



Mark G. McHugh – *“Your Realtor & Trusted Advisor since 2004”*

NY State Licensed Real Estate Salesperson

607-227-6216 cell – myagentmark@aol.com

“Livinginithaca.com”

607-257-0800 office

710 Hancock Street, Ithaca, NY 14850

 facebook.com/livinginithaca

Facts About Home Inspection

What is a Home Inspection?

There is no universally agreed-upon definition of a home inspection. However, most home inspections are a Professional Engineer's opinion of the current condition and future performance of the home's major systems (including the structure) based on visual evidence. Most home inspection is performed in accordance with the standards of the [National Academy of Building Inspection Engineers](#) (NABIE).

[The New York State Department of Licensing](#) defines Home Inspection as the process by which a home inspector observes and provides a written report of the systems and components of a residential building including but not limited to:

- Heating System
- Cooling System
- Plumbing System
- Electrical System
- Structural Components - foundation, roof masonry structure, exterior and interior components or any other related residential building component recommended by the Home Inspection Council and implemented by the Department through the regulatory process.

Is the home inspection industry regulated?

Along with appraisals and title searches, home inspections are becoming a standard part of the home buying process. Appraisers and Home Inspectors have come under increasing regulation in recent years. New York State does regulate and License Home Inspectors. Since they are regulated by the state in which they practice, their accountability and professionalism is assured. See: [The New York State Department of Licensing](#).

How much does a home inspection cost?

Fees are determined by the size, age, value, location, complexity of the home, the service level you request and are set by each individual Home Inspection company. On Average a home inspection will cost around \$300-\$400.

Do I have to have a home inspection?

No. However I would strongly advise that you do. Many maintenance items are included in the home report and will help you with the daily functions of your home. Since only Professional Engineers can legally tell you about the structural integrity of a building it is very important service to you and if you are getting a mortgage your lender will most likely require that you have one.



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Do you inspect newly built homes?

Yes. Any home you buy, whether antique or newly built, is a major investment. It is in your best interest to know everything you can about the house before you buy it.

Will I be able to attend the inspection?

Most companies encourage you, their client to come along on the inspection. It's the best way to learn about the home. It's also the perfect time to ask the engineer questions about specific concerns you may have. Most company's reports will then address these specific concerns along with the normal maintenance items.

How quickly can I get my report?

Reports typically are completed within 1-2 working days of the inspection. Some companies provide clients with abbreviated reports or simple checklists for less money. Some companies will give you the report at the end of the inspection. Although the inspector may cover verbally what they have observed with you, the written report contains the benefit of the inspection usually containing pictures and additional notes, and a guarantee to you as the home owner to be able to call on the inspectors with future questions.

Who gets a copy of the home inspection report?

Your report is confidential and will only be given to other parties with your written consent. You must notify your home inspector that they should email me as your agent a copy of the report.

How do you find an engineer for a home inspection?

1. The first step is to look for the P.E. designation after the inspector's name. Only licensed Professional Engineers may use that designation. It may be displayed in corporate brochures, on business cards, and/or in their yellow page advertisement.
2. Ask to see the engineer's license, stamp or seal. Many groups have created seals that are designed to look like professional seals. Be sure to read it carefully. It should be issued by the state and contain a license number.
3. Inquire as to the engineer's experience. They should have a background in buildings-related services such as inspections, facilities management or design.
4. As with any service you intend to purchase, check references. Qualified engineers will be happy to provide you with a list of satisfied clients.
5. Avoid conflicts of interest. An engineer who recently inspected a house for another client will probably refuse to inspect it for you, unless he or she has permission from the previous client. The inspection report is provided to you in confidence.
6. There are also organizations that consist of Professional Engineers, such as the National Academy of Inspection Engineers (NABIE). You can visit their Web site at www.nabie.org.



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NY State Licensed Home Inspectors

Home Inspections/Radon Testing & Remediation	Carina Construction	Matt Haney	607-272-9226
Home Inspections/Radon Testing	Pillar to Post	Harry Harvey	607-795-3301 1-800-914-4737
Home Inspections/Radon Testing	Inside/Out Inc.	Steve Shore	607-272-1640
Home Inspection/Radon Testing/Water Testing/ Septic	Eastern Inspection Group	Adam Schrader	315-679-1723
Home Inspections/Radon Testing/Water Testing	Perspective Services	Larry Sharpsteen	607-533-4991
Home Inspections/Radon Testing	Campbell & Davies LLC	Dave Davies Harley Campbell	607-216-0036

Want to know more? Check out additional Articles on Realtor.org

<http://www.realtor.org/field-guides/field-guide-to-home-inspections>

Disclaimer: The purpose of this document is to provide information, rather than advice or opinion of which inspector or company to choose over another. It is accurate to the best of the author’s knowledge as of the last date updated on 9.2014. Accordingly, this document should not be viewed as a substitute for the guidance and recommendations of a retained professional NY State Licensed Home Inspector.