

Questions and Answers on: HOME INSPECTIONS

For most people, purchasing a home is the largest investment they will ever make. It is no wonder then that many homebuyers employ professionals to inspect the structural and mechanical systems of the home and report on their condition. While sellers also employ home inspectors to alert them to problems with their homes which could arise later in the transaction, this brochure is written from the viewpoint of the potential homebuyer.

This brochure is a joint publication of the North Carolina Home Inspector Licensure Board and the North Carolina Real Estate Commission. It is designed to give consumers a better understanding of the home inspection process, what a home inspection is, who can perform an inspection and what to expect. If you have further questions regarding home inspections and home inspectors, contact the North Carolina Home Inspector Licensure Board, 322 Chapanoke Road, Suite 115, Raleigh, NC 27603, 919/662-4480, www.ncdoi.com/OSFM/ or www.nchilb.com.

Q: What is a home inspection?

A: A home inspection is an evaluation of the visible and accessible systems and components of a home (plumbing system, roof, etc.) and is intended to give the client (usually a homebuyer) an understanding of their condition. It is also important to know what a home inspection is not! It is not an appraisal of the property's value; nor should you expect it to address the cost of repairs. It does not guarantee that the home complies with building codes (which are subject to periodic change) or protect you in the event an item inspected fails in the future. **[Note: warranties can be purchased to cover many items.]** No home inspection should be considered a "technically exhaustive" evaluation; rather, it is an evaluation of the property on the day it is inspected, taking into consideration normal wear and tear.

Q: Can anyone perform a home inspection?

A: No. Only persons licensed by the North Carolina Home Inspector Licensure Board are permitted to perform home inspections for compensation. To qualify for licensure, they must satisfy certain education and experience requirements and pass a state licensing examination. Their inspections must be conducted in accordance with the Board's Standards of Practice and Code of Ethics.

Q: Why should I have the home inspected?

A: Most homebuyers lack the knowledge, skill and emotional detachment needed to inspect homes themselves. By using the services of a licensed home inspector, homebuyers can gain an understanding of the condition of the property, especially whether any items are so defective as to impair function or warrant further investigation by a specialist.

Q: In my home purchase I have chosen to sign the standard Offer to Purchase and Contract* form which many real estate and legal professionals use. It states that I have the right to have inspections to determine the condition of the house during a due diligence period. Will the home inspection identify all problems at the home?

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A: Home inspectors typically inspect structural components (floors, walls, roofs, chimneys, foundations, etc.), mechanical systems (plumbing, electrical, heating/air conditioning), installed appliances and other major components of the property. The Home Inspector Licensure Board's Standards of Practice do not require home inspectors to report on wood-destroying insects, environmental contamination, pools and spas, detached structures and cosmetic issues. Always ask the home inspector if he or she covers all the things that are important to you. If not, it is your responsibility to arrange for an inspection of these items by the appropriate professionals. For a description of the services to be provided by the home inspector (and the cost), you should read carefully the written contract which the home inspector must give you and which you must sign before the home inspection can be performed.

Q: How will I know if I need other/additional inspections?

A: A home inspection is just one of several types of inspections you may wish to have performed. You should consider obtaining a Wood Destroying Insect Report as well as a Septic Inspection when applicable; your lender may require one or both of these. Your home inspection report may recommend further evaluation by a specialist such as licensed mechanical, electrical, plumbing contractors or a professional engineer. You can discuss these issues with your home inspector and your broker and they can often suggest other professionals for you to consider.

Q: How do I request a home inspection, and who will pay for it?

A: You can arrange for the home inspection or ask your real estate agent to assist you. Unless you otherwise agree, you will be responsible for payment of the home inspection and any subsequent inspections. If the inspection is to be performed after you have signed the purchase contract, be sure to schedule the inspection as soon as possible to allow adequate time for any repairs to be performed.

Q: Should I be present when an inspection is performed?

A: Whenever possible, you should be present. The inspector can review with you the results of the inspection and point out any problems found. Usually the inspection of the home can be completed in two to three hours (the time can vary depending upon the size and age of the dwelling). The home inspector must give you a written report of the home inspection within three business days after the inspection is performed (unless otherwise stated in your contract with the home inspector). The home inspection report is your property. The home inspector may only give it to you and may not share it with other persons without your permission.

Q: Are all inspection reports the same?

A: No. While the Home Inspector Licensure Board has established a minimum requirement for report-writing, reports can vary greatly. They can range from a “checklist” of the systems and components to a full narrative including photographs. A home inspector is required to give you a written “Summary” of the inspection identifying any system or component that does not function as intended, or has tangible evidence that warrants further investigation by a specialist. The summary may also describe any system or component that poses a safety concern. The summary does not represent everything you need to know about the home. Carefully read and understand the entire home inspection report.

Q: What should I do if I feel something has been missed on the inspection?

A: Before any repairs are made (except emergency repairs), call the inspector or inspection company to discuss the problem. Many times a “trip charge” can be saved by explaining the problem to the inspector who can answer the question over the telephone. This also gives the inspector a chance to promptly handle any problems that may have been overlooked in the inspection.

Q: If, following the home inspection, the seller repairs an item found in the home inspection, may I have the home inspector perform a “re-inspection?”

A: Yes. Some repairs may not be as straightforward as they might seem. The inspector may be able to help you evaluate the repair, but you should be aware that the re-inspection is not a warranty of the repairs that have been made. Some home inspectors charge a fee for re-inspections.

(For more information about due diligence and other possible inspections, see the Commission’s brochure, “Questions and Answers on: Due Diligence for Residential Buyers.”)

**NORTH CAROLINA HOME INSPECTOR
LICENSURE BOARD
325 N. Salisbury Street
Raleigh, North Carolina 27603
Phone: 919/647-4480
Website: www.ncdoi.com/OSFM/
or www.nchilb.com**

**THE NORTH CAROLINA
REAL ESTATE COMMISSION
P. O. Box 17100
Raleigh, North Carolina 27619-7100
Phone: 919/875-3700
Website: *www.ncrec.gov***

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