

## Four Basic Elements of a Home Inspection

Home inspections are as varied as the individuals conducting the inspections.

It doesn't matter if the inspection firm is part of a national franchise or if it's a one man band. It all boils down to the person doing the job.

For example, two inspectors, inspecting the same house, on the same day, will generate two different home inspection reports.

There are four basic elements to the Home Inspection. One is You, two is the Inspector, three is the Report, four is Communication.

The first is you. What are your expectations? Are you expecting an insurance policy? If so, Home Warranty Policies *are* available. Ask your Real Estate person.

A Home Inspection is a visual examination of readily accessible areas. We are looking for major defects. We render an opinion based on the visual evidence. (Here is where experience pays off.) A home inspection is not an insurance policy, warranty or a substitute for seller disclosure.

The second is the inspector. What are his expectations? What are his priorities? Ethics? Who does he serve, you or the real estate agent? What is his background and experience level? Is he easy to talk to? Does he communicate clearly? Is he willing to take the time to explain things to your satisfaction?

The third is the report. There is the *checklist type* which is used primarily to keep the inspector on track and to let you know that the inspector looked at that particular item. Few, if any, custom comments. Receive report at the end of the inspection. Few inspectors use a checklist only report. There is the *narrative type* . These are computer generated back at the office. Receive report in 1 - 2 days.

There is the *hybrid type* . A combination of checklist and narrative. The narrative part is generally limited to custom comments about that particular property. Receive report at the end of the inspection or if computer generated, within 1 - 2 days.

The majority of inspectors in this area use either the narrative or hybrid types.

The fourth is communication. The report means little without a patient, knowledgeable explanation of the Findings. Communication is key. Can you talk to your inspector? Does he listen and respond in a meaningful way? Does he take the time to answer your questions and discuss options, costs, priorities? The last question he should ask you is "Are there any more questions?" Until you answer, "No more questions", his job is not over.