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## Attorneys at Law

### KNOW WHAT YOU DON'T KNOW

Most home inspectors have significant expertise in a few areas with only a general knowledge of others. If a home inspector has a plumbing background, he or she may know a lot about plumbing. If a home inspector was formally a carpenter, he or she is going to know a lot about structural issues in a house. Most home inspectors have certain areas where they are weak. Through experience, continuing education, attending meetings, all inspectors can become more pro-efficient.

I see problems with new home inspectors, or home inspectors who don't have a strong background in the trades. Very often these inspectors make assumptions based upon a limited amount of knowledge. They assume the number of layers on a roof. They assume the cracks in the basement are not structural. They assume that a freshly painted basement wall is out of plumb has been that way since construction. They assume that notched out steel supports against the basement walls are structurally sound. They assume that even though there was evidence of a fire that all of the burned material from the fire was replaced. They assume that water stains on the ceiling or in the basement are old stains. There is an old saying about the word assume. When you assume something you make an ass out of u and you make an ass out of me – A S S U M E.

Clint Eastwood is credited with the saying, "A man has got to know his limitations." This particularly applies to home inspectors. If you are uncomfortable or unsure in an area, you must be careful about what you say. Most home inspectors have those areas where they feel a little weak. If you are confronted with something new, different, or unusual; you must be careful about making assumptions. You must know your limitations.

If you are honest with yourself, you realize your limitations, and when you come upon a confusing situation, there is a fairly easy alternative. Refer the home buyer to an expert. Play the role of the general practitioner in medicine. You may not know what is wrong, but you have your suspicions. You should be competent and knowledgeable enough to recognize that

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something may not be entirely right and direct the client in the right direction. Refer the client to an expert.

When referring a homeowner to an expert you must be a little bit careful. If you refer a homeowner to a repair person, who has an interest in selling a job, you may be doing your customer disservice. For example, if you refer a basement problem to a basement contractor, the homeowner may get five different bids ranging from \$3,000.00 to \$20,000.00 and not even know whether they have a problem or not. Try to refer homeowners to specific individuals, particularly individuals who do not have a monetary interest in having repairs done. If there is a roof problem, and you tell a homeowner to contact a roofing contractor, you can bet that the roofing contractor is going to come out and indicate that the whole roof needs to be ripped off and repaired. Try to locate objective, unbiased individuals who are not going to use the referrals as an opportunity to sell the homeowner work.

Also, be careful about leaking this referral process in the hands of the real estate agent. A real estate agent has an incentive to minimize problems and probably knows individuals who will write up reports that do this. Very often realtors know contractors in various professions who will do an inexpensive repair and leave the homeowner under the impression that the problem has been solved. A good home inspector should have a referral base of individuals who are objective, unbiased, and will give knowledgeable competent answers with regard to specific situations. It may even be a good idea for WAHI to compile a list of individuals who could be used for this purpose. Home inspectors could submit names of individuals that they trust in various areas.

Something that home inspectors don't do, that I think might be a good idea is to have bright red stickers that say – CONSULT AN EXPERT. When you get to that part in the report where you are referring a customer to an expert, peel a bright red sticker, stick it on the report. Very often homebuyers don't get the message, and appear to be hearing things that you are saying, when really their mind is elsewhere. A bright red sticker that says, "Consult an expert", stuck on a particular page on a report is something that a homeowner cannot miss,

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and would be a literal red flag for the homeowner. If there was a dispute later, it would be very hard for the homeowner to argue that the home inspector did not make it clear to them that they should get a second opinion.