusion problem exists, consider re-grading near door, or redirecting nearby gutter downspouts.

## EXTERIOR AND ROOF (4 Point Item)



- Walk around the home slowly, noting any deficiencies and assessing the home’s “big picture”.
- Look at the roof from the ground; if there are missing shingles, nail pops, or other issues are evident, hire a roofer to do minor maintenance. Binoculars may be helpful.

*Insurance note: Insurance companies will often not write policies for shingle roofs that are 15+ years old. Some companies go to 20+ years old, for architectural shingle, 15+ for 3 Tab shingles, regardless of the condition. Tile roofs start dropping out at 25 years. Flat roofs drop out at about 10 years, but depends a bit on construction. Roofs in Florida are often an issue with inspections and insurance. You may have options on roofs older than 15 years old, however they will be limited.*

- Check gutters/soffits for damage. Downspouts should direct water away and downhill.
- Check brickwork or cladding (such as siding) for cracks/damage. Check fascia for wood rot and paint. Any damaged sections should be replaced and the area painted and sealed.
- Look at caulking and condition of wood and seals around windows.
- Check that all exterior lights are secure and operating.
- Look for large cracks in the foundation that may be an indication of structural problems.
- Check hose bibs for security, leakage and flow.
- Check the security of the deck if present. Look underneath the deck where it attaches to the house; it should be attached to the house with bolts. If it is nailed, you may need repairs.

- WDO (Wood Destroying Organisms) and Wood Rot. Any evidence of active termites, carpenter ants or fungus will be highlighted in the inspection. FHA and VA loans will require they be addressed before closing. Any WDO or Wood Rot that affects structural items will likely have to be replaced or negotiated.

## FOUNDATION

- Look for water leaks, horizontal cracks and any cracks that are ¼" or more, or that widen as they go up. These types of cracks tend to be more worrisome. Almost all poured concrete foundations have cracks, which are rarely a structural problem. Usually the bigger issue is any water intrusion that is occurring with these cracks, which is why painting and sealing are important regular maintenance.
- If you see cracks you are concerned about, contact a foundation company. If it needs repair, you will have fixed the issue before it can worry a potential buyer. If it does not need repair, you can present the potential buyer with a certificate or note from the foundation company saying it passed their inspection.

## ATTIC

- If you are not completely comfortable and competent in walking in an attic, DO NOT ATTEMPT. This can be a dangerous area and you can injure yourself. If you inspect the attic, be careful to only put weight on the structural wood members (beams).
- Look carefully for any signs of water intrusion, especially around plumbing vents, valleys, chimneys or other penetration points. If water staining is present, consider having a roofer make repairs at these points.
- Check for insulation adequacy and look for any electrical problems, such as open splices, knob and tube wiring (which would be really old), or other electrical issues.

## STRUCTURE

- If you have an unfinished basement, look at all of the floor joists and other wood members to see if there is any deterioration from moisture, termites or other causes. If it's a finished basement, look at those wherever possible in any unfinished spaces.
- If you have a crawlspace, you can do the same thing, but it may be easier to hire a foundation company to come out to take a look at the space.

## USEFUL RESOURCES

- If the HVAC or Hot Water heater do not have an obvious date of manufacture on their label, you can look up serial numbers to find the date of manufacturing. A good web site for this is the Building Intelligence Center. You can look up HVAC and Water Heaters by manufacturer.

<https://www.building-center.org>

