

Appendix A – More About Home Inspections

Standards of Practice

Home inspections are typically performed according to applicable Standards of Practice. These are several organizations of home inspectors in North America. The current wording of the Standards can be referenced on the appropriate association websites. Listed below are the four well-recognized associations and their websites. The Standards of Practice specific to each association can be found on their website.

American Society of Home Inspectors (ASHI) **www.ashi.org**

Canadian Association of Home and Property Inspectors (CAHPI) **www.cahpi.ca**

National Association of Home Inspectors (NAHI) **www.nahi.org**

International Association of Certified Home Inspectors (InterNACHI) **www.nachi.org**

The current wording of the Standards can be referenced at the website for each association. There are other organizations with their own Standards. Inspectors will identify the Standards that they follow. If your state or province has licensing, there may be a specific set of Standards. Some states and provinces also have regional associations with their own Standards.

About Home Inspections

Home inspections provide tremendous value, but this can be a challenge for home inspectors. Because we have very broad knowledge of homes, clients' expectations of home inspectors are often very high. While that is flattering, it is also little dangerous for the client and for the inspector. It is important for the inspector to clearly define the scope of work (Standards of Practice, et al) and for the client to set realistic expectations based on that. Home inspections typically last a few hours and cost a few hundred dollars. The written technical report provides a professional opinion based on less-than-complete information, prepared within a very short time frame.

Home inspectors can't see through walls, ceilings or floors, predict the future, re-create the past, dismantle components or know everything there is to know about everything. We perform field inspections of homes to evaluate their performance, identifying existing recognizable problems. This dramatically improves a client's knowledge of the home, and reduces – but does not remove – the risk in making a decision. Clients need to understand that we will not identify or predict all the issues in any home, but by identifying several conditions, we provide a very valuable service.

When Things Go Wrong: (Next page) This short document maybe useful. Please read it as part of the report.

When Things Go Wrong

There may come a time that you discover something wrong with the house, and you may wonder if your home inspector let you down. There are a few things to consider:

- INTERMITTENT OR CONCEALED PROBLEMS** Some problems can only be discovered by living in a house. They cannot be discovered during the few hours of a home inspection. For example, some shower stalls leak when water bounces off people in the shower, but do not leak when you simply turn on the tap. Some roofs and basements only leak when rain is very heavy or is accompanied by wind from a certain direction. Some problems will only be discovered when carpets are lifted, furniture and storage are moved or finishes are removed.
- NO CLUES** These problems may have existed at the time of the inspection but there were no clues as to their existence. Lawyers call these latent defects. Our inspections are based on the past performance of the house. If there are no clues of a past problem, it is unfair to assume we should foresee a future problem. Home inspectors do not identify latent defects.
- WE ALWAYS MISS SOME MINOR THINGS** Some say we are inconsistent because our reports identify some minor problems but not others. Any minor problems noted were discovered while looking for significant problems that would affect the typical person's decision to purchase. We note them simply as a courtesy.
- SAMPLING EXERCISE** A home inspection is a sampling exercise with respect to components that are numerous, such as bricks, windows, and electrical receptacles. As a result, some conditions that are visible may go unreported. This is not a failing of the inspector but a result of sampling. A report by a second inspector will always be somewhat different than the first as a result of this sampling approach.
- CONTRACTORS' ADVICE** A common source of concern with home inspectors comes from comments made by contractors. Contractors' opinions often differ from ours. Don't be surprised that three roofers all say the roof needs replacement when we said that, with some minor repairs, the roof will last a few more years.
- LAST MAN IN THEORY** While our advice represents the most prudent action in our professional opinion, many contractors are reluctant to undertake these repairs. This is because of the "Last Man In Theory". The contractor fears that if he is the last person to work on the roof, he will get blamed if the roof leaks, whether or not the leak is his fault. Consequently, he won't want to do a minor repair with high liability when he could re-roof the entire house for more money and reduce the likelihood of a callback. This is understandable.
- MOST RECENT ADVICE IS BEST** There is more to the "Last Man In Theory". It is human nature for homeowners to believe the last "expert" advice they receive, even if it is contrary to previous advice. As home inspectors, we unfortunately find ourselves in the position of "First Man In" and consequently it is our advice that is often disbelieved.

WHY DIDN'T WE SEE IT Contractors and others may say “I can’t believe you had this house inspected, and they didn’t find this problem”. There are several reasons for these apparent oversights:

CONDITIONS DURING INSPECTION 1. It is difficult for homeowners to remember the circumstances in the house, at the time of the inspection. It’s easy to forget that it was snowing, there was storage everywhere in the basement or that the furnace could not be turned on because the air conditioning was operating, etc. It’s impossible for contractors to know what the circumstances were when the inspection was performed.

THE WISDOM OF HINDSIGHT 2. When the problem manifests itself, it is very easy to have 20/20 hindsight. Anybody can say that the basement leaks when there are 2 inches of water on the floor. Predicting the problem is a different story.

A LONG LOOK 3. If we spent 1/2 an hour under the kitchen sink or two hours removing every electrical switch plate and cover plate, we’d find more problems too. Unfortunately, the inspection would take several days and would cost considerably more.

WE’RE GENERALISTS 4. We are generalists; we are not specialists. The heating contractor may indeed have more heating expertise than we do. This is because we are expected to have heating expertise and plumbing expertise, roofing expertise, electrical expertise, etc. A home inspection is a generalist the same way a family doctor is a generalist. They have wonderfully broad knowledge, but are not cardiologists or respirologists.

AN INVASIVE LOOK 5. Problems often become apparent when carpets or plaster are removed, when fixtures or cabinets are pulled out, and so on. Many issues appear once work begins on a home. A home inspection is a visual examination. We don’t perform any invasive or destructive tests.

NOT INSURANCE In conclusion, a home inspection is designed to better your odds. It is not designed to eliminate all risk. For that reason, a home inspection should not be considered an insurance policy. We know of no insurance company that offers a policy with no deductible, no exclusions, no limits and an indefinite policy period.

We hope this is food for thought.