DBK Realty LLC

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BUYER RESOURCE · MISSOURI & ILLINOIS

The Home Inspection Guide

…know what you're buying

An inspection is your best look at a home before you commit. Here's what a general inspection covers, the extra inspections that matter in the St. Louis area, and how to turn the report into a fair repair request.

2–4
hours is a typical general inspection for a single-family home

4.0
pCi/L is the radon level at which the EPA recommends fixing a home

1
deadline in your contract for inspections and repair requests



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What the inspector checks

A licensed or certified home inspector walks the whole house and writes up what they see. Plan to be there for the last hour so they can show you the big items in person.

Structure & foundation

- ☐ Foundation walls, cracks, and signs of movement
- ☐ Floors, framing, and stairs
- ☐ Basement or crawl space moisture

Roof & attic

- ☐ Shingles, flashing, and chimney
- ☐ Gutters and downspouts
- ☐ Attic insulation and ventilation

Plumbing

- ☐ Supply and drain pipes you can see
- ☐ Water heater age and venting
- ☐ Fixtures, leaks, and water pressure

Electrical

- ☐ Main panel and wiring you can see
- ☐ Outlets, switches, and GFCI protection
- ☐ Smoke and carbon monoxide detectors

Heating & cooling

- ☐ Furnace and A/C operation and age
- ☐ Ductwork and vents
- ☐ Signs of service, or a lack of it

Inside & outside

- ☐ Windows, doors, walls, and ceilings
- ☐ Grading and drainage around the house
- ☐ Decks, porches, siding, and built-in appliances

What a general inspection doesn’t cover

Inspectors only report what they can see and safely reach. They don’t open walls, move furniture, or predict how long things will last. Sewer lines, radon, termites, mold, septic systems, and wells usually need a separate specialist, covered on the next page.

Extra inspections worth a look

These cost extra, but in the St. Louis area a few of them can save you thousands. Schedule them early, since they all have to fit inside your inspection deadline.

Sewer lateral scope

A camera goes down the line from your house to the street. Older St. Louis homes often have clay or cast-iron lines that roots can crack or block, and the homeowner usually pays for repairs.

Radon test

Radon is a natural gas that can build up in basements, and it's common in parts of Missouri and Illinois. The EPA recommends fixing a home at 4.0 pCi/L or higher. Mitigation systems are common and usually affordable.

Termite (wood-destroying insect)

Checks for termites and the damage they leave. Some loans require one.

Chimney

A camera or chimney sweep inspection finds cracked flue liners and other fire risks a general inspector can't see.

Structural engineer

If the inspector flags foundation cracks, bowing basement walls, or sagging floors, an engineer can tell you how serious it is and what a fix might involve.

Septic and well

For rural homes on acreage. Tests the septic system and the well's water quality and flow.

Lead-based paint

For homes built before 1978, federal rules give buyers the chance to test for lead before buying.

Mold or moisture

Worth adding if you see staining, smell mustiness, or the inspector finds active leaks.

AFTER THE REPORT

Turning the report into a request

Every report has a long list. That's normal, even for a well-kept home. The goal is to find the items that truly matter and handle them fairly.

1. **Read the summary first**
   Most reports flag the major items up front. Focus there before the small stuff.
2. **Sort into three groups**
   Safety issues, major systems near the end of their life, and routine maintenance. Most of the list is usually maintenance.
3. **Get quotes for the big items**
   A contractor's estimate turns a scary line in the report into a real number.
4. **Decide what to ask for**
   We'll help you put together a request the seller is likely to take seriously.
5. **Watch the deadline**
   Your contract sets how many days you have to inspect and respond. Missing it can mean losing your chance to negotiate.

Reasonable requests

- ✓ Safety hazards, like wiring problems or gas leaks
- ✓ Active leaks or water getting into the house
- ✓ Major systems that don't work
- ✓ Problems the seller didn't disclose

Usually not worth the fight

- ✗ Cosmetic wear you could see on your first tour
- ✗ Small maintenance items, like caulk or a loose handle
- ✗ Older but working systems you priced in
- ✗ Upgrades to meet today's building code

Repairs, a credit, or a lower price? A credit or price reduction lets you hire your own contractor after closing. Seller repairs mean less cash out of pocket, but ask for licensed pros and receipts.

INSPECTION DAY

Make inspection day count

Before the inspection

- [ ] Book the inspector as soon as your offer is accepted
- [ ] Add a sewer scope, radon test, or others as needed
- [ ] Make sure the utilities will be on
- [ ] Ask the inspector's fee and how long the report takes

While you're there

- [ ] Ask the inspector to show you the biggest items
- [ ] Find the water shut-off, electrical panel, and gas meter
- [ ] Take photos of anything you want to remember
- [ ] Ask what's urgent and what can wait

QUESTIONS ABOUT A REPORT?

We'll help you sort it out.

DBK Realty can recommend trusted inspectors, help you read the report, and negotiate repairs or credits with the seller, on either side of the river.

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Items to follow up on

ITEM AND LOCATION

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CONTRACTOR QUOTE

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DEADLINE TO RESPOND

Important: This guide is general information compiled in November 2026. Inspection practices, costs, loan requirements, and contract deadlines vary. Always hire licensed or certified professionals and follow your contract. DBK Realty is a real estate brokerage, not a home inspector, and this is not legal or construction advice. If you are currently working with another real estate agent, this is not a solicitation of that relationship.

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