

Inspect the Inspector

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Whether you are on the buying or selling side of a real estate transaction, the Home Inspection is an essential step in the process. Its impact is large! It can stop a deal from proceeding, cause added stress to all parties, and/or cost unexpected dollars. HOWEVER, it can also protect and inform everyone involved as to the condition of the home, reduce liabilities and can be an educational and positive experience with the right inspector.

How do you go about determining who is the best inspector for the job? What questions should you ask before hiring the inspector? Here's a Top 10 List to guide you through "Inspecting the Inspector:"

LICENSE: Is the INDIVIDUAL INSPECTOR (not the company) CURRENTLY LICENSED by the Arizona Board of Technical Registration (AZ BTR)? Visit www.btr.state.az.us to determine that he/she is currently licensed. In 2003, Arizona became a licensed state for home inspectors. Any individual who receives payment to inspect a property must have a current home inspector license. Licensing is a MINIMUM QUALIFICATION-not maximum. To become licensed, the person will have taken an 80 hour course (could be online), a national exam, a background check, a \$250 surety bond, and 30 parallel inspections with anyone who already has a license (even if they've only had their license for a week).

EXPERIENCE COUNTS!!! How many inspections has the inspector completed after becoming licensed? How long has the inspector been in the inspection business? What is the inspector's background and education? Is the inspector on his own or does he have an experienced team and company behind him?

INSURANCE: Does the Inspector have full Errors and Omission Insurance, General Liability Insurance and Worker's Compensation? The state only requires a minimum of a \$25,000 Bond for licensed home inspectors. Although rare, accidents can happen, an inspector can get hurt, something can be missed, and items can break during the inspection. Insurance may be required in these instances.

SCOPE OF WORK: The inspector must follow the AZ BTR Professional Standards of Practice (adopted from ASHI) and should have an inspection agreement. The AZ BTR requires that the inspector provide these documents to the client to ensure that the client understands what is and is not included in the inspection. A Home inspection is defined as "a visual inspection of all major accessible systems of a home". It will not include cosmetic or personal items. Home Inspectors are not permitted to move furniture or take things apart.

TIME FOR INSPECTION: The time required onsite to complete the inspection depends on the size, age and condition of the home. Aunt Millie's second home that has been gently lived in will take less time to inspect than the home occupied by four rambunctious teenage boys. Similarly, a 1000 sq. ft. condo will take less time to inspect than a 6000 sq. ft. home. The amount of time needed can also depend on the experience of the inspector. A general rule of thumb is one hour per one thousand square feet. Ask for a time estimate prior to scheduling.

REPORT: What type of report will the client receive? Will there be photos and a summary section with the important findings listed? Will it be issued on site or emailed? Is the report filled with industry jargon that can't be understood by the lay person or does it use simple, concise and clear language to explain the report findings? The inspection report is a vital tool for all parties. It should be clear and easy to read, and address all major systems and those components that require repair or further evaluation by a specialist. Maintenance and care information should also be included.

COMMUNICATION: Is the Inspector an "Alarmist," a "Nitpicker," or a "Drive By Inspector?" You cross your fingers and hope NOT. From the initial scheduling of the appointment through the entire home inspection process, the home inspector/company needs to clearly inform the client and agents about the process. An inspector needs excellent communication skills and the ability to give a clear, fair and balanced report. The inspector should also consider the normal wear and tear that a home experiences and the year it was built. Everyone in the transaction depends on it.

COST: What is the inspector's fee structure? What are some of the additional services and fees? Remember, cheaper isn't always better. There may be a reason they need to charge less to get business.

SHOW & TELL: Are the agents and clients encouraged to attend the inspection? The answer should always be a big YES! The "wrap-up" at the completion of the inspection is the opportunity for the inspector to explain the inspection results, answer questions and address all concerns for the parties involved with the transaction. The buyer can be a tech savvy engineer or a first time home buyer who does not know a screwdriver from a wrench. The inspector has to be able to read the client/agent, shift gears and alter the "wrap-up" as required. Slang and opinions that are outside the scope of the inspection should not be part of the inspection "wrap-up". The quality of the "wrap-up" can determine whether or not the client leaves the inspection with full confidence that the inspector completed a thorough and professional inspection on his behalf.

RESOURCES & FOLLOW-UP: Does the inspector have access to a more experienced supervisor if they come across a system, component or issue they have not seen before? Can they point you in a direction that will help get answers to inspection findings that may require further evaluation by a specialist (structural engineer, water intrusion specialist, roofing contractor, etc.)? Will the Inspector be available in the future? Many times, buyers and agents have questions or concerns that arise after the inspection. Inspectors should always be available via phone or email to answer and address any questions and/or concerns that the client and/or agent may have.

In conclusion, knowing the products and services you will receive from your home inspector is your right. Be sure to inspect your inspector before you schedule.

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