A SELLER'S GUIDE WITH SPENCER

# What to Expect During a Home Inspection

A clear, no-panic wlakthrough of the inspection process – what gets found, what it means, and how to respond without losing your deal or your peace of mind.

**With Spencer** | Elevate Realty, LLC
St. Louis Metro - West County - St. Charles County

INTRODUCTION

# The Inspection Isn’t the Enemy

If you're getting ready to sell, or you're already under contract, there's a good chance the home inspection is the part of the process you're dreading most. That's normal. You've lived in this house. You know its quirks. And now a stranger is going to pay an inspector to walk through it with a flashlight and a checklist, commenting on everything that's wrong.

Here's what I want you to know before that day arrives: a home inspection is not a pass/fail test. No house — not a new construction build, not a home that's been meticulously maintained for twenty years — comes back from an inspection with a clear report. Inspectors are trained to note everything, from a genuinely serious structural issue down to a loose cabinet hinge. That's their job. It does not mean your home is in bad shape, and it does not mean your deal is in trouble.

This guide walks you through exactly what happens during and after a home inspection, what typically gets flagged, what's actually negotiable, and the single most common mistake I see sellers make once that report lands in their inbox.

**Bottom line:** The goal after an inspection isn't a perfect report. It's a clear-headed, well-negotiated path to closing.

SECTION ONE

# What a Home Inspection Actually Covers

A general home inspection is a visual, non-invasive review of the home's major systems and components. Inspectors aren't opening up walls or running diagnostic equipment — they're looking, testing, and documenting what's observable.

**Typically included:**

- Structural components — foundation, framing, and visible signs of settling or movement
- Roof — condition, age indicators, flashing, and visible leaks or wear
- Exterior — siding, grading, drainage, windows, and doors
- Electrical system — panel condition, visible wiring, outlets, and fixtures
- Plumbing — visible pipes, water heater, fixtures, and water pressure
- HVAC — heating and cooling system function and general condition
- Interior — walls, ceilings, floors, stairs, and visible moisture or damage
- Attic and basement/crawlspace — insulation, ventilation, and visible moisture

**Typically NOT included:**

- Anything behind a finished wall or under flooring
- Pools, wells, septic systems, or termite/wood-destroying insects (these usually require a specialist and a separate inspection)
- Chimneys beyond a visual check (a certified sweep may be recommended separately)
- Code compliance — inspectors report condition, not whether something meets current building code

> Buyers sometimes bring in specialists for radon, mold, sewer scope, or pest inspections in addition to the general inspection. Don't be alarmed if you see more than one inspector at the house.

SECTION TWO

# The Timeline: What Happens and When

Every contract is a little different, so the exact deadlines you're working with will always come down to what's written in your specific purchase agreement. But the general flow looks like this:

1. **Inspection Period Begins** — The clock starts once the contract is fully signed. Your agent will confirm the exact deadline in your agreement
2. **Inspection Day** — The buyer's inspector (and possibly specialists) walks the property, usually taking two to four hours depending on home size
3. **Report Delivered** — The buyer receives a written report, often with photos, typically within a day of the inspection
4. **Buyer's Request** — The buyer's agent submits a written request — repairs, credits, price adjustment, or occasionally no requests at all*
5. **Seller's Response** — You and your agent review the request and respond: agree, negotiate, or decline**
6. **Resolution** — Both sides sign off on an agreed resolution, or in rare cases, the buyer exercises their right to terminate within the inspection period

> **Why this matters:** Inspection deadlines are typically firm. Missing a response window can have real consequences for either side, so this is a moment to move quickly and lean on your agent rather than sit with the report alone.

* The buyer and their agent review the inspection report and decide how they want to proceed. The typical contract gives the buyer 3 options:

1. Move forward with no requests
2. Terminate with earnest money returned
3. Ask for repairs or monetary adjustments

The buyer's agent will draft their notice to inform the seller of the option they selected.

**Seller's, per the contract, have a specific window of time to negotiate with the buyers if they choose option 3.

SECTION THREE

# Common Findings That Look Scary but Usually Aren’t

Inspection reports are written to flag risk, which means the language can sound more alarming than the actual issue warrants. Here are some of the most common findings that cause sellers to panic — and why they're rarely deal-breakers on their own.

- GFCI outlets missing in older bathrooms/kitchens — a common and inexpensive electrical safety update, not a sign of a bigger problem.
- Minor roof wear or granule loss — expected with age and doesn't necessarily mean a full replacement is needed.
- Small grading/drainage notes — very common in older neighborhoods and often solvable with simple landscaping adjustments.
- Water heater or HVAC nearing the end of typical lifespan — flagged as a heads-up on age, not necessarily a current malfunction.
- Hairline foundation cracks — extremely common and often cosmetic; a structural engineer's opinion, and/or a foundation specialist’s opinion, not the inspector's note alone, determines real significance.
- Cosmetic moisture staining with no active leak — often from a past, already-resolved issue rather than a current one.

> A long report is not the same as a serious report. What matters is severity, not the page count.

SECTION FOUR

# What’s Actually Negotiable

A buyer has the right to request repairs for anything noted in the inspection report — nothing is off the table in terms of what they can ask for. But you're not obligated to grant those requests, in full or at all. Here's a framework for thinking through which requests are worth conceding on and which aren't.

**Items you'll generally want to say yes to:**

- Safety issues (electrical hazards, gas leaks, non-functioning smoke detectors)
- Items affecting a system's basic function (a furnace that doesn't heat, a roof that actively leaks)
- Anything required by the lender in order for the loan to close

**Items where you have solid ground to hold firm or decline full concessions:**

- Cosmetic wear consistent with the home's age and price point
- Items disclosed up front or clearly visible before the offer was written
- Full system replacements when the system is still functioning, just aging
- Code upgrades to bring an older home fully "up to current code" — most contracts don't require this

> Your options aren't limited to "yes" or "no." Repair requests can be met with a repair, a different scope of work, a credit at closing, a price adjustment, or a documented "as-is" response. The right move depends on your bottom line, your timeline, and how the rest of the deal is structured — this is where having an agent negotiate on your behalf pays for itself.

SECTION FIVE

# The #1 Mistake Sellers Make (and What Not to Do)

After nine years and hundreds of closings, the single biggest mistake I see sellers make after receiving an inspection report is this: reacting emotionally before responding strategically.

It's an understandable reaction. You've maintained this home, maybe even raised a family in it, and now you're reading a list of everything wrong with it. But the report is a negotiating document, not a personal review of your homeownership. How you respond in the first 24–48 hours sets the tone for the rest of the negotiation.

**What not to do:**

- Don't assume the deal is dead. The vast majority of inspection negotiations end in a signed resolution, not a terminated contract.
- Don’t respond immediately – take some time to get 2nd opinions and bids. Combat any emotional fear from the buyer with facts.
- Don't respond directly to the buyer or their agent yourself. Let your agent manage the communication so nothing is said that weakens your position.
- Don't agree to everything just to "keep the peace." Buyers often ask for more than they expect to receive — that's normal in a negotiation, not a red flag about the deal falling apart. Plus, without bids you are essentially signing a blank check.
- Don’t make any repairs before reaching an agreement. Things change during negotiations. Making repairs before the inspection notice is finalized may cost you money you didn’t have to spend.
- Don't refuse anything on principle. Digging in on minor items can cost you a buyer over something that would've been inexpensive to resolve.

> **The move that actually works:** Take a breath, send the report straight to your agent, and let the two of you build a response strategy together before anyone reaches out to the other side.

LET’S TALK

## Thinking About Sellin in West County or St. Charles County?

Every home and every negotiation is different. If you're preparing to list I'd love to help you think it through.

**Call or text me at 314-947-3791 — I'd love to talk through your options.**

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