

# Buyers - minimize your risk with the right Home Inspector

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As a buyer of a home in California, your Realtor has made you aware of your right and the State's recommendation to hire a home inspector. Your Realtor is also required to perform an inspection of the house and he or she may be liable if problems are not found before escrow closes. Your Realtor is prepared to recommend inspection companies to you. In most cases you will want to obtain names of more than one company so that you can compare their services and experience.

## What is a home inspection?

A home inspection examines the physical and operational condition of a property through visual means and through testing of the operation of plumbing fixtures, electrical systems, appliances and heating and air conditioning systems. Inspections include attention to the roof, the foundation, the exterior land grade, water drainage, exterior and interior walls, floors, windows, doors, and more. Inspections can include testing of the operation of pool and spa equipment, sump pumps, septic systems, water wells, and many other major subsystems found in residential property.

## Are there inspection standards?

To quote the California Real Estate Inspection Association (CREIA) Standards of Practice, "A Real Estate *inspection* is a non-invasive physical *examination*..... designed to identify *material defects* in the *systems, structures, and components* of a *buildings*..... " and, "A *material defect* is a *condition* that significantly affects the value, desirability, habitability, or safety of the *building*." A home inspection is not an inspection for infestation or for mold.

## What is reported?

The inspection report itemizes each "material defect" that should be repaired by either the seller or the buyer. Reports vary considerably. Some are simply narratives without pictures. Others are complicated checklists that may contain a great deal of data that does not pertain to the home inspected. Still others contain color pictures with captions that show clearly what and where each material defect is.

## What about licensing?

Home inspectors are not licensed by the State of California, so it is important to investigate the qualifications of any inspector being considered to inspect your new home. Look for experience in construction and for training in home inspection. While years of construction experience is valuable, a home inspection demands knowledge of many aspects of a home that may not be learned through a construction background.

## What credentials should you look for?

Look for the inspector's membership in inspection organizations. CREIA was formed by California real estate agents to attempt to standardize inspections. Approximately half of the inspectors in California are members. Your inspector should adhere to CREIA Standards of Practice. Other organizations that show an inspector's qualifications include the National Association of Certified

Home Inspectors, NACHI ([www.nachi.org](http://www.nachi.org)), and the American Society of Home Inspectors, ASHI ([www.ashi.org](http://www.ashi.org)).

### **Be sure you know the background of the person doing the inspection**

Many very good home inspectors are one man companies with excellent references. Others are nationwide franchises with the inspector/owner running his local office. Then there are nationwide companies that have many inspectors on payroll that may have varying amounts of experience. Any time you consider any company, be sure to get the qualifications of the one person assigned to your job.

### **What is guaranteed?**

Unlike most other businesses, very few home inspectors fully guarantee their work. A guarantee shows that the inspector is trained, experienced, confident and ready to stand behind the work he does. A good guarantee does not just offer your money back for the cost of an inspection, but actually pays to correct any material defect that was missed by the inspector during an inspection. Realtors assume significant risk by referring services to their buyers. A home inspector that guarantees his work minimizes risk to both the agent and the buyer.

### **What should it cost?**

The cost of a home inspection will vary greatly both between companies and between properties. For example, a 1000 square foot condo will be significantly lower cost than a 5000 square foot home built 100 years ago. Never make a decision on price alone. Saving \$100 by going with the cheapest inspection can cost \$1000s of dollars if something is missed.

### **How do I find the inspector's credentials?**

Look for an inspection company with an informative web site. You should be able to see the inspector's background, experience, qualifications, Certifications, Licenses, sample reports, customer references and links to the organizations of which he or she is a member. If the company offers a guarantee, the details of that should be spelled out. Don't hesitate to call the inspector personally and ask any questions that will add to your confidence that you can depend on that inspector to do a thorough inspection.