

FIND THE RIGHT HOME, NOT THE PERFECT ONE.



FROM HOUSE TO HOME

A FIRST-TIME BUYER'S GUIDE TO
SMART INSPECTION AND CONFIDENT
HOME OWNERSHIP

KEN SMITH



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MIGHTY FORCES BOOKS

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INTRODUCTION: FROM HOUSE TO HOME

I'm Ken Smith, and I've been a home inspector for more than seven years. Before that, I spent more than 25 years in law enforcement and served as an Army master sergeant. Throughout my adult life, I've been told where to be, when to be there, and what to wear.

God help you if you were late. And if you wanted time off, you had to ask for it.

Now? I control my schedule. I decide what I wear and where I go.

After a long career carrying a gun to make a living, I was looking for something different. My wife, Annette, was ready for something different too. I wish I'd started planning five years before retirement instead of just two. When you think you're going to retire, start figuring out what your life's going to look like well in advance.

I tried a bunch of things. None of them clicked.

I even became a licensed Realtor at one point, but that really wasn't my world. I didn't understand it. Didn't get it at all.

Then my daughter Bianca said, "Daddy, you should be a home inspector."

I'd always been the Uncle Al of the family — that family handyman who would fix things for a six-pack. Just yesterday I was in my attic trying to change bathroom vent fans. I was laying in insulation with a mask on. It was horrible. (I need a better mask.) But I've always been that guy who could fix things, so the suggestion made sense.

What I discovered is that being a home inspector is just another kind of investigation. I go in with no preconceived notions, let the house tell its story, then present my findings and file a report.

That's exactly what I did as a cop for more than 25 years. Now I do it for you.

I've inspected houses that are brand new, never lived in, and I've inspected houses from the 1820s and 1830s. They all have problems — some more than others. But you just don't go, "Oh, it's a new house," because that's not how it works. I've had contractors call me complaining and yelling, telling me they built to code.

I tell them, "Congratulations. You get a D."

When they respond with shock, I explain that code is the minimum acceptable standard. The minimum acceptable standard to pass is a D. C is average. And sometimes they didn't even get a D. They got a D minus because they had issues.

So when I hear "It was built to code," I'm not impressed.

The 'perfect house' myth

If you're reading this book as a first-time homebuyer, I want to start with the most important thing you need to know: there is no such thing as a perfect house.

I tell this to every client I work with, especially first-time homebuyers. When I'm standing in the driveway or presenting to first-time homebuyer classes for federal grants, I see the same thing. As I go through what I've found about the house — good, bad, or indifferent — many buyers get that deer-in-the-headlights look.

"Oh my God. What am I going to do?"

That's when I tell them, "Listen, take a breath. If you're looking for a perfect house, you're never going to move from where you are now. But just so we're clear, where you live now is not perfect either."

Finding the perfect house is like finding Bigfoot. I may have heard about it and seen some grainy photos, but until I actually see one, I don't believe it exists. Even my own house isn't perfect. I was just in my attic going, "Well, this sucks." I ended up making a laundry list of stuff I need to fix once I get through my current project.

Now I've been up there, and now I know, and it's irritating me.

Chasing the perfect house is like Don Quixote. You're chasing windmills. You're not going to find it. So relax and take a breath.

What a home inspection really is

Another important fact: there's no way a house can "fail" a home inspection.

There are houses that have shorter to-do lists than others, but it all depends on you as the buyer. I have some clients who are in the trades and know exactly what they're looking at, some clients who don't know a standard head from a Phillips head screwdriver, and everyone in-between.

What it really boils down to is your tolerance level and your pocketbook. I can't tell you what a house is worth, and I can't tell you if you should buy it or not — that's literally against the law in Wisconsin. Even if I could, I wouldn't want to, because what matters to me might not matter to you.

You have to respect that.

Sometimes I've wanted to look at someone and go, "Run away! This thing is a dumpster fire! Run away!" But I can't and wouldn't, because that same person might look at it and go, "This is better than where I live now, and I can fix this, this, and this because I've learned how." If it ticks all their boxes, who am I to judge?

A home inspection is your opportunity to have an unbiased individual with professional training come in and take an unprejudiced look at a house. I'll tell you what the house is, good, bad, or indifferent. This is the house. What you do with that information is up to you.

I'm the one person in this whole thing who is completely unbiased. You're going to pay me at the end of the inspection, and I'm walking away. I get paid no matter what happens. Everybody else — the appraisers, the banks, the real estate agents — they all have a dog in the game.

I don't.

If you don't buy this house, you'll probably call me to inspect the next one. It's just that simple.

Navigating the emotion and drama

Make no mistake — real estate is emotional. I thought I understood the nature of drama with my last profession.

Oh, good God, no.

You've got to consider both sides of the table. You've got the seller who may have lived in that house for 50 years, raised children there, done additions and upgrades, and helped raise grandchildren there. Now they have to move. This house has been their world. They're proud of it.

Then you've got the buyer — you — who has probably been looking for some time, finally found a house, put in three, four, maybe ten different offers, and finally got one accepted. You're happy and excited because this is where you're going to raise your kids and start your life.

And then here I come.

My job is to navigate this middle ground — to help you understand what's happening with your potential house without scaring the crap out of you. When you ask, "What does this mean to me?" I'm not going to say, "This house will be the end of you!"

That's not how it works.

Instead, I'll tell you what needs to be fixed and what you might be able to negotiate with the seller. I might say, "Sometimes I don't think you can go back to the seller about this because it predates when that code change was. And they haven't updated it. So if they haven't touched it, they don't have to bring it up to code."

It's important to understand that a home inspection is not a code inspection. I'm not a code inspector, though I do need to know code. I can't be a master plumber, a master electrician, a structural engineer, and a foundation expert all at once.

That's impossible.

What I can be is as knowledgeable as possible, and I'm always learning. I'm on the board of directors for the Wisconsin Association of Home Inspectors. I'm chairman of the legislative committee. I train people who are becoming inspectors. And I still

attend two hours of continuing education every month.

Just last night, I was learning about boilers. A lot of it I knew, but some of it I thought, "Oh, I didn't know that. I've never seen that piece." That's the thing about this profession — there's always something new to learn.

I never want to be the guy who thinks he's the smartest guy in the room, because typically he's not. That's just the way it goes. You can't get him to shut up. You're just like, "Dude, you're not all that and a bag of chips."

How this book will help you

In this book, I'm going to walk you through everything you need to know about the home inspection process. We'll cover how to choose the right inspector, what happens during an inspection, how to understand your report, and what to do with the information you receive.

Most importantly, I'll help you develop a realistic mindset about home buying. This isn't about finding a perfect house. Instead, it's about finding the right house for you, understanding its flaws, and making an informed decision about whether you can live with them.

In the end, what matters is that you make the right decision for yourself.

Whether you're a first-time homebuyer or someone who's been through the process before, this book will give you the knowledge and confidence to navigate one of the most important decisions of your life. Because when it comes to buying a home, knowledge truly is power.

Let's get started.

NOT ALL INSPECTORS ARE CREATED EQUAL

Let me tell you something about finding the right home inspector. It's not as straightforward as opening Google and clicking on the first name you see.

Not even close.

When you're buying a house — probably the biggest investment of your life — you need someone who's going to give it to you straight. Someone who will crawl through that nasty crawl space, climb up into that sweltering attic, and tell you exactly what they find, without sugarcoating it or sending you running for the hills unnecessarily.

But how do you find that person?

The foundation: basic credentials

In Wisconsin, where I operate, all home inspectors have roughly the same credentials to start with. You need at least 40 hours

of pre-licensed education. You have to pass the National Home Inspectors Examination. Then you have to pass the Wisconsin Home Inspector Examination, which tests your understanding of the standards of practice for home inspectors in the state.

We're all registered with the Department of Safety and Professional Standards (DPS). We are a credentialed occupation. If someone says they're a home inspector, they have to be licensed or registered with DPS.

But that's just the foundation.

That tells you they've met the minimum requirements to call themselves a home inspector. It doesn't tell you if they're any good. It doesn't tell you if they're thorough, honest, or if they can explain things in a way you'll understand.

So what should you look for beyond the basic credentials?

First contact: what it reveals

That first phone call is revealing. How does the inspector answer the phone? Is the person professional? Friendly? Rushed? Does the inspector seem interested in your situation or just in booking the job?

When someone calls me and I don't recognize the number, I always answer with "K&A Home Inspections. How can I help you today?" I want that first contact to be positive and professional right from the beginning.

It's a small thing, but it matters. It sets the tone for our relationship. Because make no mistake — this is a relationship, even if it's a brief one.

You're going to spend several hours with this person while they crawl through your potential new home. They're going to tell you

things that might make you happy, sad, angry, or terrified. They're going to influence one of the biggest financial decisions of your life.

That's not nothing.

I tell my clients, "Google us." We all think we're pretty hot stuff because we've got egos. I thought I understood egos after being a cop. I mean, law enforcement is full of some of the most egotistical folks in the world.

And then I walked into a room full of home inspectors and thought, "Are you kidding me?"

I have a saying that you could put three home inspectors in a room, give them one scenario, and they're going to give you ten different answers. It's amazing, really.

But Google reviews don't lie. When people have spent hundreds of dollars on a home inspection, they'll tell you exactly what they thought of the service they received. Was the inspector on time? Was the inspection thorough? Did the inspector explain things clearly? Did the person produce a detailed report in a timely manner?

No one's got a perfect set of reviews. I don't. But look for patterns in those reviews. If multiple people mention that an inspector was rushed, dismissive, or hard to understand, that's a red flag.

Professional affiliations and continuing education

Look at our affiliations. How involved are we in our profession? Are we members of professional organizations? And if so, which ones?

I'm on the board of the Wisconsin Association of Home Inspectors (WAHI). I believe that's important because WAHI is the only Wisconsin-based home inspector organization. The rest are national organizations.

The advantage of a state-based organization is that we focus specifically on Wisconsin construction techniques. These vary throughout the state. Inspectors in Milwaukee deal with completely different things than I do here in south central Wisconsin.

There's a difference between just joining an organization to get continuing education credits (which is fine) and being active in that organization. I lead the legislative committee. I train people who are becoming inspectors. I'm involved.

When someone asks me to recommend an inspector in a different part of the state, I look for inspectors who are active members of WAHI — not just card-carrying members, but people who participate, attend meetings, and continue their education beyond the minimum requirements.

A good inspector doesn't just know houses in general — they know the specific types of houses in your area, built during certain time periods, with particular methods and materials.

On that initial call, a simple question such as "Have you inspected many homes in this neighborhood?" can tell you a lot about whether they'll have the specific knowledge that's most relevant to your potential home.

Regional knowledge is critical

Here's something many homebuyers don't consider: regional knowledge matters a lot.

A lot.

In Milwaukee, a lot of homes have cinder block foundations (concrete masonry units or CMUs). It's probably the worst place in the state to have them, but for some reason, they've got a bunch of

them.

We don't have many over here in south central Wisconsin. When you go north in the state, they don't have a lot of basements because it's very sandy soil, so they have crawl spaces instead.

Even within south central Wisconsin, significant differences exist. In areas like Mallwood near me, a lot of those old lake houses were never meant for year-round occupation. Now people are trying to convert them for permanent living. There was no code enforcement when those places were going up. None. You go there and it's just like, "Oh my God," and you end up with a laundry list of things to fix.

I tell people, "Your neighbor's going to come over and say, 'Hey, we got a guy. He's the best. He's the cheapest around.' Get his name and don't use him. Just get his name and find somebody else because he's probably done most of this work, and it's done wrong."

Regional knowledge can change dramatically within just a few miles. The construction issues in Milton are different from those in the southwest side of Janesville versus the northwest side.

You want an inspector who knows your specific area. They'll be familiar with common issues in that neighborhood, with the building practices used when those homes were constructed, and with the quirks of local building codes and how they've changed over time.

Experience isn't everything

You might think that an inspector who's been in the business for 20 years is automatically better than someone who's been doing it for five.

Not necessarily.

What matters more than years of experience is whether they're continuing to learn and grow. Are they keeping up with new building materials and techniques? Are they open to changing their minds when presented with new information?

I know inspectors all over the state. At a recent training seminar, I was talking with one who's been in the business for decades. We were discussing the proper installation of manufactured stone veneer, and I mentioned the Masonry Veneer Manufacturers Association's installation guide — essentially the bible for installing this product.

His response? "Well, I don't agree with them."

I wanted to say, "Well, that and a buck fifty might get you a cup of coffee, bud."

If you get an inspector who thinks he's the smartest guy in the room and isn't willing to listen to anyone else or change his mindset, run away. Fast.

I'm currently involved in what's going to be a class action lawsuit against a builder who put siding on wrong in an entire neighborhood. Now these homes have water leakage and damage issues. Some homeowners are having to take off the entire front of the house and rebuild it — over \$100,000 in damages — because the siding wasn't installed properly.

And yet, there are still inspectors who refuse to acknowledge the proper installation techniques, just because "that's how they've always done it."

You want an inspector who keeps learning, who accepts training, and who's willing to change their views based on new information.

The Interpreter role

Have you ever thought about what a home inspector really does? Sure, we look at houses and find problems. But a big part of our job — maybe the most important part — is being an interpreter.

We translate house-speak into human-speak.

Most people think a house runs on fairy dust and magic. They flip a switch and lights come on. They turn a handle and water flows. They adjust a thermostat and the temperature changes. But they don't really understand how any of it works.

That's why when something goes wrong, they're lost.

A good home inspector bridges that gap. They explain things in ways that make sense. They help you understand the difference between a major issue that should send you running for the hills and a minor problem you can fix on a weekend with \$50 and a YouTube tutorial.

When you're on that phone call, listen for how the inspector explains things. Are they clear? Do they use a lot of jargon without explaining it? Do they talk down to you or meet you where you are?

Because that's how they're going to communicate during the inspection itself.

House stories: knowledge in context

One of the things I love to do during inspections is tell stories that help people understand what they're looking at.

For example, have you ever seen a toilet just sitting in the middle of a basement with no walls around it? That has a name: it's called a "Pittsburgh Toilet."

Back in the day in Pittsburgh, the guys that worked in the steel

mills would come home covered in soot and dirt. Typically, the house had an entrance on the side by the driveway. You could go right and up to the kitchen or straight down to the basement.

These guys would go down to the basement where there'd be a toilet sitting in the middle of the room, no curtains, with a shower head coming out of the wall nearby. They'd take care of business, shower off, change into the clean clothes waiting for them, and then join the family upstairs — leaving all the grime in the basement.

As steelworkers migrated westward, they brought this tradition with them. That's why we sometimes see these setups in Wisconsin, which also has a long mining history.

Why do I tell stories like this? Because they help people understand that what they're seeing isn't strange or wrong — it has a history and a purpose. It gives context. It makes the unfamiliar familiar.

When you're talking to potential inspectors, pay attention to whether they seem interested in not just finding problems but also helping you understand your new home. Do they seem like the type of person who would take the time to explain things, or would they just hand you a report and walk away?

You want someone who's going to help you truly understand what you're buying.

The living house

I believe a house is a living, breathing organism, just like a human being.

You've got the electrical system, which is like your nervous system. Your plumbing is like your circulatory system. Houses

breathe. They expand in the summertime when it gets warmer. They constrict in the wintertime when it gets colder. They physically move.

If you look at old houses with crown molding around the ceiling, the reason they put that molding on those big old high ceilings was because of truss lift. The ceiling would move, and the crown molding, which is actually attached to the ceiling and not the wall, could slide up and down so you'd never see the gap.

Understanding these things about a house is important. When I'm showing clients an old house and explaining the different things they're seeing, I'll often say, "In an old house, there's no such thing as a right angle or a level floor."

Then I'll pat my own stomach and say, "I'm old, and I sag too. Yes, your house sags. It's fighting gravity 24-7, 365, with snow loads in Wisconsin."

It gives people permission to accept that houses, like people, aren't perfect. They have quirks and issues, but that doesn't mean they can't be great homes.

When you're speaking with a potential inspector, try to gauge whether they see houses as complex, living systems or just as a checklist of components to inspect. The former will give you a much more nuanced and useful understanding of your potential home.

Questions that actually matter

If you do want to ask a few questions beyond price and availability (which I encourage!), here are some that will give you meaningful information:

1. "How long have you been inspecting this specific area?"

2. "Are you familiar with houses from this time period?"
3. "What's your approach to explaining issues you find?"
4. "Will I be able to attend the inspection, and will you walk me through what you find?"
5. "How soon after the inspection will I receive the report?"
6. "Can you describe what your report looks like? Do you include photographs?"

These questions get at what really matters — the inspector's knowledge, communication style, and thoroughness.

What makes a great inspector?

So what separates an okay inspector from a great one?

I think it takes a few things.

First, life experience helps. I'm not saying younger inspectors can't be excellent. I've met some young officers who did things way better than I did. But you need to be able to relate to people.

A lot of guys in this business are, let's just say, not people persons. They're the butcher, baker, and candlestick maker all rolled into one because they could never really work anywhere else. They butt heads with people. That's not helpful in this business.

Second, knowledge matters. Are they constantly building their knowledge base? When somebody calls and says, "I'm looking at getting prices and I just got an accepted offer," can the inspector clearly explain what they bring to the table?

Third, can they communicate effectively? It's one thing to find issues in a house. It's another thing entirely to explain those

issues in a way that clients can understand, without unnecessarily scaring them or downplaying serious problems.

Trust your gut

At the end of the day, after you've checked credentials, read reviews, and ask about professional affiliations, trust your gut.

Choose wisely. This isn't a decision to take lightly or to base solely on price. Because when it comes to understanding what might be your biggest investment, you don't want to cut corners.

You want the truth. The whole truth. The good, the bad, and yes, sometimes the ugly.

That's what a good home inspector gives you.

Finding your translator

In the end, what you're really looking for is a translator — someone who can explain the complex language of houses in terms you can understand and act on.

You want someone who can tell you what matters and what doesn't. Someone who can put issues in context and explain not just what's wrong but why it's wrong and what that means for you.

When you find that person — someone who can communicate clearly, who knows your local area, and who takes the time to really explain things — you've found gold. Because they're going to help you make one of the biggest decisions of your life with confidence and clarity.

And that's worth a whole lot more than just finding the cheapest inspector who can fit you into the schedule tomorrow.

Home buying is stressful enough. Find an inspector who makes

things clearer, not more confusing. Find someone who translates the language of houses into something you can understand.

Find your interpreter.

The bottom line

When you're picking an inspector, focus on these five things:

1. Find someone who knows your specific neighborhood and its common issues.
2. Look for an inspector who's active in professional organizations and keeps learning.
3. Make sure they can explain things in plain English. If you're confused on the phone, you'll be lost reading their report.
4. Read their Google reviews. No inspector has perfect reviews, but looks for patterns.
5. Choose someone who treats this as a relationship, not just a transaction.

This isn't about finding the cheapest option. It's about finding someone who'll give you the straight truth about the biggest purchase of your life.

WHAT I ACTUALLY DO DURING A HOME INSPECTION

Let me walk you through what actually happens during a home inspection. Not the short version. The real deal.

My inspections typically take about three hours. Sometimes a bit less, sometimes more, depending on the size and age of the house, but that's a good ballpark. And during those three hours, I'm going to give your potential new home a serious workout.

I strictly adhere to the standards of practice for home inspectors in Wisconsin. It's important for you to understand that this is not a code inspection, and I am not a code inspector.

It's a weird little dance.

For example, I'm not a master plumber. That master plumber is going to be able to come in there and notice things I didn't see. But I'm not doing a plumbing inspection — I'm doing a home inspection.

It's not technically exhaustive. It is visual. I'm not going to take measurements of water pressure or water samples. The only time

I step outside that visual inspection — and I charge additional for this — is when I do a radon test. A radon test becomes technically exhaustive because I'm taking a measurement.

But for the standard inspection, there are no measurements. I know some inspectors who'll hook up gauges to a hose bib and check the water pressure. I never understood doing that. Water pressure can change from neighborhood to neighborhood, time of day to time of day. If you inspect at a time when all the kids in the neighborhood are taking baths, the water pressure's going to drop.

That one little snapshot isn't going to tell you much. If you're concerned about water pressure, you need to get that evaluated properly by a plumber.

So with all that in mind, here's how I approach an inspection.

Starting from the outside in

When I arrive at a property, the first thing I do is walk through the house. I get the lay of the land, figure out where the attic accesses are, what kind of ladder I'm going to need — things like that.

I open all the blinds and curtains. This serves two purposes: it gives me better visibility, and it actually deodorizes the house. Vitamin D from the sun will deodorize your house in about 10 minutes. That's why houses that aren't lived in smell musty — typically all the curtains and blinds are closed, so the sun can't get inside and deodorize.

Then I start on the outside of the house.

I look at the roof first. I use a drone with a 20-megapixel camera and 6 times zoom. It's got better eyes than I do. Some inspectors still climb on roofs, but there are plenty of roofs I wouldn't walk on anyway. You get an old colonial house that is, for all intents and

purposes, three stories tall with a steep pitch? I'm not climbing up there for the love of God.

My drone can get up there safely and get clearer images than I could with my own eyes.

After the roof, I examine the exterior of the house and the garage. I'm looking at siding, windows, doors, the foundation, grading around the house — all the things that keep water out and structural integrity in.

Working from top to bottom

Once I've completed the exterior inspection, I move inside. And I follow the same top-to-bottom approach.

Why? Because water runs downhill.

I start with the attic. I'm going to that highest point again, and I'll work my way all the way down to the basement or crawl space. By working in this direction, I can track how issues at higher levels might be affecting lower parts of the house.

In the attic, I'm looking for proper ventilation, adequate insulation, signs of leaks or water damage, proper framing, and evidence of pests. I'm also checking for proper bathroom fan venting. (You'd be amazed how many bathroom fans vent directly into the attic, where all that moisture can cause mold and rot.)

Stressing the systems

When I inspect the bathrooms, I'm going to overstress the plumbing. The tub or shower runs the whole time I'm in there. The toilet gets flushed three, four, or five times, depending on how long I'm in the bathroom.

While all that's happening, I'm also filling up the sink, and then I release the water all at once. I'm watching the drainage to see if water backs up.

In the kitchen, both sinks are filled and released at once. There's a reason for this aggressive approach: you'll force a leak if there is one. And if multiple fixtures are running simultaneously, I can check if the water pressure drops significantly, which might indicate plumbing issues.

While the tub is running and the toilet is being flushed and the sink is draining, I'm checking your water pressure to see how adequate it is. This is especially important if you have a well as opposed to municipal water, as they have different components and potential issues.

Electrical inspection

For the electrical system, I check every accessible outlet for proper wiring and grounding. I have a little tester that costs about \$5, and I go through and test each outlet. It has three lights on it, and how they light up tells me different things about the wiring.

I also take the dead front off electrical panels to inspect the wiring inside. I'm looking for proper connections, signs of overheating, double-tapped breakers (where two wires are connected to a breaker designed for only one), and other safety issues.

Structural evaluation

Throughout the inspection, I'm evaluating the structure of the house. I look for cracks above windows and doors, especially

diagonal cracks that might indicate settlement issues. I check if doors and windows open and close properly, which can also be signs of structural movement.

In the basement, I can get a good look at the foundation and support structures. If I've noticed issues on the upper floors, I'll specifically look for causes in the basement. For example, if I see cracks running from the corners of windows and doors that aren't closing right, I'll examine the structure below to determine what's causing the problem.

I recently inspected a house built on a slab in Beloit. All the floors sloped down toward the center on both the first and second floors. That told me something was happening underneath, but because there was no basement, I couldn't see exactly what. That's a situation where I recommended bringing in a structural engineer.

In another case, I inspected an old house from the early 1800s that had logs as floor joists. These old logs were starting to rot, and when standing in the basement, you could see they were sagging in the middle. I could poke my finger into the wood — definitely a defect that needed repair.

But I tell people to keep structural issues in perspective. When they hear "structural problems," they often panic. But sometimes it's just a matter of replacing some wood. That old house had been standing since the 1800s. It just needed some rotted wood replaced and floors leveled. It's not a hard fix.

HVAC and major systems

I also check all the major mechanical systems — heating, cooling, water heaters, etc.

For the heating system, I make sure it powers on and produces

heat. I look for proper venting, signs of rust or corrosion, and check the age of the unit.

For air conditioning, I can only check it if the outside temperature has been at least 60 degrees for 48 continuous hours. Running an AC unit when it's too cold can damage it because the outside unit has oil in the bearings that needs to be warm enough to circulate properly.

My oldest boiler that I've inspected was in Beloit, and we figured it was about 112 years old. It was still working and heating that house. It was an old steam boiler completely wrapped in asbestos. That thing was huge.

Speaking of oil tanks, I also look for indications of underground oil tanks. If I see pipes coming into the basement that are way below the frost line and there are two pipes, I'll flag the possibility of an underground oil tank outside. That's something you'll want to check out, because if there is one, you'll own it forever if we don't address it before you buy.

The things you can't see

One of the limitations of a home inspection is that I can only inspect what I can see. That might seem obvious, but it has important implications.

If the house has a finished basement, I can't see what's behind those walls. I'll look for water stains or other indications of problems, but I can't see the foundation or framing directly.

Similarly, if there's snow on the ground when I inspect in winter, I might not be able to properly evaluate the roof, driveway, or grading around the house. If someone has built permanent shelves in a closet that has the only access to an attic, I might not be able

to get in there.

These are limitations we have to work with. I'll always note in my report if there were areas I couldn't access or systems I couldn't test.

Different houses, same approach

People sometimes ask if I inspect differently depending on the age of the house. Not really.

The inspection process is the same whether it's a brand-new house or one from the 1820s. What changes is my expectation about what I'll find and how I interpret it.

As I said, in an old house, I know there won't be perfect right angles or level floors. I always say, "In an old house, there's no such thing as a right angle or a level floor."

It gives people permission to accept that houses, like people, aren't perfect. They have quirks and issues, but that doesn't mean they can't be great homes.

There is one exception: for brand-new houses that have never been lived in, I do get more nitpicky about cosmetic issues. If you bought a brand-new car and noticed a chip in the paint, you wouldn't drive it off the lot; you'd ask them to fix it. Same with a brand-new house. You're paying for perfection, so I'll flag even minor cosmetic issues.

But for lived-in homes, I don't care how a house looks. It can be the ugliest house in the world. I tell people I inspect ugly houses all the time. What I care about is whether it functions the way it was designed to function.

The final walkthrough

Once I've completed my inspection, I wait for the clients to arrive (if they haven't been there the whole time). Then we do a walkthrough together.

I'll show them where to shut off their gas, water, and electricity in case of emergency. I'll explain how their furnace works. I'll point out the issues I've found and explain what they mean.

This walkthrough is crucial. It's where I translate my technical findings into practical information my clients can use. It's where I answer questions and make sure they understand not just what's wrong with the house, but what it means for them as homeowners.

I always end the walkthrough with two questions:

"Do you have any questions?"

Ask questions of your home inspector. I don't care how stupid you think it is. Just ask it.

And then:

"Is there anything that you feel I didn't inspect that you wish I had?"

This gives my clients the opportunity to say, "Well, did you check this?" I may not have brought something up because I checked it and saw no issue, whereas they saw it and didn't understand what they were looking at. I want to make sure no unanswered questions are lingering in the back of their mind.

If my clients can't be there for the walkthrough, I give them the option of doing it virtually. I'll call them later that day, have them sit at their computer while I sit at mine, and we'll go through the report together. Because, again, it's important that you understand the report.

Not all inspectors do this. Some never talk to their clients at all.

The real estate agent sets up the inspection, the inspector gets paid by credit card, does the inspection, emails out a report, and moves on to the next one. These are the guys who get sued all the time, and they can't figure out why.

If you develop a relationship and show some interest in your clients, you establish trust. If an issue comes up later, they're more likely to call and talk to you about it rather than immediately go to an attorney.

I want to talk to every client. I want to meet them and have that relationship. I want them to understand that report because they're buying a house, and it's important. I'm not just another box to check. I'm providing a service that I feel is very important for them.

That's the difference between an average home inspection and a good home inspection. It's not just about finding problems — it's about helping you understand what those issues mean for you as a homeowner.

The bottom line

Here's what you need to know about inspection day:

1. I'll spend about three hours thoroughly examining what I can see and access.
2. I can only inspect what's visible - I don't have X-ray vision or psychic powers.
3. Show up toward the end of the inspection for the walkthrough. You'll learn more this way.
4. Ask every question you have, no matter how "stupid" you

think it is.

5. Weather and accessibility can limit what I can inspect. I'll note these limitations in my report.

Remember, an inspection is a snapshot of one day, not a lifetime guarantee. Every house has issues. What matters is understanding which ones are serious.

READING YOUR REPORT WITHOUT LOSING YOUR MIND

The inspection is done. You've walked through the house with me. Now what?

Within a few hours of finishing the inspection, you're going to get an email with your inspection report. This isn't just any document — it's a critical tool for making one of the biggest decisions of your life. But it's only useful if you understand what it's telling you.

Let me walk you through how to read this thing.

The report structure: what you'll see

In Wisconsin, we're very close to having a standardized report format. There should not be a lot of variation from one inspector to another. Now, I have seen some guys try to do crazy stuff where

even I can't figure out what the hell they're doing. But most reports follow a similar structure.

Every report is required by law in the state of Wisconsin to have a summary page. There are other requirements too, but the summary page is the most important part for you to understand.

Nobody ever reads the whole report. Let's be honest. You go right to the summary page.

But luckily, the way the summary page is set up, if something's in the report, it's also typically included in the summary page. So I don't get too wrapped around the axle about people not reading every word of my carefully crafted prose.

The five critical sections

The summary page is required to have five specific headings:

1. Defects
2. Components requiring further evaluation
3. Components requiring repair
4. Maintenance items
5. Items to monitor

Let's break down what each of these categories means.

Defects

This is the only category that's actually defined by the state of Wisconsin. A defect is either a potential safety issue, or if it's not repaired, replaced, or removed, it will significantly shorten the life

of the system, the structure, or the component that it affects.

These are the big items. The things you absolutely need to pay attention to. Some examples might include unsafe electrical wiring, a damaged roof that's allowing water intrusion, or a cracked foundation that's affecting the structure.

When you see items listed as defects, take them seriously. These aren't cosmetic issues — they're problems that could affect your safety or the longevity of major home systems.

Components requiring further evaluation

This is critically important for buyers to understand. These are issues I can identify, but I can't tell you the full extent of the problem or what it will cost to fix.

I tell my clients, "I can tell you what's wrong, but I can't tell you the cost or the extent of the repairs. That's important moving forward for both you and your real estate agent."

These items might need to be looked at by a specialist like an electrician, plumber, or structural engineer. And here's the key part — these can be changed to defects based on what the specialist finds. So your real estate agent will start building a list of these things when they're looking at negotiating with the seller.

For example, if I notice signs of foundation movement but can't determine how serious it is or what's causing it, I'll list it here. You'd need a structural engineer to evaluate it further.

Components requiring repair

These are items that simply need to be fixed. They're not serious enough to be defects, but they should be addressed.

Typically, these might include things such as missing gutters on a detached garage or a downspout that doesn't have an extension to carry water away from the foundation.

The important thing to understand is that if these items aren't repaired, they could eventually become defects. For instance, if you don't add that downspout extension, water might pool around your foundation, eventually leading to water getting in or structural issues.

Maintenance items

These are the routine things that need attention to keep your house in good shape. Think of them as the equivalent of changing the oil in your car.

Examples include wood trim that needs to be painted, a furnace that needs a new filter, or gutters that need cleaning.

Neglecting these items won't immediately cause problems, but over time, they can lead to bigger issues. That unpainted wood trim will eventually rot if left exposed to the elements.

Items to monitor

These are things that are typically getting older but are still working. You need to budget for their replacement.

The classic example is a 38-year-old furnace. It still works, but it's only a matter of time before it doesn't. You should be setting aside money to replace it sooner rather than later.

Water heaters, HVAC systems, and some plumbing components often fall into this category. They're on borrowed time, and you should be prepared for when they finally give out.

Severity levels? Not exactly

Some people look at these five categories and assume they're just levels of severity, with defects being the most serious and items to monitor being the least.

There's some truth to that, but it's not that simple.

Take components requiring repair. If they're not fixed, they can become defects. If you don't paint that wood trim and replace the caulking around the windows, that wood will eventually rot. Then water will get past it and go down into the wall. That wall will start to grow mold (which is a wood-destroying organism), and then it will start to rot. And before you know it, the wall has rotted out because you didn't do the simple maintenance of priming, painting, and caulking.

I always go back to my old adage: a house is like a jealous lover. It wants all your time and money. If you don't give it what it wants, it's going to get mean and ugly. So take care of issues when they're small, and they're much easier (and cheaper) to fix.

Reading between the lines

As you review your report, remember that I'm trying to be as clear as possible without overwhelming you with technical jargon. I want you to understand what I'm saying without having to be an expert yourself.

This is a debate I have quite often with other home inspectors. Some want to use highly technical terms to show how knowledgeable they are. I think that's ridiculous. I'm not writing that report for the specialist who's going to fix the problem.

Instead, I'm writing it for you, the homebuyer.

My photos should help clarify what I'm talking about. They appear on the summary page as well as in the detailed report. There's a comment, and then there are photos right below the comment. Some inspectors don't even include photos, and some still do paper reports instead of digital ones. To me, photos are essential for helping you understand exactly what I'm describing.

Don't get overwhelmed

When you first see the summary page, especially if there are a lot of items listed, it can feel overwhelming. Don't panic.

Every house has issues. Remember what I said at the very beginning? There's no such thing as a perfect house.

What matters is understanding the significance of those issues. That's why I categorize them the way I do — to help you prioritize what's important.

I had one house with just one item on the summary page. That was the closest I ever came to finding nothing wrong with a house. But I've also had summary pages that were 10 to 15 pages long. It just depends on the house and what I can access and how much there is to document.

Don't get overwhelmed by the length of the report. Focus on understanding the issues and their implications.

For example, I recently inspected a house that had some "Uncle Al" wiring — amateur electrical work that wasn't up to professional standards. But it was all easily fixable. There were also some issues in the electrical panel that needed attention.

I told the clients, "Does this need to be addressed? Yes. Is it a hard fix? No. Your electrician is going to come out, and they're

going to giggle because it's going to be the easiest money they've made all day. So are there some safety issues you need to deal with? Absolutely. But do we need to burn the house down and start over? No."

That perspective is important. Not all issues are created equal, even within the same category.

Getting clarity

If something in the report isn't clear to you, ask! This is why I offer to go through the report with clients who couldn't attend the inspection. I'll call them, have them sit at their computer while I sit at mine, and we'll go through it together.

Because, again, it's important for you to understand the report. Not just taking pride in what I do, but also from a risk management aspect. I want you to know exactly what you're getting into with this house.

I'm not the smartest guy in the room, and I can make mistakes. If you call with a concern, I'll call you back immediately. I'll talk to you and figure out what's happening. Because I want to develop a relationship and show some interest in you as a client.

Navigating negotiations

Your inspection report is often the basis for further negotiations with the seller. When you've got a solid report that clearly categorizes issues, you have a strong foundation for these discussions.

Work with your real estate agent to determine what items are reasonable to ask the seller to address. Typically, safety issues and

major defects are the things sellers are most likely to fix or provide credits for. Maintenance items and things to monitor are generally considered your responsibility as the buyer.

Remember, no house is perfect. The goal isn't to get the seller to fix everything — that's unrealistic. The goal is to address the significant issues that affect safety, function, or value.

Your real estate agent plays a key role here. The agent has a deeper understanding of the market, what's reasonable to ask for in negotiations, and how certain issues might affect the value of the home.

Using your report as a roadmap

Your inspection report isn't just useful for deciding whether to buy the house. It also serves as a roadmap for maintaining your home if you do go through with the purchase.

The items listed under "maintenance" and "monitor" are particularly useful here. They give you a starting point for creating a home maintenance schedule and budgeting for future replacements.

I've had clients pull out their inspection reports years after buying their homes when they were planning renovations or trying to troubleshoot an issue. It's a snapshot of the condition of your house at a specific point in time, and that can be incredibly valuable information.

What the report can't tell you

There are certain things your inspection report can't address. I can't tell you whether the price is fair given the condition of the

house. I can't tell you whether you should buy it or walk away — that's literally against the law for me to say in Wisconsin.

I also can't predict the future. I can tell you that a 20-year-old water heater is near the end of its useful life, but I can't tell you exactly when it's going to fail. I can tell you that the roof shows signs of wear, but I can't guarantee it will last exactly five more years.

What I can do is give you the facts you need to make an informed decision. I can help you understand the current condition of the house, what issues exist now, and what might become problems in the future.

The report as a starting point

Think of your inspection report as a starting point, not the final word. If you decide to move forward with the purchase, use the report to plan your initial projects and budget for future repairs.

For first-time homebuyers especially, the report can be an invaluable guide to what needs attention and in what order. It helps you prioritize your time and money.

Maybe that kitchen remodel can wait, but addressing that leaky roof can't. Your report helps you make those decisions based on the actual condition of the house, not just your preferences.

The bottom line

Here's what matters about your inspection report:

1. Focus on the summary page – especially "Defects" and "Components requiring further evaluation."

2. Don't panic about the length of the report. It's about understanding the significance of issues, not just the number.
3. If something isn't clear, call me. I'd rather answer your questions than have you misunderstand something important.
4. Use this report for negotiations now and as a maintenance roadmap later.
5. Remember what the report can't tell you: I can't predict when systems will fail or tell you if the price is fair.

This report is your tool for making an informed decision. It's not just about finding problems. It's about understanding what those problems mean for you.

BUILDING YOUR HOME TEAM

Most people think the home inspection is just another box to check in the home-buying process. Sign here, initial there, pay the fee, and move on to the next step.

I'm here to tell you it's much more than that.

A good home inspection isn't the end of a process — it's the beginning of a relationship. Not just with your inspector, but with a network of professionals who can help you maintain and improve your home for years to come.

Not all specialists are created equal

When clients ask me for referrals, I'm careful about who I recommend. Not all contractors, plumbers, or electricians are the same. Some are reliable, honest, and do quality work. Others ... well, let's just say there's a reason they're the cheapest option around.

I typically tell clients that pretty much any licensed electrician or plumber will do. But I recommend some specialists over others because I know they're responsive and do good work.

Here's what you need to understand: many of the best contractors are booked solid with new construction. They're running from one new house to the next, making good money without having to deal with the complexities of remodeling or fixing someone else's mistakes.

But there are also excellent contractors who prefer working on existing homes. They like the challenge or they've built a business around being responsive to homeowners' needs rather than builders' schedules.

These are the people you want in your network.

I know electricians who are always working in the newest neighborhoods, stringing wire and making bank. They'll never call you back for your small job. But I also know electricians who specialize in troubleshooting problems in existing homes, who will respond quickly when you have an issue.

Same with plumbers. Some are always installing fresh lines in new construction. Others excel at figuring out what's wrong with your 70-year-old pipes and fixing them without tearing out half the walls.

When I recommend someone, it's because I know they'll actually call you back within your inspection contingency timeline. Because you've got deadlines. Your real estate agent is breathing down your neck. The seller wants an answer. You need someone who's going to pick up the phone and schedule a visit ASAP.

The relationship doesn't end at closing

Here's something most people don't realize: your relationship with your home inspector doesn't have to end when you close on your

house.

I have clients who call me two or three years after an inspection and say, "Ken, we're looking at finishing off the basement. Do you know anybody who does good work?"

Or, "We need to replace the furnace. Who would you recommend?"

And I'm happy to help. Because that's part of the relationship we've built.

I may not know immediately who's the best person for your specific job. But as I tell my clients, "I don't have to know everything, I just have to know a guy who knows a guy."

Sometimes I need to reach out to what I call the "Milton Brain Trust" — my network of professionals in the area. I'll ask, "Hey guys, I've got a client looking for this specific type of work. Who would you recommend?"

So even if I don't have the answer right away, I can usually get back to you within a day or two with a solid recommendation.

This ongoing relationship is valuable for both of us. You get access to reliable professionals who won't rip you off or do shoddy work. And I get the satisfaction of knowing I'm continuing to help my clients make their homes safer and better.

Respect the lanes

There's an important balance to maintain when recommending specialists. I'm careful not to step into lanes that aren't mine.

For example, when clients ask about the value of certain improvements or which issues they should prioritize negotiating with the seller, I'll often defer to their real estate agent. I tell them, "That's a conversation to have with your real estate agent. If I start

doing that, I'm stepping into the agent's lane, and that will tick them off."

And rightfully so. The real estate agent has a deeper understanding of the market, what's reasonable to ask for in negotiations, and how certain improvements might affect the value of the home.

My job is to identify issues with the house and help you understand what they mean. The agent's job is to help you use that information in your negotiations. We each have our expertise, and respecting those boundaries serves you better in the long run.

That said, I'll sometimes offer guidance on which issues are safety concerns that should be addressed immediately versus those that can wait. But even then, I'm careful to focus on the technical aspects, not the negotiation strategy.

A network that grows with your needs

Your home professional network will evolve over time. The specialists you need when you first buy your home might be different from those you need five or ten years later.

Initially, you might need an electrician to fix safety issues, a plumber to address leaks, or a roofer to repair damaged shingles. Later, you might be looking for a kitchen designer, a deck builder, or a landscaper to enhance your property.

I can help with these connections too. Even if it's been years since I inspected your home, don't hesitate to reach out. I'm constantly updating my network based on feedback from clients and my own observations of who does quality work in the area.

An inspector who's active in the community, as I am through the Wisconsin Association of Home Inspectors, has their finger on the

pulse of who's doing good work and who's cutting corners. I hear about it when contractors mess up, and I hear about it when they exceed expectations.

That knowledge is a resource for you, not just during the inspection process but throughout your time in your home.

Continuing education for homeowners

Part of my role as an inspector is education. During the inspection, I'll walk you through how your house works — where the main water shutoff is, how to turn off the gas in an emergency, what your electrical panel looks like, and how to reset a breaker.

But I know that's a lot of information to absorb in one day, especially when you're stressed about buying a house. That's why I encourage clients to call if they forget something or have questions later.

I had a client once who had been living in his brand-new house for nearly a year. I was doing an inspection for him related to his 11-month builder's warranty. While checking the furnace, I noticed the filter was filthy. I asked if he'd ever changed it, and he looked at me blankly. "Filter?" he said. He had no idea the furnace had a filter that needed changing.

I showed him where it was, how to change it, and explained that it should be replaced monthly. Basic maintenance like this can prevent costly repairs and extend the life of your systems.

This kind of education is part of the ongoing relationship I offer. If you're not sure how something in your house works, or what maintenance it requires, just call. I'd rather you ask what seems like a "stupid" question than end up with an expensive repair bill because you didn't know what to do.

Trust takes time

Building a reliable network of home professionals doesn't happen overnight. It takes time to find people you can trust, who do quality work at fair prices, and who show up when they say they will.

Your home inspector can give you a head start on this process. We've seen the work of countless contractors. We know who fixes issues properly and who just puts a band-aid on them. We hear feedback from multiple clients about their experiences with various specialists.

This knowledge is invaluable, especially for first-time homebuyers who don't have established relationships with contractors. By tapping into your inspector's network, you're leveraging years of experience and countless observations about who does good work in your area.

So although the inspection itself might only take a few hours, the relationship with your inspector and the connections they can provide can benefit you for as long as you own your home.

Don't just check the box and move on. Build the relationship. It's an investment that will pay dividends for years.

Navigating when to call in specialists

How do you know when to call in a specialist versus handling an issue yourself? This is where your inspection report and your inspector's advice come in handy.

In Wisconsin, inspection reports must categorize issues under specific headings, including "defects" and "components requiring further evaluation." Defects are potential safety issues or problems

that, if not repaired, could significantly shorten the life of a system or component.

Items listed under "components requiring further evaluation" are issues I've identified but can't fully assess. These automatically warrant bringing in a specialist.

For everything else, consider:

1. Is it a safety issue? If so, always call a professional.
2. Does it involve electricity, gas, or structural elements?
These generally require professional expertise.
3. Do you have the skills, tools, and time to address it properly? Be honest with yourself.
4. Would improper repairs potentially cause more damage or danger?

When in doubt, call your inspector and ask. I'd rather give you a quick piece of advice than have you tackle something that should be left to a professional.

The long view

Owning a home is a marathon, not a sprint. The issues identified during your inspection are just the starting point. Over time, new problems will develop, and you'll make improvements and changes to suit your needs and tastes.

Having a trusted network of professionals — starting with your inspector and expanding to include specialists in various fields — will make this journey much smoother. It's the difference between scrambling to find someone in an emergency and having a reliable

contact you can call right away.

I've seen the difference this makes. Clients who maintain contact and build their network tend to have better-maintained homes and less stress when issues arise. They know who to call, they trust the work will be done right, and they often get faster service because they're working with professionals who value ongoing relationships.

So don't think of your home inspection as the end of a process. Think of it as the beginning of a relationship that will help you protect and enhance your investment for the years ahead.

Your home isn't just a building made of wood, concrete, and metal. It's a complex system that needs care and attention. And with the right network of professionals, you'll be well-equipped to provide that care, no matter what challenges arise.

Specialists you might need

Based on my experience, these are the specialists first-time homeowners most commonly need:

1. **Electrician:** For safety hazards, circuit problems, and upgrades when you discover you only have four outlets in your entire two-story house. (Yes, I've seen this.)
2. **Plumber:** For leaks, low water pressure, and that mysterious knocking in your pipes at 2 a.m.
3. **Roofer:** For missing shingles, leaks, or when that big tree branch comes down in a storm.
4. **HVAC technician:** For annual maintenance and when your furnace decides to quit on the coldest day of the year.

5. **Foundation specialist:** If you start noticing cracks or drainage issues around your foundation.

Getting solid recommendations for these five trades will cover about 80% of the urgent issues most homeowners face.

Remember, the cheapest option is rarely the best value. Sometimes it's worth paying a little more for someone who will do the job right the first time, show up when they say they will, and stand behind their work.

I will call you back

I want to end by emphasizing something important: I'm still here after the inspection.

If you call me a week, a month, or years after I've inspected your house with a question, I'll call you back. If I don't know the answer, I'll help you find someone who does.

Too many people in this business see you as a transaction. Pay the fee, get the report, never see you again. That's not how I operate.

I've had clients call me from their furnace room asking which switch is which. I've had clients send me photos of mysterious pipes they found when renovating. I've had clients call from the hardware store asking what kind of filter they need.

And I'm happy to help with all of it.

Because that relationship we build during the inspection? It doesn't have to end when you get the keys to your new home.

It can last as long as you own the place.

The bottom line

After the inspection is when our relationship really begins:

1. Save my number. I'm available for questions long after you've moved in.
2. Use my recommendations to build your network of trusted professionals before emergencies happen.
3. Let me help connect you with specialists who'll actually call you back when you need them.
4. Your inspection is the starting point for understanding your house, not the final word.
5. The cheapest contractor is rarely the best value; sometimes it's worth paying more for quality work.

Don't treat your inspection as just another box to check. It's the beginning of a relationship that'll make your life easier for as long as you own your home.

YOUR HOUSE WILL SAG, AND THAT'S OK

Let's talk about expectations. They're a funny thing. When you're buying a house, especially your first one, you've probably got this picture in your head of what it's going to be like: perfect.

Maybe you've watched those home renovation shows where they magically transform places in thirty minutes, minus commercials. Maybe you've scrolled through Instagram photos of immaculate homes where even the dog looks like it matches the furniture.

Reality has a way of smacking those expectations right upside the head.

Why there's no perfect house

I think the process of setting expectations should start with your real estate agent. A good one will help you understand what you can realistically get for your money in your chosen area. But I won't

go too far down that rabbit hole.

What I will tell you is that every single house has issues. Not some houses. Not most houses. Every. Single. One.

I was inspecting a house in Watertown last week, built around the 1820s. The floor joists were made out of logs. Back then, they'd just take a tree, flatten off the top, and make a floor joist. When I looked at the floor from the side, those joists were smiling at me. The floor shouldn't smile. It should be straight across.

I could push my finger into the wood in several spots, and everything was freshly painted. That's always a bad sign in an old basement because it usually means they're hiding something.

Was this a defect? Yes. But here's the reality – the repair isn't difficult. It's replacing wood. Put new wood in where the old wood is, and that'll probably level the floors out a bit.

The human factor

When I explain that there's no such thing as a perfect house, it always comes back to one thing: human beings.

With new construction, maybe it's the guy who told his boss he has more experience than he really does. The boss left him alone for thirty minutes, came back, and thought, "Oh crap. How do we cover this up?"

Or maybe it's a homeowner who doesn't understand how houses work or doesn't care enough to maintain it properly. Maybe it's landlords with rental properties who let them degrade because they're trying to maximize profit.

It all comes down to human beings. And we screw up. That's what we do. We're really good at screwing things up. I was pretty arrogant until I started doing home inspections. I used to think I

could fix anything. It's less of a problem now with YouTube, but if you were coming up without YouTube as a reference source, you could mess something up in a heartbeat and be proud of it. "Yeah, I did that."

Helping buyers adjust their expectations

When I explain to clients that there's no such thing as a perfect house, I tell them, "Where you live now is not a perfect house. Where your parents live is not perfect. Where I live is not perfect. No one is living in a perfect house right now."

And if that's going to be the bar you set, you might as well stay where you are, because you're never going to find it. It doesn't exist, in my opinion.

I've come close to finding "perfect" houses. And believe it or not, those are the ones that tie up my gut. I think, "What did I miss?" It's so typical to find certain issues that when you find a house that's really built well, it actually makes me nervous. I'll run back through certain areas and look at things over again to make sure I didn't miss anything.

But I'll tell my clients, "Hey, you've got a decent builder. This house has been well-maintained" or "It's been well-built." Even with some older houses, I can look at the structure and say, "They didn't spare a dime when they built this place."

Maybe it's a 1950s ranch home, but I can see they used copper and brass fittings instead of cheaper galvanized plumbing. They used two-by-tens for floor joists instead of two-by-eights. There are certain things builders can do that make a house more solid – builders who go above code.

Remember what I said about building to code? They get a D.

Some builders aim higher.

The stress factor

I will never forget how stressful buying a house is. I'm the one person in this process with no dog in the game. I don't work for the real estate agents or the banks. If you buy the house, great. If you don't, that's fine too. I genuinely don't care.

But I do care about you understanding what you're getting into.

For a lot of my clients, especially first-time homebuyers, this is terrifying. Or maybe it's their second house but they live a life that's pretty close to the edge financially. They're trying to upgrade a little bit, or maybe they're downsizing. They've worked hard their whole lives but they only have enough set aside for this one big purchase.

To help them, I need to understand what's stressing them.

Sometimes it's things I can't control, such as family.

Family is the worst. The uncle or the dad who's going to "help" them is the absolute freaking worst. They're scaring the crap out of the buyer before they even see the house. And all of these family members own homes themselves, but they end up terrifying the young couple because they just want to be the smartest person in the room.

When I build a relationship with clients and get to know them, I can usually figure out the core issue causing their anxiety. Then I can address that specifically. Sometimes I can't fix it, and it's not my job to do so. But I try to alleviate their concerns and help them understand what they're looking at.

The ongoing negotiation

Another thing most buyers don't understand is that the negotiation doesn't end with the accepted offer. Most people think once they've gone back and forth on price and the seller has accepted, that's it.

That's just the beginning.

After I come in and do an inspection, your real estate agent is going to take that information back to the listing agent. Depending on how your offer to purchase is written – and there are about a million different ways to write one – the real estate agent can have defects further evaluated by contractors who can provide cost estimates. They can negotiate that price or give the seller the right to cure the defects.

The average person doesn't understand that the negotiations aren't done just because you've got an accepted offer. You still have more work to do. Your real estate agent will guide you, and you need to trust them. If you signed a buyer's agency agreement, then you need to trust your agent. If you can't trust your agent, you need a different one. Because there are plenty of good ones out there.

When nothing will do

Sometimes, no amount of explanation or context will make a buyer comfortable with a particular issue.

I had one lady whose husband was an oncologist who also competed in Ironman competitions. He trained in their basement. The radon test came back with elevated levels. I explained that radon can be mitigated – it's very doable. But she wasn't having it. She just said, "No," and walked away from the house.

You always have some radon anyway. Especially in this area – they don't call it Rock County for nothing. If you've ever tried to dig a post hole around here, you know there's a lot of rock. The radon comes from the radium and uranium that naturally occur in rocks and ground. This area of the country is known for elevated levels.

But I couldn't convince her. And that's okay.

Staying in my lane

At some point, it becomes inappropriate for the inspector to push too hard one way or the other. You have to know your lane and stay in it.

I'll offer reassurances and chat with people as long as they have questions. But I won't try to talk them into a house, and I won't try to talk them out of one either.

I am as neutral as Belgium. (And Belgium has good waffles and french fries. In Brussels, they have 30-something toppings for fries, and they double cook them. They're just awesome. But I digress.)

I am neutral as can be. You buy it or you don't. I don't care. The reality is if you don't buy it, you'll probably call me again for the next house because you'll feel like I saved you.

When I finish the inspection, you're going to pay me, and I'm going to walk away. I didn't have anything to do with the process before the inspection, and I won't have anything to do with it after. I'm completely neutral.

That's why some of the old-school real estate agents hate inspectors. Because we don't care. They want us to be in their corner and help sell. The inspectors they want to recommend are the ones who'll find a little bit but not too much. "Just go through the motions and make it look good."

I'm fortunate that I don't have to depend on this income. But there are plenty of good real estate agents who say, "Ken, get in there and find everything wrong with this house. I want my client to know exactly what they're buying."

The limitations of a home inspection

Part of setting realistic expectations is understanding what a home inspection can and cannot tell you.

A home inspection is limited by its very nature. I can only inspect what I can see. I'm not tearing out walls or pulling up flooring. I don't have X-ray vision or psychic powers.

There are things I simply cannot find. And that's not because I'm not looking – it's because they're hidden from view.

If there's a crack in a foundation wall that's been covered with drywall, I won't see it. If there's a leak in a pipe inside a wall, I might not detect it unless it's caused visible damage. If the previous owner did some DIY electrical work behind a closed-up wall, I wouldn't know about it.

That's why I always tell clients: I'll do my absolute best, but I can't promise to find everything. No inspector can. We're looking at a snapshot of the house on one particular day, under specific conditions.

A house is not static. It changes with the seasons, with use, with age. What looks fine today might develop a problem next month or next year.

That's not a failure of the inspection process. It's just the reality of homeownership.

Expecting the unexpected

Even in a well-maintained house, unexpected issues can arise. The water heater that worked perfectly during the inspection might fail a week after you move in. The roof that showed no signs of leaking might start to drip during an unusually heavy rainstorm.

These aren't necessarily things that were missed during the inspection – they might be genuine new developments. Equipment fails. Materials degrade. Weather happens.

Part of the reality of owning a home is accepting that you'll face unexpected maintenance and repair issues. It's not a matter of if but when.

That doesn't mean you should live in fear, waiting for the next disaster. It just means you should be prepared. Set aside money for repairs. Learn basic maintenance skills. Build relationships with reliable contractors before you need them urgently.

And remember that most issues can be fixed. They might be inconvenient or expensive, but they're rarely catastrophic.

Finding the diamond in the rough

Sometimes the house with the most "issues" turns out to be the best value and the best home.

I've seen buyers walk away from houses because the inspection report listed twenty items to address. But when we looked more closely, most of those items were minor maintenance issues that would cost less than \$1,000 total to fix.

Meanwhile, they ended up buying a house with a "clean" inspection that had one major hidden issue they discovered six months later – an issue that cost \$15,000 to repair.

The number of items on an inspection report isn't necessarily a good indicator of a house's condition. What matters is the severity of the issues and the cost to fix them.

A house that needs cosmetic updates, minor repairs, and regular maintenance might look "worse" on paper than a house with one looming major problem. But in reality, it might be the better choice.

This is why it's so important to understand what the inspection report is really telling you, not just count the number of bullet points.

Making peace with imperfection

At the end of the day, buying a house requires making peace with imperfection.

You're not looking for a perfect house. You're looking for a house whose imperfections you can live with – either because they don't bother you or because you can fix them within your budget and timeline.

Some buyers are okay with outdated kitchens but can't stand the thought of foundation issues. Others don't mind structural work but want move-in-ready bathrooms. Some have the skills to handle electrical and plumbing problems but draw the line at roof work.

Know your tolerances. Know your budget. Know your skills. And make your decision based on that knowledge, not on a fantasy of perfection that doesn't exist.

The right house isn't a perfect house. It's the house that's right for you, flaws and all.

The lightbulb moment

I live for the moment when a buyer "gets it" – when they stop seeing the house through rose-colored glasses or with paralyzing fear and instead see it for what it really is: a structure with strengths and weaknesses, potential and limitations.

That's when they can make a truly informed decision.

Sometimes they decide not to buy, and that's completely fine. Better to walk away before closing than to regret it afterward.

Other times, they decide to proceed, but with open eyes and realistic expectations. They negotiate repairs for the major items, budget for the medium ones, and start planning DIY projects for the minor ones.

They're not surprised when something needs fixing three months in, because they knew the water heater was on its last legs. They're not shocked when the bathroom faucet starts dripping, because they saw the mineral deposits that suggested it had leaked before.

They've accepted the reality of homeownership, with all its joys and headaches.

And that, more than any perfect inspection or perfect house, is what I hope to give my clients: the knowledge and perspective to move forward with confidence, whatever they decide.

Because at the end of the day, my job isn't to tell you whether to buy the house or not. My job is to make sure you know what you're buying.

The rest is up to you.

The bottom line

Here's what you need to know about home inspection expectations:

1. There is no such thing as a perfect house. Not where you live now, not where your parents live, not even where I live.
2. Most issues are fixable. The question isn't whether there are problems but whether they're problems you can live with or afford to fix.
3. The negotiation doesn't end with an accepted offer. Your inspection results open a new round of discussions about repairs and concessions.
4. I can only inspect what I can see. I don't have X-ray vision to see through walls or psychic powers to predict future failures.
5. You're not looking for a perfect house. You're looking for a house whose imperfections you can accept or address within your budget and timeline.

Understanding these realities before your inspection will help you make better decisions and experience less anxiety during the homebuying process. It's not about finding perfection – it's about finding the right match for your needs, budget, and tolerance for projects.

YOUR HOUSE IS A JEALOUS LOVER

You've made it through the inspection. You've negotiated repairs. You've closed on the house. Now the real fun begins.

Ownership.

Here's the cold, hard truth: that house you just bought? It's not going to take care of itself. It needs attention. Regular, consistent attention.

A house is like a jealous lover. It wants all your time and money. If you don't give it what it wants, it's going to get mean and ugly.

I've never seen it work any other way. Every time I've ignored something, it's cost me three times as much to fix and become three times the work it would have been if I'd just dealt with it right away.

The basics: what new homeowners often neglect

When I go through a home with clients at the end of an inspection, I always try to talk about maintenance items as we're walking through the house.

Let's start with the outside, because that's your first line of

defense. If you want to keep your basement dry — and you do — there are three critical things to maintain: clean gutters, downspout extensions four to six feet from the house, and a nice positive grade of dirt or solid material sloping away from the foundation.

That combination will take care of about 90 to 95% of any wet basement issues. Does that mean you'll never get water in your basement? No. Water and gravity always win. That's why we have the Grand Canyon.

But those three simple maintenance items will prevent a lot of heartache.

After a big windstorm, go outside and take a look at your roof. Make sure you're not missing shingles. If you don't get that fixed right away, water's going to start getting in, and then you've got a much bigger problem on your hands.

Moving inside, one of the most neglected items is the furnace filter. Do you have a filter that needs to be changed monthly or one that can go three to six months? It depends on the filter, but you should be checking it regularly.

If you have pets, you'll need to change filters more often. We have a German shepherd, and she sheds a dog a day. So even though our filter is rated for six months, we change it every three.

Water heaters are another commonly neglected item. You should flush your water heater at least once a year. The plumber's association says every three to six months, but realistically, once a year will do. It extends the life of your water heater and lowers your utility bills.

Then there are seasonal tasks such as turning off outdoor faucets in the fall and covering the air conditioning unit. You don't need a fancy cover that'll get destroyed by Wisconsin weather

within two seasons. I just put a piece of plywood on top of mine with a brick. That keeps everything out of it, and that's all you need to do.

Setting up a maintenance schedule

Now, I've seen homeowners approach maintenance schedules in all kinds of ways. One guy sat there with a clipboard making notes as we went through his inspection. He was going to make an Excel spreadsheet connected to his calendar that would give him alerts.

That's some next-level organization.

You can certainly create a maintenance schedule like that if it works for you. There are also plenty of pre-made schedules available online. Just search for "home maintenance schedule," and you'll find PDFs, Excel spreadsheets, and printable checklists.

But here's the thing: a generic maintenance schedule might not work for your specific house. You need to know the components in your house and what they require.

For example, Annette and I don't have a regular water heater. We have an on-demand or tankless water heater. It has different maintenance requirements. It needs to be flushed at least every four years with a vinegar solution because it'll get calcification in the heat exchanger, which reduces efficiency and shortens its life.

A tankless water heater can last 25 to 30 years, whereas a traditional water heater typically lasts 7 to 10 years. That's a big difference in lifespan but only if you maintain it properly.

Your family composition matters too. If you have a young family of five, you might want to consider a tankless water heater for the future. With a larger family, you'll see a faster return on investment.

Why? Because a traditional water heater will heat the water at least two times a day, sometimes three, even if you don't use it. If you're on vacation for two weeks, that water heater is still heating water two to three times a day, every day. You're not using a drop, but you're still paying to heat it.

The point is, your maintenance schedule needs to be tailored to your specific home and family situation. Don't just download a generic checklist and call it good.

DIY vs. hiring a professional

This is where I need you to be brutally honest with yourself.

Can you do some home maintenance and repair tasks yourself? Absolutely. Should you do all of them? Probably not.

I always tell people, know yourself and be honest about your skills and limitations. I encourage self-sufficiency. With YouTube and other online resources, there's no shortage of how-to guides for just about any home project.

But if you're going to tackle something yourself, like changing out a faucet, don't just watch one video. Watch four or five by different people. You'll start to see a pattern — most people will do it one way, and then there's that one guy (let's call him Jethro) doing it completely differently. Don't follow Jethro.

Watching multiple tutorials gives you a mini-education on the task. You'll pick up tips and tricks that make the job easier. Ever found yourself struggling with something and thinking, "There's got to be an easier way to do this"? Usually, there is, and someone on YouTube knows what it is.

When it comes to electrical work, I rarely recommend DIY, simply for safety reasons. Electricity can be dangerous if you don't

know what you're doing. As I like to say, 120 volts will bite you, but 240 volts will kill you. That's what's plugged into the stove, washer, and dryer. Those big outlets with three or four prongs are 240-volt lines.

Plumbing is another challenge. I hate plumbing with the heat of a thousand suns. Water's only purpose is to make you feel stupid and inadequate. You can follow every rule in the plumbing handbook and it will still leak. And then you're contorted into some painful yoga position under the sink, cramped and wet, and cussing up a storm.

The ground is a long way away when you get older, too. It gets farther away every year. These days, I just hire a plumber. I'm done.

For most people, painting and certain types of flooring are manageable DIY projects. Today's vinyl plank flooring, for example, only requires a utility knife and a straightedge to install. It's not magic. There are rules, and if you learn them, you can follow them.

You don't have to go to Hogwarts to figure out how to work on a house.

Know when to stop

The key to successful DIY is knowing when to stop before you make things worse.

Our first house was what I'd affectionately call a floating turd. It was horrible in many ways, but I loved that house. We spent five years remodeling it while living there for seven years. When we sold it, we doubled our money because we did all the work we could ourselves and only hired out what we couldn't handle.

But here's the crucial advice: know when to stop before you

screw up so badly that it costs more for somebody to fix your mistakes than it would have cost to hire them in the first place.

Don't let your pride get the better of you. Be willing to back up and say, "I'm in over my head here." Otherwise, you'll keep going and it'll cost twice as much because someone will have to undo your mess before they can even start fixing the original problem.

It's called sweat equity for a reason. Especially for exterior work like regrading or digging out window wells, I tell my clients, "Pick a weekend when you hate yourself and you don't like the person you're married to."

Don't pick a weekend when you wake up thinking, "God, I'm in love with this human being." By the end of a day doing hard outdoor work together, you're likely going to be fighting. So pick a weekend when you already feel miserable — you're not ruining anything at that point.

Critical warning signs

There are certain home issues that serve as early warning signs of bigger problems to come. Learning to recognize these can save you thousands of dollars in repairs.

Start with water stains. Any discoloration on ceilings or walls warrants immediate investigation. It might be a one-time leak from an overflowing bathtub, or it could be an ongoing roof leak that's rotting your structural framing.

Cracks in foundation walls deserve attention too. Hairline cracks are common and often harmless, but cracks wider than 1/8 inch or cracks that are growing could indicate structural movement that needs professional evaluation.

Pay attention to your energy bills. A sudden increase might

mean the furnace or air conditioner is struggling, the insulation has been compromised, or you've got air leaks around windows and doors.

Listen to your house. New noises often signal problems. A furnace that's making unusual sounds, a water heater that's rumbling, or pipes that bang when you turn the water on — these are all your house trying to tell you something's wrong.

Watch the drainage patterns during rain. If water is pooling near the foundation or the gutters are overflowing, you've got a problem that needs fixing before it causes foundation damage.

And be alert to any musty smells, especially in basements and bathrooms. That odor often indicates mold or mildew, which can affect your health and the structure of your home.

Building equity through maintenance

Regular maintenance doesn't just prevent costly repairs — it actively builds equity in your home.

Think about it this way: a well-maintained house will always command a higher price than a neglected one, even if they're identical in terms of size, location, and age.

Every time you replace a worn-out component with a new, more efficient one, you're adding value. Every time you prevent a small problem from becoming a big one, you're preserving value.

This is especially true for visible maintenance items that potential buyers will notice immediately: a freshly painted exterior, well-maintained landscaping, clean gutters, and a roof in good condition.

But it's equally true for the unseen components: plumbing that doesn't leak, electrical systems that function safely, HVAC systems

that heat and cool efficiently, and insulation that keeps the house comfortable year-round.

In my experience, homes that have been consistently maintained sell faster and for higher prices than those that have been neglected, even when the neglected ones have been "spruced up" just before sale. Buyers can tell the difference between a house that's been cared for and one that's been neglected, even if they can't always articulate exactly how they know.

The cost of deferred maintenance

Let me give you a real-world example of how deferred maintenance can cost you.

I inspected a house where the owner had noticed a small roof leak but decided to put off fixing it because the roof was going to need replacement in a few years anyway.

Fast forward three years, and that small leak had rotted roof decking, damaged insulation, promoted mold growth, and even affected framing. What would have been a few hundred dollars to fix initially turned into a \$10,000 repair before they could even start on the new roof.

That's an extreme example, but I see smaller versions of this story all the time. A clogged gutter that leads to fascia rot. Unaddressed caulking that allows water to seep behind siding. Small plumbing leaks that warp subfloors.

The pattern is always the same: a small, inexpensive fix neglected until it becomes a big, expensive problem.

Life happens: planning for larger repairs

Even with perfect maintenance, major home components will eventually need replacement. Roofs, HVAC systems, water heaters, and appliances all have finite lifespans.

Smart homeowners plan for these expenses. They know approximately how old their major systems are and when they might need replacement. They research costs and start setting aside money well in advance.

One approach I recommend is setting up a dedicated "house account" where you deposit a fixed amount each month. Calculate the expected lifespan of your major components, their replacement costs, and figure out how much you need to save monthly to have the funds when needed.

For example, if the furnace is 10 years old with an expected 15-year lifespan, and a new one will cost about \$5,000, you need to save \$1,000 per year, or about \$83 per month, to have the funds ready when it fails.

This approach transforms unexpected, emergency expenses into planned, budgeted ones. It's the difference between panic and peace of mind.

Adapting for the seasons

In Wisconsin, seasonal maintenance is critical due to our extreme weather variations.

Fall is the time to clean gutters (after the leaves have fallen), shut off outdoor faucets, check your furnace, clean your chimney if you have one, and check weatherstripping around doors and windows.

Winter is about monitoring for ice dams on the roof, keeping walkways clear and safe, checking for drafts, and making sure the

heating system is running efficiently.

Spring calls for checking for winter damage, cleaning gutters again, inspecting the roof, servicing the air conditioner, and checking for water issues as the snow melts.

Summer is ideal for exterior maintenance — painting, deck sealing, foundation inspections, and landscaping that directs water away from your house.

Adapting your maintenance routine to the seasons spreads the work throughout the year and addresses issues when they're most visible or accessible.

Teaching new homeowners the basics

One of the most valuable services a home inspector can provide is teaching new homeowners the basics of their house.

During an inspection, I always take time to show clients where critical components are located: the main water shut-off valve, the gas shut-off, electrical panel, and furnace filter.

I'll explain how to shut off water to individual fixtures, how to reset a tripped circuit breaker, and how to operate their specific systems. If they have a tankless water heater, for instance, I'll explain its unique maintenance requirements.

This basic orientation can prevent panic in emergency situations. If a pipe bursts, knowing immediately where to shut off the water can be the difference between a minor inconvenience and major damage.

Everything can be fixed

I want to end this chapter by coming back to a point I made earlier:

there is nothing in a house that can't be fixed.

I've seen houses that most people would consider teardowns transformed into beautiful homes. I've seen foundations rebuilt, entire roofs replaced, and plumbing and electrical systems completely redone.

The question isn't whether something can be fixed. The question is whether it's worth fixing given your budget, time constraints, and emotional tolerance for living through repairs.

Some people thrive on big renovation projects. They enjoy the process and take pride in the transformation. Others find it unbearably stressful and would rather pay more for a house that needs less work.

Know which camp you fall into before you buy. If you hate DIY projects and have limited renovation funds, don't buy the fixer-upper with "great potential." If you're handy and enjoy the process, that same house might be perfect for you.

And remember, maintenance is always cheaper than repair, and repair is always cheaper than replacement. The hours you spend maintaining your home will save you days of repairs and weeks of renovations down the line.

Take care of your house, and it will take care of you.

The bottom line

Here's what you need to know about maintaining your home:

1. A house is like a jealous lover. It demands regular attention, and if neglected, it gets mean and expensive very quickly.
2. Focus on the basics first: clean gutters, proper

drainage away from the foundation, and regular HVAC maintenance will prevent most major issues.

3. Know yourself honestly. Tackle DIY projects within your skill level, but hire professionals for electrical work, complex plumbing, and structural issues.
4. Little problems never stay little. That minor leak or small crack will only get worse and more expensive if ignored.
5. Create a maintenance schedule specific to your home's components and your family's lifestyle, not just a generic checklist from the internet.

Regular maintenance isn't just about preventing problems. Instead, it's about preserving and building equity in what's likely the biggest investment of your life. The hours and dollars you spend on maintenance will pay dividends when it's time to sell.

CONCLUSION: WHAT MAKES A HOUSE A HOME

So here we are. You've made it through all the ins and outs of home inspection and what it means to buy a house with your eyes wide open.

Let me wrap this up with some final thoughts.

Take a breath

The first thing I tell folks in my first-time homebuyer classes is this: relax and take a breath.

This whole process is emotional as hell. Your brain is probably spinning with interest rates, closing costs, inspection findings, and negotiation strategies.

But understand that you're not doing this by yourself. You've built a team. When you went into that real estate agent's office and signed that buyer's agency agreement, that agent became required by Wisconsin to watch out for your best interest. Then when you

signed that pre-inspection agreement with me, I became required to watch out for your best interest too.

You're not alone in this. You've got professionals in your corner.

I've had some clients who think they're smart enough to buy a house without a real estate agent. These are incredibly intelligent people in their fields, doctors, lawyers, engineers. But this is a very legalese-laden process. You're buying a chunk of the Earth, for crying out loud.

Then they call me and start asking real estate questions. I have to tell them, "You should ask your real estate agent about that." Then they say, "We don't have an agent. We're trying to save money." And I want to roll up a newspaper and bop them on the nose like a puppy that just peed on the carpet.

"No, no, bad! Get a real estate agent!"

The worst thing you can do is try to save a couple bucks by not engaging with a professional. That's what real estate agents do. This is how they make their money. They know it better than you do. You may be smarter than them on certain topics, but I'll guarantee you're not smarter than them on this topic.

Beauty in craftsmanship

One of the joys of this job is seeing quality work. I love it when I come across craftsmen who've taken pride in what they do.

When I pull the dead front off an electrical panel and it's just beautiful – all the wires are neat and labeled and properly attached – it's like there's a little halo of light and angels singing. Or when I see plumbing that's installed like a work of art instead of being slapped together, the same thing happens.

I had one house where a plumber did Pex plumbing (that's the

plastic tubing stuff) with these manifolds where the main line comes in and branches out to different parts of the house. It was gorgeous. I'm sure this guy was just doing what he does every day, but it looked like Leonardo da Vinci had sculpted that plumbing.

Then I see other work where I just look and go, "Oh, that's adorable. I can see what you were trying to do. You missed by about that much."

The difference is craftsmanship and care. Some people just go through the motions. Others take pride in their work, even when nobody's watching.

I learned that lesson early in my Air Force days. I was 19, cocky as hell, and working security for Minuteman missiles at Grand Forks Air Force Base in North Dakota. I was sure I deserved more responsibility and was ready to let my sergeant know.

He said, "I would agree on one level, Ken, that you're ready for additional responsibility. But you've got one problem. If you don't like what you have to do, you don't do it well. If I tell you to mop the floor, you need to be the best floor mopper I've ever seen. If I tell you to empty the garbage, you need to empty the garbage like your life depends on it."

That lesson stuck with me, and it's only gotten stronger as I've gotten older. Do things right. Take pride in your work. It matters.

The human element

The most rewarding part of this job isn't finding problems or writing reports – it's helping people through what's often a stressful and emotional process.

I remember one inspection when the mom was trying to handle her two-and-a-half-year-old son while also trying to pay attention

to what I was saying about the house. The little guy was running all over the place. Finally, I just picked him up and carried him around while showing her the house.

She looked at me surprised and said, "He typically doesn't go to strangers."

I said, "I'm an Opa." (That's German for grandpa, what my grandkids call me.)

He stayed with me the whole time, and when they were leaving, he didn't want to go back to her. It helped her relax and actually absorb the information about her potential new home instead of worrying about chasing a toddler.

Sometimes it's about recognizing when someone has that deer-in-the-headlights look after reviewing the inspection findings. I'll ask, "What's in your brain right now? What little BB or nugget is rolling around up there giving you a headache?"

Getting them to talk about what's worrying them often helps put things in perspective. Sometimes it's something I can explain better, sometimes it's something they're afraid to bring up, and occasionally it's something I genuinely missed.

One couple I inspected for recently had the mother as their real estate agent, and she clearly didn't want them buying this small, older house in a not-great neighborhood. After everyone else left, I asked the couple how they were feeling.

They said, "Ken, we're wonderful. Thank you. We appreciate everything. We've been living in her mother's basement for the last six months with our child and her uncle."

At that moment, I realized they could have been buying a trailer up on blocks and they would have been happy. They just needed to get their own space. Being able to say that out loud to someone who wasn't judging them seemed to be a relief.

That's the human element of this job. It's not just about houses – it's about the people who will call those houses home.

The biggest lesson I've learned

After seven years and hundreds of inspections, the biggest thing I've learned – and I know I sound like a broken record – is that there isn't a perfect house.

What constitutes "imperfect" varies literally house to house. It depends on location, age, and style. I've learned what to expect with different types of properties.

When I see a brand-new house in a nice neighborhood with that faux stone veneer siding, I know what I'm likely to find. If I see an old farmhouse out in the town of Albion, I know it's probably going to have an old fieldstone foundation. Different houses have different typical issues.

That's what you also need to realize. The kind of house you're looking to buy will have things unique to that style and area. Listen when your inspector tells you, "In this area, this is common, and this is why I find this here."

Like when I find knob and tube wiring in an old neighborhood in Beloit built in the '20s and '30s, I'll say, "Every house in this neighborhood has it. Here's what you need to do with it." This isn't necessarily a reason to panic. It's just a characteristic of houses from that era in that area.

Your turn to shine

Now it's your turn to take what you've learned and use it.

Remember that you're building a team to help you through

this process. Trust the professionals you've hired, but also ask questions and make sure you understand everything.

Don't chase the perfect house – it doesn't exist. Instead, look for a house whose imperfections you can live with or fix over time.

Take pride in your new home. Care for it. Maintain it. Learn its quirks and systems. A house that's loved and lived in is a healthier house.

And finally, remember that a house is more than just walls, a roof, and a foundation. It's where you'll build memories, raise families, celebrate victories, and weather storms – both literal and figurative.

It's not just a building. It's your home.

The bottom line

When all is said and done, here's what I want you to remember:

1. Relax and trust your team. You've got professionals on your side who know what they're doing. Let them help you.
2. The perfect house is a myth. Don't chase Bigfoot. Instead, find a house whose imperfections you understand and can manage.
3. Listen to your inspector when they explain what's normal for houses in your area and of your house's vintage.
4. Take pride in your home and it will serve you well. Like any relationship, it needs attention and care to thrive.
5. At the end of the day, it's just a house. What makes it

special is the life you create within its walls.

Good luck, and welcome home.

Work with me

I've been helping homebuyers in south central Wisconsin understand what they're getting into for more than seven years. If you're ready to get a straight answer about a house you're considering, let's talk.

K&A Home Inspections

Ken Smith, Licensed Home Inspector

Wisconsin License #3111-106



Call or Text: 608-346-5529

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Remember:

There's no such thing as a perfect house. But there is a house that's right for you. Let me help you find it.