

About The Home Inspection

The last thing you probably want is something more to read, but it's important that you know exactly what to expect from the inspection. Perhaps even more important is having some understanding of what the inspection is not. It is not uncommon for clients to have expectations for the inspection that are simply outside the scope of practice. Hopefully the following will help with some basic understanding.

By definition, a home inspection is a *limited visual examination* which looks at all the major installed systems and components. That includes Exterior; Roofing; Heating; Plumbing; Electrical; Bathrooms; Kitchens; Utility Areas; Garages; Sub Structure; and Attic. Non-built-in things such as clothes washers, clothes dryers and refrigerators are excluded, although some inspectors choose to include them. Sprinkler systems, septic systems and well related equipment are also excluded. However, septic systems and wells are generally addressed by a separate inspection which your realtor can tell you more about. Outbuildings and sheds are also generally excluded unless specifically agreed upon to be included in the inspection, and likely for an additional fee. Be sure to review the contract as it also lists other items which may be excluded from the home inspection.

The inspection is *limited* because there are limitations and barriers that keep an inspector from seeing things. In most cases this is due to lack of access and/or lack of visibility. Further, an inspector can't see inside the walls or underneath floor coverings any more than anybody else. These limitations and barriers may conceal hidden conditions the inspector will not be able to identify, especially with older homes.

It is important to recognize that conditions change, so in essence, an inspection is really a snapshot in time of what is visible on the day it was performed. To put it into simpler words, an inspector will try to see everything they can see without damaging things, moving things around or getting hurt. If you want more information about what inspectors do and don't do, go to the Washington State Department of Licensing, and look up the Standards of Practice.

When it comes to inspecting used homes, there will always be cosmetic "bumps and blemishes" just like a used car will have door dings. Most inspectors generally don't spend time documenting such things, partly because they are to be expected and partly because it just isn't reasonable during the time allowed for the inspection. If there is something cosmetic or otherwise unusual that you want to have documented on the home inspection report, be sure to let the inspector know so that he can address it. If the house is new, the time to identify cosmetic issues will be during the builder's walk through at which time the builder typically marks defects with a piece of blue tape so that the crew can identify the area in need of repairs.

It is also important to recognize that a home inspection is not a code inspection. Inspectors must assume older houses were built to the code of the time and they will not meet today's code.

Unless there is a health or safety issue, then, "it is what it is". There is no mandate or law requiring anything be brought up to code as part of the home inspection. The exception is the installation of carbon monoxide detectors which is the responsibility of the seller. With older homes, code issues may exist which are put into two other categories: *Disclosure* is when a code related condition is simply pointing it out, explaining how things would be done differently now and why. *Improvement* is when a code related condition exists which you may wish to upgrade or improve upon, perhaps for enhanced safety or function. Again, there is no requirement to correct any code related conditions. In fact, there is no requirement to correct or repair anything on the home or pest inspection. Certainly, code issues identified on new construction will fall under a different light, but that aside, the report findings are simply informational for you. It is important to point out that if this property will be used in a commercial or rental capacity, you should review any code *disclosure* or *improvement* issues with a lawyer, as they could represent a liability for you as a landlord.

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Lastly, a pest inspection, (*WDO or Wood Destroying Organism*), will be performed as part of the home inspection. This is included in the inspection fee. There are three basic parts to this inspection:

First is any sign of *infestation* of Wood Destroying Organisms. That includes carpenter ants, termites, wood boring beetles, wood rot decay, (dry rot), moisture ants and velvety tree ants. Other things such as roaches, rats, fleas, bats, birds, squirrels, mice and so on are not part of the WDO inspection, although related issues may be documented in the home inspection report.

Second is any *damage* from Wood Destroying Organisms, such as siding decay or rot to the bathroom floor.

Third are *conducive conditions*. Things which would attack the structure generally require some degree of moisture. Conducive conditions are usually things which promote moisture or infestation such a plumbing leaks, foliage against the house, downspouts that don't drain away, wood debris in the crawl space and so on

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Depending on the size of the structure, allow 2 to 2 ½ hours for a typical inspection. Obviously, the time needed to inspect a commercial structure may vary considerably. Assuming the layout is also typical, the inspection begins with the exterior first, then the roof, garage, interior, attic and finally the sub structure. If you are present at the inspection, you are welcome to follow the inspector around, but they will be fairly task oriented and you will likely find your time better spent doing a more detailed personal walk through, measuring rooms and so on. The inspector can then gather with you at intervals to review and look at all the conditions they have identified to make sure you don't miss anything. Be aware that if the seller is present, the inspector will not discuss findings in front of them and will find a more private way to review the findings with you. The same holds true if there are renters on the premises. If your Realtor is present, they can help should this become an issue.

The full report is fairly lengthy as it contains a lot of descriptive information. From the full report a summary is distilled which contains the "meat" of what you will need for negotiating. These documents will be emailed to you and your realtor that same day. The report will not be shared with the seller, your lender, or your insurance agency.

Be sure to call if you have any questions. The office number is 360-459-1632.

My thanks in advance!

Larry Stamp, Owner

Cameo Home Inspection Services

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