



Home inspection basics

A practical guide for Hampton Roads homebuyers.

The goal: Understand the home's observable condition so you can ask informed questions, plan maintenance, and discuss next steps with your agent. A traditional inspection is a visual, non-invasive evaluation, not a promise that every defect will be found. [3]

What inspectors typically check

Structure & roof

Accessible foundation and framing, crawlspace, attic, roof covering, gutters, flashing, and visible insulation.

Exterior & interior

Siding, trim, doors, windows, stairs, railings, decks, accessible walls, floors, ceilings, and garage components.

Plumbing

Visible supply and drain piping, fixtures, faucets, water heater, and evidence of leaks or drainage concerns.

Electrical

Accessible panels and visible wiring, outlets, switches, installed lights, and relevant safety devices.

Heating & cooling

Installed equipment and normal controls, visible distribution and venting, subject to access and safe operating conditions.

The report records inspected components, observed deficiencies, and areas that could not be inspected. Virginia's requirements cover readily accessible components; read the inspector's written scope and any limitations. [1]

What you receive

A written condition report, often with photographs, explaining findings and recommended follow-up. Ask which issues need prompt attention, a specialist, or routine upkeep. Inspectors generally report conditions rather than give the home a pass/fail grade. An inspection is separate from the lender's appraisal. [4]



Know the limits

What a traditional inspection does not do

See behind surfaces

It does not open walls or expose concealed plumbing, wiring, or structural defects. Furniture, storage, insulation, weather, and unsafe access can limit what is visible. [3]

Guarantee future performance

It describes conditions at the visit. It is not a warranty, insurance policy, or guarantee against later failures, and it does not establish exact remaining equipment life. [2]

Certify code compliance or value

It is not a full building-code review, survey, appraisal, or engineering analysis. It does not decide whether you should buy or guarantee insurability. [2, 4]

Automatically include every test

Termite/wood-destroying-organism and moisture inspections, mold sampling, radon, lead/asbestos testing, sewer cameras, private well/water testing, septic evaluations, pools, and other specialty services may need separate agreements or qualified providers. Verify what is included. [2, 3]

Force a seller to make repairs

Findings do not automatically require repairs or credits. Available requests, responses, and other remedies depend on your purchase contract; review them with your agent.

Before you book: Review the inspection agreement, price, scope, exclusions, cancellation terms, and promised report delivery date. Ask about insurance, a sample report, and who will inspect your home. Check the individual inspector's current Virginia license through [DPOR](#). [2]

Make the visit useful

Coordinate access through your agent. Confirm utilities are active and that the seller has cleared access to key systems. Attend the explanation or walkthrough if allowed, take notes, and ask what needs further evaluation. Never enter unsafe areas or operate equipment yourself. Ask how shut-down or weather-limited systems will be addressed. [1]



Your inspection timeline

Planning assumptions: Day 0 is contract ratification; closing is targeted for Day 30. Complete the home inspection and moisture/termite inspection within 10 days. This is a sample schedule, not a Virginia-mandated inspection period. Your signed contract controls all deadlines.

Day 0 | Review deadlines

Confirm inspection, report, notice, negotiation, financing, and closing dates with your agent. The inspection deadline and repair-request deadline may differ.

Days 1-3 | Book promptly

Choose your inspector, sign the agreement, and arrange access. Book moisture/termite services separately unless expressly included. Confirm report delivery leaves time for decisions.

Days 3-10 | Inspect and review

Complete both inspections by Day 10 under this plan. Reserve several hours for the home visit; size, condition, access, and team size affect duration. Get the written reports by the agreed delivery date.

Before each deadline | Decide and deliver

Review findings with your agent. Seek specialist advice or quotes when needed and allowed. Submit requests or notices on time; do not assume booking an inspection extends a deadline.

After written agreement | Track repairs

Follow agreed repair or credit terms. Keep documentation and discuss any reinspection, specialist review, or unavailable-system follow-up before closing.

Days 27-30 | Walk through and close

Verify agreed items and the home's condition at the final walkthrough. A walkthrough is not a replacement for the inspection. Confirm unresolved concerns with your agent and settlement provider.

References & local options

[1. Virginia: Home inspection report requirements](#)

[3. InterNACHI: Standards of Practice](#)

[Five Hampton Roads home inspection companies](#)

[2. Virginia: Inspection agreements and exclusions](#)

[4. ASHI: Standard of Practice](#)