



From The Home Inspector

Setting Expectations for the Home Inspection

Setting realistic expectations for the home inspection are very important and the Realtor® and the home inspector should both contribute in this effort. First of all, there is no such thing as a perfect home. Secondly, it is the role of the inspector to identify as many deficiencies as possible during his/her limited time inspecting the home. Not all of these deficiencies are typically negotiable repairs. Consult your REALTOR® for guidance concerning negotiating repairs.

Most inspectors start the inspection by informing the client that he or she will not find everything wrong or potentially wrong with the home, but hopefully all the significant items. Deficiencies may not be apparent at the time of the inspection, including the air conditioning, which cannot be safely operated in times of cool temperatures (generally less than 60 degrees). Broken seals (“fogged”) in windows may only be apparent during cold weather if the breach in the seal is minor and/or new. Weather conditions, including snow or ice on the roof, can also prevent detection of defects. Vacant homes present challenges since some defects may not be apparent absent continued and/or simultaneous use. A home inspection is visual only and does not involve destructive testing i.e. HGTV’s Holmes Inspection. However, the main reason for missed defects is the sheer volume of possibilities and the breadth of knowledge required to be aware of all potential defects across a vast array of systems designed and installed over a period of one hundred years or more. Time constraints make this challenge even greater.

The NC Chapter of the American Society of Home Inspectors (NC ASHI) has an exercise called Peer Review where a team of some of the best, most experienced home inspectors from all over the State gather to test their inspection skills on a practice house. First, a team of inspectors inspects a house. Then individual inspectors must find all the “must find” defects in a limited time. Several years ago, we conducted a Peer Review in Greensboro and +/- fifteen inspectors spent hours inspecting a home in Greensboro. As luck would have it, one of the inspectors from the Peer Review was hired to inspect the same house at a later date and found one item that the group had not detected (yes, it was minor).

Furthermore, the inspector only reports what is currently defective. While some inspectors report expected life of systems, no one can predict the future definitively. While a home inspection can reduce some of your risk in purchasing a home, it cannot eliminate it, nor can the inspector assume it. Even the most comprehensive inspection cannot be expected to reveal every condition you may consider significant to home ownership. In addition to those improvements recommended in the home inspection report, it is recommended that you budget for unexpected repairs. On average, experts have found that setting aside roughly one percent of the value of the home on an annual basis is sufficient to cover routine maintenance and unexpected repairs. While older homes have their own charm, beware they may have higher maintenance costs over time. For a list of home components and their expect life click the link below: http://www.nahb.org/fileUpload_details.aspx?contentID=99359

Home warranties can be an additional safeguard against unexpected expense and are often offered as a seller incentive. However, beware that some items may not be covered and that deductibles may apply. Furthermore, realize that equipment that has obviously been out of service is not likely to be covered.

Respectfully submitted,
John Guy
Realtor®/Home Inspector Committee Co-Chair

For the first committee meeting of the year, the committee will host Mike Merrill with the Department of Health who will conduct a Q&A on wells. Please email sjester@wsrar.com if you'd like to attend and if you are interested in serving on the 2012 Home Inspection Committee.

Tuesday, January 10th / 1:30 p.m. / WSRAR large conference room