Home Inspections in Oregon: What They Cover, What They Miss, and What to Do With the Report

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The inspection is the buyer's one structured chance to learn what the house actually is before owning it. In Oregon the standard purchase agreement gives you 10 business days for it unless the parties write in something different, and what you do inside that window matters more than almost anything else in the transaction.

WHAT A STANDARD INSPECTION COVERS

A licensed home inspector examines the structure and foundation, roof, attic, electrical system, plumbing, heating and cooling, windows and doors, insulation, and visible safety issues. You get a written report, usually within a day or two, with photos and a severity picture. Attend the last hour if you can: an inspector walking you through the house teaches you more than the PDF will.

WHAT IT MISSES, AND WHEN TO ADD MORE

The standard inspection is visual and general. Common add-ons, each a separate specialist and fee:

- **Sewer scope:** a camera down the sewer line. Cheap insurance on any home older than 25 years; a failed line costs five figures.
- **Pest and dry rot:** a separate report in Oregon, and dry rot is a regional specialty. Lenders sometimes require it.
- **Radon test:** multi-day passive test; parts of Southern Oregon read high.
- **Well flow and water quality:** essential on any rural property, along with a septic inspection and pumping records. Oregon requires a domestic well test for arsenic, nitrates, and coliform when a home with a well sells.
- **Oil tank sweep, chimney, woodstove certification:** older homes and rural properties.

On acreage, the inspection window also has to cover the non-house questions: water rights, easements, and zoning. The companion Rural Property Buyer's Guide covers those.

WHAT TO DO WITH THE REPORT

Every report on every house comes back with a list. The skill is sorting it:

- **Safety, structure, water, and systems** (roof, foundation, electrical hazards, failing HVAC, active leaks, sewer, septic): worth negotiating, every time.
- **Aging-but-functional** (a 15-year-old water heater, older roof with life left): factor into your price thinking, use judgment on whether to ask.
- **Cosmetic** (worn carpet, dated fixtures): you saw these when you offered. Asking for them erodes goodwill you may need for the real items.

You have three tools: ask the seller to repair, ask for a credit at closing, or ask for a price reduction. A credit is usually the cleanest: you control the contractor and the work happens after the sellers and their moving boxes leave. And when the report reveals a house materially different from the one you offered on, walking away inside your inspection window, with your earnest money back, is the contingency doing exactly what it exists to do.

FOR SELLERS

You can run this play in reverse. A pre-listing inspection costs a few hundred dollars, removes the surprise from the buyer's report, and lets you fix or price around issues on your own schedule instead of renegotiating under deadline. Note that Oregon requires disclosure of professional inspections from the past three years, so a pre-listing inspection becomes part of your disclosure picture. Jamie's flat-fee **Seller Prep Walk-Through** covers what to fix before listing: jamie-the-realtor.com/bespoke-consultations.

This guide describes common Oregon practice as of mid-2026; contract terms control in any specific transaction, and inspection scopes vary by inspector. It is general information, not legal advice or a substitute for reading your own agreement. Confirm timelines and rights in your contract with your agent.