

# Selecting A Home Inspector

by Stephen Ruback, Professional Home Inspector, TREC License #6030

Home inspectors are qualified and licensed by the Texas Real Estate Commission. Does that mean they all perform equally?

Well, do all Realtors® perform equally?

*What you need in a home inspection:*

- Clear, precise descriptions of the findings
- Thorough inspection of all physical aspects of the structure
- Notice of all conditions affecting proper function and safety related to the property
- Timely execution and reporting
- Effective communication of the results

*What you don't want in a home inspection:*

- Reams of trivial detail obscuring important findings
- Incomplete presentation of the results
- Overabundance of technical jargon

These two lists are not necessarily complete, but provide a useful beginning.

One of the major challenges facing the home owner is choosing a suitable home inspector out of a large field of unknowns. Like the first time car buyer, they are surrounded by a sea of data with a shortage of detailed experience. The direct way to assess the quality of an inspector's work is to hire him, go through the process, then live in the house to verify the long term results.

Since it would be a good idea before hiring the inspector to have some idea of his abilities we must consider indirect indicators. By their nature, indirect indicators have limited value in choosing your inspector.

## State License

Does he or she hold a Texas Real Estate Inspector's license? What is the license number? You can cross check this on the TREC [Texas Real Estate Commission] web site. Unlicensed means illegal for starters.

## Education and knowledge

Higher education levels, especially in a more technical field, suggest an ability to complete things in a timely manner, the ability to grasp more than a surface understanding, and some dedication to achievement. On the other hand, fifty percent of every graduating class is in the lower half.

## Attention to detail

You need a detailed inspection. Look at the inspector's flyer. How does it look? Is it clear, clean and informative, or does it wander about and suggest spur of the moment design? A slick professional flyer tells you more about the PR person who made it than the inspector.

Does his previous experience suggest an appreciation of details or the grand overview? Ask him about it.

## Experience

Diversified experience is an advantage. The wider his experience, the greater potential for insight to possibilities behind the surface indicators.

## Communication skills

Is he an effective communicator, both verbally and in writing? An "education" doesn't necessarily insure proficient literary skills. A report you can't understand is wasted at best.

## Balance

Even though all details of the inspection are important, some are more important than others. Does the inspector have broad enough experience to focus most of his attention on the more important ones and help you understand their importance?

## Understanding

Has the prospective inspector ever bought a house? Does he know what it's like to stand in your shoes? This promotes a supportive attitude.

## Professional association membership

Does membership in the AMA assure a better doctor? Not necessarily. It does show a professional attitude, and participation in association educational events helps professionals stay informed.

There are several Professional Inspector's associations available. Membership in TAREI [Texas Association of Real Estate Inspectors] provides a statewide view of the inspection world and offers a large base for effective continuing education. Membership in HAR [Houston Association of Realtors®] indicates a professional interest in the real estate business and provides "Supra" access to lock boxes – a real convenience for any Realtors® involved.

## Best Value

While there are minimum standards, not all inspections are the same. When you shop hard enough, you can always find a cheap price for virtually anything.

Even though price, by itself, is not always an indicator of quality, do you really want a cut rate inspection? What level of service will you receive from an inspector in a hurry because he needs to spend a minimum amount of time hurrying through your inspection?

A thorough inspection gives the buyer important knowledge about the property they are buying. If you are buying a tear-down, by all means go for the cheapest inspection you can find, if you need one at all. If you are buying a place to live, you need the most thorough inspection you can arrange for. Compared to the many thousands of dollars involved in any home purchase, the inspection fee is truly small change. Go for the best value.

### **When in doubt, talk to the inspector.**

Ask him about his background and experience. Does communication flow easily? How do you feel when you talk to him – more at ease, or less?

While a Realtor® is not in a position to select a specific inspector, their experience can play a role in the decision process. The act of providing a list of available inspectors automatically narrows the field of likely choices. Whether limited by a particular association membership, or just a local list of a few frequently used inspectors, all such lists can narrow the field of likely choices.

Now, what's more important – a cursory inspection that easily seals the deal, but may miss something important that can come back to haunt you, or a thorough and comprehensive inspection that gives you the best possible understanding of the property?

### **Follow A Few Simple Rules**

While the State of Texas calls for a certain minimum standard for home inspections, not all inspections are the same. When spending many thousands of dollars on a home, you need to know, in detail, the condition of the property. Four simple selection rules will help you achieve the best value in your home inspection.

**Rule 1:** *You never get more than what you pay for.*

Shopping for a home inspection by price is false economy of the worst sort. Conversely, the highest price is not always the best either. You need the most thorough and comprehensive inspection you can arrange to avoid ugly surprises after the sale.

**Rule 2:** *Select in haste and probably pay a lot more in the long run.*

A hurried selection at the last minute drastically reduces your choices and often leads to inferior results. Make your selection ahead of time. Then, when you find “the” house it's only a matter of a simple scheduling call, with time to spare.

**Rule 3:** *Beware the scam artists. Unfortunately every profession has them.*

The simplest and most common scam, especially with cheap inspections, is the “quickie” walk through and scant information report. You already know it's a house – what is the condition, in detail?

A little more devious is the “churn” where a smooth talking inspector demeans the property, and may even go so far as to suggest not buying it in order to wring another inspection or two out of you. The purpose of a proper inspection is to carefully describe the physical condition of the property – not to offer *any* kind of advice concerning marketability.

A third example of devious behavior [also unethical and illegal] is to bring a few termites along to secure an extra inspection or referral fee.

The savvy consumer is challenged to read between the lines when interviewing prospective

inspectors for hints of reliability. It never hurts to have referrals from people who have actually dealt with the prospective inspector.

**Rule 4:** *One year's experience ten times is not the same as ten year's experience.*

Virtually all inspectors have done other things before they became an inspector. Does their previous experience add to their depth of knowledge and understanding of home inspection? What else do they do when they are not inspecting that may help give you a sense of confidence in their ability and reliability?

### **Interviewing a prospective Home Inspector**

Personal recommendations are useful, but not foolproof. It is up to you to interview prospective inspectors and make your own decision based on the best information you can gather. You are hiring an inspector as your specialized advocate. Here are a few example questions you can use to help develop a more effective interview.

1. *When the inspection is completed, would you offer suggestions as to whether or not to buy the property?*

The inspector's role is one of physical observation and analysis of the condition of the property – not its marketability or value. That's why we have appraisers and agents. The answer should be a polite but firm “No, it's not my position to provide such information, please consult with your Realtor® about that.”

2. *Are your reports hand written, typed or done on a computer?*

While these all can work, a report you can't read is worthless. In today's world, the best graphic quality is produced on a computer, and sent with a computer modem so you get first generation, clear, readable print.

3. *How soon will I receive my report after the inspection?*

Instant gratification may feel good, but the better report comes after some reflection. Typically within 24 hours is good. If you have a particular urgency, let the inspector know.

4. *To what professional associations do you belong?*

This can be a sign of professionalism and continuing improvement of expertise. HAR membership is a mark of professionalism.

TAREI [Texas Association of Home Inspectors] is a statewide professional organization dedicated to continuing education, and keeping up to date. These are two of the most important affiliations for Texans.

5. *What kind of professional writing experience do you have?*

You will be depending upon the clear, complete and concise nature of the written report. Other writing and communication experience is an important plus.

6. *What is your state inspection license number?*

Be sure the inspector is licensed by the state of Texas. An unlicensed home inspection is fraudulent and illegal, at best.

7. *What are some of your other activities when you are not inspecting homes?*

There is no wrong answer to this question, but the answer given reveals greater insight into the person. Other writing projects, problem solving activities and teaching inspection are all plusses.

8. *What does your inspection include?*

There are all kinds of optional areas like hot tubs, swimming pools and sprinkler systems. A minimum inspection should include structural, mechanical, electrical and plumbing systems of the house.

9. *How much does your inspection cost?*

Cheapest is not always best, nor necessarily, is the most expensive. Cost is usually based on size of the house, but even with a small house, it takes time to get there, perform a complete inspection and write a detailed report. This is more of an information question than a comparison question.

10. *How long will the inspection take?*

Even a home with less than 1,000 square feet will take about two hours for a thorough inspection. Larger homes take even longer. A “quickie” inspection is an incomplete inspection. You deserve better. Two to four hours for a typical middle class home is an appropriate answer.

11. *Do I need to be there for the inspection?*

How else can the inspector show you what was found, and explain its importance? Some people like to observe the whole process, and others are satisfied to come in at the end for a detailed walkthrough. Discuss your preferences with the inspector, and assess his willingness to work with them. Yes, you need to be there, except in a *rare* case where you cannot be. In such case, have a representative act as a stand-in and make sure appropriate digital pictures are available. They will cost extra, but are worth it

12. *What about a reinspection?*

This should be available if you would like written confirmation of repairs. However, most home owners should be able to handle the reinspection themselves – if the inspector clearly demonstrated the nature of the problems in the course of the inspection. In any case, a reinspection should cost less than the full inspection since it would be limited to a simple reinspection of items already noted, and purely at your option, not at the insistence of the inspector.

In the interviews, you are looking for useful answers, but the way the answer is given and the prospective inspector’s willingness to share additional information is also important. You are looking for an advocate you can freely communicate with, who also happens to be a great home inspector.

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*In addition, he has earned a BS in engineering from Trinity University, is an author of several books and teaches a variety of self empowerment courses through Leisure Learning.*

To arrange for your home inspection by Stephen Ruback, call 832-489-1071