



**THE STEEL CITY AGENT**  
AMANDA TIHEY | REALTOR®



A HOMEBUYER'S REFERENCE GUIDE

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# How to Read a Home Inspection Report


Don't let a stack of pages intimidate you. This guide breaks down every section of your inspection report so you know exactly what matters, what doesn't, and how to use it to your advantage.

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# Understanding the Report

Your inspection report is one of the most powerful tools in your home purchase. Here's how to navigate it like a pro.



*"A home inspection is not a pass/fail test — it's a detailed snapshot of the home's condition."*

Every home has something on the inspection report — even brand new construction. The goal isn't a perfect report; it's understanding what you're buying. Amanda reviews every report alongside her clients so nothing falls through the cracks.

## What a Home Inspector Actually Does

### THEY WILL INSPECT

- Roof, gutters, and flashing
- Foundation and structure
- Electrical panels and wiring
- Plumbing supply and drain lines
- HVAC systems and ductwork
- Insulation and ventilation
- Windows, doors, and seals
- Attic and crawl space

### THEY WILL NOT INSPECT

- Inside walls or behind drywall
- Underground pipes or sewer lines\*
- Septic systems\* (separate test)
- Chimneys (recommend sweep)
- Pools or hot tubs\* (specialist)
- Mold, radon, or lead paint\*
- Pest or termite activity\*
- Appliance warranties or recalls

*\*Available as add-on specialty inspections — Amanda can recommend specialists.*

## How Reports Are Structured

### Summary Page

The front section highlights items the inspector flagged as Deficient, Safety Hazards, or Requiring Further Evaluation. Start here — but always read the full report.

### System Sections

Each major system (roof, electrical, plumbing, HVAC, etc.) gets its own section with observations, photos, and condition ratings.

### Photos & Annotations

Modern reports include photos of every issue found. Read the caption — photos without context can look scarier than the actual problem.

## Understanding Severity Ratings

### SAFETY HAZARD

Immediate risk of injury or harm. Examples: faulty wiring, CO leak, structural failure. These must be addressed — period.

### DEFICIENT / REPAIR

Something isn't working correctly or is past its useful life. This is the negotiation zone — repairs, credits, or price adjustments.

### MAINTENANCE / MONITOR

Not urgent, but worth knowing. Includes minor wear, deferred upkeep, and items to watch. Budget for these over time.

# Major Systems — What to Know

These are the most expensive items in any home. Understanding their condition and age tells you exactly what you're buying — and what's coming.

## Roof

Asphalt Shingle: 20–30 yrs

- ✗ Missing, curling, or cracked shingles
- ✗ Soft spots or sagging deck
- ✗ Damaged or missing flashing
- ✗ Granules in gutters (wear indicator)
- ✗ Active leaks or water stains in attic

💡 *Age matters more than condition. A 25-year-old roof with no visible damage is still a near-term capital expense.*

## Electrical

Panel: 25–40 yrs | Wiring: 40–70 yrs

- ✗ Federal Pacific or Zinsco panels (recall risk)
- ✗ Aluminum branch wiring (fire hazard)
- ✗ Double-tapped breakers
- ✗ Ungrounded outlets (2-prong)
- ✗ DIY wiring or open junction boxes

💡 *Electrical issues are non-negotiable. Always ask for licensed electrician repairs — not DIY fixes.*

## HVAC

Furnace: 15–25 yrs | AC: 10–15 yrs

- ✗ Heat exchanger cracks (CO risk)
- ✗ Refrigerant leaks or low charge
- ✗ Dirty coils or clogged filters
- ✗ No recent service or maintenance
- ✗ Ductwork leaks or disconnects

💡 *Ask the age of every unit. An older system that works today is still a budget item. Plan for replacement costs.*

## Plumbing

Copper: 50+ yrs | PVC: 25–40 yrs  
| Water Heater: 8–12 yrs

- ✗ Galvanized steel pipes (corrosion, low pressure)
- ✗ Polybutylene pipes (recall — leak risk)
- ✗ Active leaks or water stains
- ✗ Slow drains indicating blockage
- ✗ Water heater over 10 years old

💡 *Request a sewer scope for any home over 25 years old. A \$150–\$200 add-on can reveal a \$10,000+ problem.*

## Foundation & Structure

Poured concrete: 100+ yrs |  
Block: 50–100 yrs

- ✗ Horizontal cracks in block walls (serious)
- ✗ Stair-step cracks in brick or block
- ✗ Bowing or leaning walls
- ✗ Evidence of water intrusion
- ✗ Uneven floors or sticking doors

💡 *Vertical or diagonal hairline cracks are usually settling — normal. Horizontal cracks indicate pressure and are serious.*

## Windows & Doors

Wood: 20–50 yrs | Vinyl: 20–40 yrs  
| Fiberglass: 30–50 yrs

- ✗ Failed seals (foggy glass between panes)
- ✗ Rotting wood frames or sills
- ✗ Difficult operation or improper latching
- ✗ Cracked glass or missing glazing
- ✗ Inadequate weatherstripping

💡 *Failed seals reduce energy efficiency but are cosmetic — they're a price negotiation point, not a deal breaker.*



# What to Negotiate — and What to Let Go

Not every finding is a negotiation. Knowing the difference between deal-breakers, negotiable repairs, and normal wear keeps you from walking away from a great home — or overpaying for a bad one.

## The Three-Tier Framework

### Tier 1 — Always Negotiate

*Safety hazards and major system failures that affect habitability or financing.*

- Active roof leaks
- Failed electrical panels or unsafe wiring
- Cracked heat exchanger (CO risk)
- Structural or foundation failure
- Active plumbing leaks
- Evidence of mold or moisture intrusion

### Tier 2 — Negotiate Strategically

*Large ticket items that are functional but near end of life or in poor condition.*

- HVAC over 15 years old
- Roof with less than 5 years of life remaining
- Water heater over 10 years old
- Major appliance failures
- Significant window seal failures
- Sewer line defects (if scoped)

### Tier 3 — Accept & Budget

*Normal wear and maintenance items that come with any resale home.*

- Minor caulking and weatherstripping
- Cosmetic cracks or surface damage
- Dirty gutters or minor grading issues
- Older but functional systems
- Single failed window seals
- Minor wood rot on trim or fascia

## Your Four Response Options

### Request Repairs

Ask the seller to fix specific items before closing. You control the list — be precise. Amanda helps you request licensed contractor repairs, not DIY bandaids.

*Best for: Safety items and major system defects.*

### Request a Credit

Ask for a dollar credit at closing in lieu of repairs. You choose your own contractors after closing. Often preferred — you control quality and timing.

*Best for: Large repairs or when you don't trust seller's contractors.*

### Price Reduction

Negotiate the purchase price down based on inspection findings. Common in markets where closing credits are restricted or in a strong buyer's market.

*Best for: Multiple large issues or when credits are not permitted.*

### Walk Away

If the inspection reveals issues beyond your risk tolerance or the seller refuses to negotiate, you can exit during the inspection contingency period and recover your earnest money.

*Best for: Major structural, safety, or undisclosed defects.*

## Amanda's Negotiation Tips

- Focus on the big stuff — don't nickel and dime cosmetic items
- In a seller's market, prioritize safety and structural items only
- Request repairs in writing with specific licensed contractor requirements
- Bundle requests into one round of negotiations, not multiple asks
- Get contractor estimates before requesting a specific credit amount
- Don't ask for what the seller already disclosed — it signals you didn't read the paperwork
- A credit is often better than repairs — you control the work quality
- Know your walk-away number before you open the report



HAVE QUESTIONS ABOUT YOUR REPORT?

# Let's Walk Through It Together.

Inspection reports can feel overwhelming. Amanda sits down with every buyer to review findings, explain what's serious and what's not, and build a smart negotiation strategy — at no charge, no pressure.

## Contact Amanda Directly



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## Amanda Helps You:

- ✓ Understand every flagged item in plain language
- ✓ Prioritize what's truly a problem vs. normal wear
- ✓ Get contractor quotes before making repair requests
- ✓ Draft a strategic inspection response to the seller
- ✓ Decide whether to negotiate, accept, or walk away
- ✓ Connect with trusted inspectors and specialty testers



## Amanda Tihey

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*Moving you from where you are now... to where you want to be!™*

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