

When Things Go Wrong

There may be a time that you discover something wrong with the house, and you may be upset or disappointed with your home inspection.

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 people are in the shower, but do not leak when you simply turn on the tap. Some roofs and basements only leak when specific conditions exist. Some problems will only be discovered when carpets were lifted, furniture is moved or finishes are removed.

These problems may have existed at the time of the inspection but there were no clues to their existence. Home inspections are based on the past performance of the house. If there are no clues to a problem, a home inspector won't find it.

Minor Issues

Some say inspectors are inconsistent because their reports identify some minor problems but not others. The minor problems that are identified are discovered while looking for more significant problems. They are noted simply as a courtesy. The intent of the inspection is not to find the \$200 problems; it is to find the \$2,000 problems. These are the things that affect people's decisions to purchase.

Contractor's Advice

The main source of dissatisfaction with home inspectors comes from comments made by contractors. Contractors' opinions often differ from inspector's. Don't be surprised when three roofers all say the roof needs replacement when the inspector said that, with minor repairs, the roof will last a few more years.

Last-One-In Syndrome

While the inspector's advice represents the most prudent thing to do, many contractors are reluctant to undertake these repairs. This is because of the ***Last-One-In Syndrome***. The contractor fears that the last person to work on the roof will get blamed if the roof leaks, regardless of whose fault it is. Consequently, there is an understandable reluctance to do a minor repair with high liability when the entire house could be re-roofed for more money and reduce the likelihood of a callback.

The *Last-One-In Syndrome* also suggests that it is human nature for homeowners to believe the last bit of "expert" advice they receive, even if it is contrary to previous advice. Home inspectors, unfortunately, often find themselves in the position of "first one in" and consequently it is their advice that is often disbelieved.

Why Didn't They See It?

Contractors 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:

1. It's impossible for contractors to know what the circumstances were when the inspection was performed.
2. When the problem manifests itself, it is very easy to have 20/20 hindsight. Anybody can say that the basement is wet when there are two inches of water on the floor. Predicting the problem is a different story.

3. If inspectors spent half an hour under the kitchen sink or 45 minutes disassembling the furnace, they'd find more problems too. Unfortunately, the inspection would take several days and would cost considerably more.
4. It is difficult for homeowners to remember the circumstances in the house at the time of the inspection. Homeowners seldom remember that it was snowing, there was storage everywhere in the basement or the furnace could not be turned on because the air conditioning was operating, for example.
5. Inspectors are generalists; not specialists. The heating contractor may indeed have more heating expertise than inspectors do. This is because inspectors are expected to have heating expertise and plumbing expertise, roofing expertise, electrical expertise, and so on.
6. Problems often become apparent when carpets or plaster are removed, when fixtures or cabinets are pulled out, and so on. A home inspection is a visual examination. Inspectors don't perform any invasive or destructive tests.

Standards of Practice

All Texas home inspectors are bound by the Standards of Practice as promulgated by the Texas Real Estate Commission. It lists what the inspector is required to do during the inspection process and also what the inspector is not required to do. Your inspector should provide you with a copy. A copy of these standards can be downloaded at www.larryinspects.com/standards.pdf.

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. The premium that an insurance company would have to charge for a policy with no deductible, no limit and an indefinite policy period would be considerably more than the fee inspectors charge. It would also not include the value added by the inspection.

If you have any questions about the home inspection process, please give us a call

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