



# The Anatomy of a House

What Every Realtor Should Understand Before, During, and After the Inspection

-  Presented by **Spotlight Home Inspection, LLC** | Perkiomenville, PA
-  **Tri-County Realtors Association**





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# Why This Matters to Realtors



## Realtor takeaway

The better an agent understands houses, the better they can manage expectations.



Inspections influence emotions, negotiations, and timelines



Clients often do not know what is serious vs. what is normal



Better home knowledge leads to calmer, more confident conversations



Understanding homes helps agents prepare buyers and sellers more effectively








Strong inspector-agent communication creates a better client experience





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# What You'll Learn Today

-  Understand the major systems that make up a house
-  Recognize common red flags without acting as inspectors
-  Prepare buyers and sellers for inspections more effectively
-  Explain findings without creating unnecessary panic
-  Work more effectively with inspectors throughout the transaction



## Realtor takeaway

You do not need to be an inspector—  
you need the right framework.

Today's Class

1. Big Picture

2. House Systems

3. Local PA Issues

4. Inspection Communication

5. Agent Action Steps



Educational class for real estate professionals



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# A Quick Realtor Story: The Basement Stain

## Scenario:

- ✓ A buyer sees a stain on a basement wall
- ✓ The seller says, "It has always been dry"
- ✓ The buyer starts to panic
- ✓ The real cause may be outside: gutters, grading, drainage, or downspouts

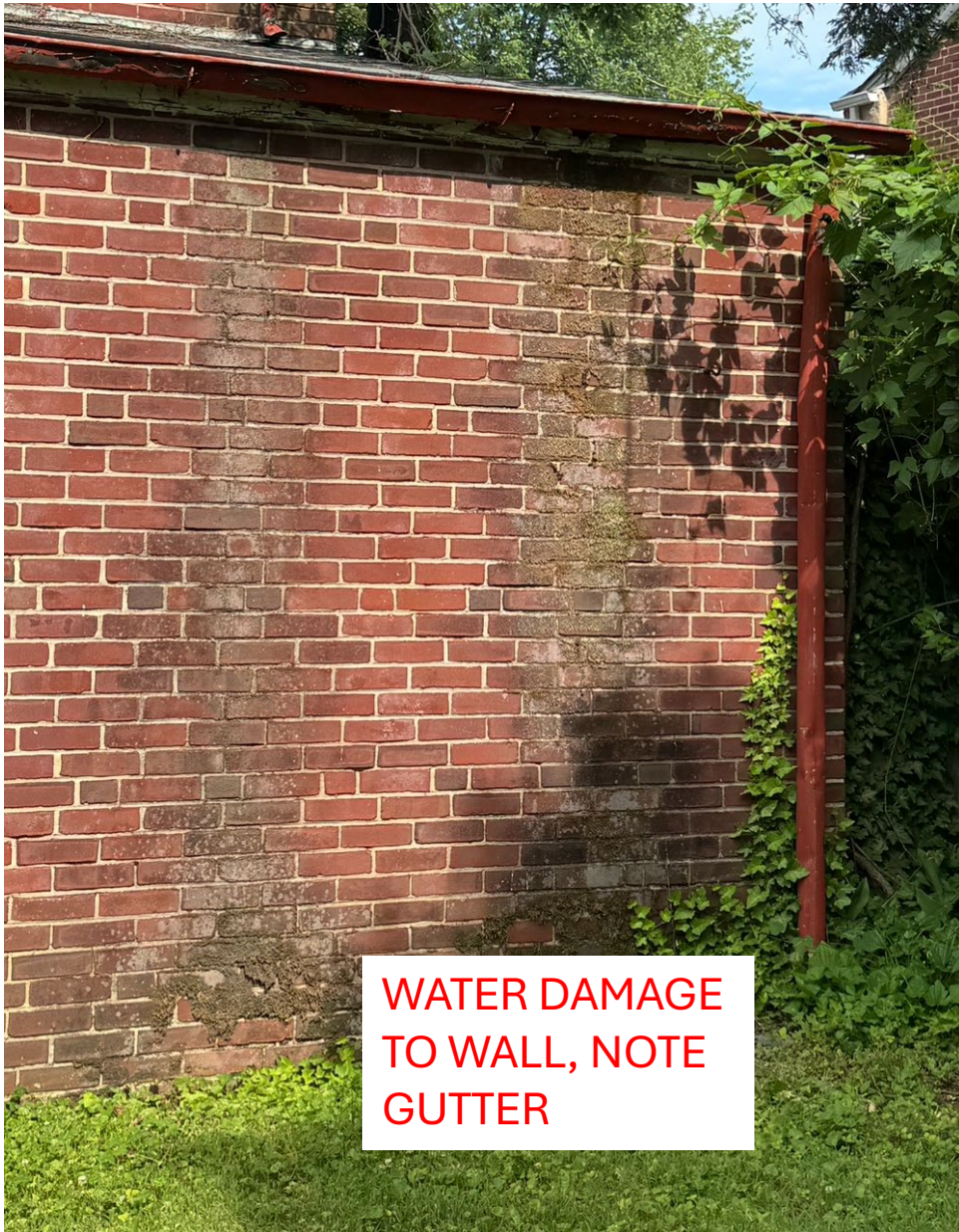


**The visible symptom is not always the source of the problem.**

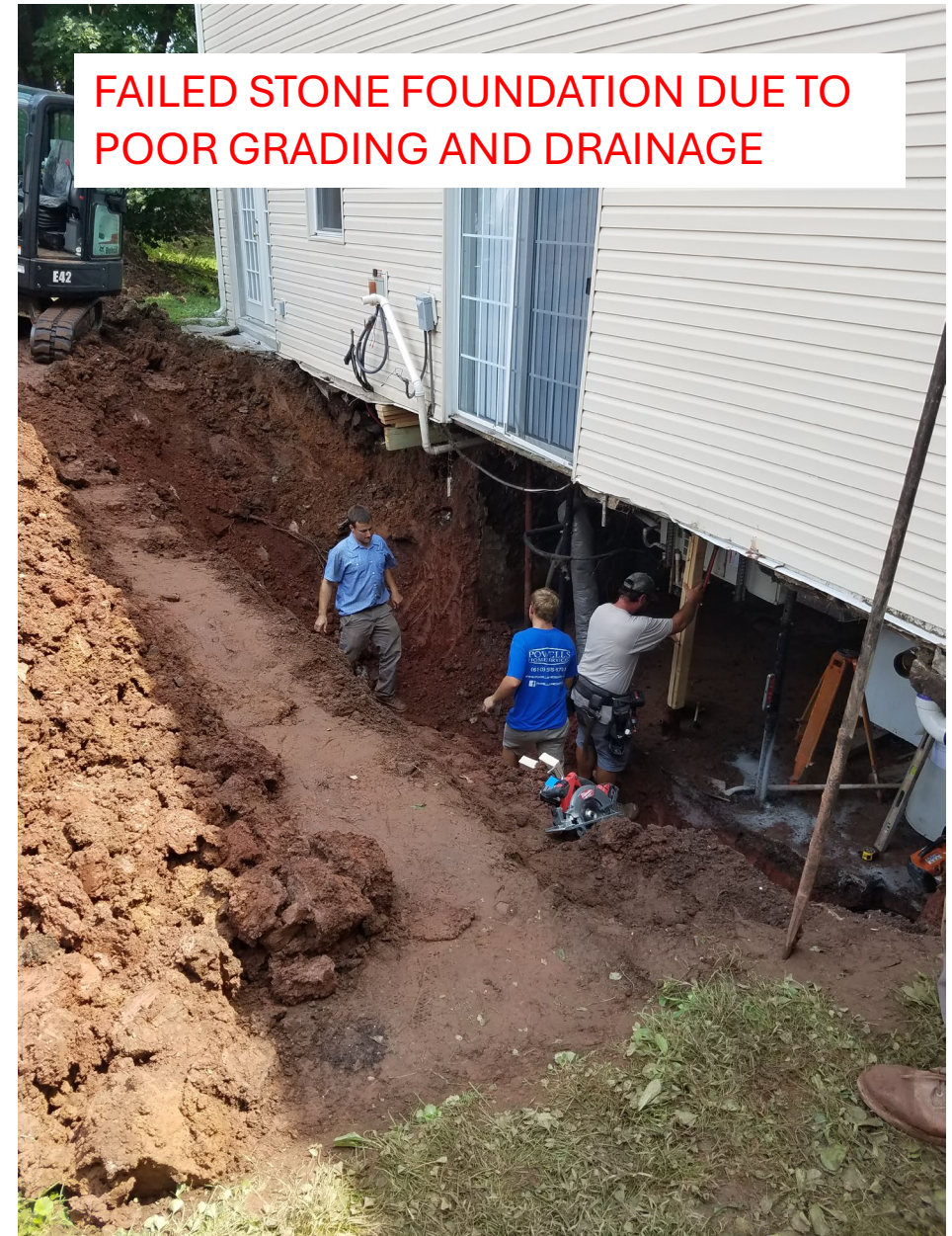


**Realtor takeaway:** *Homes tell a connected story. Look beyond the first symptom.*





**WATER DAMAGE TO WALL, NOTE GUTTER**

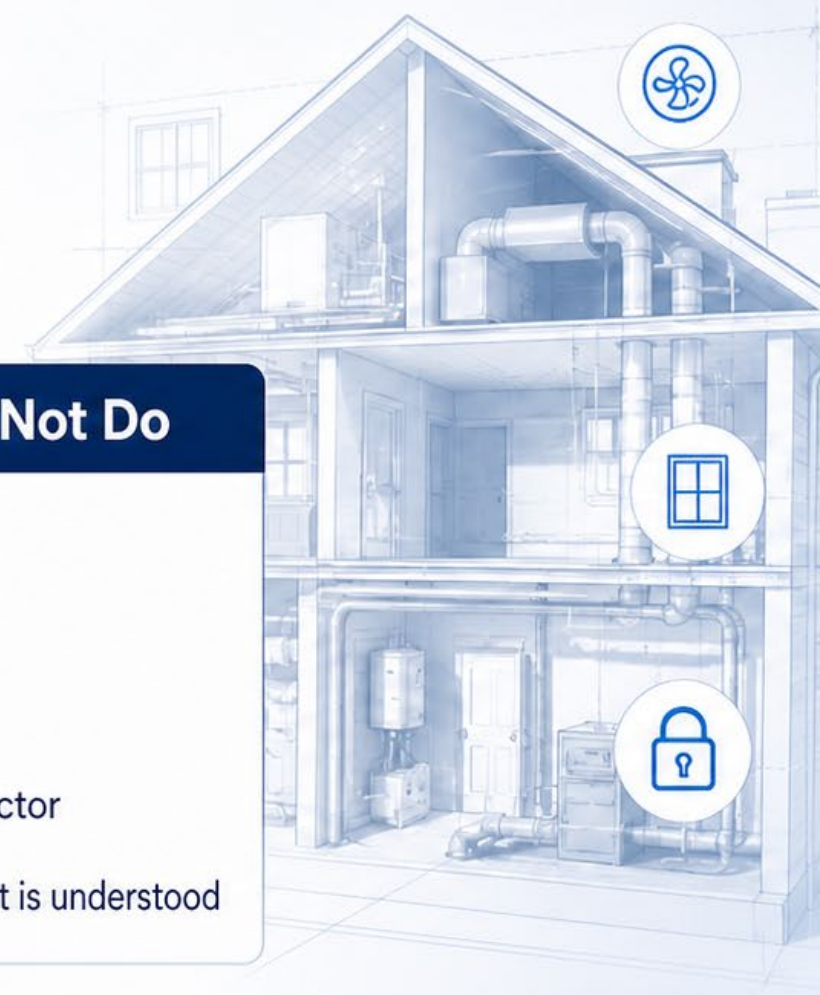


**FAILED STONE FOUNDATION DUE TO POOR GRADING AND DRAINAGE**



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# Your Role vs. the Inspector's Role



## What Realtors Should Do

- ✓ Recognize possible red flags
- ✓ Set realistic client expectations
- ✓ Encourage proper evaluation
- ✓ Help clients stay calm and informed
- ✓ Use the inspection as an education tool

## What Realtors Should Not Do

- ✗ Diagnose defects
- ✗ Downplay serious concerns
- ✗ Estimate repair costs as fact
- ✗ Replace the inspector or contractor
- ✗ Promise outcomes before the report is understood



### Realtor takeaway

Your job is not to diagnose—it is to guide.





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# A House Is a System

- Every system affects another system
- Water, air, heat, electricity, and structure all interact
- Small issues can create larger symptoms over time
- The source of a problem may be in a different part of the home



## REALTOR TAKEAWAY

Inspection findings make more sense when you understand system relationships.






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# The House as a Body

A simple framework Realtors can remember

House Component	Body Analogy
 Foundation	Feet
 Structure	Skeleton
 Roof & Exterior	Skin / Shield
 Plumbing	Circulatory System
 Electrical	Nervous System
 HVAC	Lungs
 Insulation	Jacket
 Ventilation	Breathing
 Drainage	Water Defense System

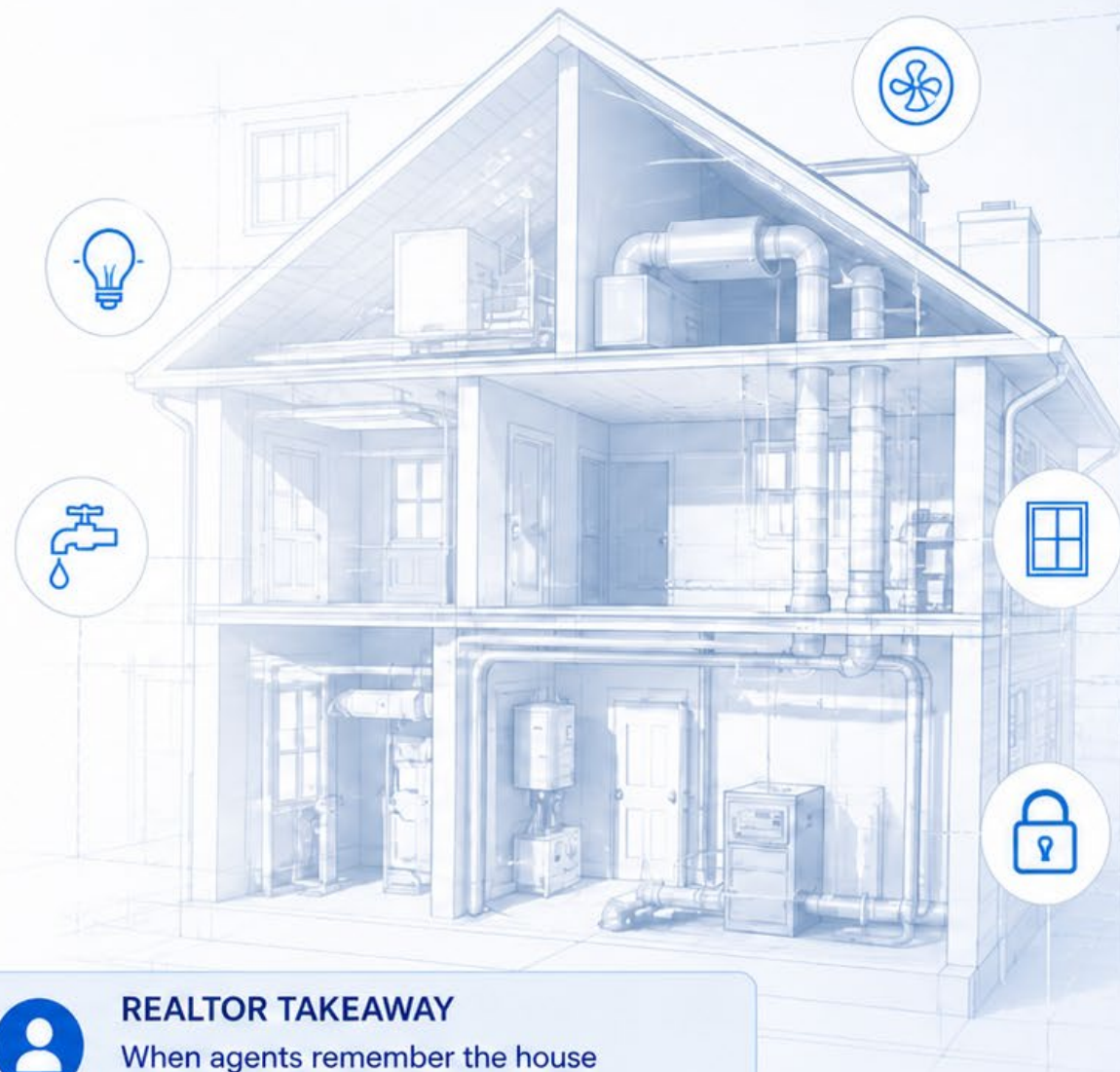


A house is not a collection of separate parts.  
It is a living system.



## REALTOR TAKEAWAY

When agents remember the house as a body, reports become easier to explain.





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# Why Southeastern PA Homes Are Unique

- ✓ Many local homes were built before modern standards
- ✓ Older homes are often updated in layers over time
- ✓ Common local housing types include rowhomes, stone homes, twins, colonials, and capes
- ✓ Basements, moisture, aging systems, and masonry details are frequent topics
- ✓ Local knowledge matters when setting buyer and seller expectations



## Realtor takeaway:

A 1925 rowhome and a 2005 townhouse should not be evaluated with the same expectations.





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# What Is a House Supposed to Do?



## 1. Support Itself

Carry loads safely



## 2. Keep Water Out

Manage rain and moisture



## 3. Control Air & Temperature

Create comfort and efficiency



## 4. Provide Safe Utilities

Deliver power, water, and heat safely



## 5. Protect People & Belongings

Create a safe durable shelter



## 6. Remain Maintainable

Be serviceable over time



**Realtor takeaway:** Cosmetic beauty matters less if the house cannot manage water, structure, and safety.





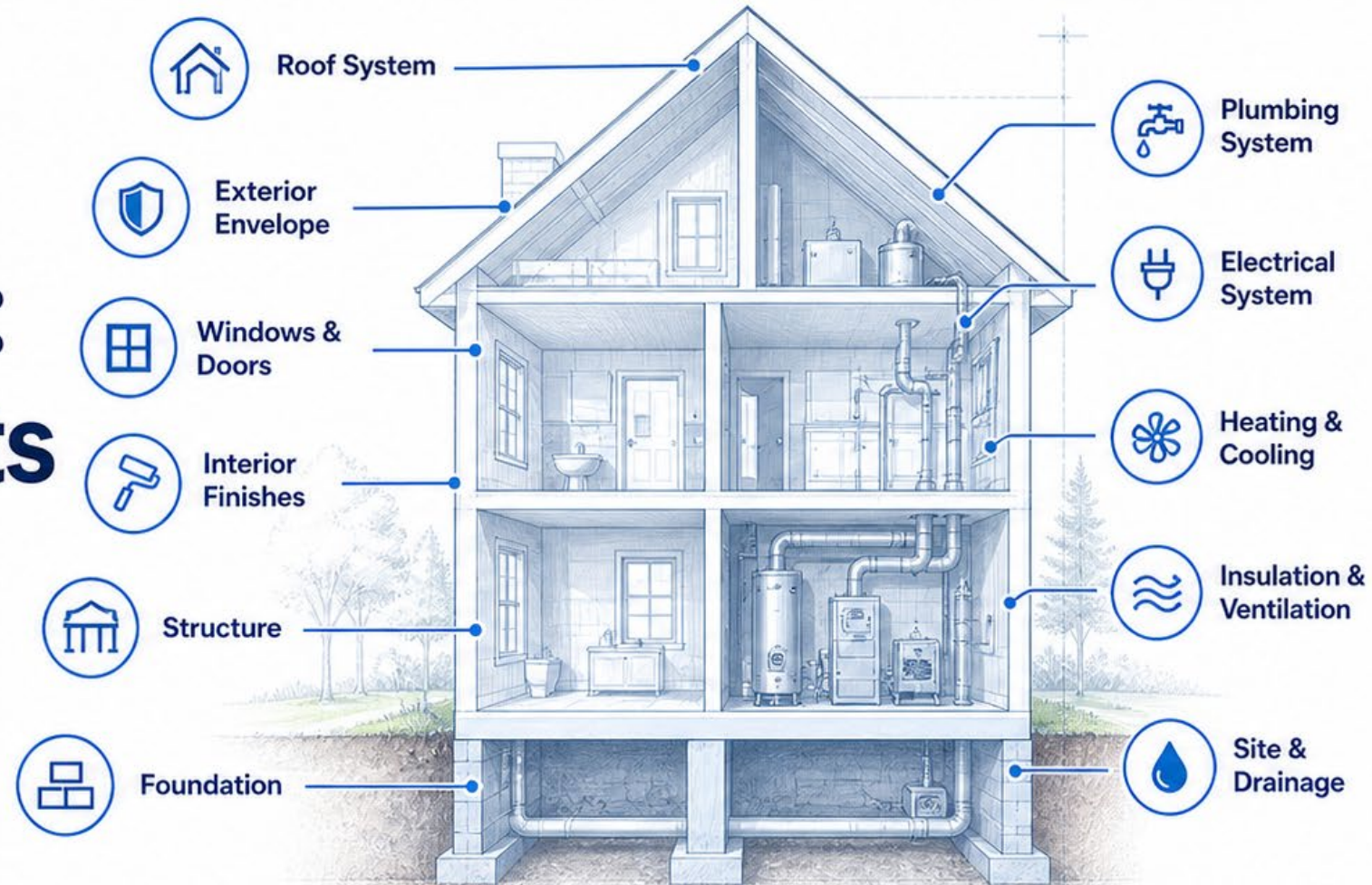
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# The House Map: Major Components



## Realtor takeaway:

A house should be understood from site to structure to systems to finishes.



Educational class for real estate professionals



**Next Section:** From the ground up — foundation, structure, roof, exterior, and drainage.

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# Section 2: From the Ground Up

## Foundation, Structure, Roof, Exterior & Drainage

We're shifting our focus from systems inside the home to the building shell and what supports it.

A strong foundation and exterior are essential for safety, durability, and long-term performance.

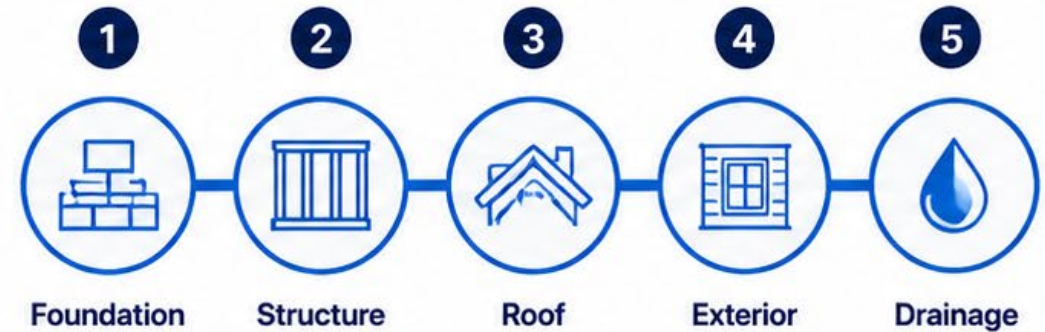


### Why this matters to Realtors

These are the systems most likely to affect client confidence, negotiations, and repair conversations.

### In this section, you will:

- ✓ Understand what supports and protects the house
- ✓ See how water and structure are connected
- ✓ Recognize early warning signs without diagnosing defects



### Where We've Been

The Big Picture: How the House Works



### Where We're Going

The Building Shell: From the Ground Up





# Foundation: The Feet of the House

What the foundation does and why it matters



**1. Carries the weight of the house** and transfers loads to the soil



**2. Resists movement** from settlement, moisture, and seasonal changes



**3. Separates the structure** from earth, water, and pests



**4. Often reveals** both structural and moisture history

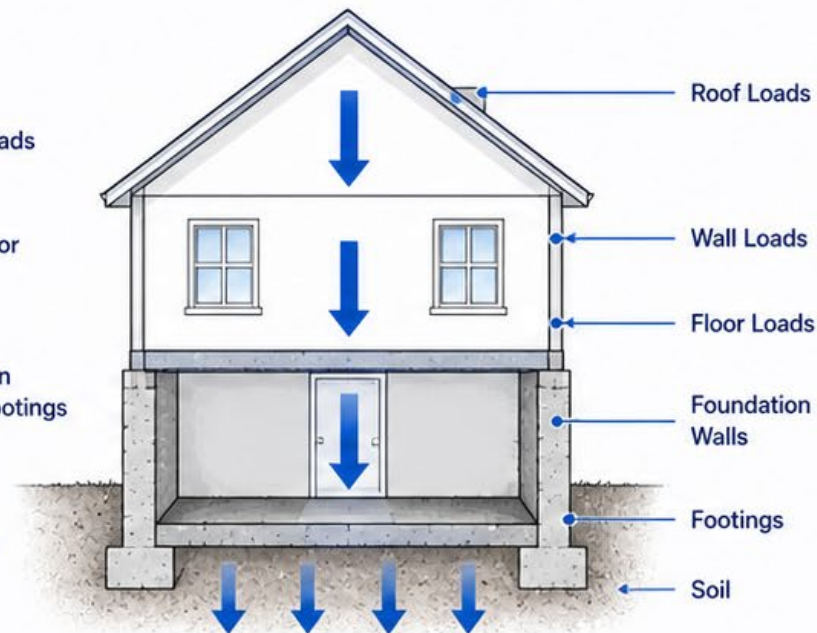
## LOAD PATH:

**1** Roof & Ceiling Loads

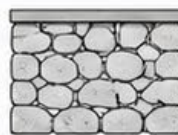
**2** Wall & Floor Loads

**3** Foundation Walls & Footings

**4** Soil (Bearing)



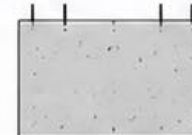
## COMMON LOCAL FOUNDATION TYPES



Stone



Concrete block



Poured concrete



Slab-on-grade



**Realtor takeaway:** Not every crack is major—but movement, bowing, or chronic water entry should always lead to closer evaluation.












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# Common Foundation Types in Southeastern PA

Different foundations come with different expectations

Stone Foundation	Concrete Block	Poured Concrete	Slab-on-Grade
 <b>Where You See It</b> Older homes and farmhouses	 <b>Where You See It</b> Mid-century and many suburban basements	 <b>Where You See It</b> Many newer basements	 <b>Where You See It</b> Some additions, ranches, garages, and newer homes
 <b>Typical Concerns</b> Moisture seepage, mortar deterioration, uneven surfaces	 <b>Typical Concerns</b> Horizontal cracking, bowing, moisture at joints	 <b>Typical Concerns</b> Settlement cracks, seepage at penetrations or cold joints	 <b>Typical Concerns</b> Settlement, cracking, and hidden plumbing below slab



## Local knowledge matters.

A fieldstone basement from 1900 should not be judged with the same expectations as a 2005 poured concrete foundation.








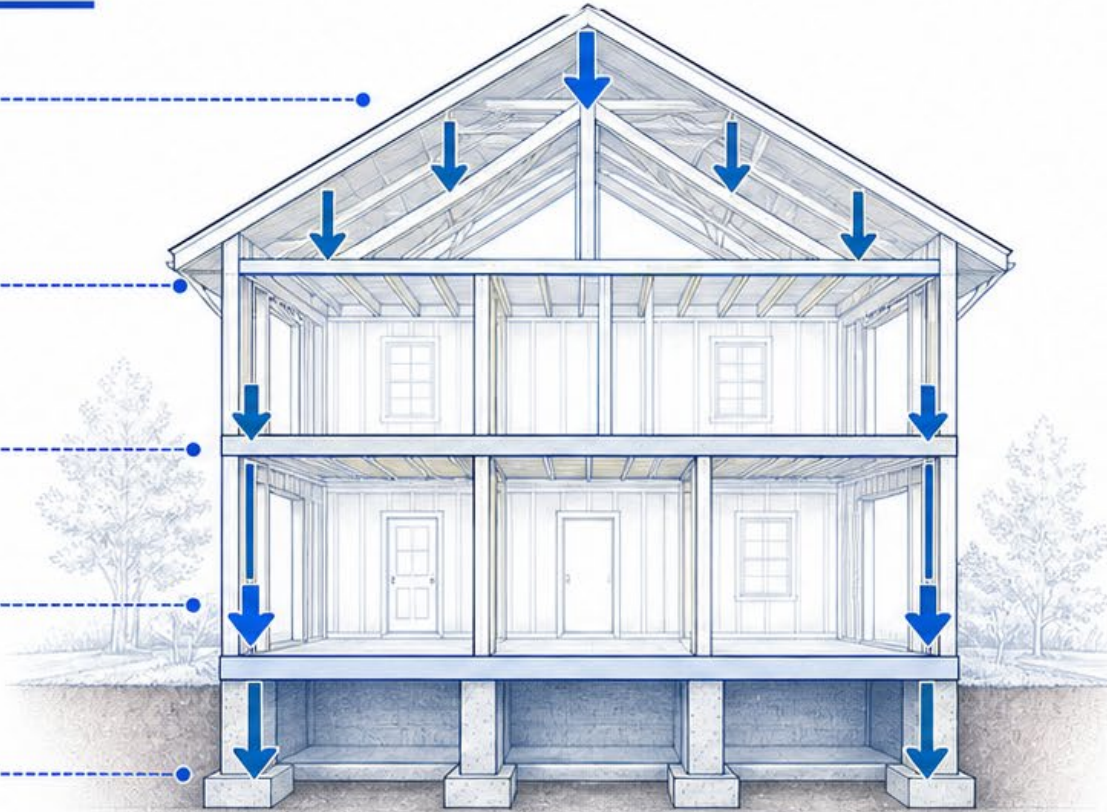


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# Structure: The Skeleton and Load Path

How the house carries weight

-  Roof loads move down through framing
-  Beams and joists support floors and openings
-  Walls transfer loads to the foundation
-  Alterations can interrupt the load path
-  Symptoms often show up as sagging, sloping, or cracking



## Common structural clues agents may notice

-  Sloping floors
-  Sticking doors or windows
-  Wide cracks at openings
-  Sagging roofline or porch
-  Improvised basement posts



### Realtor takeaway:

Structural symptoms are clues—not conclusions.  
Describe what you see and let the inspector interpret it.



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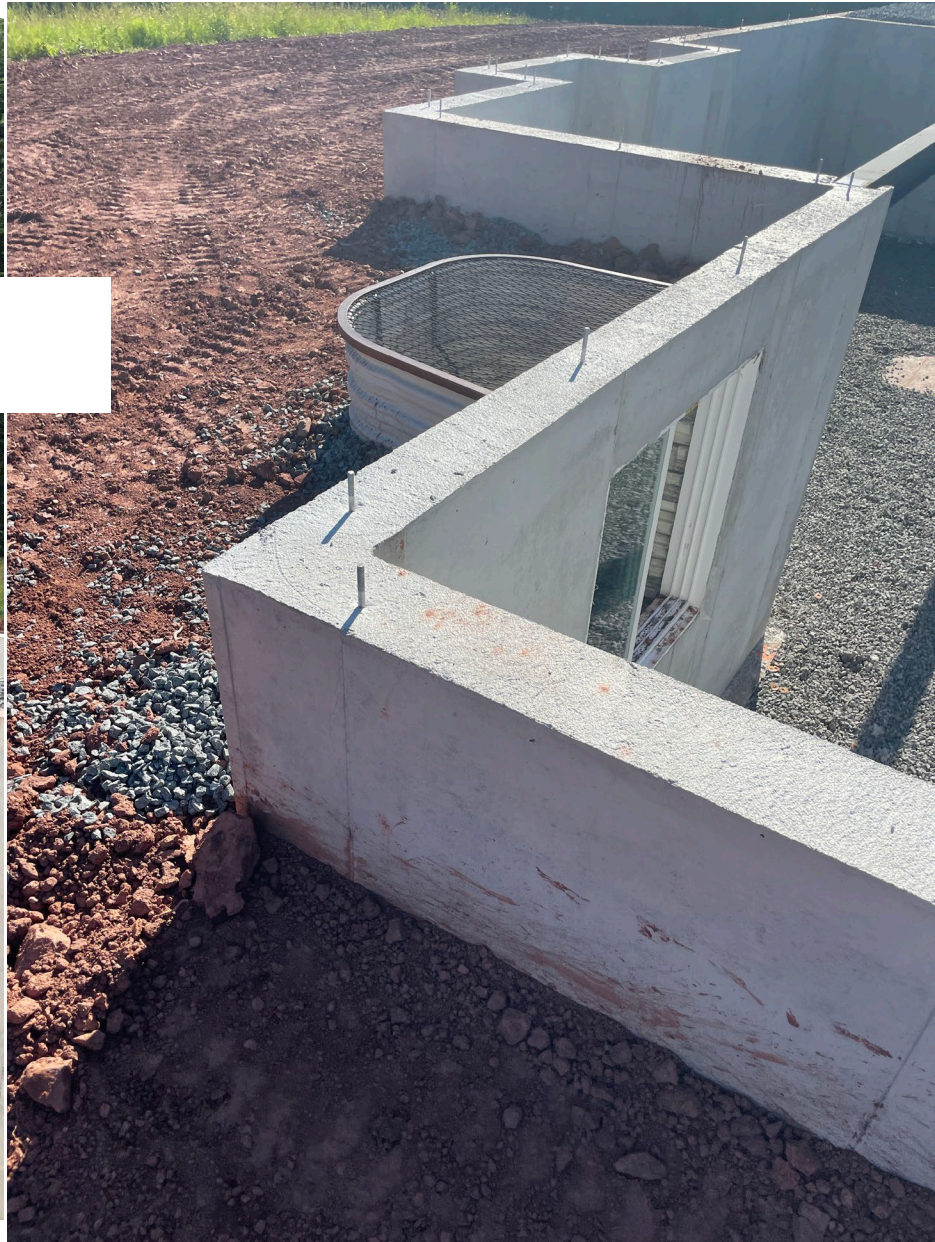


**Next Section:** From the ground up — foundation, structure, roof, exterior, and drainage.





**POURED CONCRETE  
FORMS REMOVED**





**ROOF TRUSS**



**VAULTED CEILING  
CONVENTIONAL  
FRAMING, NOTE  
SUPPORT BEAM AT PEAK**

**METAL STRAPS ARE FOR  
HIGH WIND LOADS**



FLOOR TRUSSES

**TJI ENGINEERED  
FLOOR JOISTS**







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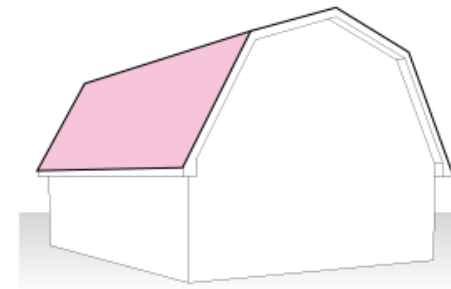
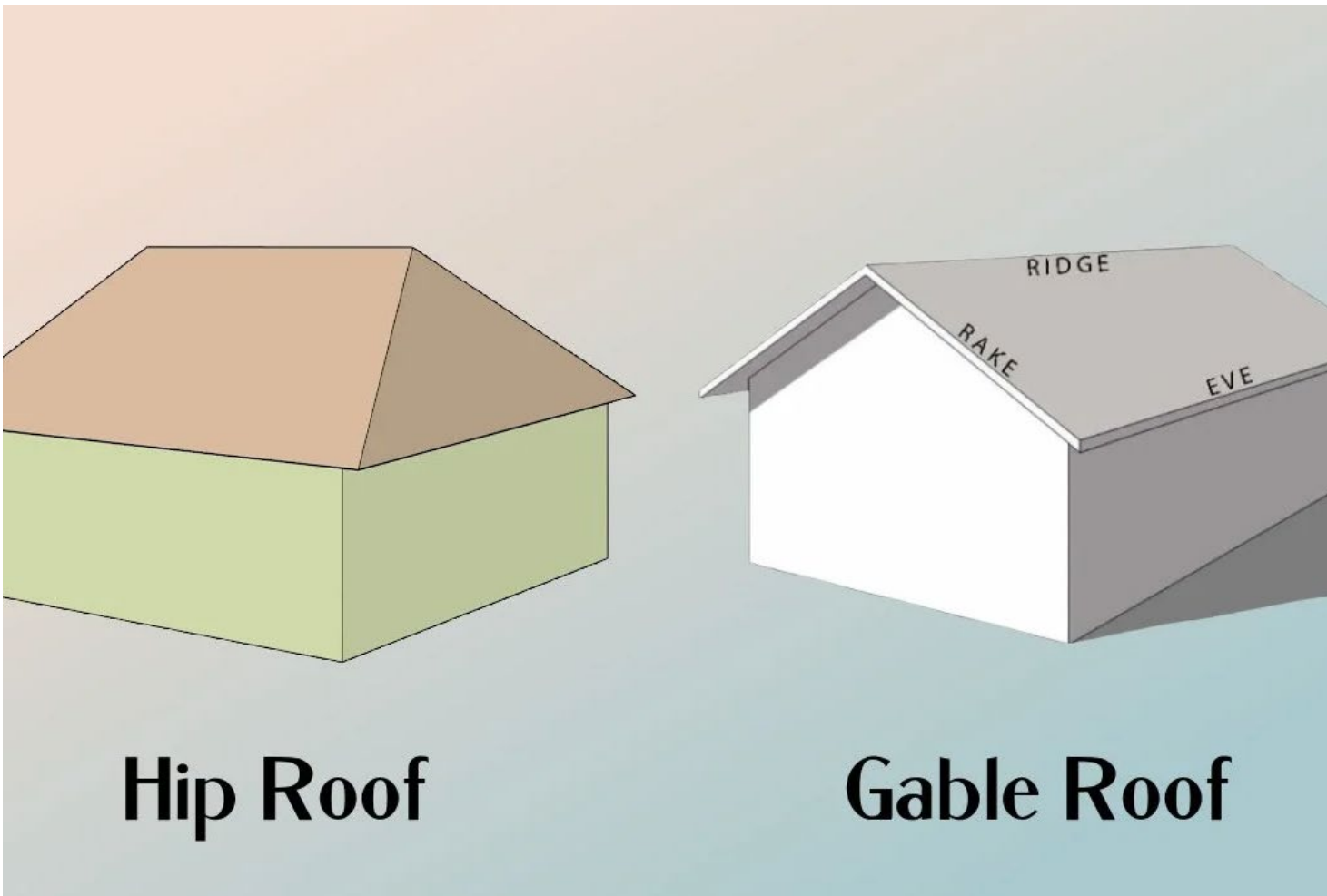
# Roof System: More Than Just Shingles

A roof is a water-management system

- ✓ The roof sheds water off the house
- ✓ Flashing protects transitions and penetrations
- ✓ Gutters and downspouts complete the drainage path
- ✓ Ventilation helps control heat and moisture in the attic
- ✓ Many leaks occur at details, not in the middle of the field



**SE PA examples:**  
asphalt shingles, older  
slate roofs, flat rowhome  
roofs, and chimney  
flashing details.



**GAMBREL ROOF**

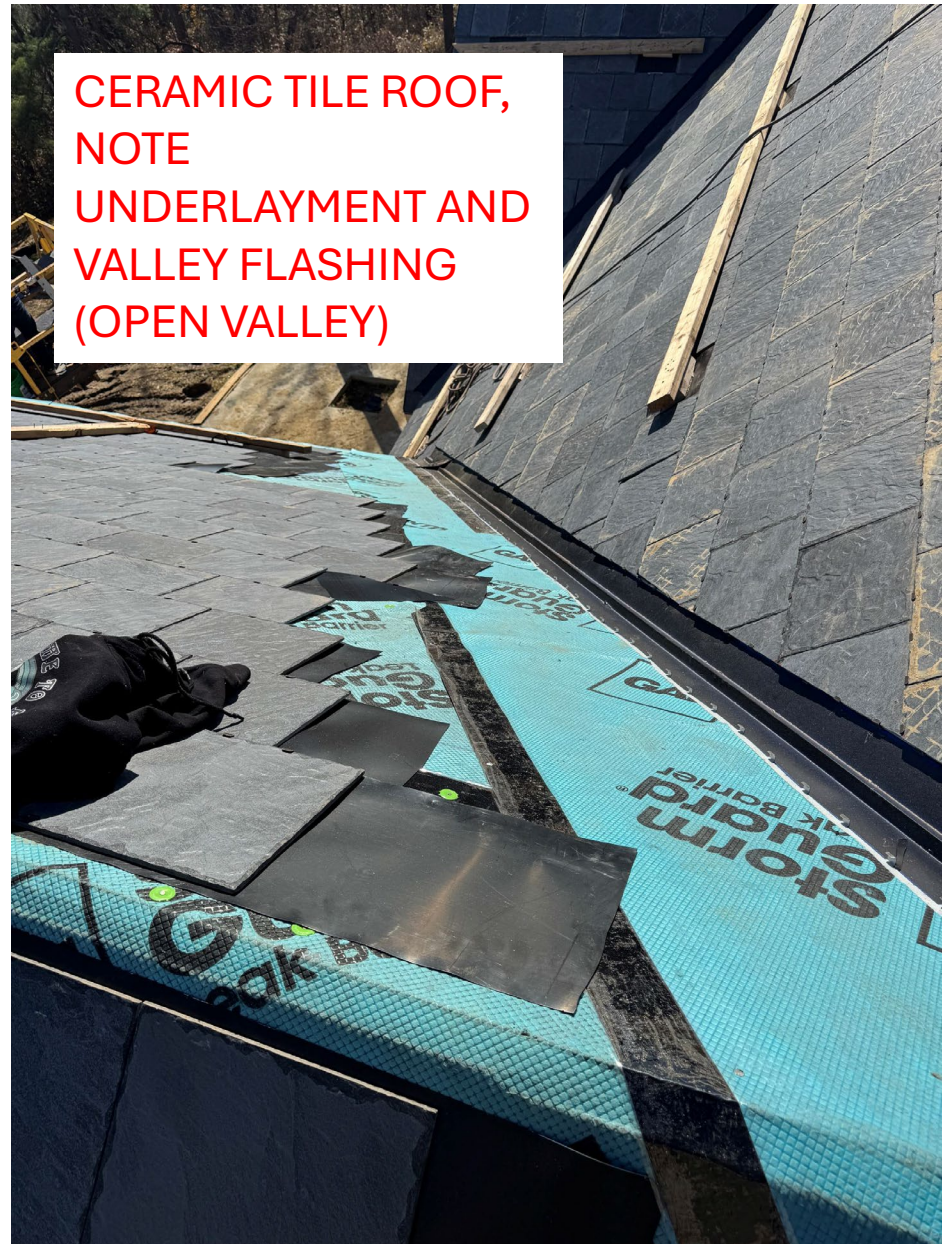






LOOKS LIKE CEDAR SHAKE

NOTE STEP FLASHINGS



CERAMIC TILE ROOF,  
NOTE  
UNDERLAYMENT AND  
VALLEY FLASHING  
(OPEN VALLEY)



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# Exterior Envelope: The Skin of the House

The exterior should shed weather and protect what is behind it



- ✓ Cladding is the visible outer surface
- ✓ Water-resistive layers and flashing are often hidden but critical
- ✓ Windows and doors are common leak points
- ✓ Stucco, brick, siding, and trim all need proper detailing
- ✓ Exterior defects often become interior moisture issues



## Common local exteriors



Brick rowhome masonry



Stucco cladding



Vinyl siding



Stone / masonry veneer



**Realtor takeaway:**  
Visible beauty can hide hidden water management problems.



FIBERGLASS BATT INSULATION, NOTE THEY ARE INSULATING THE INTERIOR WALLS, WHY?



**REFLECTIVE  
THERMAL BARRIER**



**ROCKWOOL  
BATTS**





WALLS WINDOWS AND  
DOORS READY FOR SIDING  
NOTE WATER RESISTIVE  
BARRIER (HOUSE WRAP)



ZIP WALL SHEATHING  
HOUSE WRAP PREAPPLIED





**ADHEARED STONE  
VENEER JUST  
BUMPY STUCCO**



**STUCCO**



VINYL SIDING NO  
HOUSE WRAP  
NOTE DAMAGE



CEMENT BOARD  
SIDING (HARDIE)



WHAT IS THE  
NAME OF THIS?



WHAT IS THE NAME  
OF THIS ROOF TYPE?



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# Site Drainage: Where Water Should Go

Roof water and surface water should move away from the home



- ✓ Water should leave the roof quickly and safely
- ✓ Downspouts should not dump water at the foundation
- ✓ Grading should slope away from the home
- ✓ Low spots, short downspouts, and hard surfaces can trap water near the house
- ✓ Many basement complaints start as exterior drainage problems



## Common drainage red flags

- Overflowing gutters
- Ponding water
- Wet basement corners after rain
- Negative grading
- Missing extensions



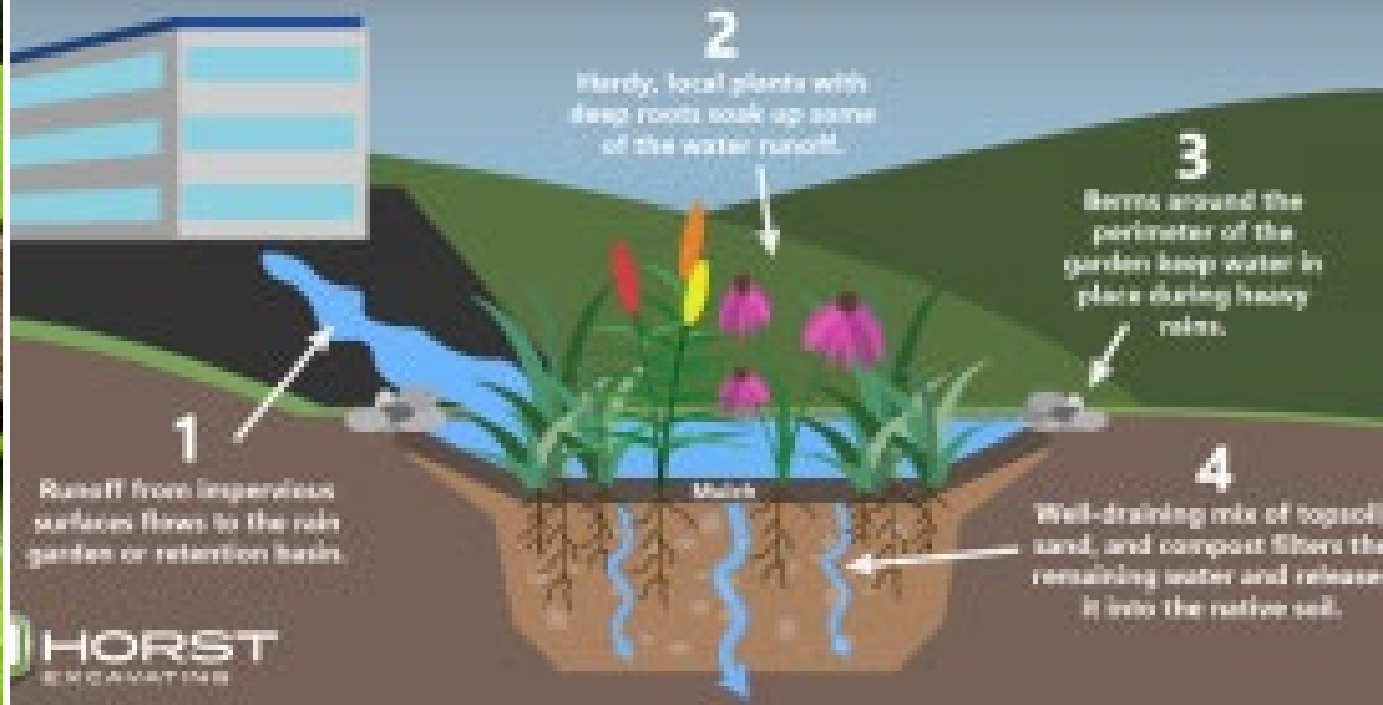
## REALTOR TAKEAWAY

When you see basement moisture, think outside first.

**UNDERGROUND STORM  
WATER MANAGEMENT**



# How Does a Rain Garden Work?





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# Red Flags Realtors Can Recognize

Notice clues—do not diagnose defects



## Exterior

- Cracked or stained stucco
- Rotted trim
- Gaps around windows or doors



## Roof

- Sagging areas
- Visible wear or missing materials
- Poor gutter / downspout conditions



## Foundation / Basement

- Wide cracks
- Bowed walls
- Musty odor or visible staining



## Structure

- Sloped floors
- Sticking openings
- Improvised supports



**Realtor takeaway:** Recognizing a clue is different from diagnosing the cause.



## How to say it

“This is something I would want the inspector to look at carefully.”





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# Section 3: The Working Systems

*Plumbing, Electrical, HVAC, Insulation & Ventilation*



Now we move from what supports and protects the house to the systems clients use every day.



## Why this matters to Realtors

These systems strongly affect comfort, safety, insurance concerns, repair negotiations, and buyer confidence.



**Where we've been:** building shell



**Where we're going:** working systems

## The Working Systems Roadmap



Plumbing



Electrical



HVAC



Insulation



Ventilation

## In this section, you will learn to:

- 1 Understand what each system is supposed to do
- 2 Recognize age, safety, and performance concerns
- 3 Explain findings without overreacting to normal wear
- 4 Connect comfort complaints back to system performance



# Plumbing: The Circulatory System

*Clean water in, waste water out*



## Main water supply

Water enters the home from the utility.

## Shutoff

Main shutoff controls water to the home.

## Water heater

Heats and stores hot water for your home.

## Fixtures

Clean, pressurized water delivered to sinks, tubs, toilets, appliances, etc.

## Drain / waste / vent

Waste water flows by gravity; vents allow air in and sewer gases out.

## Sewer line

Waste water exits the home to the municipal sewer system.



## Teaching points

- ✓ Supply piping brings clean water in under pressure
- ✓ Drain piping carries waste water out by gravity
- ✓ Venting helps drains flow and keeps sewer gases out
- ✓ Water heaters combine plumbing, energy, and safety concerns
- ✓ Small leaks can damage finishes, framing, and indoor air quality



## What Realtors may notice

- Low water pressure
- Slow drains
- Staining below bathrooms
- Corrosion at pipes
- Older water heater
- Loose toilets



**Realtor takeaway:** Plumbing problems are often both function problems and moisture problems.



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# Common Plumbing Concerns in Older Local Homes

*Materials, age, and hidden leaks matter*



## Supply Piping

- Older galvanized piping may restrict flow
- Leaks often occur at joints and valves
- Shutoff access matters



## Drain Piping

- Cast iron and older drains can corrode or clog
- Improper slope can cause slow drainage
- DIY repairs may create leaks



## Water Heater

- Age, corrosion, venting, and relief valve discharge matter
- Leaks can cause basement damage
- Clearance and proper installation are important



## Sewer / Waste Line

- Tree roots, settlement, and old piping can affect drainage
- Backups can be expensive and disruptive
- Recommend appropriate specialist evaluation when needed

**SE PA context:** many homes have layered plumbing updates—new fixtures do not always mean new piping.





**OLD GALVANIZED DRAIN PIPE NOTE  
IT IS NEARLY FULLY BLOCKED**



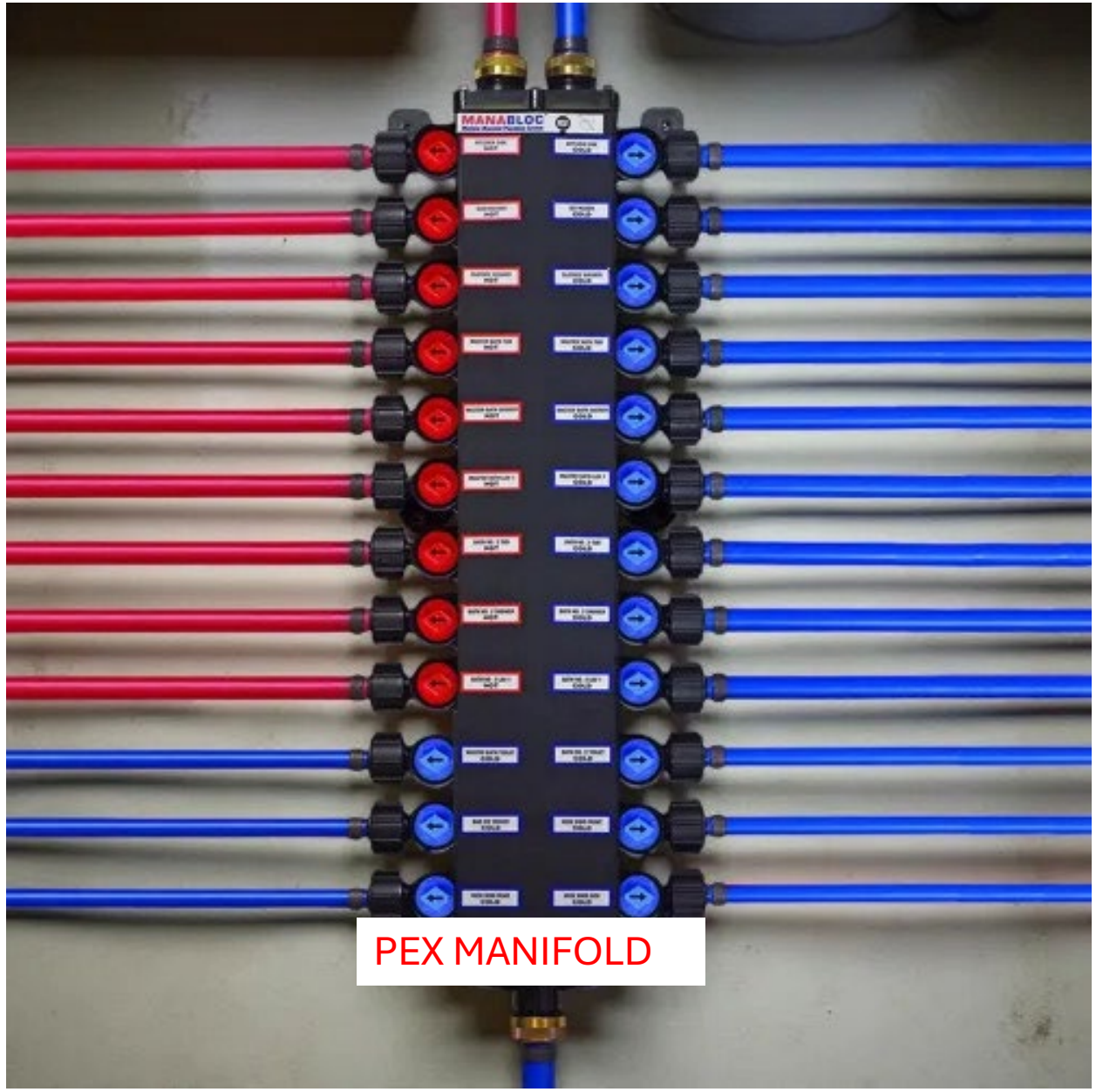
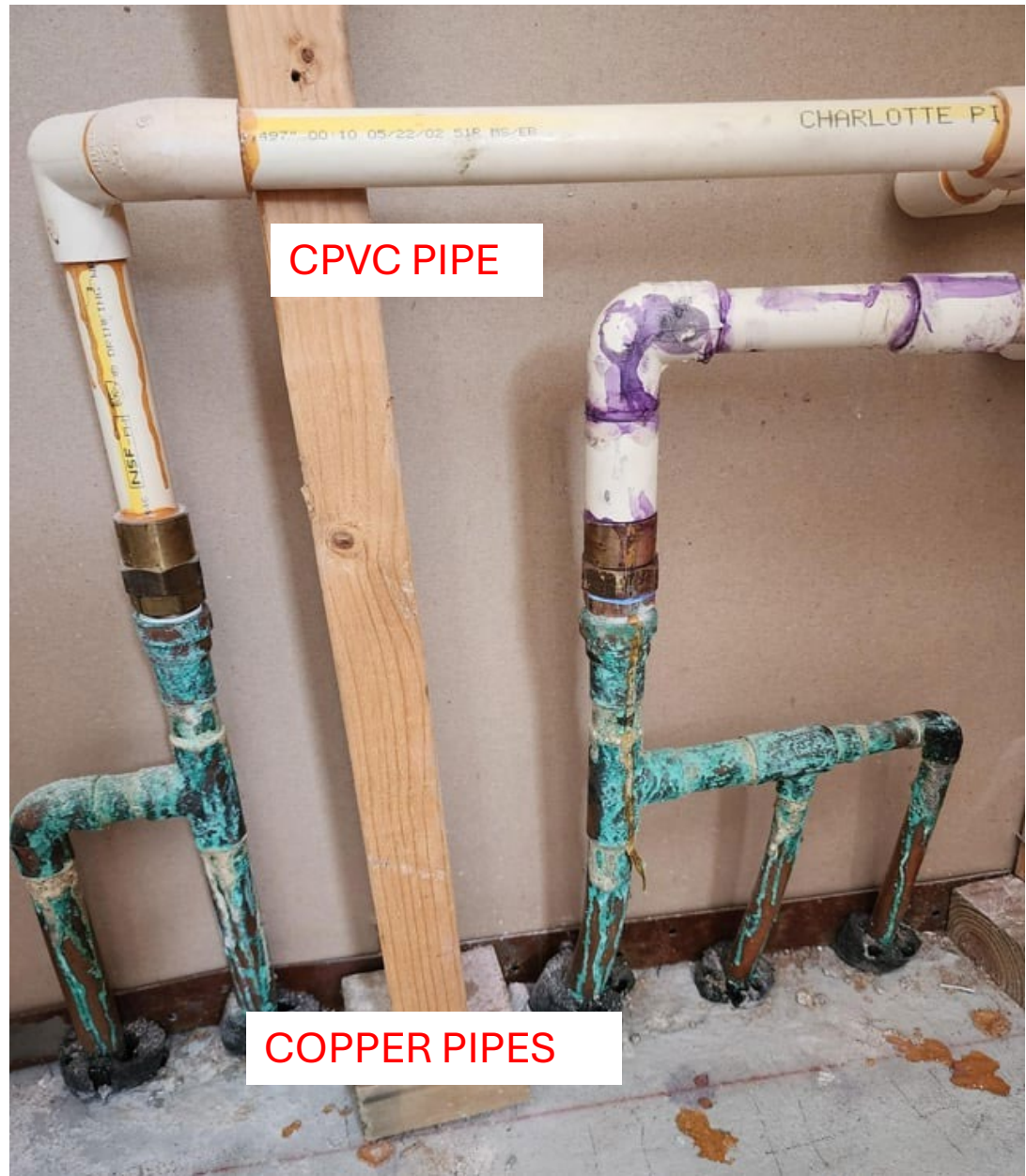
**DETERIORATED  
CAST IRON  
SEWER PIPE**

PVC SEWER DRAINS, SO MUCH WRONG IN THIS PICTURE



PEX, UV LIGHT, WHOLE HOUSE FILTER, WATER SOFTENER, WELL TANK, WELL PUMP CONTROLER, WATER HEATER, SO MUCH



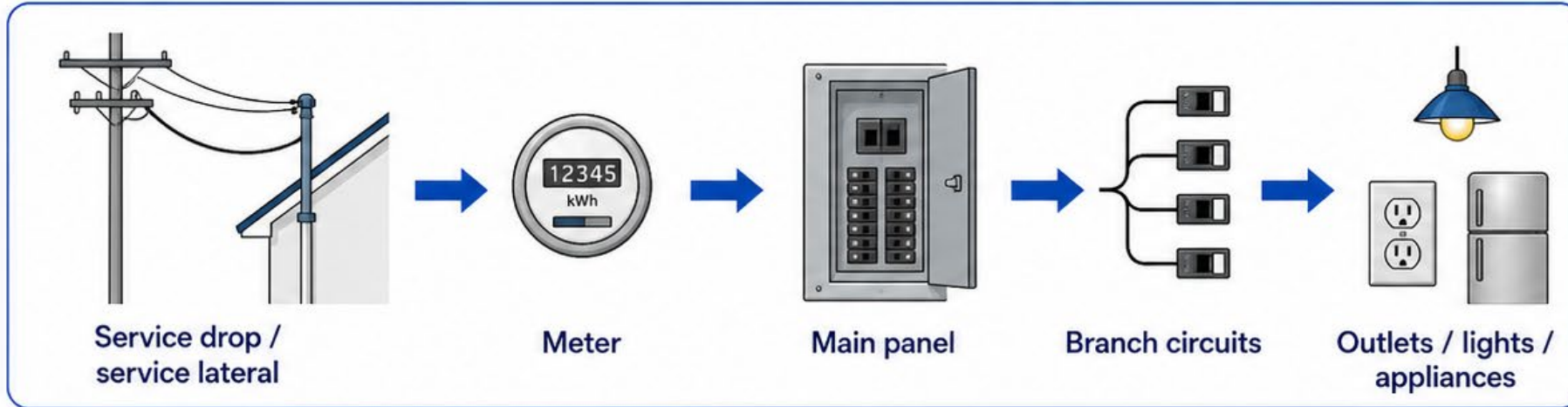




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# Electrical: The Nervous System

*Power should be safely distributed, protected, and grounded*



- ✓ The service brings power into the home
- ✓ The panel distributes power through protected circuits
- ✓ Breakers and fuses are safety devices, not convenience switches
- ✓ Grounding and bonding help protect people and equipment
- ✓ Older homes often have updates layered over older wiring



## Safety-focused findings

- ! Open junction boxes
- ! Double-tapped breakers
- ! Missing covers
- ! Ungrounded outlets
- ! Improper extension-cord use
- ! Missing GFCI protection near water



**Realtor takeaway:** Electrical issues should be framed around safety and proper evaluation, not panic.




# Electrical Red Flags Agents May Hear About

What to recognize without diagnosing

**1**   
**Old or outdated panel**  
May need evaluation for safety and capacity

**2**   
**Ungrounded outlets**  
Common in older homes

**3**   
**Knob-and-tube remnants**  
May affect insurance and renovation planning

**4**   
**Double-tapped breakers**  
Improper connections need correction

**5**   
**Missing GFCI protection**  
Important near water and exterior locations

**6**   
**DIY wiring**  
Open splices, loose cables, or unsafe modifications

  
**How to say it**  
“This is a safety-related item the inspector can explain, and an electrician may need to evaluate further.”

 **Realtor takeaway:** *Recognize the clue. Avoid making the conclusion.*

INSIDE  
ELECTRIC PANEL

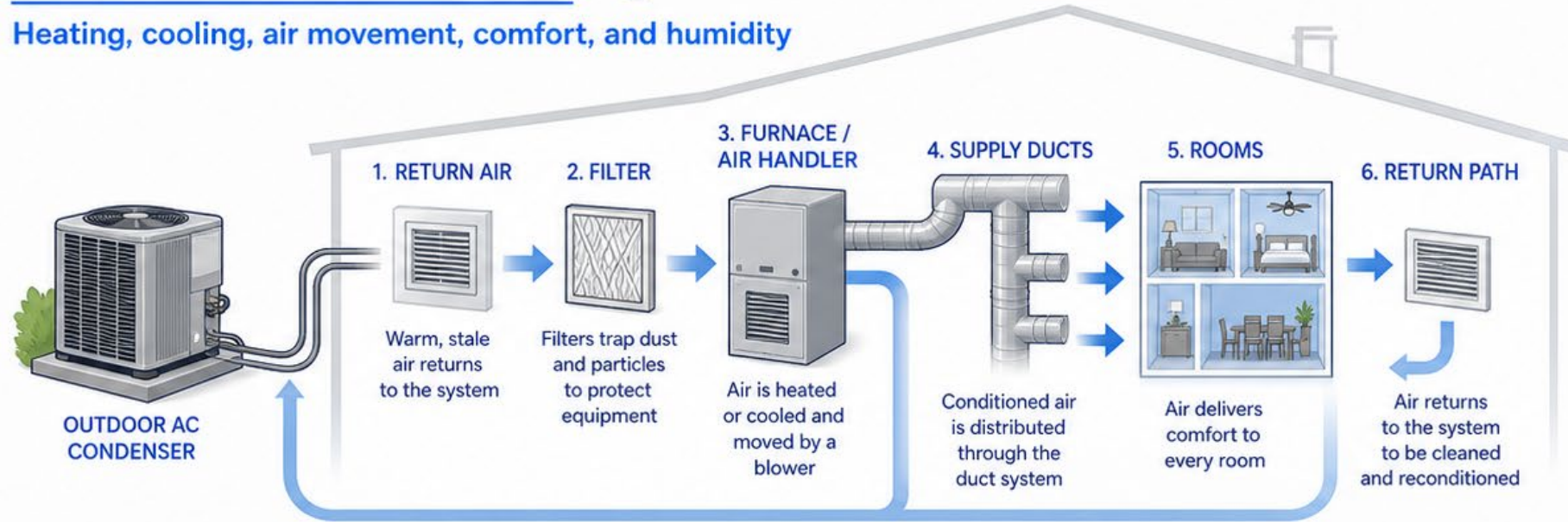
MAIN BREAKER,  
HOW MANY AMPS?

OLD FUSES



# HVAC: The Lungs of the House

Heating, cooling, air movement, comfort, and humidity



- HVAC conditions the air and moves it through the house
- Filters protect equipment and improve airflow
- Ductwork affects comfort, efficiency, and room balance
- Equipment age matters, but maintenance and installation matter too
- Humidity problems can connect HVAC, ventilation, and moisture issues

## What clients care about

- Comfort
- Energy costs
- System age
- Noise
- Airflow
- Future replacement planning



### REALTOR TAKEAWAY

HVAC findings are usually about performance, age, maintenance, and realistic expectations.



# Common HVAC Setups in Southeastern PA

*Different systems create different inspection conversations*

## 1. Forced-air furnace + AC



## 2. Boiler / radiators



## 3. Heat pump



Heating and cooling in one system; performance depends on installation and maintenance

## 4. Window units / no central AC



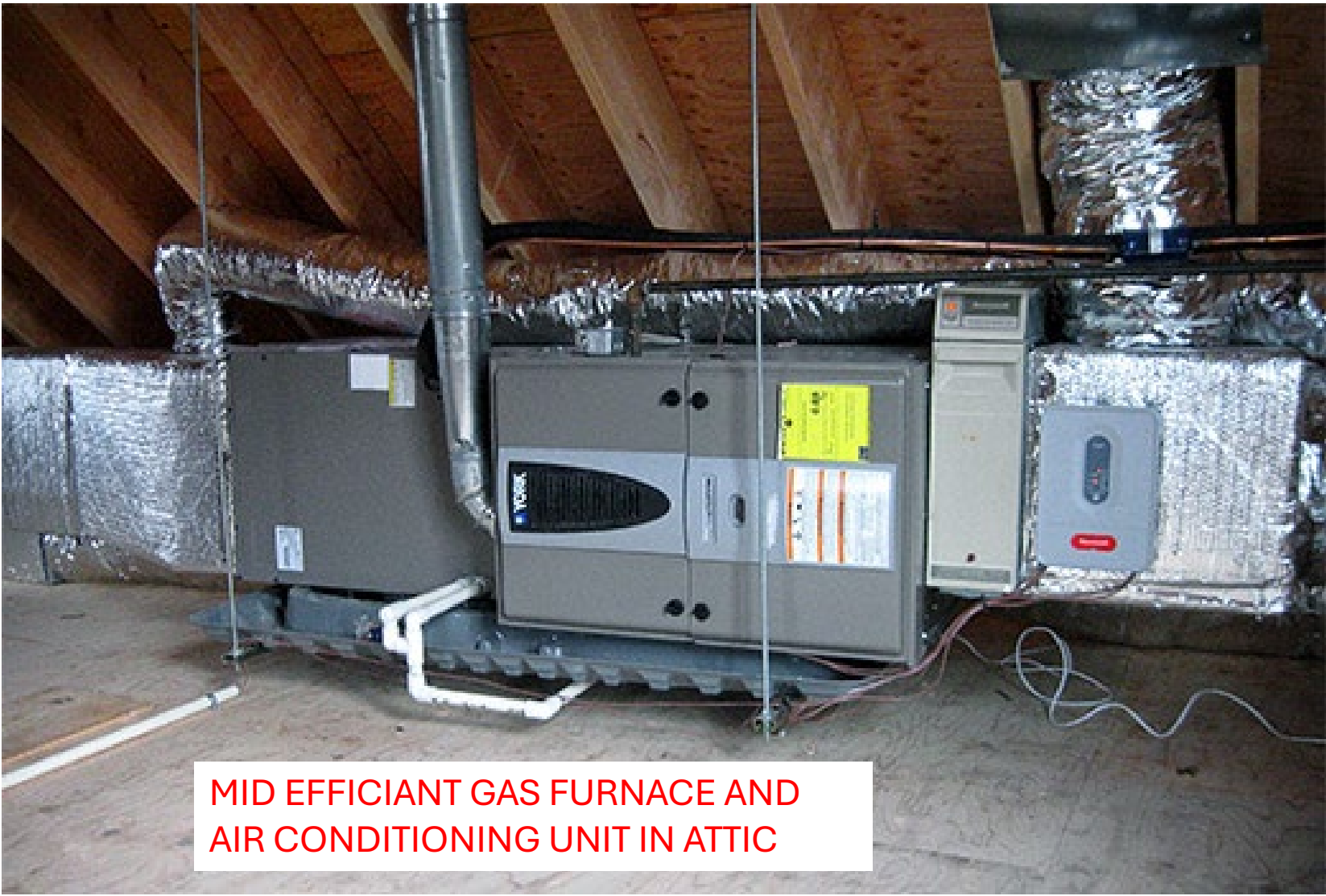
Important buyer expectation issue; cooling may not be built into the home



**Local context:** many older homes were not originally designed for central air, so comfort upgrades may be layered into the home over time.



**MODERN HIGH EFFICIENCY BOILER**



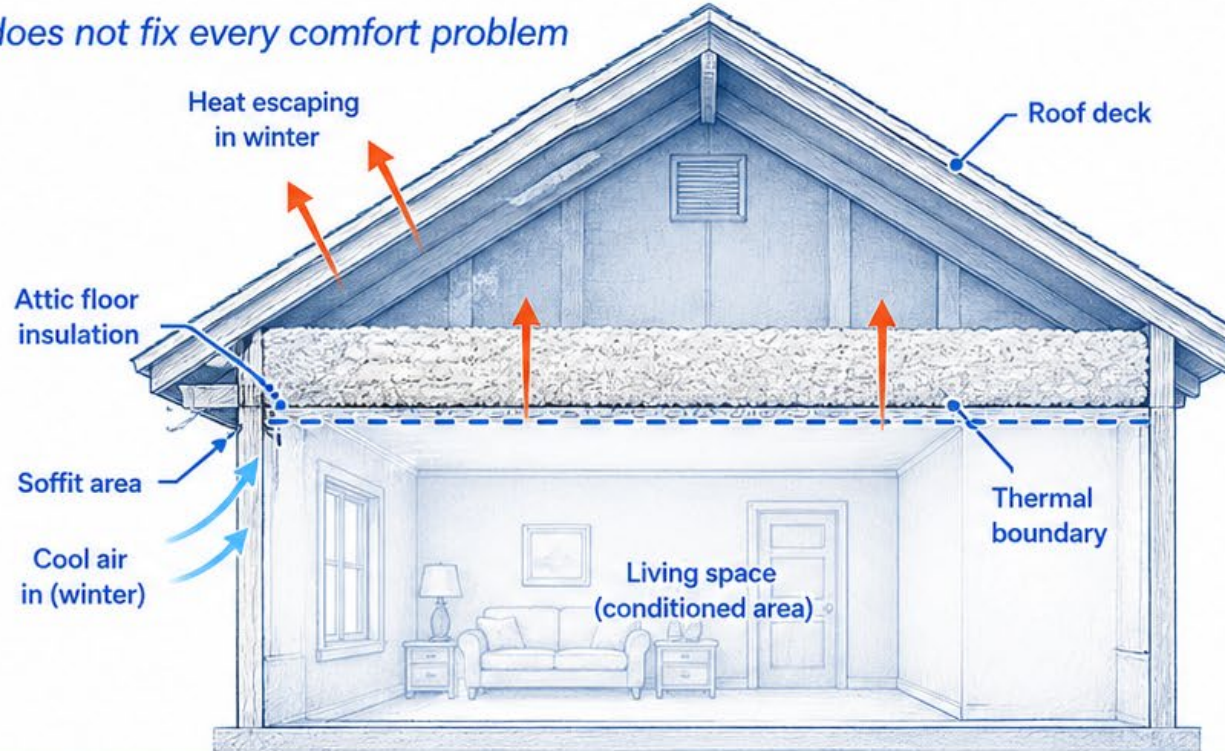
**MID EFFICIENT GAS FURNACE AND AIR CONDITIONING UNIT IN ATTIC**



# Insulation: The Jacket of the House

*Insulation slows heat movement—it does not fix every comfort problem*

-  Insulation helps keep conditioned air where people live
-  Missing or compressed insulation reduces performance
-  Air leaks often matter as much as insulation depth
-  Poor insulation can affect comfort, utility costs, and attic conditions
-  Insulation must work with ventilation and moisture control



## Where inspectors often look

-  Attic floor
-  Knee walls
-  Rim joists
-  Basement/crawlspace
-  Around ducts and penetrations



**Realtor takeaway:** Comfort complaints are often a combination of insulation, air leakage, HVAC, and ventilation.



# Ventilation: How the House Breathes

Ventilation helps manage heat, air movement, and moisture



Attic ventilation helps remove heat and moisture



Bathroom and kitchen exhaust should terminate outdoors



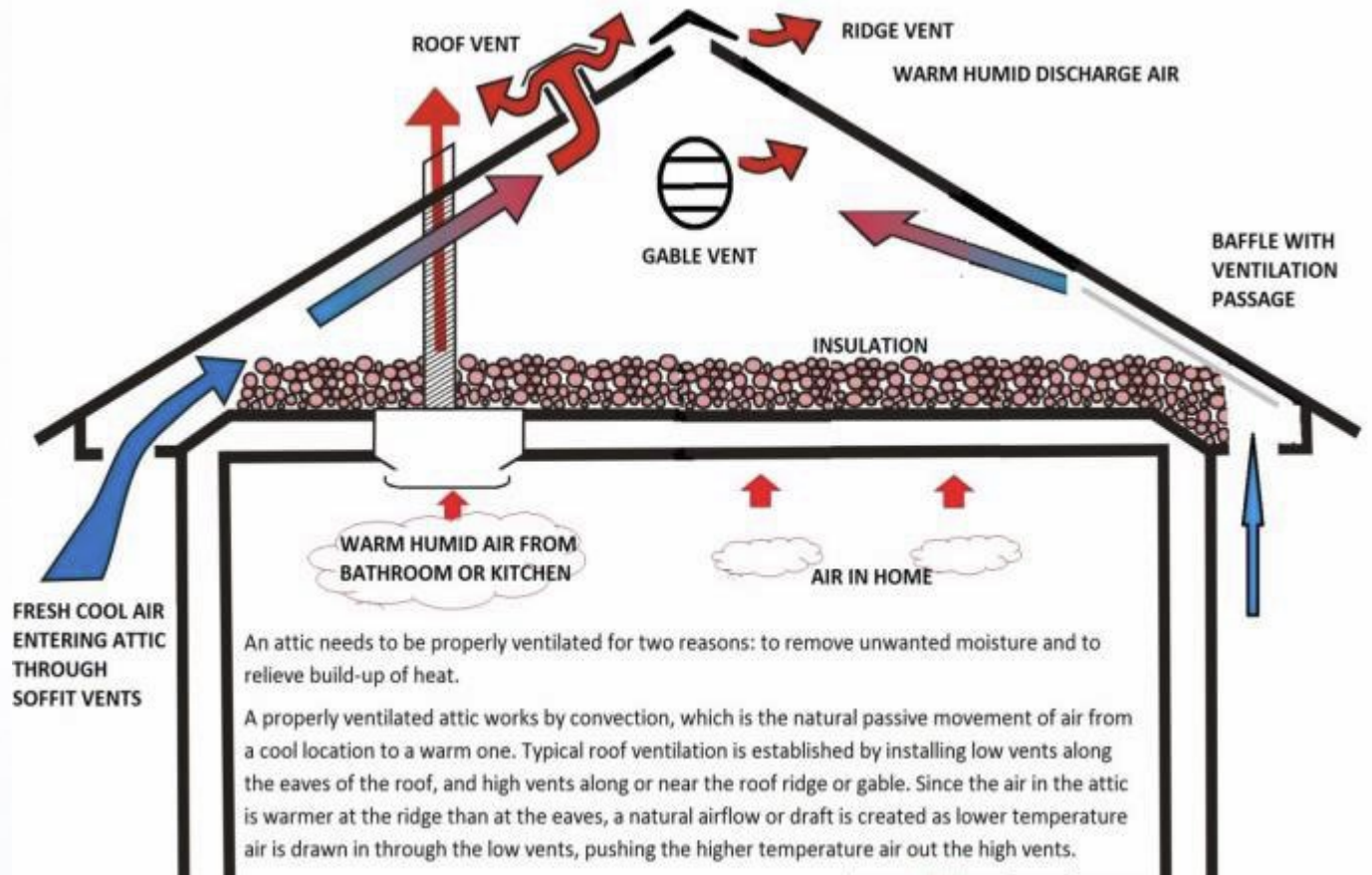
Blocked vents can reduce performance



Poor ventilation can contribute to condensation and roof sheathing concerns



Ventilation must be balanced with insulation and air sealing



**REALTOR TAKEAWAY:** A house that cannot breathe properly can trap moisture where clients cannot see it.



## Mini Case Study: The Hot Second Floor

*Interactive discussion for agents*



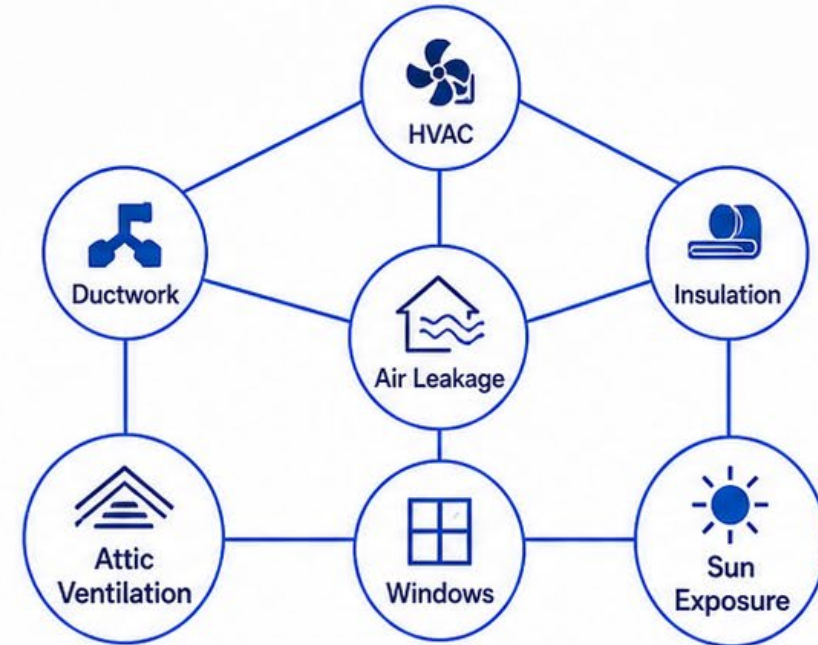
### Scenario:

A buyer loves an older two-story home, but the second floor feels hot during the showing. The AC is running, the attic is warm, and one bedroom has weak airflow.



**Is this only an AC problem—  
or could multiple systems be involved?**

### System Interaction Map



### A good Realtor response

1

Do not promise  
an easy fix

2

Explain that  
comfort is  
system-related

3

Let the inspector  
evaluate visible  
conditions

4

Recommend  
qualified follow-up  
when needed



## Section 4: What Clients See vs. What Inspectors Track

*Windows, doors, interiors, reports, preparation, and communication*



### Clients usually notice finishes first.

Inspectors look for the story behind what is visible: water, movement, safety, age, access, and system performance.

### Simple teaching frame:

*"Notice the clue. Understand the system. Ask the right question."*



### Realtor takeaway:

The next part of the class is about translating inspection information into calm client conversations.

### In this section, you will learn to:

1

Explain window, door, and interior findings without overreacting to normal wear.

2

Read inspection reports by significance, not length or number of photos.

3

Prepare buyers and sellers so inspections feel educational, not shocking.

4

Use calmer language that supports the client without replacing the inspector.



Openings



Interiors



Reports



Prep



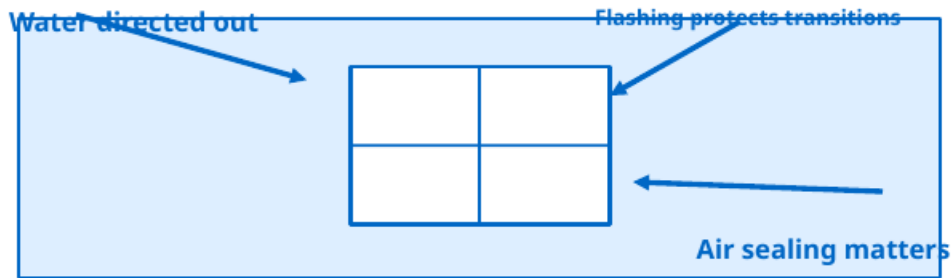
Language



# Windows & Doors: Openings in the Skin

*The places designed to let people, light, and air through are also common leak points*

## How to think about openings



A window or door is an intentional hole in the exterior envelope. Installation and flashing matter as much as the product itself.

## What Realtors may notice

- Sticking doors or windows
- Fogged insulated glass
- Rot at exterior trim
- Water staining below openings
- Basement windows close to grade
- Drafts or visible gaps



**How to say it: "This opening shows conditions the inspector can evaluate. The concern may be operation, water management, age, or installation."**

**★ Realtor takeaway:** Windows and doors are not just finishes — they are breaks in the weather shell that must manage water and air.



# Interior Finishes: Clues, Not Conclusions

*Paint, drywall, flooring, trim, tile, and odors may reveal a deeper story*

## What clients notice first

- Fresh paint or isolated patching
- Ceiling or wall stains
- Cracks at doors/windows
- Uneven or soft flooring
- Musty odor or heavy air freshener
- Loose tile, grout cracks, caulk gaps

## What inspectors ask next

- Is the condition active or old?
- Is there a pattern or single spot?
- Could water, structure, HVAC, or ventilation be involved?
- Is it cosmetic, functional, or safety-related?
- Is further evaluation needed?

## Common translation

- Stain** ≠ roof leak automatically
- Crack** ≠ foundation failure automatically
- New finish** ≠ new systems automatically
- Odor** ≠ mold diagnosis automatically

Teach clients to slow down and connect the visible clue to the possible systems behind it.

**The teaching phrase: "Cosmetics sell the home. Patterns tell the story."**

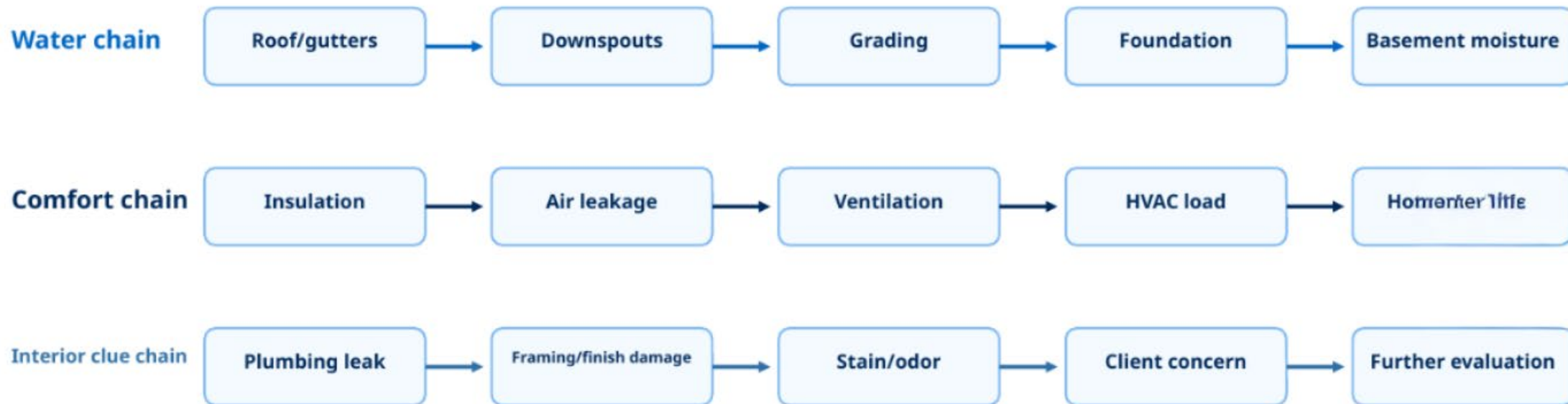
**★ Realtor takeaway:** Interior finishes are often symptoms. The inspector helps determine whether they are cosmetic, maintenance, or system-related.



# System Interaction Map: Why One Finding Can Create Another

*A house is a connected system — water, air, structure, and utilities rarely stay isolated*

Four questions that help agents follow the story: 1) Where is the symptom? 2) What systems are nearby? 3) Is it active? 4) What is next?



**★ Realtor takeaway:** When clients see one finding, help them understand that the true source may be somewhere else in the house.



# Final Section: Turning Knowledge Into Client Confidence

*How agents use inspection education before, during, and after the transaction*

## The class journey

- 1 The house as a body
- 2 The building shell
- 3 Working systems
- 4 Client-facing clues
- 5 **Communication & next steps**

## What agents should remember

Homes are systems, not isolated parts  
Symptoms and sources are not always the same  
Reports should be read by significance  
Calm language reduces inspection anxiety  
The best response is informed—not dramatic

## The agent advantage

**When Realtors understand how houses work, they can prepare clients better, ask better questions, and keep inspection conversations focused on facts, priorities, and next steps.**

## A strong inspection mindset

Do not minimize. Do not dramatize. Clarify the finding, understand the significance, and decide the next step.

## The final goal

Help clients feel informed enough to make a confident decision about the house.



### Realtor takeaway:

The inspection is not just a report. It is a client education moment that strong agents know how to support.



# Take-Home Tool: The Realtor's Home Anatomy Cheat Sheet

*A one-page handout agents can keep, reuse, and share with clients*

## Front side: House as a body

Foundation = feet  
Structure = skeleton  
Roof/exterior = skin  
Plumbing = circulation  
Electrical = nervous system  
HVAC = lungs  
Insulation = jacket  
Ventilation = breathing

## Back side: Red flags

Water stains or musty odors  
Negative grading or short downspouts  
Foundation cracks or bowing  
Old water heater or HVAC  
Outdated electrical conditions  
Stucco staining or missing flashing  
Roof wear or active leak clues

## Client scripts

### Buyer prep:

"The inspection will find things.  
We will focus on safety, function,  
major systems, and next steps."

### Report response:

"Let's separate urgent findings from  
normal maintenance and ask for  
clarification where needed."

## Finding categories

Safety  
Function  
Activity  
Severity  
Maintenance  
Cosmetic  
Further evaluation

**Handout goal: help agents remember the framework and give clients calmer, more useful language before the report arrives.**



### Realtor takeaway:

The best handout is not a brochure. It is a tool agents can actually use in real inspection conversations.



**TRI-COUNTY  
SUBURBAN  
REALTORS®**

# Every House Has a Story.

The inspection helps clients understand that story clearly, calmly, and professionally.

## Before your next inspection

- Prepare your client
- Set expectations
- Encourage questions
- Focus on significance
- Use the inspector as a resource

## Final Realtor reminder

**You do not need to be the inspector.**

**You need the right framework, the right language, and the right inspection partner.**

## Spotlight Home Inspection

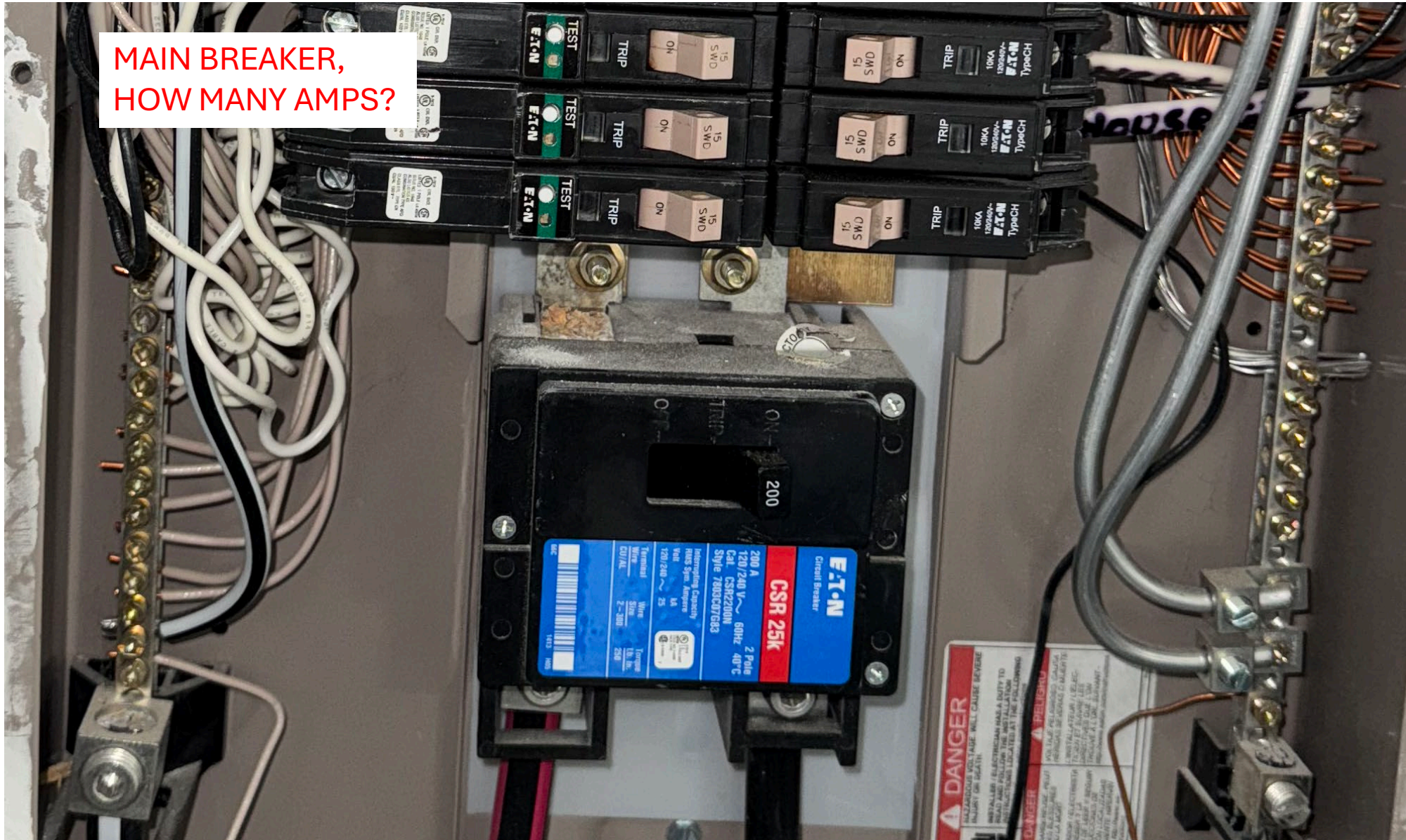
**SpotlightHomeInspection.com**  
**215-234-0505**  
**office@spotlighthi.com**  
**Perkiomenville, PA**

Questions? Let's talk through the kinds of homes and inspection conversations you see every week.

DOES ANYONE KNOW  
WHAT THIS IS?



MAIN BREAKER,  
HOW MANY AMPS?



## Summary

We showed you the anatomy of a house. This is what a good home inspector understands inside and out.

Great agents understand it well, but more importantly great agents know how to help deliver a home.

Work with a great home inspector and lean on them for answers and support. They are an impartial third party.

Did you know a home inspector is prohibited from working on a house they inspected for a year?