

4. Picking a Skilled Home Inspector: 30 questions to ask (8 Minutes)

- Q1. How can a person pick a competent, skilled, reputable home inspector? Are there certain questions to ask? I would be very suspicious if a bank or mortgage company or real estate firm indicated to me that “we only use one home inspector and he is John Smith”. Well, if John Smith is in tight in this kind of an arrangement, do you think John Smith is going to be serving the interests of the buyer? Or do you think that he possibly could be serving the interests of his “employer/referral system”?
- A1. Boy, you’ve really hit the nail on the head again. Obviously you want an impartial person who is going to work for you, the buyer’s interest, and is not influenced or persuaded or extorted or blackmailed for future business by other individuals. Ask the potential home inspector these questions, as outlined in my home inspection chapter.
- A1. Do they personally do the whole inspection? Or do they send out assistants? do they do part of the inspection and have assistants do other parts of the inspection?
- Q2. How about asking about their personality?
- A2. It would be good to get a description of that individual’s personality. Are they patient, courteous, friendly, able to communicate verbally and in reports, and are they people-type person? This may be an area that you may not be able to ask directly, but maybe you should keep in the back of your mind after talking with and interviewing the inspector to see how these areas are addressed in their behavior. If they are not fully answered, ask them directly.
- Q3. Should they be asked if they are licensed or belong to an association?
- A3. Absolutely.
- A3. When asking this, ask if they are a full member of that association, or Or just a probationary of introductory member.
- A3. How long have you been involved in that association?
- Q4. Perhaps they should describe their home inspection training.
- A4. That was an excellent idea.
- A4. Also, you should know if they are current in their continuing education classes?
- Q5. How about asking if they have other areas of expertise?
- A5. I think this is great to find out if they have knowledge of construction, remodeling or real estate.
- Q6. How about references.
- A6. I think it would be great to find out if they would share references such as names or phone numbers that could be called?

- Q7. Would it be good to ask if they are part time or full time inspectors?
- A7. Absolutely.
- A7. How many inspections do they do in a year's time?
- A7. How long have you lived in this area?
- A7. How long have you been in business?
- Q8. Do they carry insurance such as errors and omissions or malpractice insurance?
- A8. That is an excellent question, as many home inspectors are part time and do not carry the expensive errors and omissions insurance because they can't afford to.
- A8. Ask if they would mind providing a copy of their insurance certificate, along with a name, address and telephone number of their insurance agency and company? And you're asking why? Sometimes people buy insurance, they get insurance certificates that they will have on file but either the insurance is cancelled due to non-payment or some other reason, and they may say that they have insurance, but in actuality they don't.
- A8. Have they worked in other areas of the country?
- A8. Where do they get most of their customers? From advertisements or referrals, or maybe only one or two sources?
- Q9. Do they allow buyers to inspect the house with them, or do they insist that the buyer not be present at the time of the inspection.
- A9. That is an excellent question. I have heard of both situations. It would obviously be easier in the communication process, and some home inspectors insist upon the buyer being present so that they can show problems to the buyer rather than trying to communicate the problems. Sometimes this is not possible if the individual is out of state, and then reports and photos can be emailed to them. But the best is to have a one on one personal communication.
- A9. The advantages of that is that you get a feedback of questions and answers and are able to address concerns and fears that the buyer may have.
- Q10. Should we ask what areas of the property are inspected?
- A10. Absolutely. Ask if the electrical, furnace, plumbing, and other areas are addressed, and how many questions are covered in the report?
- Q11. Should we ask if the reports are written or computer generated?
- A11. Absolutely. Ask that question.
- A11. How quickly are they available?

Q12. What type of inspections are done besides the basic inspection?

A12. That's really a good question. Other types of inspections could be:

1. Well – does this have to do with quality and volume?
2. Septic
3. Radon
4. Termites
5. Mold
6. Lead paint

Q13. Is there a written agreement between the customer and the inspector before the inspection is started?

A13. This is something that should be addressed before the inspection takes place, obviously.

Q14. Should we ask what the fees are?

A14. Absolutely.

Q15. Are they in writing?

A15. Yes, and they could vary from house to house; because of size, complexity, etc.

Q16. Since we are involved in a written agreement or contract, would there be a dispute resolution agreement or clause in your contract?

A16. That is an excellent idea and an excellent question. It would obviously avoid matters going to the court systems if there is an easy and economical way to avoid that.

A16. There should be some explanation verbally or in the contract of how the dispute resolution portion of the contract works. How does it work?

A16. What is the turn-around time for a person to schedule an inspection and expect to get a report?

Q17. Does a home inspector ever review multiple listing sheets and local government assessment cards to get information?

A17. That is a great, great question. In a recent case, a California inspector who routinely checks local government assessor records and MLS listing sheets, found an unusual situation. In fact, it was very strange. The MLS sheets indicated a 1,500 square foot stick-built home. The city records showed a 900 square foot manufactured home! The house had an addition, built without permits. A complete exterior makeover to the roof and siding disguised the style and grade of construction. The inspector estimated the value to be inflated by \$50,000 to \$100,000 due to the house being a hybrid!
Nothing beats the referrals of satisfied customers. Ask real estate friends, appraiser friends, and banker friends for names of good, ethical, skilled home inspectors.