



## How to Read and Understand Your Standard Home Inspection Report

### KEY DESCRIPTIONS

**+ = ADDITIONAL EVALUATION:** Due to the inherent limitations of a visual conditions have been observed that require additional testing, investigation dismantling or destructive testing by a specialist contractor to determine the exact cause of the observed condition, the cost of repair, or to determine if there are hidden damages present.

**? = UNKNOWN / SUBJECTIVE JUDGEMENT:** This symbol is used when the inspector has no way to determine and does not know the extent of a problem due to the limitations of a visual inspection. In some cases, subjective opinions are given by an inspector based on his experience. When you see this symbol additional evaluation is needed.

**! = SAFETY HAZARD:** Our customers need to be aware of safety issues. Safety issues can occur at any time. In some cases, items that were not known as safety issue in years past are now considered unsafe. An example would be the lack of GFI outlets in an older home. Although many safety issues may be minor as far as repair cost, injuries that are more serious could occur. Safety issues should be corrected as soon as possible.

**S = STANDARD DISCLOSURE:** This symbol indicates *For Your Information*. Inspectors attempt to record all visible conditions during an inspection which may affect the customer's decision to buy or sell the property at hand. Additional issues such as past repairs, maintenance recommendations, etc. are noted for informational purposes. Additional clarification from the homeowner and or repairs may be needed. Sometimes evidence of issues outside of the scope of inspection are noted as a courtesy to the customer. An example would be termite issues. In the example of termite issues, an inspection by a Pest Control Company or a WDO inspection would be advised.

**MAJOR / MINOR PROBLEMS:** Inspectors try to classify issues with regard to the Inspector's findings as Major or Minor. This is purely subjective and cannot be guaranteed to be correct during a visual inspection. Several minor issues with a system may be a major expense. The only way to verify if an issue is major or minor is with additional evaluation by a specialist contractor who can provide a cost estimate.

In order to get the best value from your inspection it is important to really understand what a home inspection is, what the limitations are, and how to use the inspection to your best advantage. One of the misconceptions about home inspections is the belief that the inspector can find everything wrong with the home. This is not possible due to the limitations placed on the inspector. A home inspector cannot damage any part of the home in any way. Inspectors cannot move, damage, touch, or in any way deface or alter any part of the home or the homeowner's belongings. Think about your home. Can you see every inch of every wall? How about your attic or garage? What about your closets? Do stored items limit the view of these areas? Our inspectors are experts at finding subtle signs that may indicate a problem; however, we can't see what we can't see.

One of the best ways to think of a home inspection is to compare it to a visit to your family doctor. Your doctor will make an examination and if he or she observes, for example, an irregular heart beat you will be referred to a specialist who can determine the extent of the problem and the cure. This is how a Standard Home Inspection works for a home.

As indications of defects are sometimes not evident at the time of inspection, the customer should thoroughly check the home at the final walk through. If the customer finds any items of concern, Tabor K. Hill & Associates will be glad to inspect the area of concern and make a recommendation about the issue. We are on your side and want you to be as informed as possible about the condition of the home.

Due to the limitations of a visual inspection, customers are advised to obtain any documents and warranties on any work done. Should a customer negotiate for a dollar amount in lieu of repairs without additional evaluation and a cost estimate from an appropriately licensed contractor, the customer puts themselves at risk for the cost of unknown or hidden defects. This may be a risk the customer is willing to accept to get a 'good deal' on a home. However, for example, the inspector has included several references indicating Minor visual defects and Additional Evaluation needed at the siding or stucco. The customer does not have the additional evaluation, does not obtain a cost estimate, or has repairs with no warranty. The customer later during remodeling discovers extensive damage. The inspector will not accept any cost for repairs as the customer chose not to act on the recommendations provided in the report.

The greatest value of a thorough home inspection is the peace of mind that comes from having a skilled and objective professional examine the property for indications of defects that, if undiscovered could result in huge repairs or replacement cost. A professional inspection followed up with additional evaluation according to the inspector's recommendations greatly reduces this risk but cannot eliminate all risk. The modest fee for an inspection (about the same as an administration fee charged by many Real Estate Companies) is one of the best values you will receive during the home purchase process.

Thank You for using Tabor K. Hill & Associates