Structured inspection

If you are inspecting a residential property in the crawl space or on other parts of the house, a crawl space specialist may be able to suggest a solution for the moisture in the crawl space and a multi-inspector will be able to determine the type and extent of the mold, and whether it is harmful to people.

Fluid Zones

Properties located near bodies of water, wetlands, and low-lying areas should be reviewed during the inspection. Ask for copies of the property's location inside or outside a flood zone. Properties located along or near bodies of water, include flood plains, riverbanks, creeks, bayous, or streams that can be impacted by storms, may be more susceptible to flooding, which can lead to mold, rot, and other health issues. If the home inspector reports seeing structural defects, it is important to have a road maintenance agreement signed by the property owners, determining whether the property is subject to a homeowners' association (HOA). It is also a good idea to inquire about the HOA's financial health and safety issues, so ask the seller to remedy these issues prior to closing. Also, be aware that historic homes may have been completed and that the property is sold in the same condition it was in at the time of contract formation. A developer of a new subdivision may have removed all of their furniture, appliances, rugs, boxes, and other belongings to enable you to see areas that the seller's insurance agent may not have seen.

Private Streets/Roads

Adequate access to a home or lot has not been accepted into the state system of roads and is not State-maintained. It may or may not have been constructed to the standards of the North Carolina Department of Transportation. Appropriateness for complying and clearing a private road is measured by what people who understand their legal rights can do. It is very important to have a maintenance agreement signed by all such parties that owners that agree to have the responsibility and cost of maintaining, repairing and clearing the road typically, all the ownership. The condition of the road and all flood zones, and restrictions and utilities will be permitted, and whether you understand each other requirements and restrictions imposed in the neighborhood. A private street or road is one that has not been accepted into the State system of roads and is not State-maintained. There is no way to determine the quantity and quality of available water on the property without drilling a well, which is harmful to people. A seller must deliver this form to a buyer after the buyer makes an offer, https://www.ncrec.gov/Forms/Consumer/rec425.pdf. The purpose of this form is to give the seller an opportunity to disclose whether the soil can support the structure(s) you want to build. Also consider getting a survey, checking whether the property is located in a flood zone, and ensuring building restrictions are relevant to the area, such as the property’s location in the wetlands, flood zones, and easements. Ask for copies of the property's location inside or outside a flood zone or terrain. Also, be aware that historic homes may have been completed and that the property is sold in the same condition it was in at the time of contract formation. A developer of a new subdivision may have removed all of their furniture, appliances, rugs, boxes, and other belongings to enable you to see areas that the seller's insurance agent may not have seen.

Questions and Answers on "Due Diligence for Residential Buyers"

Residential Property and Owners' Association Disclosure Statement

At closing, the seller must deliver this form to you when the buyer makes an offer, https://www.ncrec.gov/Forms/Consumer/rec422.pdf. The purpose of the form is to inform the buyer of issues related to the property, which may affect the property you are interested in.

What is a "walk-through" and why is it important?

A walk-through is a pre-purchase examination of the property to learn about the property before closing to the buyer to confirm that all of the repairs and services promised by the seller have been completed and that the property is sold in the same condition it was in at the time of contract formation. Idealistically, this important step should occur after the seller's removal of all of their furniture, appliances, rugs, boxes, and other belongings to enable you to see areas that the buyer's insurance agent may have removed. Ask for copies of all agreements that have been entered into. Also, be aware that historic homes may have been completed and that the property is sold in the same condition it was in at the time of contract formation. A developer of a new subdivision may have removed all of their furniture, appliances, rugs, boxes, and other belongings to enable you to see areas that the buyer's insurance agent may have removed. Ask for copies of all agreements that have been entered into. Also, be aware that historic homes may have been completed and that the property is sold in the same condition it was in at the time of contract formation.
Questions and Answers on: DUE DILIGENCE FOR RESIDENTIAL BUYERS

Due diligence is a vital part of the home buying process. As a buyer, it is important to gather information about the property and surrounding area to help you make an informed decision about whether this is the right home for your needs. Since purchasing a home is a large investment, you must take steps to ensure that you are making a wise decision. This includes completing due diligence, which is the process of thoroughly investigating the property before making an offer.

What kind of inspections do I need to find out about the condition of the property?

The most important inspection is a Residential Home Inspection. You should order a home inspection even when a home is not new or recently renovated. A home inspection is a general review of the systems and components of a home, including the structural systems, the systems in the home's exterior, and the systems in the home's interior. Inspectors are trained to look for any damage to the systems and components of the property. 

What is a home inspection?

A home inspection is a general review of the systems and components of a home, including the structural systems, the systems in the home's exterior, and the systems in the home's interior. The inspector may check for any damage to the systems and components of the property. 

How will I know if I need other inspections?

Your home inspector may recommend additional inspections based on the condition of the property. These inspections may include an asbestos inspection, wood destroying insect inspection, or lead paint testing. 

What other inspections and services should I consider?

You should consider obtaining a septic system inspection, a well water test, an environmental site assessment, and a home energy audit.

What if the sellers or the broker indicates that the agreed-upon repairs have been completed, negating the need for the home inspection performed by a professional inspector?

It is always a good idea to confirm that all agreed-upon repairs have been made and completed prior to the closing. You should ensure that any home inspection charge is a fee for an inspection and not a re-inspection. A re-inspection is not necessary if the repairs have been made. A broker who asks the qualifications of the repair contractor to evaluate the quality of the repair should refrain from evaluating the home inspection charge.

In summary, it is in your best interest to thoroughly investigate the property before making an offer. This includes ordering a home inspection, understanding the condition of the property, and making any necessary repairs. By taking these steps, you can ensure that you are making a wise decision about whether to purchase the property.

For more information about home inspections, refer to the Commission's brochure, “Questions and Answers About the Home Inspection Process” available online at www.dos.state.ny.us/resources/ahbc.

**Questions and Answers: Home Inspection Process**

**IS THERE A FEE FOR THE HOME INSPECTION?**

Yes. It is always a good idea to confirm that all agreed-upon repairs have been made and completed prior to the closing. You should ensure that any home inspection charge is a fee for an inspection and not a re-inspection. A re-inspection is not necessary if the repairs have been made. A broker who asks the qualifications of the repair contractor to evaluate the quality of the repair should refrain from evaluating the home inspection charge.

In summary, it is in your best interest to thoroughly investigate the property before making an offer. This includes ordering a home inspection, understanding the condition of the property, and making any necessary repairs. By taking these steps, you can ensure that you are making a wise decision about whether to purchase the property.