

## About.com Home Buying / Selling

### How a Bad Home Inspector Can Jeopardize Your Sale

Tips to Finding a Qualified Home Inspector

By [Elizabeth Weintraub](#), About.com Guide

Like with most professions, you will find qualified and unqualified individuals calling themselves a professional. Home inspectors are no different. In some ways, it's even more difficult to differentiate the good home inspectors from the bad home inspectors, primarily because few states regulate or license home inspectors.

This means any Joe or Jane Blow can print up business cards that identify the individual as a home inspector, and go about the practice of collecting fees from unsuspecting buyers while sucking up to, excuse me, I mean networking with agents for more business.

Here are a few ways you can protect yourself from hiring an unqualified inspector:



Hire a Qualified Home Inspector  
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#### Review a Sample Home Inspection Report

A home inspector should be able to e-mail you a copy of a sample report. If it's three or four pages long, don't hire that person. While lengths of reports may vary, comprehensive reports average between 20 and 50 pages and contain color photographs highlighting defects or problems.

#### Don't Hire Inspectors Who Recommend Contractors or Perform Repairs

Home inspectors are in the business of inspecting homes. If a home inspector offers to direct you to a contractor to perform work, that inspector could be creating a conflict of interest. Some state regulations and inspector associations allow an inspector to undertake specified repairs, but I don't recommend hiring such an inspector.

#### Inquire About the Length of Your Home Inspection

To do an adequate job, most home inspections take at least three hours, sometimes longer. An inspector in Sacramento, with a reputation of performing inspections in 90 minutes or less, once popped his head into the attic and declared the insulation was installed upside down when it was, in fact, installed correctly.

Fortunately, the buyer was aware that vapor barriers are typically placed toward the warm side of the surface and called the inspector on his mistake. Otherwise, that home inspector's error could have resulted in the buyer demanding all the insulation be replaced and put the seller in an uproar, possibly causing the seller to [cancel the transaction](#)<sup>1</sup>.

#### Ask if the Inspector Charges for a Reinspection

The question isn't if the inspector will find something wrong. All homes have defects. There is no such thing as a perfect house. Even new homes have imperfections.

However, if an inspector notes a problem, and the seller agrees to repair it, in many states, it's considered a courtesy for the inspector to verify the repair without charging for a return visit. In other states such as Texas, for example, some inspectors charge for a return trip. When you interview inspectors, ask upfront about fee policy. *Tip: If you elect to accept the seller's word that the problem has been repaired, you may find yourself in Small Claim's Court after the transaction closes.*

A couple in the Land Park neighborhood of Sacramento found themselves in hot water when the buyer's home inspector insisted a girder repair was not done correctly. This inspector, who was unlicensed, without credentials, demanded the sellers jack up the house and add more piers. The sellers panicked. The buyer threatened to back out of the sale.

The contractors who performed the girder repair specialized in building foundations and insisted the girder was now the strongest supporting member of the home's construction. Furthermore, if the contractors were to undertake the task demanded by the uninformed home inspector, the wood floors would pop. The contractor asked the home inspector to meet at the home so the contractor could properly educate the home inspector about foundation construction, but the inspector refused. The inspector wanted the buyer to pay him for the visit.

Through patience and determination, the contractors finally convinced the inspector over the phone that the foundation was solid. Later, that home inspector confided in the buyer's agent that he learned something about foundations. But at whose expense was this education obtained?

#### Ask to Attend the Home Inspection

If your schedule is such that you can't be present during the entire home inspection, you owe it yourself to be there for the last 30 minutes. Let the inspector walk you through the home to point out defects. Use this opportunity to ask questions about which noted "action items" are minor and which are major.

Sometimes a home inspector will suggest further inspections. Find out whether the inspector suspects a problem or if the inspector routinely suggests buyers obtain inspections for items the inspector does not generally cover.

An inspector may suggest a pest inspection because home inspectors are not licensed to perform pest control inspections. Such a suggestion does not necessarily imply the inspector found termites or dry rot. Not all home inspectors walk on the roof and therefore might suggest a roof inspection. In California, many sellers pay for pest and roof inspections.

#### Ask for Credentials & Qualifications

- **Certification.** Choose a certified inspector. There is no shortage of [home inspector associations](#)<sup>2</sup>. One of the best known and oldest organizations is the [American Society of Home Inspectors](#)<sup>3</sup>.
- **Qualification.** Ask friends for referrals. Ask your real estate agent for a recommendation, and then double-check that inspector's qualifications. Some inexperienced agents recommend inferior inspectors because they don't want a full-blown inspection that could blow their deal. [Reputable agents](#)<sup>4</sup> demand qualified inspectors because they want their buyer informed.

But most important, find out why the inspector is qualified to perform inspections.

- **E&O Insurance.** Errors and Omissions insurance supposedly protects you in the event the inspector makes a mistake. However, bear in mind, in some instances, that liability for errors is limited to the amount of the home inspection fee.

Watch Weintraub's video about [What Happens at a Home Inspection](#).<sup>5</sup>

At the time of writing, Elizabeth Weintraub, DRE # 00697006, is a Broker-Associate at Lyon Real Estate in Sacramento, California.

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