

Home Inspection *Blueprint*

Every major system, Michigan-specific add-on tests, and how to negotiate after the report, so you know exactly what you are buying before you sign the deed.

Foundation & Structure Roof & Exterior Electrical · Plumbing · HVAC Sewer Scope · Radon · Well · Septic Inspection Checklist

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Real Estate One · Plymouth, Michigan

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Free

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Introduction

What a Home Inspection Is, *and What It Is Not*

A home inspection is the most important two or three hours between your accepted offer and your closing date. It is also the most misunderstood part of the transaction.

A licensed home inspector will walk through the property, observe and operate its accessible systems, and produce a written report. That report is not a list of reasons to walk away. It is a disclosure of what exists in the home, organized by system and severity, so that you can make a fully informed decision about what you are buying.

Nearly every inspection report contains findings. A home that has been lived in for twenty years will have twenty years of wear, maintenance deferral, and small repairs that were never made. That is expected. What a report reveals is whether those findings are cosmetic, maintenance-level, safety-related, or structurally significant, and that distinction is what drives the negotiation that follows.

In Southeast Michigan, where the housing stock skews toward mid-century construction, homes built in the 1940s through the 1970s in communities like Livonia, Dearborn, Westland, Canton, Plymouth, and Ypsilanti, the general inspection is often just the starting point. Sewer scope, radon test, and lead paint disclosure are part of a responsible inspection strategy in this market. This Blueprint covers all of it.

What a Home Inspection Does Not Do

A general home inspection is visual and non-invasive. The inspector cannot see inside walls, under slabs, or inside enclosed ductwork. It is not a code compliance inspection, a pest inspection, an environmental report, or a guarantee of the home's condition. It is the inspector's professional opinion of the observable condition of accessible systems on the day of the inspection. Add-on tests (radon, sewer scope, mold, well, septic) are separate engagements, typically booked through the same inspector or a specialist.

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Chapter 1

How a Michigan Home
Inspection Works

Michigan requires home inspectors to be licensed by the State of Michigan Bureau of Professional Licensing. Understanding how the inspection works before it happens helps you get the most out of it.

Scheduling

Once you are under contract, your inspection contingency window begins. In Southeast Michigan, the inspection period is typically 7 to 10 days from the acceptance date. Book your inspector within 24 hours of acceptance, licensed inspectors in desirable markets get booked out quickly, and you want the report with enough time to negotiate before your contingency expires.

During the Inspection

Be present. The inspection typically takes 2 to 3.5 hours for a standard single-family home. Walk with the inspector. Ask questions. When an inspector says "I'm noting this for the report," ask what it means and whether it is a safety issue, a maintenance item, or something that needs a specialist evaluation. You learn more by being present than by reading the report afterward in isolation.

Michigan Licensing

Michigan home inspectors must be licensed under the Michigan Occupational Code. Verify your inspector's license at the Michigan Department of Licensing and Regulatory Affairs (LARA) website before booking. A licensed inspector carries errors-and-omissions insurance, follows the Michigan Standards of Practice, and is legally accountable for the report.

Inspection Type	Typical Cost	Time Required
General home inspection	\$350 to \$550	2 to 3.5 hrs
Radon test (add-on)	\$100 to \$175	48-hr device placement
Sewer scope	\$150 to \$325	30 to 60 min
Well water quality test	\$150 to \$350	Lab turnaround: 3 to 5 days
Septic inspection + pump	\$300 to \$600	1 to 2 hrs
Mold air quality test	\$250 to \$500	Same-day results

Costs are approximate ranges for Southeast Michigan, July 2026. Prices vary by home size, inspector, and service provider.

Pro Tip

Bundle your add-on tests with the general inspection when possible. Many licensed inspectors offer radon and sewer scope as add-on services and discount them when booked together. Bundling also means one visit, one disruption to the seller's schedule, and coordinated reporting.

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Chapter 2

Foundation, Basement,
and Structure

In Southeast Michigan, virtually every single-family home has a full or partial basement. Foundation and structure findings are the ones that carry the highest potential repair costs, and they are also where buyers most need help separating real concerns from routine settling.

What the Inspector Evaluates

The inspector will examine the foundation walls, floor joists, beam supports, and visible structural framing. In a Michigan home, the foundation is almost always poured concrete or concrete block. Both age differently, and the distinction matters when reading a report.

Poured Concrete Foundations

Poured concrete is generally stronger than block but more prone to vertical cracks as it cures and settles over decades. **Hairline vertical cracks** in poured concrete are extremely common and are typically cosmetic, the result of the concrete curing and minor differential settlement. They are worth monitoring but rarely require structural intervention. What requires attention: cracks wider than 1/4 inch, horizontal cracks at any width, cracks with water intrusion, or cracks that are actively growing (evidence: painted-over cracks where fresh concrete is visible at the edges).

Concrete Block Foundations

Block foundations are common in homes built in the 1940s and 1950s throughout Southeast Michigan. **Horizontal cracking** in a block foundation, running parallel to the ground along mortar joints, is a serious finding. It indicates lateral soil pressure pushing the wall inward, a structural failure mode that requires professional remediation. Stair-step cracks (diagonal along mortar joints) indicate differential settlement and warrant specialist evaluation. Deteriorated mortar joints (tuckpointing needed) are maintenance items, not structural failures.

The Freeze-Thaw Factor

Michigan winters are brutal on foundations. Water infiltrates cracks, freezes, expands, and widens the crack. A hairline crack in October can become a significant crack by March. When reviewing a home in spring or early summer, ask whether you can see the inspector's photos from a different angle and whether any

cracks show fresh concrete on the edges (indicating recent growth). This is standard due diligence in this climate.

Floor Joists and Beams

The inspector will look at visible floor joists and support beams from the basement. Common findings in older Southeast Michigan homes: notched or improperly cut joists (from past plumbing or electrical work), wood-to-concrete contact causing moisture damage, and sistered joists (an acceptable repair method). Sagging floor structures visible from below or felt from above as soft or springy floors are worth investigating further with a structural engineer.

Southeast Michigan Housing: Age Matters

Homes built in the 1940s and 1950s in communities like Dearborn, Livonia, and Westland were frequently built on post-war schedules with limited site drainage. Fifty to eighty years of Michigan frost cycles, wet springs, and clay-heavy soils have shaped these foundations in ways that a visual inspection can assess but not fully predict. Budget expectations accordingly: a foundation that shows hairline settling in a 70-year-old home is not the same risk as one in a 20-year-old home. Ask the inspector to give you a plain-language assessment of severity before reading the report's written conclusion.

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Chapter 3

Roof, Gutters,
and Exterior

The roof is the home's primary weather defense. It is one of the most expensive single-item repairs a buyer will face, and one of the easiest to assess before closing.

Roof Evaluation

The inspector will assess the roof covering, flashing, ridge, gutters, downspouts, and penetrations (chimneys, vents, skylights). Depending on pitch and safety, the inspector may walk the roof or evaluate it from the ground or eaves with binoculars. Ask upfront how your inspector evaluates roofs and what conditions would prevent a full inspection.

Asphalt Shingles: What to Look For

The dominant roofing material in Southeast Michigan is asphalt architectural shingles. Their lifespan is 20 to 30 years depending on quality, ventilation, and installation. Signs of end-of-life: granule loss (gutters full of grit), curling or cupping edges, cracked or missing shingles, visible daylight at ridges or hips. Signs of near-term replacement needed: blistering, widespread bare spots, second layer over an existing layer (Michigan code limits to two layers before tear-off is required).

Flashing and Penetrations

Flashing failures at chimneys, dormers, skylights, and roof-to-wall intersections are the most common source of interior water damage in Michigan homes. Look for rust, gaps, improperly installed step flashing, or temporary patches. Improperly sealed boot flashings around plumbing vents are one of the most common findings in the Southeast Michigan market and are typically a \$50 to \$200 repair.

Gutters, Downspouts, and Grading

Gutters and downspouts that are clogged, pulling away from the fascia, or discharging water against the foundation are a leading cause of basement moisture in Michigan homes. Downspout extensions should discharge at least four feet from the foundation. Grading (the slope of the ground around the home) should direct water away on all sides, this is especially important in Southeast Michigan communities where post-war lot grading has settled over 60 to 70 years.

Finding	Category	Typical Cost Range
Full roof replacement (2,000 sq ft home)	Major	\$8,000 to \$18,000
Spot repair / patch (limited damage)	Maintenance	\$300 to \$1,200
Chimney flashing replacement	Significant	\$800 to \$2,500
Gutter cleaning and reattachment	Maintenance	\$100 to \$400
Boot flashing replacement (per pipe)	Minor	\$75 to \$200
Grading correction	Maintenance	\$500 to \$2,000

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Chapter 4

Electrical
Systems

Southeast Michigan's mid-century housing stock presents three distinct electrical scenarios, each with different implications for buyers. Knowing which era your home falls into shapes how you interpret the inspection findings.

Pre-1940: Knob-and-Tube Wiring

Homes built before 1940 may contain knob-and-tube (K&T) wiring, a system of individual cloth-insulated conductors run through ceramic knobs and tubes. K&T is not inherently dangerous when it is in original, unmodified condition and properly maintained. The problems arise when it has been extended with modern wiring,

covered with blown-in insulation (which prevents the heat dissipation K&T requires), or when the cloth insulation has deteriorated. Homeowner's insurance for homes with active K&T is significantly more expensive and some carriers decline coverage entirely. If the inspection reveals K&T, get an evaluation from a licensed electrician before the contingency deadline.

1965 to 1973: Aluminum Branch Circuit Wiring

Homes built during this period, common in developing Southeast Michigan suburbs (Livonia, Farmington Hills, Canton, Sterling Heights), may have aluminum branch circuit wiring instead of copper. Aluminum expands and contracts more than copper, causing connections to loosen over time and creating a fire risk at outlets, switches, and fixtures. Aluminum wiring is manageable, solutions include CO/ALR-rated outlets and switches or a pigtail method using copper at each connection point, but it requires disclosure, evaluation, and often remediation. Confirm with your inspector and a licensed electrician.

Post-1973: Copper Wiring

Homes wired with copper branch circuits after 1973 present a more standard electrical picture. The inspector will still evaluate the service panel, grounding, GFCI and AFCI protection, outlet polarity, and visible wiring. Common findings: double-tapped breakers (two wires on one breaker terminal), undersized panels (60-amp or 100-amp service in a home with modern appliances), missing GFCI protection in kitchens, bathrooms, and garages, and improper wiring at junction boxes.

Panel Capacity Matters

Many mid-century Southeast Michigan homes still have 100-amp electrical service. Modern homes with EV chargers, heat pumps, or updated appliances typically require 200-amp service. A panel upgrade runs \$2,000 to \$4,500 depending on the home's service entrance and local utility requirements. If you are planning upgrades or work from home with power-intensive equipment, factor this into your post-closing budget.

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Chapter 5

Plumbing
Systems

The age of a home's plumbing tells you more than almost any other system. In Southeast Michigan, pipe material is the first question to answer, and the answer determines how urgently replacement belongs in your budget.

Supply Pipe Materials by Era

Material	Era Common In SE Michigan	Concern Level	Expected Remaining Life
Galvanized steel	1930s to 1960s	High	May be at end of life; assess for rust and pressure
Copper	1960s to present	Low	50 to 70+ years; highly durable
CPVC (plastic)	1980s to present	Low to moderate	40 to 50 years; watch for brittleness in older installs
PEX (flexible)	2000s to present	Low	50+ years; widely used in newer construction and remodels

Galvanized Steel Supply Pipes

Galvanized steel was the standard supply pipe material in Michigan homes through the 1960s. After 50 to 80 years, galvanized pipes develop internal rust and scale buildup that reduces water pressure, discolors water (the tell-tale rusty trickle from a first-floor bathroom), and eventually fails at fittings. A whole-house galvanized replacement is a significant project: \$3,000 to \$8,000 depending on the size of the home and accessibility. If the inspector notes galvanized supply, get a plumber's opinion before your contingency expires.

Lead Service Lines

The service line is the pipe connecting your home to the municipal water main. In older Michigan communities like Dearborn, Ypsilanti, Highland Park, and others, some service lines were installed in lead. Michigan passed legislation requiring utility replacement programs, but the replacement is at the street and from the meter; the portion from the meter into the home may still be lead. Ask your agent to request the municipal service line material disclosure and, if unavailable, budget for a licensed plumber to confirm the material after closing.

Drain and Waste Lines

Cast iron drain lines in the basement are common in Southeast Michigan homes from the 1960s and 1970s and are generally durable if maintained. Signs of concern: standing water in cleanout areas, rust staining at joints, and sagging horizontal runs. For older homes, the sewer lateral running from the home to the street is a separate and critical concern covered in Chapter 9.

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Chapter 6

HVAC: Heating, Cooling,
and Ventilation

Michigan winters make a functional, efficient heating system non-negotiable. An aging furnace that fails in January is more than an inconvenience, it is a pipe-bursting event if the home is unoccupied or the temperature drops fast enough.

Furnace

Natural gas forced-air furnaces dominate Southeast Michigan homes. A furnace's functional life is typically 18 to 25 years. The inspector will note the age (found on the data plate inside the unit), check the heat exchanger for cracks (a cracked heat exchanger allows combustion gases including carbon monoxide to enter the living space, a safety issue that triggers replacement), and evaluate the filter, blower, and venting. If the furnace is over 15 years old, expect either a seller concession or a credit to be part of your negotiation regardless of current function.

Air Conditioning

Central air conditioning units in Southeast Michigan have a functional life of 12 to 20 years. The inspector will evaluate the refrigerant lines, condenser coil, and basic function. Note: inspectors typically cannot test air conditioning when outdoor temperatures are below 60°F, a common situation for spring closings in Michigan. If the inspection occurs during cool weather, ask the inspector to note the A/C could not be operated and request a seller-provided service record or a credit for a post-closing inspection by an HVAC technician.

Ductwork

In older Southeast Michigan homes, ductwork may include asbestos wrapping on trunk lines in the basement. The inspector will flag suspect material for specialist evaluation but will not sample it during a general inspection. Asbestos duct wrapping that is in good condition and not disturbed is generally left in place; if it is damaged or you are planning renovations that will disturb it, a licensed asbestos abatement contractor must address it before any work proceeds.

Michigan Tip: Boilers in Older Homes

Some older Southeast Michigan homes, particularly in Detroit's inner-ring suburbs and early post-war neighborhoods, were originally heated by hot-water boiler systems with cast iron radiators. If the home has radiators, ask about the boiler's age and the condition of the expansion tank and radiator valves. Boilers last 25 to 35 years when properly maintained and are not inherently problematic, but a failed boiler in February is a different category of problem than a furnace failure.

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Chapter 7

Attic, Insulation, and Air Sealing

The attic is the most frequently neglected space in a home and one of the most impactful for energy costs and moisture performance. It is also where many inspection surprises live.

What the Inspector Looks For

The inspector will access the attic (if accessible) to evaluate insulation depth and condition, ventilation (ridge vents, soffit vents, gable vents, powered fans), roof decking condition from below, signs of past or active leaks at penetrations, and evidence of pest activity. In Southeast Michigan homes, the attic is also where you will find evidence of ice damming, staining on the underside of roof decking near the eaves, indicating insufficient insulation at the exterior wall top plate.

Insulation in Mid-Century Michigan Homes

Michigan's climate demands significant insulation. Current energy code targets R-49 to R-60 for attic insulation. Many Southeast Michigan homes from the 1950s through 1980s have 3 to 5 inches of original loose-fill or batt insulation, the equivalent of R-11 to R-19. Adding attic insulation is one of the highest-return energy upgrades a new homeowner can make, and it is a reasonable item to negotiate as a seller credit when the existing insulation is severely deficient.

Ventilation and Ice Dams

Inadequate attic ventilation in a Michigan winter causes ice damming: heat escaping through an under-insulated attic warms the roof deck, melts snow, which then refreezes at the cold eaves, creating an ice barrier that forces water back under the shingles and into the home. Evidence of past ice damming: water staining on attic decking near the eaves, peeling paint on exterior fascia, or staining on interior ceilings near exterior walls. Proper ventilation (balanced soffit-to-ridge airflow) combined with adequate insulation and air sealing is the correct remedy.

Bathroom Fans: A Commonly Missed Finding

In many older Southeast Michigan homes, bathroom exhaust fans were improperly vented into the attic instead of to the exterior. This introduces warm, humid air directly into the attic, promoting mold growth on the roof decking. The inspector will flag improperly terminated exhaust fans. Correction is typically straightforward (\$100 to \$300 to redirect to the exterior through a roof or soffit vent) but the mold remediation, if moisture has accumulated over years, is a more significant expense.

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Chapter 8

Moisture, Drainage, and Basement Water

Water in a Michigan basement is one of the most common findings in the Southeast Michigan resale market. The important question is not whether it has happened, it is understanding the source and what it will take to address it.

Identifying the Source

There are two different types of basement moisture, and they require different solutions. Mixing them up leads to expensive mistakes.

Surface water intrusion enters through the foundation wall or floor-wall joint due to improper exterior grading, failed window well drains, or hydrostatic pressure from heavy rain. Evidence: water staining low on the wall, efflorescence (white mineral deposits on the wall surface), or active seepage at the base. Solutions range from exterior grading corrections (\$500 to \$2,000) to interior drainage systems (\$3,000 to \$8,000).

Condensation occurs when warm, humid summer air contacts cool basement walls and sweats. Evidence: uniform dampness on walls during warm months, moisture at the exterior surface of the wall (rather than seeping through). Solution: dehumidification and improved air circulation, not waterproofing.

Sump Pump

Most Southeast Michigan homes in areas with high seasonal water tables have a sump pit and pump. The inspector will run the pump and confirm it functions. Critical questions: Does it discharge away from the foundation? Is there a battery backup? How old is the pump (typical life: 5 to 10 years)? A sump pump failure during a heavy spring rain event is one of the most common causes of basement flooding in Southeast Michigan. A battery backup unit (\$200 to \$400 installed) is insurance worth having.

From Experience Derica Wade, Associate Broker

"The most common situation I see: a buyer walks the basement, notices a slight musty smell and a white stain on the wall, and immediately worries. The inspector looks at it, notes the grading slopes toward the house on the south side, and says the fix is redirecting a downspout and regrading four feet of garden bed. Total cost: \$600. That is not a deal-breaker. It is a maintenance item that has been deferred. Context is everything in a Michigan basement."

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Chapter 9

Michigan-Specific
Add-On Tests

The general inspection is the foundation. These four add-on tests are standard practice in responsible Michigan home purchases. They address risks specific to the age of the housing stock, the geology of the region, and the prevalence of rural utility systems.

Sewer Scope

A sewer scope is a video inspection of the lateral sewer line running from the home to the municipal connection at the street, typically 30 to 80 feet of underground pipe that is invisible to a general inspection and completely outside the property once it reaches the public right-of-way.

Why it matters in Southeast Michigan: Homes built from the 1940s through the 1960s commonly have clay tile or cast-iron sewer laterals. Clay tile joints offset and crack as soil settles over six to eight decades. Tree root intrusion through cracked clay joints is the most common finding. Cast iron eventually corrodes and pits from the inside. A scope takes 30 minutes and shows you exactly what is in the pipe.

Sewer Scope Finding	Severity	Repair Cost Range
Root intrusion (minor, line clear)	Maintenance	\$200 to \$500 (rooter service)
Root intrusion (heavy, blocking flow)	Significant	\$1,500 to \$5,000+ (depending on method)
Offset or settled joint	Significant	\$3,000 to \$8,000 (spot repair or CIPP liner)
Pipe collapse or belly (sag)	Major	\$5,000 to \$20,000+ (open excavation)
Pipe in good condition	None	\$0

Sewer scope is recommended for ANY home over 25 years old in Southeast Michigan. Cost to scope: \$150 to \$325. The scope saves negotiating power and prevents discovering a \$10,000 repair six months after closing.

Radon Testing

Radon is a naturally occurring radioactive gas produced by the decay of uranium in soil and rock. It enters homes through cracks in the foundation floor and walls, and it is the second-leading cause of lung cancer in the United States after smoking. It is odorless, colorless, and undetectable without testing.

Michigan radon reality: The EPA classifies much of Southeast Michigan, including Washtenaw, Livingston, Monroe, Lenawee, and Hillsdale counties, as Zone 1 or Zone 2 for radon potential, indicating elevated risk. The EPA's action level is 4.0 picocuries per liter (pCi/L). Michigan's average indoor radon level is approximately 2.5 pCi/L, nearly double the national average of 1.3 pCi/L. A 48-hour charcoal canister test during the inspection period provides a short-term reading.

If the test result is 4.0 pCi/L or higher: Mitigation is required. A sub-slab depressurization system, a pipe routed from beneath the slab to above the roofline with a small fan creating negative pressure, typically reduces radon levels below 2.0 pCi/L. Cost: \$800 to \$2,500 installed by a Michigan-certified radon mitigator. Request that the seller pay for or credit the mitigation as part of your inspection response.

Well Water Quality Test

Properties in rural and semi-rural areas of Southeast Michigan (Livingston County, Monroe County, Washtenaw County outside Ann Arbor, and portions of Oakland and Macomb counties, are frequently served by private wells rather than municipal water systems. A well water quality test is essential at purchase.

A standard potability panel tests for total coliform bacteria, E. coli, nitrates, nitrites, and total dissolved solids. Many buyers add a heavy metals panel (lead, arsenic, iron, manganese) depending on local conditions. The test requires a water sample collected from the tap before any filtration; results typically take 3 to 5 business days from a certified Michigan laboratory. If bacteria are detected, the well must be shock-chlorinated and retested before closing.

Septic Inspection

Properties with private septic systems require a separate inspection of the tank, distribution lines, and drain field (leach field). Michigan's local health departments regulate septic systems; requirements for inspection at sale vary by county and township, but buyers should request one regardless of whether it is mandated.

A septic inspection includes locating and opening the tank, checking the baffles and inlet/outlet condition, pumping the tank (required for a complete inspection), and assessing the drain field for signs of failure (wet areas above the field, sewage odor, abnormally green grass in a concentrated patch). A failed drain field is one of the most expensive single-item repairs a buyer can face: \$8,000 to \$25,000 or more for a full replacement, and local health department permits are required. Inspect before you close.

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Chapter 10

Red Flags vs. Normal Aging:
Reading the Report

An inspection report on a mid-century Southeast Michigan home typically runs 40 to 80 pages. Most of what's in it is normal. Here is how I separate the findings that require action from the ones that are simply part of owning an older home.

Normal Aging: Do Not Panic

Finding	What It Usually Means
Hairline vertical cracks in poured concrete foundation	Normal curing and settling; monitor, seal cosmetically
Minor efflorescence (white staining) on basement walls	Past or intermittent moisture; address drainage first
Worn caulk at tubs, showers, or exterior	Routine maintenance; \$30 and 20 minutes
Hairline drywall cracks at corners or seams	Normal settling; cosmetic repair
Single GFCI outlet missing in older bathroom	Code update; \$15 part, 30-minute fix
Minor grading that slopes slightly toward foundation	Maintenance; address with mulch or soil
Older water heater (10 to 12 years old but functional)	Plan replacement within 2 to 5 years; budget accordingly

Red Flags: Investigate Further

Finding	Why It Matters	Next Step
Horizontal cracks in block or brick foundation	Structural failure; wall may be moving inward	Structural engineer evaluation
Active water at base of foundation wall	Ongoing intrusion; potential for damage accumulation	Waterproofing specialist
Cracked heat exchanger in furnace	CO exposure risk; replacement required	HVAC contractor; likely replacement
Aluminum branch circuit wiring	Fire risk at connection points if unmanaged	Licensed electrician evaluation
Evidence of sewage backup staining in basement	Past sewer line failure; scope immediately	Sewer scope + plumber
Radon ≥4.0 pCi/L	Health risk; EPA action level	Certified radon mitigator
Mold visible on attic decking or in basement framing	Moisture problem must be resolved; health concern	Mold remediation specialist
Asbestos suspect material, damaged or disturbed	Hazardous if airborne; do not disturb before testing	Licensed asbestos inspector/abatement
The Right Question to Ask		

After any significant finding, the question is not "should I walk away?" The question is: "What does this cost to correct, what does it cost to defer, and who should pay for it?" A \$4,000 sewer repair is a negotiable item. A \$20,000 drain field replacement is a different conversation. Most inspection findings land somewhere between those two. Your agent's job is to help you build a repair request that is proportionate, reasonable, and positioned to reach a resolution, not to amplify alarm or minimize risk.

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Chapter 11

What Happens
After the Report

The inspection report is not the end of the process. It is the beginning of a negotiation that needs to happen within your contingency window, which means you have limited time to move deliberately.

Your Options

After reviewing the inspection report with your agent, you have three options under a standard Michigan purchase agreement:

1. Proceed as-is. If the findings are minor and within your expectations, you can proceed to closing with no changes to the contract. This is the most common outcome, the majority of inspections reveal manageable maintenance items, not deal-breakers.

2. Submit an inspection response. You request that the seller either make specific repairs before closing, provide a credit at closing toward the cost of repairs, or reduce the purchase price. Your agent drafts this response; the seller has the right to accept, counter, or reject. If you cannot reach agreement, you may have the right to terminate and recover your earnest money depending on how the contingency is written.

3. Terminate the contract. If the inspection reveals findings severe enough that you do not want to proceed, and your contingency language supports termination, you can exit the contract and recover your earnest money. This should be reserved for genuinely significant findings, not negotiating room.

What to Request and How

Effective inspection responses are specific, prioritized, and proportionate to the findings. A list of 22 repair requests covering everything from a missing GFCI outlet to a structural engineer evaluation will not be received the same way as a focused request for four items that represent the actual material risks. Your agent should help you rank findings by cost and safety impact, then craft a response that is clear and defensible.

Pro Tip: Credit vs. Repair

In most cases, requesting a seller credit at closing is more effective than requesting the seller make repairs. A seller-completed repair may be rushed, minimum-cost, and leave you with work you might have chosen to do differently. A closing cost credit gives you the money to hire your own contractor after closing and make the repair correctly. There are exceptions, a non-functioning HVAC system should be repaired before closing so you can verify it works, but credits generally produce better outcomes for buyers on maintenance and elective repair items.

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Checklist

Home Inspection *Preparation Checklist*

Use this checklist from the moment you go under contract through the close of your inspection contingency window.

Before the Inspection

- Verify inspector is Michigan-licensed (check at Michigan LARA online license lookup)
- Confirm inspector carries errors-and-omissions insurance
- Book the inspection within 24 hours of contract acceptance
- Add radon test, sewer scope, and any needed specialty tests to the same booking
- Confirm inspection and contingency deadline dates with your agent
- Plan to be present for the full inspection (2 to 3.5 hours)
- Bring a notepad and take photos of anything the inspector highlights

During the Inspection

- Walk with the inspector through every room, the attic, and the basement
- Ask the inspector to explain each finding in plain language as they go
- Ask specifically: "Is this a safety issue, a maintenance item, or a structural concern?"
- Note the age of the furnace, water heater, and roof as reported by the inspector
- Ask about the sump pump: Is there a battery backup? When was it last serviced?
- Confirm the radon test device placement and 48-hour retrieval timeline
- Ask whether the A/C was operational today and whether any systems could not be tested
- For homes with well/septic: confirm when the well was last tested and tank last pumped

After the Inspection, Before Contingency Expires

- Review the full written report with your agent (not alone at midnight)
- Flag all findings marked Safety or Significant by the inspector for discussion
- Get contractor quotes for any findings above \$500 before drafting repair request
- Review radon test result when the device is retrieved (typically 48 hours after placement)
- Review sewer scope video with your agent; ask inspector to flag any concerning footage
- Draft inspection response with your agent: focus on safety items, major systems, and items above \$1,000
- Submit inspection response with enough time for seller reply before contingency deadline
- Confirm written agreement on all repairs or credits before releasing the inspection contingency

If You Have Concerns About Specific Systems

- Foundation horizontal cracks: structural engineer evaluation before proceeding
- Aluminum wiring: licensed electrician evaluation within inspection window
- Knob-and-tube wiring: licensed electrician evaluation; check with insurance carrier
- Radon ≥ 4.0 pCi/L: request mitigation credit or installed system before closing
- Sewer line issues: plumber quote for repair; negotiate accordingly
- Failed or suspected septic: county health department inspection before closing

- Bacteria in well water: shock chlorination and retest required before closing
- Asbestos suspect material (damaged): licensed asbestos inspector before any disturbance

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Real Hearts to Homes Story · Home Inspection Blueprint

The Sewer Scope Nobody Requested

"They had fallen in love with the house. 1962 brick ranch in Livonia, original hardwood floors, updated kitchen. The inspection went well, minor things, a bathroom exhaust fan venting into the attic, some caulking needed at the windows. Nothing that changed their minds."

"I brought up the sewer scope. The sellers had never had one done, and the buyers hadn't asked for one. Nobody was excited about it. The buyers said, 'It's a well-maintained house, do we really need to?' I said yes."

"The scope found a complete root obstruction at the clay-to-cast iron connection point, about 40 feet from the house. The line was 60% blocked. The plumber's estimate for a CIPP liner repair was \$4,800."

"We got the seller to cover \$3,500 toward the repair in a closing credit. The buyers closed, hired their own plumber, and had it done for \$4,600. Without the scope, they would have discovered this the first time they had a slow drain, or worse, a backup. And they would have paid for it entirely out of pocket."

"The scope cost \$225. It saved them thousands and gave them a negotiating point they would not have had."

Derica Wade, Associate Broker · Hearts to Homes Team · Real Estate One · Plymouth, Michigan

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Your Next Step

What to Do Now

Knowing what is in this Blueprint before you go under contract changes how you use your inspection contingency. You know what questions to ask, which findings require specialists, and how to negotiate effectively when the report arrives.

If you are still in the pre-offer stage, use the systems in this Blueprint as a buyer's lens when you tour homes. Signs of deferred maintenance, a visibly aging roof, galvanized supply pipes, a furnace with a 2004 data plate, are not reasons to walk away. They are negotiating context. Knowing they exist before you write the offer means you can structure your price, contingency window, and repair request strategy accordingly.

If you are under contract and approaching your inspection, take the checklist in this Blueprint to the table with you. Walk with the inspector. Ask questions in plain language. Review the report with your agent within 24 hours of receiving it, not alone, not in a panic, and not on the morning of the contingency deadline.

If you have specific questions about a home's inspection findings, what they mean, what they cost to fix, whether they are dealbreakers or negotiating items, I am a direct call or email away.

Ready When You Are

Book a Free Consultation

Bring your inspection report, your questions, or just your offer strategy. A 30-minute call with Derica costs nothing and ends with a clear, honest next step.

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Blueprint Library

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Pairs Well With This Blueprint Michigan Closing Cost Blueprint Every fee, prepaid, and escrow deposit on your Closing Disclosure, including how inspection credits and seller concessions affect your cash to close. heartstohomesmi.com/blueprint-library

Community Research Southeast Michigan Community Guides 18 communities covered in depth, including the housing stock character, typical age of construction, and what buyers discover about the neighborhood after they arrive. heartstohomesmi.com/community-guides-southeast-michigan

