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# HOME INSPECTION HANDOUT FOR HOMEBUYERS

## **1. How do I select a reputable home inspector?**

The Inspection Contingency in the residential offer to purchase calls for a Wisconsin-registered home inspector. Ask your REALTOR® for a list of competent area home inspectors, or you can look online. You can confirm the home inspector's registration with the Wisconsin Department of Safety and Professional Services online at [licensesearch.wi.gov](https://licensesearch.wi.gov).

## **2. Will the home inspector inspect every feature of the house?**

No, the home inspector must inspect certain features required by state law and may inspect additional components and features at the inspector's discretion or by agreement between the home inspector and the inspector's client.

## **3. Can I ask the home inspector to look at specific components and items?**

Yes, as the home inspector's client, you may request that the home inspector inspect specific components and items, as long as they are readily accessible. It may be best to make these requests in writing to avoid confusion.

## **4. May all the problem areas mentioned in the home inspector's report be listed in a notice of defects for the offer to purchase?**

No, the home inspection report will look at property conditions in a general fashion and may list many property conditions that are not serious enough to fit the definition of a defect in the Inspection Contingency.

## **5. What does the home inspector include in the home inspection report?**

The home inspector gives a comprehensive report that includes comments — good, bad and neutral — on all the different components, systems and items the home inspector is required to inspect. The home inspector does report on the condition of any building component, improvement or item that if not repaired, will have significant adverse effect on the useful life of the item. The home inspector also notes any conditions that may significantly reduce the functionality or structural integrity of property components or systems, or that may pose a significant health or safety risk to building occupants. The home inspector's comments are based on the home inspector's judgement on the day of an inspection.

## **6. How does the Inspection Contingency in the offer to purchase work?**

In the offer to purchase, a buyer must evaluate whether there are any defects listed in the home inspection report to which the buyer objects and that the buyer wants the seller to fix before the buyer will purchase the property. A defect, as defined in the offer to purchase, is a structural, mechanical or other condition that would have a significant adverse effect on the value of the property; significantly impair the health or safety of future occupants; or, if not repaired, removed or replaced, significantly shorten or have a significant adverse effect on the expected normal life of the entire property.

## **7. Should I always give a notice of defects?**

This decision is made on a case-by-case basis, depending on the circumstances and what is best for you. Your REALTOR® and your attorney can help explain the pros and cons of giving a notice of defects.

## **8. If the seller discloses a problem on the Real Estate Condition Report, may I include that on the notice of defects?**

If a defect has been previously disclosed in sufficient detail so that you are aware of the nature and extent, then you generally cannot list the problem as a defect if you give a notice of defects under the Inspection Contingency.

# HOME INSPECTION CONTRACT

## INCLUDED/EXCLUDED INSPECTION SERVICES OR ITEMS

As part of the home inspection of the property located at \_\_\_\_\_, the following items shall be included or excluded, as specified below, in the home inspection and the home inspection report:

### INCLUDED INSPECTION ITEMS

#### ROOFS

- Skylights, chimneys and roof penetrations
- Roof flashings, if visible
- Other: \_\_\_\_\_

#### EXTERIORS

- Windows – ( )/all windows per each side of the dwelling
- Storm windows and doors
- Shutters
- Insulation presence and rating
- Fences and privacy walls
- Garage door openers
- Outbuildings other than garages and carports
- Window and door screens
- Awnings and other seasonal window accessories
- Locks and latches
- Safety glazing
- Recreational facilities
- Visible insulation or vapor barriers in walls
- Other: \_\_\_\_\_

#### PLUMBING SYSTEMS

- Spas
- Swimming pools
- Determine water temperature
- Other: \_\_\_\_\_

#### ELECTRICAL SYSTEMS

- Low-voltage electric systems, e.g., outside lighting
- Operate all installed lighting fixtures
- Cable TV
- Intercoms
- Other: \_\_\_\_\_

#### INTERIORS

- Paint, wallpaper and other wall coverings
- Woodwork
- Carpeting
- Household appliances
- Presence or absence of draperies, blinds and other window treatments
- Other: \_\_\_\_\_

#### HEATING SYSTEMS

- Operate automatic safety controls
- Ignite or extinguish pilot light
- Electronic air filters
- Uniformity and adequacy of heat supply to rooms
- Other: \_\_\_\_\_

#### AIR CONDITIONING

- Non-central air conditioners
- Electronic air filters
- Uniformity and adequacy of cool air supply to rooms
- Electrical current drawn by the unit
- Other: \_\_\_\_\_

#### INSULATION AND VENTILATION

- Insulation R rating
- Integrated venting equipment
- Other: \_\_\_\_\_
- Other: \_\_\_\_\_
- Other: \_\_\_\_\_
- Other: \_\_\_\_\_

# HOME INSPECTION CONTRACT

INCLUDED/EXCLUDED INSPECTION SERVICES OR ITEMS, CONTINUED ...

As part of the home inspection of the property located at \_\_\_\_\_ ,  
the following items shall be included or excluded, as specified below, in the home inspection and the home inspection report:

## EXCLUDED INSPECTION ITEMS

**The following items shall not be included in the home inspection:**

Furnace and all related components such as heating equipment and distribution systems; normal operating controls and energy source; automatic safety controls; exterior surfaces of chimneys, flues and vents; solid fuel heating devices; and the presence of an installed heat source in each room.

Roof and all related components such as roof coverings, including type, roof drainage systems, flashings, skylights, roof penetrations, and signs of leaks or abnormal condensation on building components.

Chimneys and all related components such as flues and vents, exterior and interior surfaces.

Home energy audit items such as insulation ratings, window and door seals and tightness.

Other: \_\_\_\_\_

Other: \_\_\_\_\_

Other: \_\_\_\_\_

Other: \_\_\_\_\_

**SIGNATURE:** \_\_\_\_\_

**DATE:** \_\_\_\_\_

| <b>A HOME INSPECTOR MUST OBSERVE AND DESCRIBE:</b>  | <b>A HOME INSPECTOR IS NOT REQUIRED TO:</b>   |
|---|---|
| <p>(1) FOUNDATIONS: type and condition of foundation.</p>   | <p>(1) FOUNDATIONS: (none)</p>  |
| <p>(2) COLUMNS: type and condition of columns.</p>  | <p>(2) COLUMNS: (none)</p>  |
| <p>(3) FLOORING SYSTEMS: type and condition of flooring systems.</p>  | <p>(3) FLOORING SYSTEMS: (none)</p>   |
| <p>(4) ROOFS: roof coverings, including type, roof drainage systems, flashings, skylights, chimneys, roof penetrations, and signs of leaks or abnormal condensation on building components. The home inspector must describe the methods used to observe the roof.</p>  | <p>(4) ROOFS: walk on the roofing; observe attached accessories, including, but not limited to, solar systems, antennae and lightning arrestors; and observe internal gutter and downspout systems and related underground drainage piping.</p>   |
| <p>(5) EXTERIORS: wall claddings, including type; flashings and trim; entryway doors and at least one window per side of a dwelling unit; garage door operators, including whether any garage door operator automatically reverses or stops when meeting reasonable resistance during closing; decks, balconies, stoops, steps and porches including railings; eaves, soffits and fascias; and grading, drainage, driveways, patios, walkways and retaining walls that abut the dwelling unit. A home inspector shall operate all entryway doors, garage doors, and at least one window per side of a dwelling unit.</p>  | <p>(5) EXTERIORS: observe storm windows, storm doors, screening, shutters, awnings and similar seasonal accessories; observe locks, latches or other security devices or systems; observe intercom systems; fences or privacy walls; observe insulation or vapor barriers in exterior walls; observe safety glazing; observe garage door operator remote control transmitters; observe geological or soil conditions; observe recreational facilities; observe outbuildings other than garages and carports; and observe trees, shrubs and other vegetation.</p>  |
| <p>(6) PLUMBING SYSTEMS: interior water supply and distribution system, including piping materials, supports, fixtures, faucets, functional flow and drainage, leaks and cross connections; interior drain, waste and vent system, including traps, drain, waste, and vent piping, piping supports and leaks; hot water systems, including water heating equipment, normal operating controls, automatic safety controls and the exterior surfaces of chimneys, flues and vents; fuel storage and distribution systems, including interior fuel storage equipment, supply piping, venting, supports and leaks; and sump pumps. A home inspector shall operate all plumbing fixtures, including their faucets and accessible exterior faucets attached to the dwelling unit.</p> | <p>(6) PLUMBING SYSTEMS: state the effectiveness of anti-siphon-devices; determine whether the water supply and waste disposal systems are public or private; operate automatic safety controls or sump pumps equipped with internal or water dependent switches; operate any valve except water closet flush valves, fixture faucets and hose faucets; observe water conditioning systems, fire and lawn sprinkler systems, on-site water supply quantity and quality, on-site disposal systems, foundation drainage systems, or spas; observe the interior of flues, chimneys and vents, or solar water heating systems; observe exterior plumbing components such as water mains or swimming pools; determine water temperature; and determine the proper sizing, design or use of plumbing materials.</p> |

| <b>A HOME INSPECTOR MUST OBSERVE AND DESCRIBE:</b>   | <b>A HOME INSPECTOR IS NOT REQUIRED TO:</b>  |
|--|--|
| <p>(7) ELECTRICAL SYSTEMS: service entrance conductors; service equipment, grounding equipment, main over current device; main and distribution panels, including their location; amperage and voltage ratings of the service, including whether service is overhead or underground; branch circuit conductors, their over current devices and the compatibility of their ampacities and voltages, including any aluminum branch circuit wiring; the operation of a representative number of installed lighting fixtures, switches and receptacles located inside the house, garage and any exterior walls; the polarity and grounding of all receptacles within 6 feet of interior plumbing fixtures, in the garage or carport and on the exterior of inspected structures; the operation of ground fault circuit interrupters; and the functionality of the power sources for smoke detectors.</p> | <p>(7) ELECTRICAL SYSTEMS: insert any tool, probe or testing device inside the panels; test or operate any over current device except ground fault circuit interrupters; dismantle any electrical device or control other than to remove the covers of the main and auxiliary distribution panels; observe low voltage systems, telephones, security systems, cable TV, intercoms, or other ancillary wiring that is not a part of the primary electrical distribution systems; and measure amperage, voltage, or impedance.</p> |
| <p>(8) INTERIORS: walls, ceilings and floors; steps, stairways, balconies and railings; counters and all sink base cabinets; a random sample of doors and windows; separation walls, ceilings, and doors between a dwelling unit and an attached garage or another dwelling unit; and signs of water penetration into the building or signs of abnormal or harmful condensation on building components.</p>  | <p>(8) INTERIORS: observe paint, wallpaper and other cosmetic finish treatments on the interior walls, ceilings and floors; observe carpeting; observe draperies, blinds or other window treatments; observe household appliances; and observe recreational facilities or another dwelling unit.</p>   |
| <p>(9) HEATING SYSTEMS: the condition of all of the following within a permanently installed heating system: heating equipment and distribution systems; normal operating controls and energy source; automatic safety controls; exterior surfaces of chimneys, flues and vents; solid fuel heating devices; and the presence of an installed heat source in each room. A home inspector shall operate the heating systems using normal operating controls and open readily accessible access panels provided by the manufacturer or installer for routine homeowner maintenance.</p>  | <p>(9) HEATING SYSTEMS: operate heating systems when weather conditions or other circumstances may cause equipment damage; operate automatic safety controls; ignite or extinguish fuel fires; observe the interior of flues, fireplace insert flue connectors, humidifiers, electronic air filters, or the uniformity or adequacy of heat supply to the various rooms; and observe a heat exchanger unless it is readily observable and normally accessible to an occupant of a dwelling unit.</p>                              |
| <p>(10) CENTRAL AIR CONDITIONING: the condition of the cooling and air handling equipment, including type and energy source; normal operating controls; and the presence of an installed cooling source in each room. A home inspector shall operate the central air conditioning systems, using normal operating controls, and open readily accessible access panels provided by the manufacturer or installer for routine homeowner maintenance.</p>   | <p>(10) CENTRAL AIR CONDITIONING: operate cooling systems when weather conditions or other circumstances may cause equipment damage; observe non-central air conditioners; observe the uniformity or adequacy of cool-air supply to the various rooms; operate electronic air filters; observe the pressure of the system coolant or determine the presence of leakage; and test the electrical current drawn by the unit.</p>   |
| <p>(11) INSULATION AND VENTILATION: the presence or absence of insulation in unfinished spaces; ventilation of attics and foundation areas; and the condition of kitchen, bathroom and laundry venting systems.</p>  | <p>(11) INSULATION AND VENTILATION: concealed insulation; and venting equipment that is integrated with household appliances.</p>  |