Five Questions to Ask Your Home Inspector

Many factors go into buying a home. For most people, energy efficiency does not top the list. Unfortunately, houses don't typically come with energy-efficiency ratings.

It can be difficult for a buyer to know a home's efficiency when viewing the listing online or taking a tour. Your home inspector can help you identify potential energy costs and energy-efficiency upgrades.

Some homes may already be efficient, while others may need improvements. There's nothing wrong with buying an inefficient home, but you will want to know what you are getting into and that you can afford the energy costs once you get the keys.

Here are some questions to ask your home inspector:

What is the condition of the electrical panel and wiring?

A panel upgrade or rewiring can be costly. Older panels and wiring aren't inefficient, but they can delay or make some energy-efficiency projects more expensive. In several homes I have worked on, older wiring had to be replaced before adding insulation.

Make sure the panel can handle new appliances you might want to add, such as air conditioning or an electric vehicle charger.

How old is the HVAC system, and how efficient is it?

The typical lifespan of an HVAC system is 15 to 25 years. As the largest energy user and often the most expensive equipment in the home, you will want to know the energy, maintenance and replacement costs. If the HVAC system is old, consider the cost for a replacement.

How old is the water heater?

The lifespan of a storage water heater is about 10 years. The cost to replace a water heater ranges from $400 to $3,600, depending on the unit type and installation costs.

If an older water heater is in a finished space or on a second floor, replace it before it fails and potentially causes water damage.

What are the levels and conditions of insulation in the attic, walls and floor?

Insulation is one of the easiest and most beneficial energy-efficiency upgrades. It isn't as pretty as new countertops, but it can make a home more comfortable, waste less energy and reduce outdoor noise.

To cut down on drafts and make insulation more effective, air seal before insulating. Seal cracks, gaps or holes in the walls, floors, ceiling and framing between heated and unheated spaces.

If your new home needs insulation and air sealing, make this your efficiency priority. The sooner you do it, the more energy you will save over time.

Recommended insulation levels vary by location. Learn more about insulation and air sealing at www.energy.gov.

Are there any extras in this home that will increase my utility bills?

Any motors in the home or on the property should be assessed, including well pumps and septic systems. When it comes to extras, life's luxuries aren't free. You will want to be able to afford the cost of operating amenities, such as pools, hot tubs and saunas.

Additional Considerations

You can request the home's utility bills for the previous two years from the seller or realtor. Your bill will not be the same due to your energy habits, but this will give you the home's estimated energy costs.

Electric rates vary across the country. If you are moving to a new city, check the rates at the local electric utility.

When buying a house that checks all your boxes, ask your home inspector the right efficiency questions to save you from hidden surprises in your home and on your first utility bills. ■

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