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## Attorneys at Law

### WHEN TO BRING IN A SPECIALIST

Most home inspectors have areas where they have significant expertise. The plumber who becomes a home inspector certainly has a strong background in plumbing. Home inspectors who are licensed electricians have expertise in electrical work. The home inspector, who worked as a roofer for many years prior to becoming a home inspector, certainly has experience in roofing. Where home inspectors can get in to trouble is when they encounter situations that appear normal or acceptable, but something seems out of the ordinary.

Many times home inspectors encounter situations that they have never seen before. Maybe the inspector goes into the basement and sees two drain tile clean out tubes protruding from the floor. Maybe the inspector sees a basement wall that is bowed in three inches, but the wall appears to have been in that condition for twenty years and looks totally stable. Maybe a home inspector sees several metal plates on a basement wall with large bolts projecting from the plates. Maybe a basement has steel reinforcing beams against it, but the beams are six or seven feet apart. In these types of situations, the condition appears to be stable, but something is not right. The basement walls show no signs of recent cracking. There is no moisture or water staining. What should the home inspector do?

If the home inspector reports a condition like this as a major problem, he or she could kill the deal when there may not be a problem. If the home inspector minimizes the situation, it may turn out later that the problem is serious. Sometimes the home inspector takes the middle route and checks something on his inspection report that indicates that there is something unusual going on, but he or she can't be sure whether it is a problem or not.

Two things should be done every time a home inspector encounters something out of the ordinary. The first thing that should be done is that a list of questions should be written up to ask the seller. These questions should be along the following lines.

1. Was this condition repaired?
2. When was the repair made?

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3. Who did the repair?
4. Is there a proposal?
5. What was involved in doing the repair?
6. How long has this condition been like this?
7. Have any problems occurred since the repair?
8. Is there a warranty or guarantee?

There should be a place on every home inspection report where the buyer is given specific questions to address the seller. The more information the buyer has prior to purchasing the house, the more likely the buyer is to make the correct decision and be happy with the purchase.

The second step that the inspector should do is to recommend that the buyer is perfectly okay for home inspectors to recommend and give the name and/or card of the specific specialist that the home inspector feels comfortable with. Additionally, the home inspector should point the buyer toward the issues that are of concern. These questions should be asked of the specialist:

1. What does the specialist think of this type of condition or repair?
2. Does the specialist think that the situation has been stabilized or resolved?
3. What are the potential costs involved, if the condition has not been remedied?
4. What are the risks to the buyer if nothing is done?
5. Does the repair meet current codes?

Remember anything that you can tell the buyer orally is wasted. The buyer may be smiling and nodding their head yes like they understand everything that you are saying, but he may only be doing this because he or she does not want to appear stupid. It is very important to write down everything of any significance. For this reason there should be a place on the inspection report for specific questions addressed to the specialist and specific questions addressed to the seller of the house.

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As a side note, all home inspectors in Wisconsin should be aware that the Wisconsin Association of Foundation Repair Contractors (WAFRC) has created industry standards for the repair of basements. These are standards that building inspectors are going to use in issuing permits and approving repairs. It is also a good source of information for home inspectors in evaluating basement repairs. It is also a good source of information for home inspectors in evaluating basement conditions. It will help everyone have a good general idea as to what are acceptable repairs and what are not acceptable repairs.