

10 Questions to Ask Home Inspectors

Source: Rob Paterkiewicz, executive director, American Society of Home Inspectors, Des Plaines, Ill., www.ashi.org. (My answers, addendum in red)

Before you make your final buying or selling decision, you should have the home inspected by a professional. An inspection can alert you to potential problems with a property and allow you to make an informed decision. Ask these questions to prospective home inspectors:

1. Will your inspection meet recognized standards? Ask whether the inspection and the inspection report will meet all state requirements and comply with a well-recognized standard of practice and code of ethics, such as the one adopted by the American Society of Home Inspectors or the National Association of Home Inspectors. Customers can view each group's standards of practice and code of ethics online at www.ashi.org or www.nahi.org. ASHI's Web site also provides a database of state regulations.

Yes, all my work meets or exceeds all recognized standards.

2. Do you belong to a professional home inspector association? There are many state and national associations for home inspectors, including the two groups mentioned in No. 1. Unfortunately, some groups confer questionable credentials or certifications in return for nothing more than a fee. Insist on members of reputable, nonprofit trade organizations; request to see a membership ID.

Yes, I am a long time member and President of NC ASHI (American Society of Home Inspectors) for 2008-2009.

3. How experienced are you? Ask how long inspectors have been in the profession and how many inspections they've completed. They should provide customer referrals on request. New inspectors also may be highly qualified, but they should describe their training and let you know whether they plan to work with a more experienced partner.

I received my home inspection license in 2002 after a 20-year career as an industrial/manufacturing engineer. As of 2008, I have completed approximately 1500 home inspections. I am top rated on Angie's List (www.angieslist.com) and have no complaints with the Better Business Bureau. In 2009 I was awarded the BBB Torch Award for Ethics.

4. How do you keep your expertise up to date? Inspectors' commitment to continuing education is a good measure of their professionalism and service. Advanced knowledge is especially important in cases in which a home is older or includes unique elements requiring additional or updated training.

I attend educational seminars as often as possible, far exceeding the mandatory requirements and have participated in every Peer Review Program to date of NC ASHI. Peer Review is a practice exercise where your inspection and reporting skills are tested by the most experienced inspectors in NC. I also read professional journals and articles

including The ASHI Reporter, The Journal of Light Construction and other on-line publications and message boards.

5. Do you focus on residential inspection? Make sure the inspector has training and experience in the unique discipline of home inspection, which is very different from inspecting commercial buildings or a construction site. If your customers are buying a unique property, such as a historic home, they may want to ask whether the inspector has experience with that type of property in particular.

Yes, I do very limited (<10% commercial) inspections.

6. Will you offer to do repairs or improvements? Some state laws and trade associations allow the inspector to provide repair work on problems uncovered during the inspection. However, other states and associations forbid it as a conflict of interest. Contact your local ASHI chapter to learn about the rules in your state.

Absolutely not as this is forbidden by the ASHI Code of Ethics.

7. How long will the inspection take? On average, an inspector working alone inspects a typical single-family house in two to three hours; anything significantly less may not be thorough. If your customers are purchasing an especially large property, they may want to ask whether additional inspectors will be brought in.

A typical home inspection takes three hours depending on age and size.

8. What's the cost? Costs can vary dramatically, depending on your region, the size and age of the house, and the scope of services. The national average for single-family homes is about \$320, but customers with large homes can expect to pay more. Customers should be wary of deals that seem too good to be true.

Pricing is based on age and heated square footage. Please call or request a quote on-line at www.guyhi.com

9. What type of inspection report do you provide? Ask to see samples to determine whether you will understand the inspector's reporting style. Also, most inspectors provide their full report within 24 hours of the inspection.

I use a narrative type report using Inspect It Software. Samples are available at www.guyhi.com. Reports are typically delivered the same day via e-mail.

10. Will I be able to attend the inspection? The answer should be yes. A home inspection is a valuable educational opportunity for the buyer. An inspector's refusal to let the buyer attend should raise a red flag.

Absolutely! Attendance is not required but highly recommended. If attendance is not possible, questions via phone or e-mail are encouraged.

The following was added by Guy's Home Inspections:

11. What type insurance do you carry? There are several types of insurance carried by some home inspectors. The first type of insurance is Errors and Omissions (E&O) insurance. This covers the inspector against major claims due to mistakes or omissions occurring during the home inspection and report. Probably less than 20% of inspectors carry this insurance due to its cost and high deductible. Most that are insured carry it to cover catastrophic loss.

The second type of insurance is General Liability and is often bundled with E&O and covers any damage to the property and its contents, or any injury to attendees during the inspection. Purchased separately, these policies typically cost approximately \$500 per year. Probably less than 50% of inspectors carry this insurance

Finally, Workers Compensation (Comp) Insurance may be the most important of all. It covers the home inspector should he/she be physically harmed during the inspection. This coverage costs \$1,000 to \$1,500 per year. Home inspection is a fairly dangerous occupation (electrical hazards, climbing on roofs and thru attics, vermin, etc.). Probably less than 20% of inspectors carry this insurance.

We are fully insured with E&O, GL and Workers Comp.