About Home Inspections

Home inspections provide tremendous value, but because we have a very broad knowledge of homes, clients' expectations of home inspectors are often very high. While that is flattering, it can also be misleading to both client and inspector. Home inspectors follow a comprehensive Standards of Practice (SOP) and it's important for the client to be aware and understand the limitations of a home inspection. The complete standards of practice can be found online at www.nachi.org/sop

According to the Standards of Practice, a home inspection is a non-invasive, visual examination of a residential dwelling performed for a fee, which is designed to identify observed material defects within specific components of said dwelling. Components may include (but not limited to) any combination of mechanical, structural, electrical, plumbing, and/or other essential systems or portions of the home, as identified and agreed to by the client and inspector prior to the inspection process.

There's no crystal ball. Home inspectors can't see through walls, ceilings or floors, predict the future, re-create the past, dismantle components or know everything there is to know about everything. A home inspection is intended to assist in evaluation of the overall condition of a dwelling. The inspection is based on observations of the visible and apparent condition of the structure and it's components on the date of said inspection and NOT the prediction of future conditions.

You may later find problems in your home that were not identified in your home inspection report. That's because a home inspection will not reveal every problem that exists or could ever could exist, but only those material defects that were observed on the day of inspection. Clients need to understand that we will not identify or predict all the issues in any home, but by identifying several conditions, we provide a very valuable service.

Understanding Home Inspections

There may come a time that you discover something wrong with the home or a component within the home, and you may wonder if your home inspector let you down. There are a few things to consider:

CONCEALED PROBLEMS: Some problems can only be discovered by living in a home. They cannot be discovered during the few hours of a home inspection. For example, some roofs and basements only leak when rain is very heavy or is accompanied by wind from a certain direction which may not have been the case on the day of the inspection. Some problems will only be discovered when carpets are lifted, furniture and storage are moved, etc.

HIDDEN DEFECTS: These problems may have existed previously or at the time of the inspection, but there were no clues as to their existence. Examples of this are defects that are hidden behind walls, under floors, etc. Lawyers call these latent defects. If there are no clues of a past problem, or an issue that is latent, it is unfair to assume we should foresee a future problem. Home inspectors do not identify latent defects.

SAMPLING EXERCISE: A home inspection is a sampling exercise with respect to components that are numerous, such as bricks, windows, and electrical receptacles. As a result, some conditions that are visible may go unreported. This is not a failing of the inspector but a result of sampling. A report by a second inspector will always be somewhat different than the first as a result of this sampling approach.

LAST MAN IN THEORY: While our advice represents the most prudent action in our professional opinion, many contractors are reluctant to undertake these repairs. This is because of the "Last Man in Theory". The contractor fears that if he is the last person to work on the roof, he will get blamed if the roof leaks, whether or not the leak is his fault. Consequently, he won't want to do a minor repair with high liability when he could re-roof the entire house for more money and reduce the likelihood of a callback. This is understandable.

MOST RECENT ADVICE: There is more to the "Last Man in Theory". It is human nature for homeowners to believe the last "expert" advice they receive, even if it is contrary to previous advice. As home inspectors, we unfortunately find ourselves in the position of "First Man In" and consequently, it is our advice that is often disbelieved.

WHY DIDN'T WE SEE IT: Contractors and others may say "I can't believe you had this house inspected, and they didn't find this problem". There are several reasons for this:

1. **CONDITIONS DURING INSPECTION:** It is difficult for homeowners to remember the circumstances in the house, at the time of the inspection. It's easy to forget that it was snowing, there was storage everywhere in the basement or that the furnace could not be turned on because the air conditioning was operating, etc. It's impossible for contractors to know what the circumstances were when the inspection was performed.

2. **HINDSIGHT IS ALWAYS 20/20:** When the problem manifests itself, it is very easy to have 20/20 hindsight. Anybody can say that the basement leaks when there are 2 inches of water on the floor. Predicting the problem is a different story.

3. **A LONG LOOK:** If we spent 1/2 an hour under the kitchen sink or two hours removing every electrical switch plate and cover plate, we'd find more problems too. Unfortunately, the inspection would take several days and would cost considerably more.

4. **WE'RE GENERALISTS:** Home Inspectors are generalists, not specialists. Our position is to discover basic visible defects with the home and either suggest action or recommend further evaluation by a specialist in the appropriate field. The heating contractor may indeed have more heating expertise than we do. A home inspector is a generalist the same way a family doctor is a generalist. They have wonderfully broad knowledge, but are not specialists in any specific area.

5. **AN INVASIVE LOOK:** Problems often become apparent when carpets or plaster are removed, when fixtures or cabinets are pulled out, and so on. Many issues appear once work begins on a home. A home inspection is a visual examination. We don't perform any invasive or destructive tests.

NOT INSURANCE:
In conclusion, a home inspection is designed to better your odds. It is not designed to eliminate all risk. For that reason, a home inspection should not be considered an insurance policy. You should not regard our inspection as a guarantee or warranty. It is simply a report on the general condition of a property at the time of the inspection. As a homeowner, you should be aware that problems will likely arise. Roofs may leak, basements may have water problems and systems may fail without warning. We cannot predict future events. However, by being prepared with as much information as possible and with ongoing annual maintenance by the homeowner, you will be in a better position to deal with any issues that arise.

BLUE LION
HOME INSPECTIONS INC.
Inspected Once, Inspected Right!®