

CHAPTER 1

COMMUNICATION AND PROFESSIONAL PRACTICE

LEARNING OBJECTIVES

By the end of this chapter you should be able to:

- describe the difference between a home inspection and an appraisal
- indicate the average time required to complete a home inspection
- list four advantages of having clients attend the inspection
- describe what a home inspector's clothing and vehicle should reflect
- list ten basic tools that home inspectors typically use
- list the four parts of a home inspection and the amount of time typically spent on each
- list a typical routine or flow of an inspection
- describe the **macro/micro** approach to home inspection
- list ten things inspectors commonly fail to put back the way they found
- describe the purpose of the closing discussion
- list four reasons reports are needed
- list ten common components of the body of the report, and give an example of each

INTRODUCTION

Communications and professional practice may seem like odd topics with which to launch a book on home inspection. You may be eager to get to the meat of this topic—the technical discussions of home systems and structures you’ll be inspecting. But how you present yourself to and communicate with clients will be fundamental to your ability to succeed in the profession, so this chapter is a very logical starting point.

The first part of this chapter provides some background on the home inspection business. We’ll talk about:

- what home inspections look like
- what characteristics home inspectors need
- who hires home inspectors and why
- the inspection process

Next we’ll examine report-writing issues involved in a home inspection. We will also touch on the liability issues faced by home inspectors. By the end of this chapter, you should have a good understanding of how home inspectors communicate with their clients.

We offer lots of advice on the practice of home inspection in this chapter that is not written down anywhere else. We believe in what we are saying and, in many cases, we believe it to be generally accepted good practice within the profession. It is based on our 25 years of experience in the home inspection business, but it is only our opinion. It’s safe to say that you will find some home inspectors who will disagree with some of the material in this chapter. That’s healthy and we encourage you to read this material with an open but questioning mind.

1.1 STANDARDS OF PRACTICE

We’ll start our discussion by looking at the scope of a home inspection as defined by the American Society of Home Inspectors (ASHI®). The ASHI Standards are widely used, but they are not the only standards for home inspectors. Several states have their own standards, as do other organizations. In many cases, there are strong similarities among standards, but others are quite different from the ASHI Standards.

We’ll start by looking at the general parts of the standards and then move on to discuss the Code of Ethics.

1.1.1 The ASHI Standards of Practice

The following are the ASHI Standards of Practice effective January 1, 2000.

1. INTRODUCTION

- 1.1** The ASHI is a not-for-profit professional society established in 1976. Membership in ASHI is voluntary, and its members include private, fee-paid *home inspectors*. ASHI’s objectives include promotion of excellence within the profession and continual improvement of its members’ inspection services to the public.

2. PURPOSE AND SCOPE

2.1 The purpose of these standards of practice is to establish a minimum and uniform standard for private, fee-paid home *inspectors* who are members of the ASHI. *Home Inspections* performed to these standards of practice are intended to provide the client with information regarding the condition of the *systems* and *components* of the home as inspected at the time of the *Home Inspection*.

2.2 The *inspector* shall:

A. *inspect*:

1. *readily accessible systems* and *components* of homes listed in these standards of practice.
2. installed *systems* and *components* of homes listed in these standards of practice.

B. *report*:

1. on those *systems* and *components* inspected that, in the professional opinion of the *inspector*, are *significantly deficient* or are near the end of their service lives.
2. a reason why, if not self-evident, the *system* or *component* is *significantly deficient* or near the end of its service life.
3. the *inspector's* recommendations to correct or monitor the reported deficiency.
4. on any *systems* and *components* designated for inspection in these standards of practice that were present at the time of the *Home Inspection* but were not inspected and a reason why they were not inspected.

2.3 These standards of practice are not intended to limit *inspectors* from:

- A. including other inspection services, *systems*, or *components* in addition to those required by these standards of practice.
- B. specifying repairs, provided the *inspector* is appropriately qualified and willing to do so.
- C. excluding *systems* and *components* from the inspection if requested by the client.

3. STRUCTURAL SYSTEM

3.1 The *inspector* shall:

A. *inspect*:

1. the *structural components*, including foundation and framing.
2. by probing a *representative number* of structural components where deterioration is suspected or where clear indications of possible deterioration exist. Probing is NOT required when probing would damage any finished surface or where no deterioration is visible.

B. *describe*:

1. the foundation and report the methods used to *inspect* the *under-floor crawl space*.
2. the floor structure.

3. the wall structure.
4. the ceiling structure.
5. the roof structure and *report* the methods used to *inspect* the attic.

3.2 The inspector is NOT required to:

- A. provide any *engineering service* or *architectural service*.
- B. offer an opinion as to the adequacy of any *structural system* or *component*.

4. EXTERIOR

4.1 The inspector shall:

- A. *inspect*:
 1. the exterior wall covering, flashing, and trim.
 2. all exterior doors.
 3. attached decks, balconies, stoops, steps, porches, and their associated railings.
 4. the eaves, soffits, and fascias where accessible from the ground level.
 5. the vegetation, grading, surface drainage, and retaining walls on the property when any of these are likely to adversely affect the building.
 6. walkways, patios, and driveways leading to dwelling entrances.
- B. *describe* the exterior wall covering.

4.2 The inspector is NOT required to:

- A. *inspect*:
 1. screening, shutters, awnings, and similar seasonal accessories.
 2. fences.
 3. geological, geotechnical, or hydrological conditions.
 4. *recreational facilities*.
 5. outbuildings.
 6. seawalls, break-walls, and docks.
 7. erosion control and earth stabilization measures.

5. ROOF SYSTEM

5.1 The inspector shall:

- A. *inspect*:
 1. the roof covering.
 2. the *roof drainage systems*.
 3. the flashings.
 4. the skylights, chimneys, and roof penetrations.
- B. describe the roof covering and *report* the methods used to *inspect* the roof.

5.2 The inspector is NOT required to:

- A. *inspect*:

1. antennae.
2. interiors of flues or chimneys which are not *readily accessible*.
3. other installed accessories.

6. PLUMBING SYSTEM

6.1 The inspector shall:

A. inspect:

1. the interior water supply and distribution systems including all fixtures and faucets.
2. the drain, waste, and vent *systems*, including all fixtures.
3. the water heating equipment.
4. the vent systems, flues, and chimneys.
5. the fuel storage and fuel distribution *systems*.
6. the drainage sumps, sump pumps, and related piping.

B. describe:

1. the water supply, drain, waste, and vent piping materials.
2. the water heating equipment including the energy source.
3. the location of main water and main fuel shut-off valves.

6.2 The inspector is NOT required to:

A. inspect:

1. the clothes washing machine connections.
2. the interiors of flues or chimneys which are not *readily accessible*.
3. wells, well pumps, or water storage related equipment.
4. water conditioning *systems*.
5. solar water heating *systems*.
6. fire and lawn sprinkler *systems*.
7. private waste disposal *systems*.

B. determine:

1. whether water supply and waste disposal systems are public or private.
2. the quantity or quality of the water supply.

C. operate safety valves or shut-off valves.

7. ELECTRICAL SYSTEM

7.1 The inspector shall:

A. inspect:

1. the service drop.
2. the service entrance conductors, cables, and raceways.
3. the service equipment and main disconnects.
4. the service grounding.
5. the interior components of service panels and subpanels.
6. the conductors.
7. the overcurrent protection devices.

8. *a representative number of installed lighting fixtures, switches, and receptacles.*
9. the ground fault circuit interrupters.

B. describe:

1. the amperage and voltage rating of the service.
2. the location of main disconnect(s) and subpanels.
3. the *wiring methods*.

C. report:

1. on the presence of solid conductor aluminum branch circuit wiring.
2. on the absence of smoke detectors.

7.2 The inspector is NOT required to:

A. inspect:

1. the remote control devices unless the device is the only control device.
2. the *alarm systems and components*.
3. the low voltage wiring, *systems, and components*.
4. the ancillary wiring, *systems, and components* not a part of the primary electrical power distribution *system*.

B. measure amperage, voltage, or impedance.

8. HEATING SYSTEM

8.1 The inspector shall:

A. inspect:

1. the installed heating equipment.
2. the vent systems, flues, and chimneys.

B. describe:

1. the energy source.
2. the heating method by its distinguishing characteristics.

8.2 The inspector is NOT required to:

A. inspect:

1. the interiors or flues or chimneys which are not *readily accessible*.
2. the heat exchanger.
3. the humidifier or dehumidifier.
4. the electronic air filter.
5. the solar space heating *system*.

B. determine heat supply adequacy or distribution balance.

9. AIR CONDITIONING SYSTEMS

9.1 The inspector shall:

A. inspect the installed central and through-wall cooling equipment.

B. describe:

1. the energy source.
2. the cooling method by its distinguishing characteristics.

9.2 The *inspector* is NOT required to:

- A. *inspect* electronic air filters.
- B. determine cooling supply adequacy or distribution balance.

10. INTERIOR**10.1 The *inspector* shall:**

- A. *inspect*:
 - 1. the walls, ceilings, and floors.
 - 2. the steps, stairways, and railings.
 - 3. the countertops and a *representative number of installed cabinets*.
 - 4. a *representative number* of doors and windows.
 - 5. garage doors and garage door operators.

10.2 The *inspector* is NOT required to:

- A. *inspect*:
 - 1. the paint, wallpaper, and other finish treatments.
 - 2. the carpeting.
 - 3. the window treatments.
 - 4. the central vacuum *systems*.
 - 5. the *household appliances*.
 - 6. *recreational facilities*.

11. INSULATION AND VENTILATION**11.1 The *inspector* shall:**

- A. *inspect*:
 - 1. the insulation and vapor retarders in unfinished spaces.
 - 2. the ventilation of attics and foundation areas.
 - 3. the mechanical ventilation *systems*.
- B. *describe*:
 - 1. the insulation and vapor retarders in unfinished spaces.
 - 2. the absence of insulation in unfinished spaces at conditioned surfaces.

11.2 The *inspector* is NOT required to:

- A. disturb insulation or vapor retarders.
- B. determine indoor air quality.

12. FIREPLACES AND SOLID FUEL BURNING APPLIANCES**12.1 The *inspector* shall:**

- A. *inspect*:
 - 1. the *system components*.
 - 2. the vent systems, flues, and chimneys.
- B. *describe*:
 - 1. the fireplaces and *solid fuel burning appliances*.
 - 2. the chimneys.

12.2 The *inspector* is NOT required to:**A. *inspect*:**

1. the interiors of flues or chimneys.
2. the firescreens and doors.
3. the seals and gaskets.
4. the automatic fuel feed devices.
5. the mantles and fireplace surrounds.
6. the combustion make-up air devices.
7. the heat distribution assists, whether gravity controlled or fan assisted.

B. ignite or extinguish fires.**C. determine draft characteristics.****D. move fireplace inserts or stoves or firebox contents.****13. GENERAL LIMITATIONS AND EXCLUSIONS****13.1 General limitations**

- A.** Inspections performed in accordance with these standards of practice
1. are not *technically exhaustive*.
 2. will not identify concealed conditions or latent defects.
- B.** These standards of practice are applicable to buildings with four or fewer dwelling units and their garages or carports.

13.2 General exclusions

- A.** The *inspector* is not required to perform any action or make any determination unless specifically stated in these standards of practice, except as may be required by lawful authority.
- B.** *Inspectors* are NOT required to determine:
1. the condition of *systems* or *components* which are not *readily accessible*.
 2. the remaining life of any *system* or *component*.
 3. the strength, adequacy, effectiveness, or efficiency of any *system* or *component*.
 4. the causes of any condition or deficiency.
 5. the methods, materials, or costs of corrections.
 6. future conditions including, but not limited to, failure of *systems* and *components*.
 7. the suitability of the property for any specialized use.
 8. compliance with regulatory requirements (codes, regulations, laws, ordinances, etc.).
 9. the market value of the property or its marketability.
 10. the advisability of the purchase of the property.
 11. the presence of potentially hazardous plants or animals including, but not limited to, wood-destroying organisms or diseases harmful to humans.
 12. the presence of any environmental hazards including, but not limited to, toxins, carcinogens, noise, and contaminants in soil, water, and air.

13. the effectiveness of any *system installed* or methods utilized to control or remove suspected hazardous substances.
 14. the operating costs of *systems* or *components*.
 15. the acoustical properties of any system or component.
- C. *Inspectors* are NOT required to offer:
1. or perform any act or service contrary to law.
 2. or perform *engineering services*.
 3. or perform work in any trade or any professional service other than *home inspection*.
 4. warranties or guarantees of any kind.
- D. *Inspectors* are NOT required to operate:
1. any *system* or *component* which is *shut down* or otherwise inoperable.
 2. any *system* or *component* which does not respond to *normal operating controls*.
 3. shut-off valves.
- E. *Inspectors* are NOT required to enter:
1. any area which will, in the opinion of the *inspector*, likely be dangerous to the *inspector* or other persons or damage the property or its *systems* or *components*.
 2. The *under-floor crawl spaces* or attics which are not *readily accessible*.
- F. *Inspectors* are NOT required to *inspect*:
1. underground items including, but not limited to, underground storage tanks or other underground indications of their presence, whether abandoned or active.
 2. *systems* or *components* which are not *installed*.
 3. *decorative* items.
 4. *systems* or *components* located in areas that are not entered in accordance with these standards of practice.
 5. detached structures other than garages and carports.
 6. common elements or common areas in multi-unit housing, such as condominium properties or cooperative housing.
- G. *Inspectors* are NOT required to:
1. perform any procedure or operation which will, in the opinion of the *inspector*, likely be dangerous to the *inspector* or other persons or damage the property or its *systems* or *components*.
 2. move suspended ceiling tiles, personal property, furniture, equipment, plants, soil, snow, ice, or debris.
 3. *dismantle* any *system* or *component*, except as explicitly required by these standards of practice.

Glossary of Italicized Terms

Alarm Systems

Warning devices, installed or free-standing, including but not limited to; carbon monoxide detectors, flue gas and other spillage detectors, security equipment, ejector pumps, and smoke alarms.

Architectural Service

Any practice involving the art and science of building design for construction of any structure or grouping of structures and the use of space within and surrounding the structures or the design for construction, including, but not specifically limited to, schematic design, design development, preparation of construction contract documents, and administration of the construction contract.

Automatic Safety Controls

Devices designed and installed to protect *systems* and *components* from unsafe conditions.

Component

A part of a *system*.

Decorative

Ornamental; not required for the operation of the essential systems and components of a home.

Describe

To *report* a system or *component* by its type or other observed, significant characteristics to distinguish it from other *systems* or *components*.

Dismantle

To take apart or remove any *component*, device, or piece of equipment that would not be taken apart or removed by a homeowner in the course of normal and routine *homeowner* maintenance.

Engineering Service

Any professional service or creative work requiring engineering education, training, and experience and the application of special knowledge of the mathematical, physical, and engineering sciences to such professional service or creative work as consultation, investigation, evaluation, planning, design, and supervision of construction for the purpose of assuring compliance with the specifications and design, in conjunction with structures, buildings, machines, equipment, works, or processes.

Further Evaluation

Examination and analysis by a qualified professional, tradesman, or service technician beyond that provided by the *home inspection*.

Home Inspection

The process by which an inspector *visually* examines the *readily accessible systems* and *components* of a home and which *describes* those *systems* and *components* in accordance with these standards of practice.

Household Appliances

Kitchen, laundry, and similar appliances, whether *installed* or free-standing.

Inspect

To examine *readily accessible systems* and *components* of a building in accordance with these standards of practice, using *normal operating controls* and opening *readily openable access panels*.

Inspector

A person hired to examine any system or component of a building in accordance with these standards of practice.

Installed

Attached such that removal requires tools.

Normal Operating Controls

Devices such as thermostats, switches, or valves intended to be operated by the homeowner.

Readily Accessible

Available for visual inspection without requiring moving of personal property, dismantling, destructive measures, or any action which will likely involve risk to persons or property.

Readily Openable Access Panel

A panel provided for homeowner inspection and maintenance that is within normal reach, can be removed by one person, and is not sealed in place.

Recreational Facilities

Spas, saunas, steam baths, swimming pools, exercise, entertainment, athletic, playground, or other similar equipment and associated accessories.

Report

To communicate in writing.

Representative Number

One *component* per room for multiple similar interior *components* such as windows and electric outlets; one *component* on each side of the building for multiple similar exterior *components*.

Roof Drainage Systems

Components used to carry water off a roof and away from a building.

Significantly Deficient

Unsafe or not functioning.

Shut Down

A state in which a *system* or *component* cannot be operated by *normal operating controls*.

Solid Fuel Burning Appliances

A hearth and fire chamber or similar prepared place in which a fire may be built and which is built in conjunction with a chimney; or a listed assembly of a fire chamber, its chimney, and related factory-made parts designed for unit assembly without requiring field construction.

Structural Component

A *component* that supports non-variable forces or weights (dead loads) and variable forces or weights (live loads).

System

A combination of interacting or interdependent *components*, assembled to carry out one or more functions.

Technically Exhaustive

An investigation that involves dismantling, the extensive use of advanced techniques, measurements, instruments, testing, calculations, or other means.

Under-floor Crawl Space

The area within the confines of the foundation and between the ground and the underside of the floor.

Unsafe

A condition in a *readily accessible, installed system* or *component* which is judged to be a significant risk of personal injury during normal, day-to-day use. The risk may be due to damage, deterioration, improper installation, or a change in accepted residential construction standards.

Wiring Methods

Identification of electrical conductors or wires by their general type, such as “non-metallic sheathed cable” (“Romex”), “armored cable” (“bx”), or “knob and tube,” etc.

1.1.2 Notes on the Standards

<i>Inspect</i>	The standards are clear on the meaning of inspect . When we inspect, we have to look at and test the components listed in the standards. We look at them if they are readily accessible or if we can get at them through readily openable access panels . These are panels designed for the homeowner to remove. They are within normal reach, can be removed by one person, and are not sealed in place.
<i>Testing</i>	We test components and systems by using their normal operating controls but not the safety controls. We turn thermostats up or down, open and close doors and windows, turn light switches and water faucets on and off, flush toilets, etc. We do not test heating systems on high limit switches, test pressure relief valves on water heaters and boilers, overload electrical circuits to trip breakers, etc.
<i>Systems Shut Down</i>	We do not start up systems that are shut down. If the furnace pilot is off, we don't light it. If the electricity, water or gas is shut off in the home, we don't turn it on. If the disconnect for the air conditioner is off, we don't turn it on.
<i>Accessible</i>	We have to inspect house components that are readily accessible . That means we don't have to move furniture, lift carpets or ceiling tiles, dismantle components , damage things, or do something dangerous. The exception is covers that would normally be removed by homeowners during routine maintenance . The furnace fan cover is a good example because homeowners remove this to change the furnace filter. Many inspectors use tools as the threshold. If tools are required to open or dismantle the component, it is not considered readily accessible .
<i>Installed</i>	We only have to inspect things that are installed in homes. This means we don't have to inspect window air conditioners or portable heaters, for example.
<i>Deficiencies</i>	We have to report on systems that are significantly deficient . This means they are unsafe or not performing their intended function. Although the standards are not explicit, we are not required to identify every minor defect in a home. Failing to report a sticking door latch or cracked pane of glass would not be a meaningful breach of the standards. Some common sense is needed here, determining the effect the issue will have on the safety, usability, and durability of the home.
<i>End of Life</i>	We are required to report on any system or component that in our professional opinion is near the end of its service life . This is tricky since we don't know whether inspectors will be held accountable for failed components on the basis that they should have known the component was near the end of its life. With the wisdom of hindsight, it may be hard to argue that the component could not have been expected to fail, when in fact, it did. Time will tell. The situation is also tricky because it includes not only systems but individual components as well. For many systems there are broadly accepted life expectancy ranges, but these aren't available for some individual components. Reasonable criteria may also be the apparent condition of the component.
<i>Remaining Life</i>	We are not required to determine the remaining life of systems or components. This is related to, but different than, the end of service life issue. If the item is new or in the middle part of its life, we don't have to predict service life, even though the same broadly accepted life expectancy ranges would apply. It's only when the item is near the end, in your opinion, that you have to report it.
<i>Reporting Implications</i>	We have to tell people in writing the implications of conditions or problems unless they are self-evident. A cracked heat exchanger on a furnace has a very different implication for a homeowner than a cracked windowpane, for example. It's not enough to tell a client that they have aluminum wiring. We have to tell them of the potential fire risk.
<i>Describe the Implications</i>	It's much better to tell someone to fix a loose railing because someone may fall down the stairs than to quote a specific code requirement. People will only take

your recommendations seriously if they understand the implications of making the improvement. “*What will happen if I don’t?*” is a fair question from a client about any of your recommendations. You don’t need codes or bylaws to advise people on how to make house components perform their intended functions.

Tell Client What To Do

We have to tell the client in the report what to do about any conditions we found. We might recommend they repair, replace, service, or clean the component. We might advise them to have a specialist further investigate the condition. It’s all right to tell the client to monitor a situation, but we can’t tell them that their roof shingles are curled and leave it at that. We have to tell them what to do about the aluminum wire to reduce the fire risk.

What We Left Out

We have to report anything that we would usually inspect but didn’t. We also have to include in our report why we didn’t inspect it. The reasons may be that the component was inaccessible, unsafe to inspect, or was shut down. It may also be that the occupant or the client asked us not to inspect it.

Can It Do the Job?

Our approach is to look at each functional component in the home and evaluate whether it is able to perform its intended function. Roofs are supposed to shed water, gutters are supposed to collect water, chimneys are supposed to vent exhaust products, furnaces are supposed to heat homes, plumbing systems are supposed to carry supply and waste water, etc. We use our knowledge and experience to form a professional opinion.

Can Go Further

The standards allow you to deal with other systems and conditions beyond those covered by the standards. For example, you may want to include inspections of water quality, septic systems, radon, and termites. We can also specify repairs if we are qualified and choose to.

Can Do Less

The standards also suggest that you do not have to inspect everything that is included in the standards **if requested by the client**. Clients can hire you to simply look at the roof, for example. However, if a client hires you to do a home inspection, you can’t choose to omit the electrical system. Clients sometimes, during the course of a home inspection, ask us not to look at the furnace, for example, because their brother-in-law is going to replace it for them. This is acceptable, but document it in your report.

Not Technically Exhaustive

The standards indicate that home inspections are not technically exhaustive. This means that we are not taking measurements, using instruments, doing testing, or performing calculations. Another way to think of it is to say that we are doing a visual field performance evaluation.

We are looking at things that are installed in homes and determining whether they are doing their jobs, to the extent we can by looking at them.

- We do not have to measure framing lumber size, spans, or spacing.
- We don’t have to measure duct size and runs.
- We don’t have to test the quality of the grounding electrodes on electrical systems.
- We don’t have to do smoke tests on furnaces to look for cracked heat exchangers.
- We don’t have to use manometers to evaluate airflow through duct systems.
- We don’t have to use pitot tubes or pressure gauges to analyze water supplies.
- We don’t have to trip circuit breakers or measure the current flow through individual branch circuits.
- We don’t have to evaluate the design of roof trusses.
- We don’t have to perform heat loss calculations.

Four Dwelling Units

The standards cover buildings that include up to four dwelling units. The standards also include garages and carports for these buildings. This includes detached garages. We don't have to inspect common elements or areas in condominiums and cooperatives.

The Causes of Problems

We don't have to indicate the cause of a problem. In many cases, it won't matter. If the window is broken, we don't have to speculate what the cause was. In some cases, it's helpful to identify the cause so the problem won't recur. If we find the furnace is badly rusted around the bottom, we might recommend replacement of the furnace. However, it would be helpful to point out to the client that the furnace is rusting because there is a chronic foundation leakage problem. Similarly, you may tell someone to replace the stained and sagging drywall on a part of a ceiling. It's important, however, to let people know that the shower stall above that ceiling leaks every time it is used.

Don't Say How To Fix

Home inspectors should not be writing repair specifications. The standards say that we don't have to report on the methods, materials, and costs of corrections. Most home inspectors give some general advice on improvements but stay away from specifics. There is usually more than one way to approach a problem, and unless you have specific expertise, you shouldn't be telling contractors how to go about fixing things.

Costs

The standards don't require you to give ballpark costs for improvements. You don't have to be an estimator. On the other hand, the market reality in many areas is that home inspectors do typically give ballpark costs for improvements. This adds another dimension to a home inspection. There are many cost estimating books available, and some of the premium reporting systems include cost estimate numbers for many house components.

Special Use

Home inspectors don't have to tell clients whether the basement can be set up as a hairdressing salon, for example. There are often special physical issues and usually bylaw and code issues involved in specialized uses of homes. Evaluating whether a home is suitable for this kind of thing is well beyond the scope of a home inspection.

Code Compliance

A home inspection is not a code compliance inspection, nor is it a bylaw inspection. Most existing homes will not meet all current codes. There are several codes that apply to each house. There is typically a building code, electrical code, gas code, plumbing code, and so on. No one person can be comprehensively knowledgeable about all current codes. Further, codes change on a regular basis. It's simply not realistic to expect anyone to know all current code requirements on all aspects of a home.

Performance-Based Inspection

Since we're not doing code inspections, what are we using as a yardstick? All codes are written for specific reasons. A good home inspector has a strong background in codes and knows what constitutes good practice. Every well-written code item boils down to common sense. For example, you may not know exactly how tall railings have to be, but you can get a sense standing beside a railing whether or not you're likely to fall over it if you stumble. With very little experience, you'll also get very good at knowing what average railing heights and stair rises are, for example.

Market Value

Home inspectors should not offer any comment on the price of the home or its value. We are commonly asked at the end of the inspection if the house is good value or if it's priced right. This is a question that you need to defer to a real estate professional. Home inspectors hate it when real estate agents question the inspector's findings or offer technical advice to homeowners during an inspection. In the same sense, real estate agents hate it when inspectors wander into the world of real estate. The world works better all around if everyone stays within their scope of work.

What You Can't See

The standards tell us in several different ways that if you can't see it, you don't have to inspect it.

Insects, Rodents, or Wood-Destroying Organisms

We don't have to identify termites, rats, or even rot-causing fungi. However, you do have to report on any damage to the structure or other components. You can think of insects, rodents, and wood-damaging organisms as **causes** of the problems that you do have to identify.

Cosmetics

We don't have to comment on anything subjective. Home inspectors should not comment on architectural or decorating issues. Again, you don't want to be outside of your scope. This is a very dangerous place to be.

Breaking the Law

The standards say you don't have to do anything that's against the law. This is common sense, of course.

Warranties or Guarantees

The standards say that you don't have to offer warranties or guarantees. Most home inspectors do not. There are warranty programs that people can purchase on homes, but they are, in effect, insurance policies.

Licensed Work

Inspectors shouldn't do anything that requires an occupational license, including engineering or architectural services, unless they have such a license. For example, in some areas, a license is required to comment on wood-destroying organisms. In these areas, home inspectors should not offer comment. In other areas, only licensed technicians can dismantle and evaluate heating systems. Again, stay within your scope. You are performing a visual inspection of the performance of installed house components.

Danger and Damage

You don't have to go anywhere that is dangerous for you. We recommend that you don't walk on steeply sloped roofs, for example. You also don't have to do anything that may damage the property. You don't have to use a crowbar to force open access hatches.

Don't Turn Utilities on

The inspector does not have to inspect components that have been shut off. If the gas, water, or electricity to the house is not on at the time of the inspection, home inspectors are not required to turn them on. As a matter of fact, you should avoid turning them on. Things are usually turned off for a reason. There may be a safety issue. In most cases, you won't know and you risk causing serious damage or injury by activating systems that are shut down.

Disturbing Things

We don't have to move insulation, furniture, suspended ceiling tiles, storage, tree branches, earth, snow, or ice to get a better look. This can be an important point. We recommend that you document limitations caused by any of these things. When someone calls you in six months to complain that you didn't identify a crack in a foundation wall, it's helpful if your report says that part of the foundation wall was not visible because of storage. You may not remember what was there at the time of the inspection, and it's almost certain that your client won't remember. Many complaints about home inspectors' work are the result of things that only become obvious after the inspection.

Hazardous Substance

We don't have to look for poisons, cancer-causing agents, or noise contamination. Indoor air quality and environmental inspections have become a separate profession.

Operating Costs

We are often asked how much it will cost to heat the house or what the electrical bills will be. Home inspectors should not speculate about these. There are so many variables to this question, that your best guess is just going to be a stab in the dark. In some cases, historical information is available that will help people with this issue.

1.1.3 The ASHI Code of Ethics

The following are the ASHI Code of Ethics effective June 1, 1992.

Code of Ethics

Honesty, justice, and courtesy form a moral philosophy which, associated with mutual interest among people constitutes the foundation of ethics. The members should recognize such a standard, not in passive observance but as a set of dynamic principles guiding their conduct. It is their duty to practice the profession according to this code of ethics.

As the keystone of professional conduct is integrity, the members will discharge their duties with fidelity to the public, their clients, and with fairness and impartiality to all. They should uphold the honor and dignity of their profession and avoid association with any enterprise of questionable character, or apparent conflict of interest.

1. The member will express an opinion only when it is based on practical experience and honest conviction.
2. The member will always act in good faith toward each client.
3. The member will not disclose any information concerning the results of the inspection without the approval of the clients or their representatives.
4. The member will not accept compensation, financial or otherwise, from more than one interested party for the same service without the consent of all interested parties.
5. The member will not accept nor offer commissions or allowances, directly or indirectly, from other parties dealing with their client in connection with work for which the member is responsible.
6. The member will promptly disclose to his client any interest in a business that may affect the client. The member will not allow any interest in any business to affect the quality or results of their inspection work that they may be called upon to perform. The inspection work may not be used as a vehicle by the home inspector to deliberately obtain additional work in another field.
7. An inspector shall make every effort to uphold, maintain, and improve the professional integrity, reputation, and practice of the home inspection industry. He will report all such relevant information, including violations of this Code by other members, to the Association for possible remedial action.

1.1.4 Notes on the Code of Ethics

The Code of Ethics is sprinkled with words like **honesty, justice, courtesy, moral philosophy, guiding principles, integrity, fidelity, fairness, impartiality, honor, dignity, honest conviction, and good faith**. These are commendable concepts, and this document requires home inspectors to adhere to them. Let's look at some of the specific requirements.

1. Don't Guess

We should only offer opinions when they are based on experience and conviction. We shouldn't be bluffing our way through inspections or guessing at things we don't know. We also shouldn't be telling people what they want to hear, rather than what you know to be true.

2. Don't Lie or Cheat

This is a motherhood statement which says you must act in good faith toward each client. It doesn't require this in our actions toward others.

3. Confidentiality

The inspection results belong to your clients. They bought them. The inspection results don't belong to you. You are entitled to keep a copy as the producer, but the actual product belongs to your client. As a result, you cannot discuss the inspection results with real estate agents, sellers, or other interested parties without the client's permission. This is important and will come back to haunt you if you break this rule.

4. Can't Get Paid Twice

This says that we can't accept compensation from more than one party for the same service unless everyone agrees. You can't do an inspection for Client A and then sell the report to Client B. Remember, the report doesn't belong to you, it belongs to Client A.

5. Getting or Giving Kickbacks

Inspectors cannot accept or offer commissions from other parties dealing with **their client** in connection with work for which the member is responsible. This is worded fairly carefully but is intended to require inspectors to maintain an arm's length from real estate professionals. You should not be accepting kickbacks in any form from real estate agents for inspections. This can obviously expose you to pressure about how your inspections are performed and how your reports are presented. Similarly, you can't pay real estate agents when they send clients to you. Again, the protection of the client is at the heart of this issue and home inspectors must not only be ethical, but must also be perceived as ethical. Appearances are everything.

Client Benefits

In some cases, benefits are passed on directly to the client. Home inspectors may offer discounted fees to clients of certain real estate agents, for example. This issue is not specifically addressed in the standards and is a gray one. You can make the argument that the client's interests are well served in this arrangement. Cynics wonder what other components there are to the relationship between the real estate professional and the home inspector.

6. Conflict of Interest

There are two issues in this item. The first is related to the fact that many people in the home inspection business come from the building trades. While there are several interests that home inspectors might have that would cause a conflict, one of the most common is the fact that they have done some work on this house. It's obviously not appropriate for inspectors to inspect houses that they built. How could they possibly be impartial?

Don't Fix the House

The second point in this item is that you cannot use the home inspection to get work in another field. As you step off the ladder and tell the client that the roof is worn out, you shouldn't be handing them a business card with a quotation for a new roof. People will wonder whether the house really needs a new roof and whether the purpose of the inspection is to create work for a contracting or remodeling business. Many home inspectors are involved in construction-related businesses, but the two roles must be kept distinct.

Consulting not Contracting

The standards say we are permitted to provide other inspection services and specify repairs. The distinction seems to be that consulting work is acceptable but contracting work is not.

To sum up our interpretation, if you are a mechanical engineer, you can offer to do a design analysis of the heating and ductwork system for an additional fee, but you cannot offer to replace the furnace.

7. Report Code Violations

The inspector is asked to report any violations of the Code of Ethics by other members to the Association. While the intent is clear and commendable, this is a difficult issue in practice. For example, will members ever report other members for competitive or personal reasons, rather than professional integrity reasons?

Summary

So now you have a sense of the rules of the game. Without getting into the specifics of home inspection details, you should have a good sense of what constitutes an inspection and what your important obligations are.

1.2 PRE-PURCHASE HOME INSPECTION: A VIEW FROM THE OUTSIDE

Types of Inspection

The focus of our discussion will be on the pre-purchase home inspection since it is far and away the most common. Other types of inspection include:

- prelisting or presale inspections
- prerenovation inspections
- problem-solving inspections
- maintenance inspections
- course of construction or progress inspections
- legal dispute inspections
- inspection of relatively new homes as warranties are about to expire

Home Inspections Defined

These may provide diversification opportunities for home inspectors. We have defined the home inspection according to the standards of practice. The following descriptive terms all apply to a pre-purchase home inspection:

- Field performance review
- Evaluation of physical condition
- Visual inspection of readily accessible, installed components
- Not technically exhaustive
- Non-destructive
- Non-invasive
- Sampling type inspection

A home inspection is designed to determine whether all of the essential components of a house are present and doing their job, as evidenced by a visual inspection.

Form versus Function

The home inspection concentrates on the function of the home, rather than the form. Architectural and decorating considerations are not included.

Not an Appraisal

Some people confuse home inspection and appraisal. An appraisal may involve an inspection of a property, but the goal of an appraisal is to determine the fair **market value** of a property rather than establish its physical condition.

Appraisers will often find house problems and may call upon home inspectors to investigate situations that are unclear to appraisers.

1.2.1 Ethics and Objectivity

Home inspectors get pulled a number of ways. They have obligations to all of the following:

- The home buyer, who is typically the client
- The home seller
- The listing agent (the agent working with the seller)
- The selling agent (the agent working with the buyer)
- The home itself
- The home inspector himself or herself

Good Faith to All

The Code of Ethics requires members to act in good faith toward clients. We extrapolate that to suggest that home inspectors should operate in good faith toward everyone. We believe that we owe every person honesty and courtesy. It's not just the right thing to do, it's good business. Those who operate less than honestly and professionally are generally haunted by their actions eventually.

Home Inspectors Get Pulled

Home inspectors are often subjected to several different pressures. We'll talk about this more when we talk about typical clients and the real estate transaction, but we'll give you a few examples:

- A home buyer has had trouble getting financing for a home and asks you to write a favorable report because the lender wants to see a copy. The buyer wants the lender to make the loan.
- The buyers have had second thoughts about the house and want out of the transaction. The only condition in their offer is the home inspection condition. The buyers ask you to write a negative report to help them get out of the deal.
- The buyers have a conditional offer (agreeing to buy the home for the agreed price if the results of the inspection are satisfactory) on home inspection and want the house but think they have paid too much. They ask you to write a harsh report so they can renegotiate based on your findings.
- The real estate salesperson indicates there are several good home inspectors that he or she typically recommends (many recommend at least three). A home inspector who causes a transaction to fall apart may not be on the list, let alone at the top.
- The seller of the home you are inspecting has already purchased another home and is desperate to have the deal go through, challenging every comment you make about the home that may be considered negative. (Sellers typically have a pride of ownership, as well as a strong motivation to see a favorable report so that the transaction will go through.)
- A young couple is buying the house. The husband has fallen in love with the house but the wife is not sure that it's the right home for them. The husband wants you to produce a very positive report while the wife is looking for an excuse to back out of the purchase. Each speaks to you privately at different times during the inspection, giving you direction as to how your report should be slanted.

What's the Right Thing To Do?

Many home inspectors believe that their obligation is to the buyer. As you can see from some of the examples above, the wishes of the buyer are not always consistent with the Code of Ethics or with professional business practices. We have adopted the position that our highest obligation is to the home. Regardless of the pressures that we feel, we strive to provide reports that realistically describe the condition of the house in our opinion. We make no attempt to minimize or magnify conditions we identify.

It's a Bumpy Road

There are often people who are unhappy with the results because of this approach, but, since people in a real estate transaction have diverse interests, this is to be expected. We have long since stopped trying to make everyone happy, and, although it's not our goal to make anyone unhappy, we feel compelled to report the house exactly as we see it. In our opinion, that's the only kind of report that will consistently stand up to long-term scrutiny.

Neutral and Unbiased

It's one of the joys of the home inspection profession that we are truly unbiased. We have no particular interest in whether or not the transaction goes through. The seller obviously has a strong motivation. The real estate salespeople have a similar but slightly different motivation. The seller wants to get as much money as he or she can for the house. The real estate salespeople would like to see the sale at the highest possible price, but they are more concerned that a sale does take place. Buyers are trying to get the best price they can and often have misgivings about the transaction they are entering.

Inspectors Get Paid Either Way

Home inspectors charge a fee for their work and often don't even know whether the transaction was completed. We provide our report, collect our fee, and move on. We sometimes hear when transactions aren't completed in the form of a complaint from a real estate agent or a seller, but, other than that, we are not usually aware of the outcome.

Can't Operate in a Vacuum

While it's nice to think that home inspectors can be insulated from all the real-world pressures, that's not possible. There are many forces outside of the real estate transaction itself. The marketplace can drive you to change your way of doing business. Competition can affect your pricing, and so on. In short, the home inspection profession is also a business and is subject to the same outside influences as any other business.

1.2.2 Challenges of Home Inspection

Harder Than It Looks

Home inspection looks deceptively simple. In reality, it's extremely complex. A good analogy would be a medical doctor who was a general practitioner. While they don't have an area of specialization, they are expected to have broad knowledge of a large number of issues. The medical analogy is a good one in the sense that just as doctors can cure some conditions but send patients to specialists for others, home inspectors can offer advice on many issues but sometimes have to recommend further investigation by specialists.

It's a Performance

A home inspection is performed in front of an audience. The audience may simply be a buyer, but it's often the buyers and their family, a selling agent, a listing agent, and a seller. Just as a good actor can make a performance seem very simple and natural, a good home inspection can look deceptively easy and natural. It's true in business, in the arts, and in the sports world. People who are very good at what they do make it look easy.

The Reality

Home inspection is hard work. It requires comprehensive technical knowledge, a keen eye, good powers of deductive reasoning, an ability to focus and think quickly, an ability to read people and put them at ease, and good communication skills to successfully transfer the home inspector's observations and conclusions

to the client. There is pressure to perform, little time to think, considerable liability, and lots of ways to destroy your credibility instantly. We'll talk more about the characteristics of a home inspector shortly.

Poorly Understood Profession

Home inspection is not well understood by most people. It's one of the great dangers of the field. People tend to put an inordinate amount of faith in a home inspection report. Unrealistic expectations are often fueled by glowing recommendations by real estate salespeople about this wonderful home inspector who will tell you **everything** about the home. Marketing efforts often foster this perception of **complete peace of mind**. It's easy to see how the risks are high if the unrealistic expectations are not adjusted. The home inspection profession has considerable work ahead to better educate the consumer as to the scope and limitations of a professional home inspection. One of the great risks to the profession is new practitioners who do not understand the liabilities and the importance of creating realistic expectations among clients.

How Long Does a Home Inspection Take?

Some people claim they can do a home inspection in as little as an hour or an hour and a half. Other people say that the process should take eight hours. In most parts of North America, a typical home inspection might run two and a half hours. (All the time estimates in this discussion assume that a single inspector performs the inspection.)

Should It Be Longer?

Would we be able to tell people more about the house if we had longer to do the inspection? Of course. What's magic about two and a half hours? There's nothing magic, but a number of factors have led to this average number.

- The fees charged by home inspectors make it tough to justify spending much longer at a home.
- The patience of sellers and real estate agents is limited.
- It's hard for anyone to focus for more than two and a half hours on any task. Home inspectors are effectively on stage for two and a half hours and that's plenty for most people.

Can I Do Shorter Inspections?

You could do shorter inspections and still provide a good deal of information to clients. If your fees were less than your competition, this could be a valuable service. However, the perception might be that you are not doing a comprehensive job. Perhaps more importantly, it's very difficult to meet the standards of practice in much less than two and a half hours. Since the standards have been broadly accepted as a minimum standard of home inspection, there is a significant barrier to doing shorter, more cursory inspections.

Greater Liability

Many people believe that the shorter the inspection, the higher the liability. Clients may be willing to pay less for a slightly shorter inspection, but they are not likely to reduce their expectations accordingly. It may not be a convincing argument to explain to a judge that you didn't meet the standards of practice because you charged a fee that only allowed you to stay in the house for an hour.

Could I Do Longer Inspections?

Inspections may run longer than two and a half hours and there may be very little problem with this. Depending on the complexity of the house, and the demands of the client, this happens to all inspectors. Some use long inspection times as a marketing tool. The business decision that has to be made is whether or not people are willing to pay more money for longer inspections and whether the negative effects on sellers, real estate agents, your ability to concentrate, and the client's ability to focus make it worthwhile. When our inspections on a typical house run much longer than two and half to three hours, it's common for the real estate salespeople to let us know that we did not perform well. Whether the criticism is fair may not be the real issue.

1.2.3 Can Clients Attend?

We **encourage** clients to attend the inspection for several reasons:

- **Better communication.** It's easier to communicate with someone face-to-face than over the telephone or, worse still, only in writing. You're going to communicate in writing no matter what; however, the communication is much enhanced if you can speak to the person and get their feedback. You probably already have a sense of the value of one-on-one communication.
- **Showing is better than telling.** When you find a significant problem or condition, it's much easier to make clients understand by showing them as you tell them about it.
- **Lowered liability.** A properly done home inspection generally leaves a very favorable impression with a buyer. The buyer sees how hard you are working on their behalf. Studies have shown and our experience has reinforced the reality that people are less likely to complain or to take legal action against people they have met and established rapport with. If your client works with you at the house for two and a half hours and then has an unexpected event after moving into the house, you're more likely to get a phone call asking for help than a lawyer's letter demanding money.
- **Opportunity to adjust expectations.** During the inspection, you can help the client understand the scope of a home inspection and describe the things you are able to do and not able to do during the course of the inspection. This again helps to reduce liability.

Clients Slow You Down

Some inspectors complain that the inspection process takes longer if clients tag along. While this is true to a point, inspectors can control the pace of an inspection, even with clients attending. In our experience, while the inspection may be slightly faster without the client, the follow-up telephone call to the client can be quite lengthy. The total time for the inspection and phone call often exceeds the average inspection time with a client attending.

Complaints More Likely

Further, the risk of receiving a complaint in the future is higher if the client doesn't come. Handling complaints takes up huge amounts of time, making the extra few minutes spent on site with the client seem trivial indeed.

1.2.4 Fees and Scheduling

Home inspection fees range from \$100 to over \$1,000, with averages in the \$300 range. How do home inspectors set their fees? There are several approaches. Fees may be based on—

- the square footage of the house
- the selling price of the house
- the number of rooms in the house
- the amount of time the inspector spends
- the level and number of services provided (additional fees are often charged for radon, termite, lead, water quality, septic inspections)

Some inspectors offer a basic inspection and a premium level inspection that goes into more depth. Some inspectors offer inspections with fees in the thousands of

dollars that involve a whole team of specialists. The reasons for this usually have more to do with liability control than good value.

*Home Inspection Is
Great Value*

We believe that home inspections are typically underpriced relative to their value in the real estate transaction. The amount of information provided to clients is amazing, irrespective of cost. When considered against real estate commissions, legal fees, the cost of land surveys, appraisals, etc., the \$300 spent on a home inspection is wonderful value. One of the unfortunate realities is that by the time the buyer gets to the home inspection process, he or she is worn down by stress and the large number of hidden costs in a real estate transaction. An inspection that costs a few hundred dollars more seems anything but great value. Nonetheless, a well-performed home inspection usually generates feedback like this:

- *“That’s the best money I’ve ever spent!”*
- *“I’ve learned more about this house in two and a half hours than I know about the house I’ve lived in for the last ten years.”*

*When Are Inspections
Performed?*

There are several choices for inspection schedules. Our choice is to set up inspections at nine, twelve, and three o’clock. This allows for performing three inspections per day, assuming the houses are all typical sizes and the travel distance between them is no more than half an hour. Inspectors just beginning will usually have trouble completing their inspection within two and a half hours, and a two-inspections-per-day pace is recommended for new practitioners.

Three Inspections per Day

Some inspectors perform four inspections per day. In our experience, that leads to tired people making mistakes and burning themselves out. As we’ve said, a home inspection is a performance. The actor that has to do three two and a half hour performances in a day will tell you how that tiring that is, mentally and physically. In our experience, that’s the limit.

Inspections at Night

Some home inspectors will start inspections just before it gets dark. They do the exterior of the home first and then move inside. While this is possible, we try to avoid this. Home inspections are tricky enough without the additional problem of not being able to see very well. If dusk falls quickly and you haven’t finished your outside work, you have a serious problem. We also find that we often go back outside after being in the home for a while to follow up on clues. If it’s gotten dark outside, you may not be able to do this. Another issue is that the lighting inside the house may not be good. While this can be overcome with strong flashlights and trouble lights, it doesn’t make the inspection any easier.

1.3 FIRST IMPRESSIONS: VEHICLES, ATTIRE, AND TOOLS

Your client’s first impression of you may be based on your attire and the vehicle in which you arrive for the inspection. In this section we look at these important components of your professional presentation, as well as the tools you will find critical to conducting the job.

1.3.1 Vehicles

Presentable

It doesn’t matter what kind of vehicle you drive, as long as it is clean and presentable. The home inspector’s vehicle should not be notable because it is so run-down, dirty, flashy, or extravagant. The goal of a home inspection is effective communication. People are more relaxed and communicate better with people they

have things in common with. If clients see you driving a car they wouldn't be caught dead in, this creates a small but real barrier to good communication and a first impression that may be hard to overcome.

Marketing Tool?

Some people put logos and advertising on their vehicles. This is a business decision and has little to do with the practice of home inspection. In terms of a client's perception of the inspector, we see nothing negative about it.

Big Enough?

The vehicle should be big enough to accommodate your tools and ladder. Some inspectors carry one ladder. Others carry more. Stepladders, extension ladders, and collapsible ladders are all options. You'll also want to have room for reports, business cards, and any reference materials, and, if you use a computer and printer on site, you'll need a vehicle large enough to set these up. Cars, vans, and trucks are all choices of home inspectors.

Can Client Join You?

Your vehicle may become a meeting room at the end of the inspection if your closing discussion has to take place outside the house. This may be the case if the agent has to leave the home and lock up or if the inspection is obviously inconveniencing the seller. The buyers may also want the closing discussion to take place in your vehicle because they don't want the seller or agents to listen in on the discussion. It may be too hot, cold, or wet to have the closing discussion outdoors comfortably. There is often money to change hands and receipts to be signed. This is easier to do in a closed vehicle where wind won't be a problem.

You don't want a half-eaten lunch on the front seat or, worse still, five or six half-eaten lunches. You also don't want confidential materials, such as other clients' reports or payments, lying around in the vehicle where they can be seen from outside through the window.

1.3.2 Clothes

Clothing is a topic of some discussion among home inspectors. We wear ties and dress shirts because we want to be perceived as professionals. Many home inspectors are successful wearing more casual clothes, including golf shirts. Some even wear jeans and shorts. You will have to make a decision about the kind of image you present and, perhaps, what is typical and acceptable in your market.

Use the Address

Some home inspectors dress differently, depending on the neighborhood they'll be inspecting and the purchase price of the home. If the house is in a fixer-upper neighborhood, you might dress differently than on a street where the average house price is over \$2,000,000. Your expectation of your typical client will be different.

Dress for Comfort

Dressing for success is important, but you have to be comfortable too. Loose-fitting clothes are better than restrictive clothing. You will be reaching, climbing, and sometimes crawling. We recommend coveralls for entering areas where you may get quite dirty. This isn't because we're worried about your laundry or dry cleaning bills; it's rude to walk through a house tracking dirt everywhere.

Indoor Shoes

Many home inspectors carry a pair of slippers or indoor shoes to put on inside homes. Their outdoor footwear is left at the door. Sellers appreciate this gesture. We always take off our shoes at the door unless the house has some very unusual conditions. Some inspectors wear fabric "booties" over their shoes inside the home.

Outdoor Shoe Types

We recommend rubber soled non-slip lace-up shoes for outdoor work. If you are going to be climbing ladders and walking roofs, leather soles are not what you're after. Stocking feet are also not safe. We prefer lace-up shoes because you may accidentally step out of slip-ons.

What If It Rains?

Many inspectors carry at least one clean shirt in the car with them, as well as wet wipes, breath mints, and deodorant.

We recommend carrying rain gear and an umbrella. It's a nice touch to carry an extra umbrella for your client.

1.3.3 Tools

We've broken down the tools of a home inspector into a basic list and an optional list. There are many tools that you could carry that we don't list here. We are trying to stay within the scope of a home inspection that meets the standards of practice and includes the common optional tools.

Basic Tools

- **Binoculars**—to look at parts of the home you can't get to.
- **Flashlight**—to look at poorly lit parts of the house and to scan along interior surfaces looking for irregularities. Flashlights can also be used to tap on siding to determine the substrate. Some inspectors use the end of their flashlight to push open attic access hatches to avoid getting fingerprints on them.
- **Spare Flashlight Batteries and Bulbs**
- **Ladder—step, extension, and/or foldable**—to get to roofs, attics, etc.
- **Screwdrivers—an assortment**—to open electrical panels and remove access hatches.
- **Carpenter's Awl**—to probe wood for rot or insect damage.
- **Telescopic Mirror (small)**—to inspect furnace heat exchangers and other confined areas difficult to access.
- **Measuring Tape (25 feet long, one-inch-wide blade)**—to measure structural members, roof areas, chimney heights, window sizes, stair risers, etc.
- **Electrical Circuit Testers**—to check that receptacles are wired correctly.
- **Knife**—to probe wood for damage, scrape paint off labels, break paint seals on access hatches, dig paint out of screw slots, etc.
- **Gloves**—to protect hands from hot roofs and insulation.
- **Coveralls**—to keep clothing clean in attics and crawlspaces. A plastic bag for soiled coveralls is a good idea.
- **Mask**—to avoid inhaling insulation fibers in attics.
- **Pliers (we like channel lock or slip joint)**—to turn screws where slots are worn or where nuts have been used instead of screws.
- **Briefcase or Tool Kit**—to carry your tools.

Optional Tools

- **Tool Belt**—to carry tools and keep hands free.
- **Flashlight Belt Loops**—this is a loop that attaches to your belt that you can hang your flashlight from.
- **Trouble Light (plug in light with extension cord)**—to illuminate crawlspaces and other poorly lit areas where a flashlight may not be adequate.
- **Drop Sheet**—to put over clothes in closets and below attic hatches to protect the home from dirt and insulation.

- **Large Mirror (6 inches by 10 inches, for example)**—to look behind water heaters, furnaces, oil tanks, and other spaces that are too small to get into but not as confined as a furnace heat exchanger.
- **Wet Wipes or Paper Towels**—to clean your hands during and/or after an inspection. We prefer not to use the seller's washroom facilities and hand towels.
- **Moisture Meter or Moisture Scanner**—to look for elevated moisture levels in suspect areas and to check stains for evidence of moisture.
- **Voltage Detector**—to determine whether wiring is energized.
- **Ampmeter**—to verify correct operation of electric furnace, for example.
- **Plumb Bob**—to measure the amount by which columns or walls are out of plumb.
- **Mason's Level (four-foot spirit level)**—to measure amount by which walls or columns are out of plumb and floors, ceilings or roofs are out of level, or slope of gutters, water plumbing pipes, or appliance vents.
- **Extendable Probe**—to check for rot in places that cannot be reached from the ground or floor level.
- **Nut Driver**—to remove nuts that may have been used in electrical panels, access covers, etc.
- **Power Screwdriver**—to facilitate removal of screws from panels and access hatches.
- **Crescent Wrench**—to remove and replace bolts.
- **Hammer**—to pull out and replace nails sealing access hatches, etc.
- **Goggles**—to avoid getting insulation and other irritants in your eyes.
- **Camera (Polaroid, 35 mm, digital, video, etc.)**—to record your findings. Note: some home inspectors include photographs of the home in their reports. Some give copies of videotapes to clients.
- **Carbon Monoxide Sensor**—to check for holes in heat exchangers and possible backdraft problems.
- **Combustible Gas Analyzer**—to check for gas leaks, backdrafts, and holes in heat exchangers.
- **Compass**—to determine which way the house faces. This can be helpful in order to know where prevailing winds or wind driven rain comes from. Also, if you use the compass points to describe areas of the house, this helps to ensure that you describe the house correctly.
- **Samples of Various Sizes of Electrical Wire**—to help identify wire sizes in the field.
- **Wire Gauge**—to help identify wire sizes in the field.
- **Samples of Various Sizes and Materials of Plumbing Pipes**—to help identify plumbing pipes in the field.
- **Magnet**—to help differentiate between galvanized steel and copper gutters, galvanized steel and brass piping, etc.
- **Latex Gloves (surgical gloves)**—to keep hands clean and avoid getting fingerprints on house components.
- **Electrical Tape**—to make temporary repairs to problems (not recommended by writers but done by some inspectors).

- **Thermometer**—to check temperature rise and temperature drop across furnace heat exchangers and air conditioning and heat pump coils.

Again, there are other instruments that could be used during home inspections. These, however, are the majority of the common tools.

1.4 THE INSPECTION PROCESS

We're going to break this section down into four segments—

1. The Pre-inspection Routine
2. The Introductory Discussion
3. The Inspection Itself
4. The Closing Discussion

1.4.1 Pre-Inspection Routine

The pre-inspection routine takes place before leaving your home or office. There are number of checks that some inspectors do when parked outside the home that don't really help. If you're at the house and the inspection starts in two minutes, it's too late to realize you have no business cards or report forms and your flash-light battery is dead.

Setting Goals

Set Time Goals

You should know before you get to the house how long you plan to be there. An average inspection is two and a half hours. You may want to adjust this time based on what you know about the size of the house, the location, or the condition. You may have been told when the appointment was booked that the house has seven additions. This should be a clue that you may need more than two and a half hours.

Budgeting Your Time

We set goals not only for the total inspection time but also for the amount of time spent on each phase of the inspection. This allows you to track your progress and avoid finding out after two and a half hours you've only done a third of the inspection. Our typical time goals look like this:

- Introductory discussion—10 minutes
- Roof and exterior—30 minutes
- Mechanical, electrical, basement (if applicable), and structure—30 minutes
- Interior inspection (the house living spaces)—30 minutes
- The attic and/or crawlspace—15 minutes
- Recording the inspection results—20 minutes
- Closing discussion—15 minutes
- Total—150 minutes

We intentionally make the last two items on the list a little longer than may appear necessary. This provides us with a little bit of slack in case we fall behind during the earlier segments of the inspection. Successful inspectors always know how long they've been in the house and where they should be at that particular time. There are several things that can be done to adjust the pace of the inspection as necessary. If done properly, these are invisible to the audience.

Know Your Routine

Every successful inspector has a routine. You should never depart from your routine, if possible. Circumstances will occasionally make it necessary, and in those cases you'll have to increase your focus level to compensate. You should know before you leave the office the exact order in which you are going to approach the inspection. This is one sequence that is used by many inspectors:

- Introductory discussion
- Exterior inspection
- Roof
- Heating plant
- Electrical panel
- Water service entry and water heater
- Structure
- Interior rooms
- Attic
- Crawlspace
- Closing discussion

We are more interested in you having a routine than exactly what it looks like. Is it consistent? Is it repeatable on each and every inspection?

Vehicle Check

Your vehicle checklist might look something like this:

1. Clean inside
2. Clean outside
3. Gas
4. Map
5. Directions and route
6. Agents' phone numbers
7. Room for a passenger or two
8. Tools and ladders
9. Papers
10. Coveralls
11. Indoor shoes
12. Spare shirt
13. Rain gear
14. Umbrella

Personal Check

Do you look like someone you'd want to do your home inspection? Are your clothes relatively clean? Many inspectors carry a comb or brush, deodorant, and breath mints. Most inspectors avoid spicy food, hamburgers with raw onion, and food with garlic between inspections as a courtesy to their audience. Will you stop at a washroom before you leave or on the way?

Your personal checklist may look something like this:

1. Clothes clean
2. Hair combed
3. Deodorant
4. Breath mints
5. Washroom stop

Arrival and Parking

Learn the Neighborhood

Leave your office in time to arrive early at the inspection, allowing for unexpected traffic difficulties. Once you find the house, you should drive around the immediate neighborhood to get a sense of the general topography and the size and style of homes in the neighborhood. Is the home you're going to inspect typical? Does it have an addition? Is it the only house in the neighborhood with an old roof or a new roof? Does every other house but this one have new retaining walls? There's a lot you can learn about the house before you walk up to the front door.

Other Homes for Sale

Make a mental note of other homes that have a For Sale sign. The odds are good that your clients will have looked closely at these houses and chosen not to buy them. Any visible differences between other houses for sale and the house you're about to inspect may give you some insights into the clients' minds.

Park on the Street

We recommend that you not park on the driveway. If the seller wants to go out during the inspection and you are blocking them in, it's frustrating for the seller and disruptive for you. If you park in the driveway and your client or the agent parks behind you, you may be blocked in when you want to leave.

Don't Park Illegally

Assuming that you arrive early, you may be able to get a good parking spot. If not, you may be tempted to park illegally. Your clients and agents who arrive shortly after you may well notice that you have parked illegally. This may send the wrong message to your audience before you even meet them.

The Psychological Advantage

Arriving early is always a psychological advantage. If you have already parked and gotten out of the car, you have a slight advantage over the people who arrive after you. When you are the last one there, you are often self-conscious about keeping others waiting and tend to rush gathering your tools and ladder. If you are even slightly disorganized, you may create a very poor impression before opening your mouth.

Cell Phone off

We recommend that you not carry a cell phone that may ring during an inspection. Similarly, we recommend that you not wear a pager that has an audible signal during the inspection. It shows a lack of respect for the client to pause during your inspection to answer a phone or respond to a page. It may appear to your client that the next inspection is more important than this one. There may be circumstances where you have to leave a cell phone or a pager on (a spouse that is nine months pregnant, for example), and if this is the case, we recommend that you explain this to your clients at the beginning of the inspection so that if there is an interruption, they will not be offended.

Know the Players

We strongly recommend that you memorize the clients' names and real estate agents' names, if you have them, before getting out of your vehicle. It's critical that you know who your clients are during the introductory discussion. In many cases, people will only introduce themselves by name and it will be unclear who is the agent and who is the client. Clients also often bring friends or relatives. Unless you know your client's name before the introductions, you may not know which of these people is the client.

So far, we've gotten from the office to the house. Now, let's get out of the vehicle and start the inspection.

1.4.2 Introductory Discussion

Seller Introduction

If you have arrived early, the clients and agents may not be there yet. Many inspectors take this opportunity to knock on the front door and introduce themselves to the seller. Comments to the seller may include an explanation of how long the inspection will be and where in the house you will be going. You may want to reassure them that the inspection is not destructive and not invasive. You may ask whether there are any pets or people who may be sleeping in the house that you should not disturb.

We use a letter that explains the inspection to sellers.

Anything I Should Know?

Some inspectors ask the seller whether there is anything they should know about the home before starting. Sometimes there is valuable information offered about problems you would not otherwise know about. If sellers are confused or distressed by the question, inspectors may rescue the seller by saying, *“Is there a dog in the backyard or anyone sleeping in the home, for example?”*

Waiting for Your Audience

After you have introduced yourself to the seller, remain outside, waiting for your clients and the agent to arrive. You may do preliminary macro (big picture) and micro (close up) tours around the exterior of the home and, perhaps, set up your ladder to get onto the roof. If your first tour around the house is clockwise, your second tour with the clients should be counterclockwise.

On the Roof

Some inspectors like to be on the roof when the clients and agents arrive. This shows the clients right at the beginning that you are willing to take risks on their behalf and that you are purposeful and enthusiastic about your work.

The Audience Arrives

Your clients often arrive with the agent, although this isn't always the case. As you meet them, you are courteous, pleasant, relaxed, professional, in control, and enthusiastic.

Introductions

Greet everyone as they arrive with a handshake and a business card. Acknowledge the presence of everyone there, even if there are children. You don't have to shake hands with children, but you can say something like, *“And these are your children?”* or *“And these are your assistants?”*

Don't Be Physical

We recommend no physical contact beyond a handshake, such as putting your hand on people's arms or shoulders. People may find this uncomfortable or may view you as overly familiar.

Use Names So You'll Remember Them

We recommend that as you are introduced to people you use their name. You might say, *“Good morning, I'm John Smith from Smith Home Inspections.”* They might reply, *“Hello, I'm Peter Brown.”* You might say, *“It's good to meet you, Mr. Brown, and thank you for choosing us to perform your home inspection.”*

You'll have to instantly decide whether you're going to address clients as “Mr. Brown” or “Peter,” for example. There are number of factors that might give you some clues as to what is appropriate, but when in doubt, “Mr. Brown” is appropriate. As the inspection goes on, you may change that to “Peter,” depending on such things as—

- the person's age
- how they are dressed
- their demeanor
- how others address them (If the agent says “Mr. Brown,” so do you)
- how they address you

What if You Miss the Name?

Sometimes you won't catch the name as people introduce themselves. It may be a difficult name, the person may speak softly or there may be background noise. Now is the time to say, *“I'm sorry, I missed that.”* You may think it slightly embarrassing to ask someone to repeat their name. Most people appreciate the fact that

you are interested enough to ask again. People with unusual names will be used to having them mispronounced. The fact that you are asking so that you can use their name correctly is a courtesy and should not be cause for embarrassment.

*Professional Relationship
With Agent*

If you've been in home inspection for a while, you'll often recognize the real estate agent or agents. Don't be overly familiar with the agents, even if you attended their charity golf tournament the night before and sat with them at dinner. The appearance of a close relationship between real estate agents and home inspectors may make clients uncomfortable or even question your impartiality.

Don't Be Rude

While you don't want to be too familiar with real estate agents, don't ignore them either. Even if they arrive late or stay in the background, introduce yourself and give them a business card.

Take Control

After the introductions, the agent and the buyers who have been working together will often speak to each other. If they are talking about something important, you should wait patiently. If they're talking about when they are going to get together to sign papers or the agent is relating some piece of information about the home, you should stand back. However, if the conversation is clearly social or as soon as the business conversation is completed, you should take charge of the situation. You can say something like, "*Let's get started, shall we?*"

Start with Questions

Many inspectors start with a couple of questions such as:

- "*Have you bought a home before?*"
- "*Have you ever had a home inspection?*"

If they haven't bought a home before, you don't need to ask whether they've ever had a home inspection. If they have bought a home, you can say, "*So, you've been through this before.*" When you ask them if they've had a home inspection, if they say "*No*", you can start to explain the inspection process. If they say "*Yes*", you can respond, "*So, you have a good sense of what this is all about.*"

*A Reason for These
Questions*

These questions are not idle. They are intended to do a couple of things:

- Give you a chance to get a sense of your client by listening to him speak. The questions do not put a lot of pressure on the client and should not make him feel uncomfortable. They are questions that can be answered with a simple yes or no, or if the client chooses to, they can expand on the answer. This will tell you something about your client.
- Send a message that the inspection will be interactive, not a lecture.
- Display your interest in the client's situation and background without probing.

These are not the only appropriate questions, but they work for us.

Set the Goals

The next thing you want to do is make the client understand the goal of the home inspection from your perspective. You might say, "*Our goal over the next two and a half hours is to give you a clear picture of the condition of the major systems in the house.*"

This is a positive sentence telling the client that you're going to give him a clear picture. The words are simple and not intimidating. This sentence also builds in some expectation adjustment messages. We've set the time frame for the inspection, which is valuable to all the parties. We've also focused the discussion on the major systems of the house.

Major and Minor Issues

"*As we look for significant issues that may affect your buying decision, we'll come across a number of smaller items. We'll discuss those and include them in our report as a courtesy, but our goal isn't to create a detailed maintenance or repair list.*"

- You've now set the parameters that you're going to be looking for big problems, not little ones. You've also told the client that just because you report on some of the little problems, you're not going to find them all.
- Describe the Inspection Flow* *"We'll start outside and then move indoors where we'll work from the bottom to the top, finishing with the attic."*
- You've discussed how the inspection will progress. This gives the client some understanding of what to expect. Just as importantly, you've told her that you do have a specific routine. This lets the client know that you're organized and you've done this before.
- We Rather Than I* It's our preference to use the word "we" rather than "I" in describing the actions of the inspector. This creates a team concept and puts you and the client on the same side. This is a valuable relationship to develop during the course of the inspection. The "we" also suggests to the client that you expect him to participate in the inspection. The client gets better value and you can do a better job if your client is available to communicate with you as you go through the home.
- Explain Report Delivery* Let your client know when the finished product will be available. You might say:
- *"We'll complete our report at the end of the inspection and by the time we're done, you'll have everything you need to make your decision,"* or
 - *"We'll have the report prepared and delivered to you tomorrow by 5:00 p.m."*
- Plans and Concerns* You've spoken long enough. Now it's time to ask the client two more questions. The first is, *"Do you have any plans for changes to the house?"*
- This gives you another chance to understand your client's frame of reference. It also lets you know whether there are parts of the home that you should not be inspecting. If clients tell you they want to tear off and replace the horrible rear addition, the inspection just got simpler. There are many other insights you may gain depending on their answers to this question. Your role here is to listen very carefully to what they say and react accordingly.
- The next question is, *"Do you have any specific concerns about the home or are you looking for a general overview?"*
- This question allows you to identify any burning issues that clients may have. Clients may have big issues they want you to address and wait through the whole inspection for you to cover it. If you don't touch on it, it will frustrate the clients. Clients may be so busy waiting for you to cover their issues that they listen to virtually nothing else you say. It's better to know about that issue before the fact.
- One or Two Issues* If clients express one or two concerns, assure them that these will be addressed and ask them to mention those issues again at the end of the inspection if they still have questions about them. This acknowledges the validity of the issues and puts the responsibility for their satisfactory resolution back in the clients' hands.
- Client's Response* The second half of the question allows clients to say that they are just looking for a general overview. If you simply ask whether there are any concerns, clients often feel compelled to come up with some or feel foolish if they can't. This isn't the response you are looking for, so give them an easy out.
- Issues Outside Our Scope* Some concerns raised by clients will be outside the scope of a standard home inspection. This can create an awkward situation. Your response might go like this, *"The issue of soil contamination is not within the scope of a home inspection. We can refer you to some environmental testing companies who can provide answers to those issues."*
- You have let the clients know that there is a scope of work that is yours and you have clearly defined their concern as outside the scope. It's critical that you

don't use words like, "*I don't do soils work.*" This makes the client think she's hired the wrong home inspector and if she had hired another one, she would have gotten the information she was looking for. When something is outside of your scope, make it clear that it's outside the scope of the profession, not a failing on your part.

Provide Direction

The second half of the response is to avoid frustrating the client. We try to avoid saying "No" or giving people dead end answers. We try to steer people in the right direction on issues outside of the scope. This focuses the clients' attention in another direction and they will start thinking about taking that step, rather than staring at you in frustration. They will see you as helpful and won't feel foolish for asking an inappropriate question. Inspectors who belittle clients for asking dumb questions usually don't get many more questions. They often don't get many more clients, either.

Multiple Concerns

Clients who have a long list of concerns can consume considerable time. We recommend that you do not take pages of concerns from clients', even if they try to put them into your hands. We generally say something like, "*Let's go through the inspection process and review your list at the end of the inspection to see if there is anything that we haven't addressed.*" If you do your job correctly, the only issues that you won't have addressed will be those outside of the scope of a home inspection.

The Next Step

You want to get the inspection going, but there are a couple of things you need to do first. You want to let the client know exactly what her role is going to be. You might say something like, "*Please join me as we go through the home. I won't ask you to get up on the roof or go in the attic or crawlspace, but otherwise we can work together and discuss our findings along the way.*" This makes it clear why your client should follow you.

The Rules about Questions

Clients don't yet know whether they are allowed to ask questions during the inspection. We try to give them direction like this, "*Please feel free to ask questions as we go. We may not get answers until we get the whole picture, but that's okay.*"

You have opened the lines of communication but retained control. Clients who pepper you with questions that pop into their head as you go through the inspection will usually stop doing it if you defer all of their questions. Most people will catch on quickly that if they wait until you get to the appropriate parts of the inspection, most questions will be answered without being asked.

The Contract

You've just spent some time establishing the roles of the people in the inspection process and trying to establish the concept of working together. The client should be developing a comfort level with you. It's time to get the contract signed. In some cases, it may have been signed before the inspection, but in most cases it is not. We won't discuss whether or not you should have an inspection contract. That's a business decision and beyond the scope of this book. We'll assume that you do.

Authorization Form

Ours is called an **Authorization Form**. We think it sounds a little less intimidating than **contract**. We say something like, "*This is our Authorization Form that sets out the rules of the game. Please read it carefully while I get started with the roof. Please check that we have your name, address, and phone number correctly, and if everything is in order, sign the form here (indicating where to sign).*"

They Read While You Check Roof

This explains the purpose of the contract and makes it clear that you expect them to read it carefully. By stepping away to inspect the roof, you give them the opportunity to read the contract in relative privacy and discuss it among themselves if they choose. You don't want the clients up on the roof, in any case, for safety reasons. You've already told them that you don't expect them to come up with you. If you arrived early, you've also had a preliminary exterior tour of the home and know exactly where your ladder should be placed to get up on the roof.

Report Review

If your contract is in your report, this is also an opportunity for a client to familiarize himself with the report they will receive at the end of the inspection. If your report follows this format, you can add a sentence to the contract instructions that says, “*You might want to have a look at the report layout. We’ll complete this and give it to you at the end of the inspection.*”

Check for Signature

When you come back from the roof, you can ask, “*Was everything in order?*” You will also want to check for a signature, although if the client has closed the report, now is not the time to open it and check that she has signed it. You’ll have several opportunities to do that during the inspection, and you can revisit the issue at the end of the inspection. A verbal acknowledgment that everything was in order is adequate.

What if Client Objects?

We have found that it is extremely rare for clients to object to our contract. If there is an objection, now is the time to find out. If there is a problem with the contract, this does not need to be a confrontational situation. If the client objects to something in the contract, you’ll have to decide whether it is a substantial issue or not. If it is a trivial issue, you may agree to change the contract. (You may need to clear this with your employer.) This may mean that your contract is poorly worded since trivial issues should not be included.

Major Issue

If the issue is substantive, you may not be prepared to go ahead with the inspection. At this point, you may want to say something like, “*It seems that a standard home inspection is not what you need. We’re happy to waive our fee and let you get on with getting the answers or assurances you need. I’m sorry for the misunderstanding.*”

This makes it clear that the client’s expectations are outside the scope of a home inspection. It does not send a message that you are not able to do the job. You should think of it as though someone accidentally hired a plumber to wire a house. The conversation can be positive, and while the client will undoubtedly be frustrated, you have expressed a willingness to shoulder responsibility for part of the communication breakdown. This is clearly the extent of the responsibility you are willing to accept. Incidentally, never say, “*Our office should have told you this.*”

Blaming someone else in your organization for any problem is not professional and not helpful. You should take responsibility for the organization, since you are representing the firm.

Waive Fee

You’ve also made the gesture of waiving the fee, although you’ve obviously wasted your time and perhaps turned down another inspection so that you could attend this one. Complaining about the lost revenue or trying to bill for part of your time, in our opinion, detracts from your professionalism.

Clients Press the Issue

Once you have decided that you can’t meet the client’s expectations, it’s usually best to stick to your decision not to do the inspection. In some cases, the clients will try to pressure you to do the inspection and provide the opinions that they are looking for beyond your scope. In some cases, they’ll offer to pay you more. There is usually a time sensitivity to the real estate transaction. You have to make your client understand that it’s not an issue of additional money. It would not be a favor to your client to do work for which you are not trained. Occasionally, the client will relent and ask you to do a standard home inspection. If so, be warned. This is a client who is likely to be unhappy with your performance, no matter how good it is.

So, now we’ve met the players, established a relationship with them, learned a little about their plans for the house, gotten your contract signed, and are ready to move forward.

1.4.3 The Inspection Itself

You have done at least one preliminary tour around the exterior of the home, concluded your introductory discussion, and completed your roof inspection. Now is the time to establish your technical credibility. Here's one way to do it.

An Exterior Tour

Tour the exterior of the home walking around the house in the opposite direction than your initial tour. You sometimes see different things from different angles. You want to give the client your findings from the roof and exterior inspection. Walking around the exterior with the client allows you to show them what you have looked at and because you have already seen it, you have an advantage.

Simple Explanation

Your first technical comments should be an explanation of components. You can explain the wall construction, siding makeup, window type, or air-conditioning condenser unit, for example. Use lay terms and perhaps include a maintenance tip, such as keeping trees and shrubs trimmed back from siding or air-conditioning units.

You don't want to intimidate or overwhelm the client with your first sentence. They may still be nervous. You want them to get a sense that you understand houses and, in a down to earth fashion, can help them understand their home.

Improvement Recommendations

If there are improvements to make to the roof or exterior, or both, start by describing the system and explain the improvement. You might say, "*The asphalt shingle roof is a typical installation. These roofs usually last about 15 to 20 years. You'll want to reshingle this year to prevent leaks and water damage.*"

Ballpark Costs

If you provide ballpark costs, add what the approximate cost would be. We might say, "*The cost for this work is typically \$2,000 to \$3,000.*" You've gotten the message through that the client needs to replace the roof within the next year.

This approach explains to people that roofs do wear out and that this is not a defect in the construction of the house. You've told the clients exactly what they have to do and if you give them costs (beyond the standards), you've quantified the issue. You've told them when the work should be done (beyond the standards).

Implications

We've also told the client what will happen if they don't fix the roof. The roof will leak, and they will have water damage to the home. This helps the client understand the importance of your recommendations, and, in our experience, clients are happier and more likely to take your advice if they understand the reasons for it. Simply giving clients direction may leave them puzzled as to why you are suggesting it. They are less likely to take action if they don't understand why.

You haven't horrified the client by telling them that there are torn valley flashings, missing shingle tabs, rusted chimney flashings, lost granular material and severe cupping of the shingles. Starting a discussion this way can panic a client who is struggling to understand what all this means. For the layperson, this can create an image of the top of the house rotting away and a \$50,000 repair. By the time you get to the end of your discussion, they may be so distraught they don't hear you try to put things into perspective.

Focus on Actions

Throughout the inspection, we focus on telling people what needs to be done and why, rather than describing in gory detail all of the clues and symptoms of non-performance. Our intention is not to gloss over problems but to allow the client to focus on what needs to be done and why, keeping things in perspective.

Tremendous Power

Many home inspectors don't understand how much power they have during the inspection process. Clients are paying you as a professional for your opinion. Many hang on your every word and consider it authoritative. Careless phrases like "*the roof is shot*" can terrify clients. You have to assume that they do not understand house construction and components and, therefore, will not understand the extent of the problem or the implications of various systems not being able to do

their job. It's your responsibility to help them understand what needs to be done to make the house works properly and why it's important. Telling people to replace rusted, leaking rain gutters seems absolutely trivial to the layperson. But when they understand that leaking rain gutters cause wet basements, they see the wisdom of replacement.

What To Do and Why

Let's emphasize this point. Your discussion with clients should focus on what they should do to the home and why. Very few inspectors practice this concept exclusively. Those who do are generally successful. Let's look at some other communication issues.

Use Names

Keep the lines of communication open between you and your clients. Use their names in discussions. This is an indication of your respect for them and shows that you have taken the time to learn their name. It helps reinforce the connection.

Show Them

As you describe things to clients, it's helpful to show them the components that you are talking about so that they will better understand your recommendations and the reasons behind them. Showing a client a crack in a wall or a rotted soffit eliminates the need to describe the problem in words, and helps prevent overreaction. It also helps to record your recommendation permanently in the client's mind. When they read your report later, they will remember seeing the problem and their understanding will be enriched.

Some Clients Won't Come

Some clients do not go through the house with you, even though you have encouraged them to do so. You can't force people to follow you. In these cases, you'll have to drop by and talk to the client at appropriate times throughout the inspection. When you've finished your roof and exterior work and move inside, find your client and summarize that part of the inspection. You may then move on to do the mechanical, electrical, and structural systems and then report back to the client again. It's not as effective, but it's beyond your control.

No Jargon

Many home inspectors, especially early in their careers, use a lot of technical terms and jargon. They believe that this helps to establish their credibility. Most clients are simply puzzled by this and may be frustrated by the low-quality communication. Whether the clients blame themselves for not understanding you or resent you for speaking over their head, the result is the same.

Mix Good News with Bad

It's absolutely acceptable to point out good features of a home. Many people don't record these in their report, but if something is better than average, that's valuable information. A brand new clay tile roof, for example, is going to last considerably longer than an asphalt shingle roof. A new top-of-the-line high-efficiency furnace is certainly better than a 25-year-old conventional furnace.

Provide Perspective

Sometimes there are a number of problems in a home. Clients can become dismayed and overwhelmed, especially if it's early in the inspection and everything you look at needs expensive improvement. Clients need to be given the correct perspective. If every system in the house is bad, they need to know that. However, if you can sense a client overreacting to typical situations, it may be appropriate to mix good news with the bad so that clients develop a balanced picture of the home. The goal of the inspection is to have clients understand the house in exactly the same terms that you do at the end of the inspection. If it's well below average, they should understand that. If it's an average home, they should understand that too. If the house is above average, let them know.

Many home inspectors are perfectly capable of unintentionally talking a client out of buying a house. You need to lend perspective to your discussion. Roofs wear out. Furnaces wear out. These things are inevitable and part of the reality of home ownership. Part of the valuable service you provide is to help clients understand

this. A house with a worn out roof and a furnace with a failed heat exchanger is not a bad house. This is abundantly clear to home inspectors, but unless they communicate well, it is often lost on clients.

Watch for Reactions

If you are in control of the inspection and are comfortable with your work, part of your attention can be focused on your client's reaction to your comments. Are they puzzled, angry, frustrated, overwhelmed, or tired? When we sense a lack of understanding, we'll often say, "*Let me try to explain that a different way...*"

Repeating your message in different words can help it get through. It doesn't cost you anything to assume the responsibility for what you suspect is poor communication and to offer it in a different way. This is a courteous gesture.

Nervous Jokes

Some clients handle the stress of buying a house and having a home inspection by making jokes. They will sometimes make fun of the house or the furniture. Don't mistake this for a good comfort level. It's very often just the client's way of dealing with awkward pauses in conversation and trying to appear casual. Under no circumstances should you join in the discussion. If the client is obviously trying to be funny, you should smile politely, acknowledging their comment. Don't make your own jokes or comments. You'll undoubtedly offend the buyer, the agents, the seller, or all of them.

Learn What Client Does for a Living

During the course of the inspection, there's often an opportunity to ask the client what they do for a living. This question helps to establish rapport and gives you some insight into the areas of interest and expertise that a client has. Most people like to talk about themselves.

We've found more than once as we were taking the cover off the electrical panel that the client was an electrician. Obviously, this changes your presentation of the electrical part of the inspection.

Our preference is not to ask this question during the introductory discussion because it is not absolutely critical to your work and may appear overly familiar. We usually ask the question within the first third of the inspection and only after we have established a comfortable relationship with the client. There is no substitute for common sense.

Stay in Control

We keep telling you to stay in control, but it's hard to overemphasize. Don't get drawn in to long side conversations, and don't get pulled out of your normal routine unless it's absolutely unavoidable. You need to lead the process for all kinds of reasons, including—

- your credibility
- staying on schedule
- staying within your scope
- not omitting any steps
- leaving things as you found them

Don't Get Overwhelmed

Some houses are big, complicated and run down. Looking at the whole thing can overwhelm you. Don't let that happen. Everything you do in a home inspection is simple and easy if you do it in small chunks. Break complicated houses down into individual components. If the house has ten chimneys, you're still only looking at one chimney at a time. There are a finite number of issues to look at with chimneys. Sure, you have to repeat the process, but you know the process and can follow it. Doing it on all ten chimneys will take a little longer, but there is nothing difficult about it.

Taking Notes

Some inspectors use checklists and some inspectors use blank notepads as they go through the home. Some inspectors use neither. Some inspectors use their actual report form as a guide while going through the house. Different approaches work for different people. You'll need to experiment to see what works for you.

Excessive Notes

A common mistake made by inspectors early in their career is excessive note-taking. One of the ways you can learn to control note-taking is to practice inspecting houses without allowing yourself to take any notes. At the end of the inspection, sit down and try to write the report and see how much you can fill in without the benefit of notes. Our guess is that you will be astounded. Many experienced inspectors use notes only to record long numbers and the most unusual circumstances, including things that are not on their standard report forms.

Reports Prompt You

Many report formats work as a memory prod. As you go through your report to fill it out, you are asked to answer questions. If you can't answer a question about whether the furnace was gas- or oil-fired, you'll need to go back and have another look. It's one of the advantages of completing your inspection report in the house. If you're back at the office, it's tough to check whether that furnace was gas- or oil-fired.

The Macro/Micro Approach

Throughout this book, we talk about two different ways of looking at homes. We call it the **macro/micro** approach or the **active/passive** approach. Different people's brains work differently, although few work exclusively in one domain or another. As a result, we recommend that you use both approaches to inspection. The micro or active approach to inspection is the regimented, disciplined routine of going through things step by step, often following a checklist. The checklist doesn't have to be written down to be real. The macro or passive approach involves looking at the building and simply asking, "*What do I see? What is the building telling me?*" It doesn't matter which approach you take first, but we do encourage you to use both the macro and micro approaches.

We talked in the last section about doing two tours around the exterior of the home. This provides an opportunity to employ the active or micro approach on one pass and the macro or passive approach on the other tour.

Follow Your Plan

As you move through the home, you will have a routine. Some people move from the bottom to the top, others work from the top down. Some work in a circular pattern through each floor level, others work end to end. What matters is that you have given this some thought, have decided how you are going to approach it, and do it **the same way every time**. The more consistent your routine is, the less likely you are to leave something out or make a mistake.

Consistent Depth at Each Inspection

Clients may have very detailed questions about specific systems. They may have had a problem with carbon monoxide fumes at a furnace in a previous house. They may be concerned about furnace spillage or backdraft. Do not change your inspection routine based on these concerns. If you don't normally use a carbon monoxide sensor or combustible gas analyzer, don't do it on this inspection either. You can tell the client that there is more testing that can be done, but the process of the home inspection includes only the testing you perform. Real estate agents watch inspectors, and if your depth of inspection is inconsistent, you may find yourself being asked in front of a client, "*Why didn't you use that fancy tester on the furnace like you did last week?*" or "*Why didn't you go on the roof like you usually do?*" These can be very awkward questions.

You'll Get Tired

A two and a half hour performance is a long one. As you get close to the end of the inspection, you'll probably begin to get tired. You'll have to work a little harder to keep your focus and maintain concentration. Understand that this is happening and address it.

What if You Fall Behind?

Because you have an inspection schedule, you should know, for example, that—

- forty minutes into the inspection, you should be moving into the house.
- seventy minutes into the inspection, you should be finished with the mechanical, electrical, and structure systems, for example.
- one hundred minutes into the inspection, you should only have the attic and crawlspace left to inspect.
- after 115 minutes, you should only have to record your results and have your closing discussion.

If you fall behind and have no chance of catching up, you need to make a decision. Is it all right to extend the inspection? Do you have another appointment that you'll be late for? If so, explain to your client that you need to reschedule your next appointment so that you can spend the time your client deserves. Although it is a disruption to the inspection, your clients will probably appreciate your honesty and understand that you are extending a courtesy to the next client that they would appreciate themselves.

Questions Outside Your Scope

Sometimes you'll be asked questions that are beyond the scope of a home inspection. As we said earlier, you should definitely not work outside of your scope. What you can do, however, is have a list available of consultants or specialists in other fields who can provide answers your clients are looking for.

Leave Things As You Find Them

During the course of inspection, you are going to be turning lights on and off, operating faucets, flushing toilets, testing furnaces and air conditioners, opening access hatches, moving fireplace screens and opening dampers to look at chimneys, etc. It's easy to say that you should leave things as you found them. It's actually quite difficult to do. Some common mistakes that inspectors make include—

- leaving the heat turned up
- leaving the air conditioning turned down
- leaving appliances on
- leaving doors unlocked
- leaving the power off (for a stove, for example, because fuse blocks were not pushed all the way in)
- leaving clocks flashing because power was inadvertently turned off
- leaving access covers dirty, loose, or not in place
- leaving clothes on a bed that were removed from a closet to get to an access hatch
- leaving fireplace screens in the middle of the living room floor
- leaving fireplace dampers open that were found closed, or vice versa

Helping To Keep Things in Place

There are a couple of things you can do to minimize this problem. We recommend putting your vehicle keys on the thermostat when you turn a heating system up or an air conditioning system down. It's very difficult to leave the house without retrieving your keys, which will remind you to turn the thermostat back. If you have to move things to get a look at something, we recommend that you put them either in your path (block the doorway out of the room with them) or put them on top of your clipboard or flashlight, for example, so that you can't carry on without putting the system back in place.

Don't Bluff

You will occasionally come across things that you do not understand but that are apparently within your scope. Don't guess as to their function and condition. Let people know that you will need to research this to get them an answer. You may be able to contact a colleague to get some help. If not, you should do your

research and report back to your clients as quickly as possible. In some cases, you may be able to complete the inspection and telephone manufacturers or other sources of information to get answers before you leave the home.

Stay out of Arguments

We've touched on this before. You have no place in disagreements between clients and agents, agents and sellers, or buyers and sellers. It's true even if the disagreement is about you. If the seller is unhappy with the agent for allowing you into the house, this isn't your problem and you have no place in the discussion. You do not want to try to be an arbitrator or a mediator. If invited to enter the discussion, it's usually best to decline. The house belongs to the seller. If they don't want you there, they should be able to ask you to leave and expect you to comply immediately.

Don't Compete with Noise

Traffic noise, noise from trains, or other sources may prevent you from communicating clearly. Don't try to talk over such noise. Wait until the noise stops or until you have gone to another part of the house, for example, before starting to talk again. Your last tour of the interior of the home is an opportunity to put things back as you found them. It's also an opportunity to notice and clean up any bits of insulation that have fallen out of the attic or fingerprints that you've left on walls or doors.

Recording Your Findings

You've completed your inspection and are ready to compile your notes. Some inspectors spend very little time doing this; inspectors who provide on-site written reports spend more time, understandably. We explain to our client what we are going to do and excuse ourselves: "*I'm going to take 15 or 20 minutes and compile the report. I'll catch up to you then and we'll summarize the inspection.*" After you've excused yourself, make sure you have all your tools and your ladder assembled and by the door. It's embarrassing to have to come back to the house to pick up things that you left there.

1.4.4 The Closing Discussion

The main purpose of the closing discussion is to summarize the major points of the inspection and make sure your client understands those issues.

Location

Compile your report and prepare your invoice, if necessary. If you haven't had an opportunity to check if the contract was signed, now is the time to do that. Once you finish your paperwork and have organized yourself, it's time for the closing discussion. Find your clients and ask, "*Is this a good place to summarize the inspection, Mr. Brown?*"

The agent will sometimes direct you to a dining room table or the kitchen or may suggest that the closing discussion should take place outside the home. This is one part of the inspection where you cannot take control. You need to respect the requests of the client, seller, and agent. The closing conversation can take place anywhere that is convenient to your audience.

Buyers May Control

The buyers may want to have the report summary as a private conversation. This is their privilege. If both agents and the sellers are in the room, that should be fine with you, but don't try to manipulate your clients away from the agents.

If they choose to do so, that's fine with you. Again, you don't want to take the lead in this area.

A Brief Summary

If you have done a good job on your inspection and your clients have accompanied you, they will have already been told everything they need to know. However, you'll also know that they will have only absorbed about 50 percent of what you've said. Within a week or two, they will only have retained about 10 percent of the 50 percent that they did hear. It's important to understand this because your summary is the thing they are most likely to remember. That's because it's

the last thing that happens during the inspection, and if it is well presented, it is a big-picture overview. One of the best ways to practice an inspection summary is to force yourself to sum up the house in one sentence. We know—that’s impossible. It is impossible, but try it anyway. You might say things like:

- *“The roof and furnace will have to be replaced in the next year and we’ve got some minor electrical safety improvements, but overall the systems that we looked at and tested appear to be doing their job.”*
- *“We saw no evidence of problems with the structure but we’ll need to update all of the mechanical and electrical systems and replace the roof in the near future.”*
- *“All of the major house systems appear to be performing their tasks, except for the shower stall and the gutters and downspouts, as we discussed.”*

More Detailed Review?

People who provide on site reports often show the clients how the reports are laid out and walk them through a sample page or two. Some inspectors show clients everything written in the report. If you’re going to do this, allow more time for your closing discussion. We prefer to simply make sure that the client is familiar with the report and understands how to read it. We’ve discussed it once and provided an overall summary. The client will be able to find the specific recommendations in the report when they need them. This is usually some months after the inspection when the people have settled into the house and are ready to make changes.

Perspective Statements

As you prepare to summarize, you’ll want to have a clear picture in your mind of the big issues and the little issues. You’ll want to differentiate between safety issues and nuisance, convenience, or comfort issues. You’ll also want to determine which issues are immediate and which can be deferred. Reassure the clients that they have it in writing. Explain to clients that you appreciate how overwhelming the process can seem. Assure them that all of the important points are in the written report.

Verbal Report Same As Written

There can be a temptation to hedge or sugarcoat the bad news. This way everyone will be happy at the inspection. Some inspectors downplay problems during their closing discussions and protect themselves by putting the hard reality in the report. This results in a very unhappy client. This approach is short-term gain for long-term pain. Put the cards on the table during the closing discussion. You are not there to try to sell the house to the client, nor are you there to try to talk them out of it.

Only Part of the Picture

Understand that the physical condition of the house is only one piece of the puzzle that home buyers have to put together for themselves. We are **never** in a position to know whether people should buy the house. If the house needs \$50,000 worth of immediate repairs, but the purchase price is \$75,000 less than market value, it’s a great deal. If the house is clearly in very poor condition, it still may be a good deal because of a tremendous financing opportunity. The house in poor condition may be the right house for a client because it’s the only house for sale in a neighborhood close to a special school or medical facility that a family member relies upon. There are hundreds of issues that you can’t possibly know about. Provide the facts and your professional opinion and leave it at that. Anything other than a neutral, unbiased summary and report is a recipe for trouble.

Don’t Pass or Fail Homes

Inspectors report the conditions. They do not pass or fail homes. Buyers may decide not to buy a home on the basis of the inspection report. This is because the home did not meet the buyers’ expectations in some way. This does not mean it’s a bad home or that it is overpriced. We should offer no opinion on such issues.

Discuss Actions and Implications

We talked earlier about not focusing on problems, defects, concerns, etc. During your verbal summary, you'll want to focus on what improvements need to be made to the home and why those are important.

Who's Responsible for Improvements?

We should not discuss who should fix the broken components. It's not the role of a home inspector to determine whether the buyer, seller, builder, or someone else should be responsible for fixing a problem. You can't know all of the history and circumstances, so it is inappropriate to offer an opinion. If asked, explain that it's not within your scope.

Reiterate Limitations

At the end of your summary, you'll want to point out that you have discussed the major issues and have documented some of the smaller issues you've come across. Tell the client that they will find other issues when they move in and to be ready for them.

Specific Limitations

If there was snow on the roof or no access to a crawlspace, make sure that's included in your summary discussion.

Report Delivery

If you provide the report on site, you can give the client the final report. If you're not providing the report, tell the client when they may expect to receive it.

Asking for Payment

If it is your policy to be paid on site, you may have payment offered by the client. You may have to ask for it. One way to do that is to say, "*Will you be paying by check?*"

Let Clients Speak

When you've finished your summary, make sure the client is finished. You might say, "*Did we answer all your questions?*" or "*Is there anything we should go over again?*" This once again displays your genuine interest in their understanding.

Call with Questions

We encourage our clients to call us at any time about any question related to their home. Few ever do, but it does provide peace of mind to know that they can contact us if they need us.

Know When To Leave

When you are sure your client is satisfied and you have dealt with report delivery and payment, you're ready to leave. Don't linger in the house, unless invited. You should typically be the first one to leave. Agents and buyers often have business to discuss after the inspection. Move as purposefully at the end of the inspection as you did at the beginning. If the agents and sellers are there, thank them for their patience and courtesy. Thank the clients again for choosing your firm to do the inspection, and wish them well. Gather all your belongings, and say goodbye.

1.5 REPORT WRITING

Why Write Reports?

Some home inspectors view reports as a necessary evil, while others see them as an opportunity to promote their business and protect themselves and their clients. Let's look at some of the reasons you should write reports.

Standards Say So

1. The ASHI Standards require a written report. Since the large international associations' standards of practice call for written reports, you may have a tough time defending yourself if someone makes a claim against you and you have not provided a written report.

Help the Client

2. The obvious customer service reason to provide a written report is to help your client. We have already said the clients will only understand about 50 percent of what you say in the field and only remember about 10 percent of that for any length of time. A written report documents your findings for your client so they can refer to it in future.

Reports can be written many different ways. It's helpful to think of your clients' needs before settling on a report-writing format. All home inspection reports are, to a greater or lesser extent, educational documents for the benefit of the client.

Liability Control

3. Reports are written to **protect inspectors from claims** that may be made subsequently by clients. If a claim is made against an inspector, the words spoken during the inspection have very little importance. The written report takes on tremendous significance. The report can help with or ruin a home inspector's defense against a claim.

Marketing Tool

4. Some inspectors use their report as a **public relations document** designed to help increase their credibility, enhance their image, and generate more business. Most home inspectors recognize that clients show their reports to friends, families, and real estate agents. This is especially true if they are impressed with the report. It helps them say to their peers, "*Look at how smart I am. I did the prudent thing in getting an inspection and was clever enough to find a wonderful inspector who gave us this terrific report.*"

Report Distribution

The report is the exclusive property of your client. Your client may choose to distribute the report to anyone they choose, including the real estate agents, seller of the property, and so on. You do not have the opportunity to distribute the report or discuss it with anyone.

Third-Party Liability

Many home inspectors make a statement in their contract that the report is for the exclusive use of their client and no use by a third party is intended. Inspectors do not want to be responsible to anyone except the client.

1.5.1 Who Writes the Report

This is usually a trivial question, since the home inspector is usually the one who writes the report. A word processor or transcriber may convert field notes to a finished report, but the inspector on site provides the technical information.

Multiple Inspectors

While it is not common, some people have more than one person on site performing the inspection. The report may be jointly authored with different inspectors providing different parts of the finished report. The report may be authored by a single person if they're working with an assistant who does not sign the report and takes no responsibility for its preparation. Reports should be signed by the inspector who prepares the report.

1.5.2 How Is the Report Created?

Inspectors may document their notes by writing, using a keyboard, or other electronic means to record their information. Some inspectors dictate their field notes.

The Final Copy

The final copy is most often on paper, although it can also be on disk, tape, or delivered via e-mail, for example.

1.5.3 When Are Reports Delivered?

Generally speaking, there are two options for report delivery.

1. On-site reporting
2. Report delivery at a later date

Some people prepare and deliver their finished report on site. Others go back to their home or office to generate the report and send it out from there via mail, courier, fax, e-mail, etc. There are advantages and disadvantages to both approaches.

Advantages of On-Site Reporting

- On-site reports do not slow down the real estate transaction and real estate agents may like them for this reason.
- Clients often appreciate the immediate feedback so that they can make their decision with all the facts in front of them immediately after the inspection. Clients sometimes have to make their decisions very quickly. Conditional offers can be quite short, or the inspection may be arranged near the end of the conditional offer.
- Home inspectors who prepare their reports on site have an opportunity to go as they fill out the report and check things they have omitted. This is much easier than realizing that you have forgotten to check a fireplace when you are back in the office. Arranging a subsequent visit is usually difficult and disruptive, not to mention embarrassing.
- Home inspectors often request that they be paid on site in an effort to minimize receivables. If the report is completed and delivered on site, it's easier to ask for payment. Where the report has not yet been delivered and the client will have to wait for the written report, clients may be reluctant to pay the entire fee on site.
- One of the big advantages to providing reports on site is that the work is completed when you leave the site. No additional time or money is required for report preparation. Your overhead may include less hardware, software, supplies, and staff if you generate reports on site.
- Inspectors who prepare the reports on site have the luxury of forgetting the house as soon as they leave it so they can go on and focus their complete attention on the next house. Inspectors who prepare their reports later may have to store information about houses in their head. In some cases, they may have to store information about more than one house. This is challenging.
- Inspectors who provide on-site reports often have reduced travel time because they do not have to go back to offices to deliver rough reports to be transcribed. They also do not have to proofread reports. This again may reduce travel time as well as working time.

Advantages of Reports Delivered after the Inspection

- The presentation of on-site inspection reports can be weak. Relying on handwriting for reports may be a disadvantage. Portable computer systems help resolve this problem to some extent.
- Reports delivered after the inspection allow for the luxury of going back to the office and thinking about what you want to say. This also makes it possible to do research and provide better information in the final report, in some cases.
- The advantage of proofreading, of course, is that it allows you to catch some mistakes. With on-site report delivery there is no proofreading function and, therefore, no safety net. For multi-inspector firms, a senior inspector can review the work of other inspectors before it gets into the hands of clients. This may help with quality control and consistency.
- Reports prepared after the fact can be bound and include customized additions, such as articles, illustrations, and copies of pertinent maintenance tips.

One of the dangers of written reports, whether they are provided on site or after the inspection, is the possibility for discrepancies between what was said and what

was included in the report. You should be very careful that your verbal comments are consistent with your written report. People are quick to pick up inconsistencies and resent having the bad news buried in a written report that was not explained to them on site. This unprofessional approach is likely to cause problems for the inspector.

1.5.4 Report Format

There are many report writing options. They can generally be categorized as—

- checklist
- narrative
- combination

Reports can be filled out by hand or computer-generated. Reports can be a very few pages or can be a few hundred pages. While many home inspectors spend hundreds of hours developing their own inspection report formats, others purchase prepared inspection formats. There are many prepared reporting systems on the

1.5.5 What Should the Report Contain?

Opinions vary about what home inspection reports should contain. We will try to present this discussion in a generic format and try to separate the essential items from the optional ones. In short, the essential items are those required by the standards of practice of an association, such as ASHI.

Reports may contain some or all of the following—

- contract
- detailed scope of work, including standards of practice
- a report summary or executive summary (before or after the body of the report)
- the body of the report
- limitations to the inspection
- client questionnaire
- maintenance tips and cost estimates

With respect to meeting the standards, only the body of the report is required. Most inspectors provide something in addition. Let's talk about these briefly before we discuss the body of the report.

Contract

The decision to include a contract is a business decision rather than one that affects the practice of the inspection itself. It has become common for inspectors to use pre-inspection agreements or contracts. Most rely to some extent on the advice of their attorneys and other business advisors in the use and wording of contracts. ASHI has a series of model contracts available for review by members and candidates.

If you use a contract, you'll want to establish some policy about when the contract is signed. While it is ideally signed before people arrive at the inspection, many inspectors settle for having it signed at the beginning of the inspection.

Common Report Components

Getting Your Contract Signed

Some inspectors do not get the contracts signed until the end of the inspection. You may want to discuss this with your legal advisors.

Scope of Work

The contract may contain a well-defined scope of work, or may refer to a scope of work such as a standards of practice of an association. We've talked a number of times about the challenge of clients with unrealistic expectations. Agreeing on a scope of work before the inspection starts is one of the best ways to adjust expectations and control your liability. Unless clients are told what is and what is not included in an inspection, they might reasonably expect inspectors to provide any and all pertinent information about the property. Clients might reasonably call back when anything goes wrong with the house.

Scopes Are Common

Most professions have a scope of work that is agreed upon before the service is provided. You can't play a game without rules, and home inspection is like a game. Without any rules, a home inspection can be anything and is likely to be something different to everyone.

Limitations

Some inspectors include limitations in their contract document. Others include them in the body of the report. As long as they are communicated to the client, we don't think it matters where they are presented. The ASHI Standards of Practice have a number of general limitations. Inspectors also have specific limitations that arise during inspections. These might include such things as—

- snow on the ground preventing an examination of the grading
- cold weather preventing an inspection of the air conditioning system
- the roof inspection limited by the presence of snow and ice, solar panels, trees overhanging the roof, excessive height, or steep slope of the roof (making it unsafe to climb)
- carpeting over steps, decks, and porches
- no access under decks and porches
- storage that limited visibility
- vehicles in garages restricting access
- attics and crawlspaces that were not accessible or were viewed only from an access hatch
- finishes covering structural components (usually mentioned if these components are typically exposed)
- electrical power turned off
- fuse blocks that could not be pulled to check them without disconnecting the power
- cover on a service panel or main distribution panel that could not be opened
- data plates on equipment missing or not legible
- temperatures too high or too low to test equipment
- water turned off or winterized, preventing testing of the plumbing system
- gas shut off, preventing testing of the heating system
- pilots turned off, preventing testing of gas-fired equipment
- no fuel available in oil tanks for combustion equipment

- some areas that could not be accessed at the request of the occupant
- fireplaces or wood stoves that could not be examined because they were in use

In short, you should include in your report any part of the inspection that you would have normally have completed but could not because of these circumstances.

Client Questionnaire

Some home inspectors provide a questionnaire for their clients to complete. This provides a valuable source of feedback and, in some cases, can be used as a marketing tool.

Letter to the Homeowner (Seller's Letter)

Some inspectors provide a letter to the occupant of the home explaining the inspection process. This is a courtesy as well as a marketing piece.

Report Summary or Executive Summary

Many reports include a brief summary. It can be as short as one sentence or it can be a page. The summary provides an overview of the inspection results and recognition of the fact that clients often want the house summed up in a very few words so that they can simplify things and make their buying decision based on this. We encourage you to write the report summary carefully if you use one. You want to make it clear that it does not provide all of the details that your full report does. You do not want to be accused of leaving out critical information in the report summary.

Costs and Priorities

If you provide ballpark costs and priorities for work to be done, these can be included in the summary. Again, this goes beyond the standards.

Maintenance Tips, Filing Systems, and Cost Estimates

Some inspection reports contain general maintenance recommendations for homeowners. These may be general or specific and can be cursory or quite detailed.

Filing Systems and Cost Estimates

Some reports go even further, providing a filing system for people to keep track of household bills, including utility costs. Some reports include generic ballpark costs for various home repairs and improvement projects as an aid to their clients. These sorts of things go well beyond the standards, of course, and are marketing tools.

The Body of the Report

As we've already suggested, the body of the report can take several forms. It can also include a number of components. Again, some components are essential and others are optional. We'll list ten common report components and discuss each briefly.

Common Report Components

1. Scope/Contract—Optional
2. Descriptions—Required
3. Conditions or Evaluations—Required
4. Causes of Conditions—Optional
5. Implications of Conditions—Required unless self-evident
6. Recommended Actions—Required
7. Limitations—Optional

8. Life Expectancy – Optional
9. Priorities – Optional
10. Ballpark Costs – Optional

Some Closing Thoughts

There are a few points to make with respect to report writing.

Consistent Depth

- Report your inspections at a consistent depth from system to system. Don't go into a lot more detail on the heating system just because you have a better understanding of heating systems than other house components.
- Stay within your scope. Resist the temptation to comment on other things. If asked about such items, either defer or recommend the appropriate specialist.

Facts versus Opinions

- Distinguish facts from opinion. Only report as fact what you have seen and know to be true. Where you are offering a professional opinion based on deduction and less than complete information, make that clear. Be wary of using words like these–
 - Satisfactory
 - Good condition
 - Operable
 - Sound
 - Serviceable

You may instead want to say, “*No problems were identified in the components inspected visually*” or simply, “*No deficiencies noted.*”

Bad Situations

- Sometimes you'll see very poor roof flashing details or chimney caps, for example, that may lead to problems. You find no evidence of the resultant problems. Should you report these conditions? We usually describe these as “*vulnerable*” or “*susceptible*” and recommend monitoring. We explain the potential implications to our clients so they can watch for the problems that may result.
- While it may be accurate to describe the roof as being “*shot*,” it may be more helpful to say something like, “*the roof covering is near the end of its life - replacement should be planned within the next year*”, can lead to the client overreacting. Many home inspectors don't realize how little home buyers know. When you use the word **roof**, many clients think of the roof structure, sheathing, and covering in its entirety, although you only meant the roof covering.

House Isn't Necessarily Bad

- Many clients interpret the news that the roof is worn out as an indication that the entire house is inferior. It's helpful to advise clients that roof coverings wear out on a regular basis and this is no reflection on the quality of this home. Similar comments apply with respect to heating systems, water heaters, and cooling equipment, for example.

No Code Comments

- Don't quote code references. Some inspectors do this to remove subjective issues and provide an authoritative source to justify their recommendations. However, there are significant risks in doing this.
 - Once you have quoted a code, you have assumed a position as an expert on all codes unless you state otherwise.
 - Measuring existing homes against current codes is unfair and may be misleading to a client.

- It is unlikely that any one person could ever know all the applicable code issues for residential properties.
- It's an even larger task to know what the applicable codes were at the time of construction for houses of all ages. Clearly this is not practical.

We are not suggesting that it is bad to learn as much as you can about applicable codes. However, you should have an understanding of the rationale behind the code issues. It's appropriate to point out problems that may be covered by codes, although you don't need to frame your comments as code compliance issues. If you describe the **condition** and tell the client the **implication**, your authority can be common sense. Clients are much more likely to act on recommendations that they understand, rather than those that are dictated without a rationale statement.

In summary, the goal of your written report is to share with clients your understanding of the physical condition of the home. If your report is well written, the client will develop the same mental picture of the home relative to its peers that you have developed. A well-written report will also make it clear to the client the extent and limitations of your scope of work.

The Clients' Perception

When the report is prepared and presented properly, the client will recognize that they have received wonderful value for their investment in the home inspection and know that they have reduced their risk of home buying to a considerable extent. They will understand that there is some risk remaining and that the home inspector should not bear responsibility for unforeseen problems.