



THE INSPECTION PROCESS

Structural Pest Control Inspection

Often referred to as a "Termite Report," the Structural Pest Control Inspection is conducted by a licensed inspector. In addition to actual termite damage, the Pest Report will indicate any type of wood-destroying organisms that may be present, including fungi (sometimes called "dry rot"), that generally results from excessive moisture. Most Pest Reports classify conditions as Section 1 or Section 2 items.

Section 1 Conditions

Section 1 conditions are those that are "active," or currently causing damage to the property. Generally, Section 1 items need to be corrected before a lender will make a loan on a home.

Section 2 Conditions

Section 2 conditions are those that are not currently causing damage but, if left unattended, are likely to eventually cause damage. A typical Section 2 item is a plumbing leak where the moisture has not yet caused fungus decay. Who pays? The purchase contract will specify who is responsible for the inspection and making these corrections. This is a negotiable item and should be considered carefully.

Physical Inspection

The physical inspection clause in your purchase contract, when initialed by both parties, gives permission to have the property thoroughly inspected. This is usually done through a general home inspection. While home inspectors are not currently required to have a license, most are or have been,

general contractors. The inspection and the resulting report provide an overall assessment of the present condition of the property.

What Is Inspected

The home inspection covers items such as exterior siding, paint, flooring, appliances, water heater, furnace, electrical service, plumbing, and other visible features of the property. This is a general inspection and will call for additional trade specific inspections, such as roof and furnace inspections.

Further Inspections

If conditions warrant, the home inspector may recommend a Structural Engineers Report. Such a report would identify structural failures and detail recommended corrections. Who pays? Typically, this inspection is paid by the buyer.

Geological Inspection

You may also elect to have a geological inspection to educate yourselves as to the soil conditions at the home. This inspection is performed by a geological engineer and involves not only physically inspecting the property but also researching past geological activity in the area. The primary purpose of a geological inspection is to determine the stability of the ground under and around the home. Who pays? Typically the buyer pays, but, as with other inspections, this is negotiable according to the contract.

Home Warranty

Home protection plans are available for purchase by a buyer or seller. Such plans may provide additional protection of certain systems and appliances in the home.