Inspection vs Appraisal

Two different pros, two different jobs, both on your side.

THE INSPECTION: CONDITION

A home inspector works for YOU, crawling the property to find defects: roof, plumbing, electrical, foundation, everything. Optional but strongly recommended, and it fuels repair negotiations.

THE APPRAISAL: VALUE

The appraiser works for the lender, confirming the price against comparable sales. They note obvious condition issues but they are not doing a deep inspection.

WHY YOU WANT BOTH

The appraisal protects the loan. The inspection protects your wallet for the next decade. Skipping the inspection to sweeten an offer is a risk to take with open eyes only.

CHEAT SHEET

- **Inspector: works for you, finds defects**
- **Appraiser: works for lender, confirms value**
- **Inspection is negotiating leverage**
- **Specialty inspections exist: roof, sewer, pool**
- **Never skip inspection on older homes**

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