

Stevens & Kuss S.C.

Attorneys at Law

HOW MUCH SHOULD A HOME INSPECTOR INCLUDE IN HIS OR HER REPORT?

The administrative code requires a home inspector to inspect and report on the foundation, the columns, the flooring system, roof, central air conditioning, insulation and ventilation. The administrative code goes into more detail as to what must be done with regard to each of these categories. An issue that comes up from time to time is how the home inspector should handle certain conditions or situations in the house that appear to be insignificant and not a major problem.

Maybe some of the walls aren't plumb. Maybe there are some old water stains. Some houses have floors that aren't perfectly level. Very often there are drywall cracks in certain areas of the house. Interior doors may stick when they are opened and closed. The home inspector may see an excessive amount of tar on certain portions of the roof. Flashing on the roof may be out of the ordinary. There may be some faded staining on the windowsills. Maybe there are hairline mortar cracks in the basement. The home inspector after looking at the house, may believe that any one or more of these items are inconsequential based upon the age of the house. The problem comes in when any one or more of these signs point to a much more serious problem that is not readily observable.

Maybe the interior walls aren't plumb and that is because a weight bearing wall. Maybe there is some minor water staining that appears to be old, but it turns out that there is a leaky roof or leaky pipe in the vicinity. Drywall cracks may look insignificant, but if it turns out that the foundation is settling, it may be argued that the drywall cracks were evidence of settling. The same settling could also cause doors to stick. Excess tar on the roof might mean that the roof had leaked at some point in time. If it starts leaking right after the buyer buys it, he or she may blame the home inspector. The same could be true with flashing out of the ordinary. Faded staining around the window could be evidence of windows leaks and hairline mortar

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cracks in basement walls during the winter could open up to in the spring and look like major cracks after the ground thaws out and swells.

The only protection for the home inspector in these types of situations is to note any abnormality in the report. I do not believe the home inspector has to discuss them in great detail, or create fear or panic in the homebuyer if the problem doesn't seem to be significant. Home inspectors however should note them in the report and say something to the buyer that there doesn't appear to be a major problem, but there is a slight chance of something unknown or unseen.

The reason it is important is because in the one-in-twenty or one-in-fifty chance that there turns out to be a problem associated with any of these defects, the fact that the home inspector pointed them out will usually save the home inspector from liability. The inspection requirements do not require the home inspector to go into great detail and explain the causes of these problems or the potential repairs. Many home inspectors have been sued merely for not mentioning a crack, a stain, or some other abnormality, that everyone at the time believed was insignificant. The safer and better approach is to not them in the report, don't go into any great detail, but make sure it's written down somewhere in case there turns out to be a problem inside a wall, inside of a roofing system, or underneath the foundation.