

# The Inspection Survival Guide

What to Expect, What to Fix, and What to Ignore

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Every house has stuff wrong with it. Brand new builds get flagged during inspections. The goal here isn't to have a perfect report. It's to know what's coming so nothing blindsides you.

# What Actually Happens During an Inspection

A home inspector spends 2 to 4 hours going through your house from top to bottom. They check electrical, plumbing, HVAC, structure, roof, exterior, and interior. When they're done, the buyer gets a report that's usually 30 to 50 pages with photos of every issue found. Don't freak out when you see the length. Every single house has things on the report.

# The 10 Things Inspectors Always Flag

- 1. Electrical panel issues** - Double-tapped breakers, missing GFCI outlets, exposed wiring in the basement or garage
- 2. Roof condition** - Missing or curling shingles, aging materials, how many years the roof has left
- 3. Water heater** - Units over 10 years old, corrosion, missing expansion tanks or drain pans
- 4. Grading and drainage** - Water pooling near the foundation, downspouts dumping right next to the house
- 5. HVAC system** - Dirty filters, age of the unit (over 15 years gets flagged), no service records
- 6. Plumbing leaks** - Drips under sinks, slow drains, water stains on ceilings below bathrooms
- 7. Windows** - Foggy glass between panes (broken seals), windows that won't stay open
- 8. Attic** - Poor ventilation, thin or missing insulation, signs of moisture or mold
- 9. Smoke and CO detectors** - Missing from bedrooms, expired units, dead batteries
- 10. GFCI outlets** - Not installed in kitchens, bathrooms, garage, exterior, or laundry room

# Fix These Before the Inspection

Quick, cheap fixes that make a real difference

- Replace every HVAC filter in the house
- Test and reset all GFCI outlets
- Put fresh batteries in every smoke and CO detector
- Fix running toilets (usually a \$5 flapper)
- Re-caulk around tubs and showers where caulk is cracking or peeling
- Clean out gutters and clear debris
- Replace any burned-out light bulbs
- Make sure the ground around your foundation slopes away from the house, not toward it

# Don't Panic About These

These show up on reports but aren't deal breakers

- Hairline cracks in concrete or drywall. That's normal settling.
- Surface rust on exposed pipes in the basement. Cosmetic, not structural.
- Older systems that still work fine. Inspectors note the age, but that's not the same as saying it's broken.
- Scuffed walls, worn carpet, dated fixtures. That's cosmetic. Buyers expect it in a lived-in house.
- "Recommended" items vs "safety concern" items. Know the difference. Recommendations aren't deal breakers.

# How to Read the Inspection Report

The report breaks into three categories. Here's what each one means:

## **RED - Safety Issues**

Must-fix, non-negotiable. Exposed wiring, no handrails on stairs, gas leaks.

## **YELLOW - Maintenance Items**

Should be addressed but aren't urgent. Aging water heater, minor wood rot, slow drain.

## **GREEN - Cosmetic Stuff**

Paint, wear and tear, personal preference. Rarely makes it onto a repair request.

Most buyers send a repair request focused on safety items and maybe a few maintenance things. When you get the request, you have three options: fix it yourself, offer a dollar credit at closing, or push back if the ask is unreasonable.

# New York-Specific Notes

**Property Condition Disclosure:** In NY, you either fill out the form or credit the buyer \$500 at closing. Most sellers take the credit to limit their exposure.

**Lead paint:** Federal law requires disclosure for any home built before 1978.

**Oil tanks:** Underground oil tanks are a big issue in the NY suburbs. If you have one, get it inspected separately before listing. Surprises here kill deals.

**Septic systems:** If you're not connected to public sewer, expect a separate septic inspection. Budget \$300 to \$500.

**Termite/pest inspection:** Very common in NY. Usually runs \$75 to \$150. Buyers almost always order one.

**Radon testing:** Buyers in NY frequently test for radon, especially in homes with basements. If levels come back high, a mitigation system costs \$800 to \$1500.

# You've Got This

Inspections feel like the scariest part of selling, but most deals survive them. Fix the easy stuff, know what to expect, and don't take it personally when the report comes back long. If you want a second opinion before the inspection, I'm happy to walk through your house with you and point out what an inspector will probably flag. No charge, no pressure.

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