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A DIFFERENT APPROACH TO HOME INSPECTIONS

Home inspectors are faced with a constant dilemma. On one hand they do not want to be alarmist scaring away buyers, alienating real estate agents and upsetting sellers. This happens when home inspectors amplify problems beyond what they really are. On the other hand, home inspectors do not want to be sued because they minimize problems that turn out to be much more serious than they first realized.

Home inspectors can solve this problem fairly simply. Homebuyers pay much more attention to what they hear than what is written down. Very rarely does a homebuyer, after the completion of an inspection sit down and read the report cover to cover. The first time a homebuyer reads the inspection report it is usually a year later when they discover water leaking into their basement. Keeping these principles in mind, the prudent home inspector should take the following approach. Tell the home buyer what the home inspector truly believes the situation to be, but write the report with an eye towards liability. For example, the home inspector might make the following comments with regard to an aging roof.

“This roof looks like it’s got four or five years left of useful life before it needs to be replaced. No one knows for certain when a roof will spring a leak. While I think this roof has got four or five years left of useful life, I am going to put down on the report, ‘nearing the end of useful life.’” With this approach, the home buyer is not scared off, the realtor is not angered, and the deal isn’t killed.

If the inspector were to merely write in his report, “four or five years of useful life” in the section under “Roof”, he or she may have a problem. If six months later a roofer says that the roof needs to be replaced, the buyer will be upset with the inspector, by writing “nearing the end of useful life”. No one can complain.

A similar situation might occur with regard to the inspection of a basement. Consider the following narrative. “There is some bowing in this basement wall, but based upon the old paint on the wall and the lack of evidence of any recent movement, I believe this wall has been

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this way for some time and you probably won't have any problems here. However, I am going to put down on the report, that you might consider hiring a basement expert to look over the areas of concern. I don't think it's going to be a problem, but if peace of mind is important to you, consider talking to a basement expert." On the report, the home inspector writes: North wall bowed, minor cracking, consult basement expert. Again the home buyer is not unduly alarmed, but the inspector has protected himself in an honest manner.

If there are basement problems six months or a year later, all that matters is what is in your report. Anything said verbally is of little consequence. The disclosures in your report will protect you.

Remember, tell them what you really think, tell them what you are writing down, explain why you have written what you wrote, and write the report with an eye towards future liability. Following these guidelines, you may be able to keep everyone happy. Do a good job and protect yourself.