

Home Inspection

HOMEBUYING FOUNDATIONS

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DEVELOPING THRIVING COMMUNITIES

Inspection Vocabulary

Breaker Box – A metal box tha contains circuit breakers or fuses that control the electrical current in the home.

Circuit Breaker – The safety valves for electrical systems. It interrupts an electric circuit when an unusual condition arises such as lightning and malfunctioning appliances. Unlike a fuse, it can be reset.

Crawl Space – Shallow space between the underside of the first floor of a house and the ground.

Cutoff Valves – Valves used to shut water off, generally located under sinks or behind bathtub and shower access panels. They cutoff hot and/or cold water at the source without cutting all water off throughout the house.

Fuse Box – A metal box that contains the fuses that regulate electric current in a house.

HVAC – Heating, ventilating and air conditioning system.

Lead – A material used in pipes and paint of many older homes. We now know that lead is hazardous to health.

Professional Inspection – An inspection performed by a specially trained inspector to provide a comprehensive report on the condition of a house. The report is usually written and is often used in home sale negotiations.

Rvalue – A measurement of the ability of insulation to slow the transfer of heat or cold. The higher the Rvalue, the greater the insulation power.

Radon – A colorless, odorless gas that is emitted from soils, rocks and water as a result of radioactive decay in certain areas of the country. Radon is known to cause cancer. Homes should be tested for radon.

Weather Stripping – Made of various materials used to reduce the escape of heat or air conditioning from a home. It is usually installed around windows and doors.

Source: <http://www.oldhouseweb.com/how-to-advice/a-glossary-of-home-inspection-terms.shtml>

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For Your Protection: Get a Home Inspection

Why a Buyer Needs a Home Inspection

A home inspection gives the buyer more detailed information about the overall condition of the home prior to purchase. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

Evaluate the physical condition: structure, construction, and mechanical systems; Identify items that need to be repaired or replaced; and Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

You Must Ask for a Home Inspection

A home inspection will only occur if you arrange for one. FHA does not perform a home inspection.

Decide early. You may be able to make your contract contingent on the results of the inspection.

Appraisals are Different from Home Inspections

An appraisal is different from a home inspection and does not replace a home inspection. Appraisals estimate the value of the property for lenders. An appraisal is required to ensure the property is marketable. Home inspections evaluate the condition of the home for buyers.

FHA Does Not Guarantee the Value or Condition of your Potential New Home

If you find problems with your new home after closing, FHA cannot give or lend you money for repairs, and FHA cannot buy the home back from you. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

Radon Gas Testing and other safety/health issues

The United States Environmental Protection Agency and the Surgeon General of the United States have recommended that all houses should be tested for radon. For more information on radon testing, call the toll-free National Radon Information Line at 1-800-SOS-Radon or 1-800-767-7236.

Ask your home inspector about additional health and safety tests that may be relevant for your home.

Be an Informed Buyer

It is your responsibility to be an informed buyer. You have the right to carefully examine your potential new home with a qualified home inspector. To find a qualified home inspector ask for references from friends, realtors, local licensing authorities and organizations that qualify and test home inspectors.





Oregon

Home Inspection Consumer Notice

This Notice is provided to you in accordance with (OAR 812-008-0202(2)(d))

Who needs to be certified?

Oregon law requires individuals who bid, offer to perform or perform home inspections of two or more categories below, to be certified by the Oregon Construction Contractors Board (CCB).

Plumbing *Electrical* *Exterior and site* *Roofing* *Central Air Conditioning*
Interiors *Structural* *Insulation and Ventilation* *Heating* *Built-in Kitchen Appliances*

Individuals must pass a comprehensive test to become certified and must complete continuing education courses to renew the certification.

Is a CCB license required?

Businesses that perform home inspections must be licensed with the CCB as a Residential General, Residential Specialty Contractor or a Home Inspection Specialty Contractor. The bond and liability insurance amounts will correspond accordingly. Licensing and certification do not guarantee quality of work. Licensing offers some financial protection for you, the customer.

How do I check a home inspector?

To check a home inspection business, get the business' CCB license number and the home inspector certification number (OCHI). Visit us on-line at www.oregon.gov/CCB or call 503-378-4621 to verify the license and certification are active.

What should I know about a Home Inspection?

1. Home inspections are performed for the individual who contracted for the inspection. They may not be used or relied on by others. (Example: a home buyer may not use or rely on an inspection report that was contracted by the homes seller).
2. Home inspectors are governed by Standards of Practice and Behavior that list what a home inspector can and can't do. OAR 812-008-0200 - OAR 812-008-0214.
3. A written contract is required of all home inspections. Contracts should be read carefully as they may contain arbitration clause or a clause that limits the inspector's liability.

How can the CCB help?

The CCB provides consumer protection and regulates the home inspection industry. If you have a problem with your licensed home inspection businesses, the CCB may be able to help.

You may file a complaint with the Construction Contractors Board against the licensed business if:

1. There is a direct contract between you and the licensee and,
2. It's been within one year from the time the inspection was performed.

Complaints filed against unlicensed businesses or home inspection businesses using uncertified individuals to perform inspections are sent to the CCB's Enforcement Section, but will probably not result in direct benefit to the complainant.

How can you reach the CCB?

Mail: PO Box 14140, Salem, OR 97309-5052
Location: 700 Summer St. NE, Suite 300, Salem
www.oregon.gov/ccb

Ten Important Questions to Ask Your Home Inspector

1. What does your inspection cover? The inspector should ensure that their inspection and inspection report will meet all applicable requirements in your state if applicable and will comply with a well-recognized standard of practice and code of ethics. You should be able to request and see a copy of these items ahead of time and ask any questions you may have. If there are any areas you want to make sure are inspected, be sure to identify them upfront.

2. How long have you been practicing in the home inspection profession and how many inspections have you completed? The inspector should be able to provide his or her history in the profession and perhaps even a few names as referrals. Newer inspectors can be very qualified, and many work with a partner or have access to more experienced inspectors to assist them in the inspection.

3. Are you specifically experienced in residential inspection? Related experience in construction or engineering is helpful, but is no substitute for training and experience in the unique discipline of home inspection. If the inspection is for a commercial property, then this should be asked about as well.

4. Do you offer to do repairs or improvements based on the inspection? Some inspector associations and state regulations allow the inspector to perform repair work on problems uncovered in the inspection. Other associations and regulations strictly forbid this as a conflict of interest.

5. How long will the inspection take? The average on-site inspection time for a single inspector is two to three hours for a typical single-family house; anything significantly less may not be enough time to perform a thorough inspection. Additional inspectors may be brought in for very large properties and buildings.

6. How much will it cost? Costs vary dramatically, depending on the region, size and age of the house, scope of services and other factors. A typical range might be \$300-\$500, but consider the value of the home inspection in terms of the investment being made. Cost does not necessarily reflect quality. HUD Does not regulate home inspection fees.

7. What type of inspection report do you provide and how long will it take to receive the report? Ask to see samples and determine whether or not you can understand the inspector's reporting style and if the time parameters fulfill your needs. Most inspectors provide their full report within 24 hours of the inspection.

8. Will I be able to attend the inspection? This is a valuable educational opportunity, and an inspector's refusal to allow this should raise a red flag. Never pass up this opportunity to see your prospective home through the eyes of an expert.

9. Do you maintain membership in a professional home inspector association? There are many state and national associations for home inspectors. Request to see their membership ID, and perform whatever due diligence you deem appropriate.

10. Do you participate in continuing education programs to keep your expertise up to date? One can never know it all, and the inspector's commitment to continuing education is a good measure of his or her professionalism and service to the consumer. This is especially important in cases where the home is much older or includes unique elements requiring additional or updated training.

Home Maintenance Checklist

Year:

| Spring | Fall | Periodic |
|--|---|--|
| <input type="checkbox"/> Clean Windows and Repair Screens | <input type="checkbox"/> Check and Seal Windows | <input type="checkbox"/> Weatherproof Doors |
| <input type="checkbox"/> Unclog and Secure Gutters and Downspouts | <input type="checkbox"/> Upgrade to a programmable Thermostat | <input type="checkbox"/> Pressure Wash Deck |
| <input type="checkbox"/> Regrade Around Foundation | <input type="checkbox"/> Check and Clean Humidifier | <input type="checkbox"/> Pressure Wash Siding |
| <input type="checkbox"/> Test Sump Pump | <input type="checkbox"/> Close Critter Entrances | <input type="checkbox"/> Check and Maintain |
| <input type="checkbox"/> Clean AC System | <input type="checkbox"/> Shut Off Hoses Bibs | <input type="checkbox"/> Roof Shingles |
| <input type="checkbox"/> Inspect and Maintain Laundry Room | <input type="checkbox"/> Check and Maintain Dishwasher | <input type="checkbox"/> Check and Recaulk Flashing |
| <input type="checkbox"/> Check Attic Room | <input type="checkbox"/> Clean Out Gutters | <input type="checkbox"/> Repair and Reseal Driveway |
| <input type="checkbox"/> Test GFCI Outlets | <input type="checkbox"/> Clean Outdoor Drains | <input type="checkbox"/> Check Life Expectancy of Appliances |
| <input type="checkbox"/> Change Furnace Filters | <input type="checkbox"/> Clear Out Sink Drains | <input type="checkbox"/> Lubricate Door Hinges and Hardware |
| <input type="checkbox"/> Change Batteries in Carbon Monoxide and Smoke Detectors | <input type="checkbox"/> Change Furnace Filters | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> Test Carbon Monoxide and Smoke Detectors | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Summer | Winter | <input type="checkbox"/> |
| <input type="checkbox"/> Clean and Care for Deck | <input type="checkbox"/> Check and Upgrade Insulation | <input type="checkbox"/> |
| <input type="checkbox"/> Clean Siding | <input type="checkbox"/> Check and Maintain Furnace | <input type="checkbox"/> |
| <input type="checkbox"/> Check Crawlspace | <input type="checkbox"/> Vacuum Air Registers | <input type="checkbox"/> |
| <input type="checkbox"/> Maintain Yard Growth | <input type="checkbox"/> Check and Flush Water Heater | <input type="checkbox"/> |
| <input type="checkbox"/> Test and Lubricate Garage Door | <input type="checkbox"/> Recaulk Bathtub | <input type="checkbox"/> |
| <input type="checkbox"/> Remove Rust on Railings | <input type="checkbox"/> Maintain Fireplace and Chimney | <input type="checkbox"/> |
| <input type="checkbox"/> Check Skylights | <input type="checkbox"/> Check Crawlspace | <input type="checkbox"/> |
| <input type="checkbox"/> Clean Shower Heads | <input type="checkbox"/> Replenish Flashlight Batteries | <input type="checkbox"/> |
| <input type="checkbox"/> Change Furnace Filters | <input type="checkbox"/> Check Gutters for Ice | <input type="checkbox"/> |
| <input type="checkbox"/> Test Carbon Monoxide and Smoke Detectors | <input type="checkbox"/> Change Furnace Filters | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> Test Carbon Monoxide and Smoke Detectors | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
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