

Is your home everything it should be?

If you're a first-time homebuyer, you may not be aware of the difference between a home appraisal and a home inspection. An appraisal helps determine a property's value and is carried out by a licensed appraiser. A home inspection looks for defects and problems and is carried out by an inspector you hire.

A comprehensive inspection report should include, but not be restricted to the following areas of your home:

- **Foundation** – Since foundation problems can affect your home's overall structure, these can result in expensive repair bills. It's a good idea to hire an inspector who is familiar with your home's type of foundation, especially if you're considering an older home with pier and beam foundation.
- **Roof** – Depending on the composition and quality of a roof's shingles and decking (the part of the roof underneath the shingles), a roof may last for decades, although commonly used asphalt shingles have a shorter lifespan. Weather conditions in your area will also determine a roof's useful life.
- **Chimney** – If the home has a working fireplace, your inspector should check for a working damper – this can be closed to keep cold air and animal visitors outside.
- **Gutters** – If any of the home's gutters are leaking, this can cause exterior woodwork to rot. Long-term leaks may also cause the soil near the home to erode, causing drainage problems during rainy weather.
- **Attics** – In addition to checking the insulation level, an attic should have adequate ventilation. Improper ventilation can cause moisture buildup, which can cause roofing nails to rust and woodwork to rot.
- **Plumbing** – Slow leaks can be difficult to find but can cause major problems in the long run. Be sure your inspector checks out your home's hot water heater, toilets, and pipes that lead to the main sewer system.

For more information, visit the American Society of Home Inspectors web site at <http://www.homeinspector.org>.

Contact us today for your home financing needs!



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