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## “Helpful Hints on How to Select a Home Inspector”

Hello! This is Don Davison, owner of Davison Real Estate Inspections. I appreciate the opportunity to provide you this information about home inspections and your choice of home inspection companies.

Home inspections are a subject of much confusion. In fact, there are so many misconceptions about home inspections, I decided to offer the following consumer education information to help you, the consumer, make an informed, intelligent decision when choosing a home inspector.

I'm going to share with you seven misconceptions about home inspections which can be costly, if not understood. I will also offer some recommendations and give you five questions you should ask any inspection company before you let them inspect what may be the largest investment you ever make.

### **Misconception #1: You should wait as long as possible before getting your home inspection.**

No. Waiting until the last minute to get your home inspection leaves you in a position of not having adequate information you need to make an informed decision. Your contract most likely has specific dates in it which, if you don't respond in a timely manner, you might lose the opportunity to cancel your contract on this house and still be able to recoup your earnest money.

You need to have the inspection scheduled and completed as quickly as possible so if something significant turns up, there is adequate time to have a specialist help you understand the depth of the issue.

### **Misconception #2: You don't need a home inspection if you are getting a home warranty.**

No. As you probably know, very few homes are perfect. A home inspector is going to be looking for major concerns that you need to be aware of in the structural and mechanical areas of the home. On a regular basis, home inspections turn up items which are simply too expensive to repair or may not be repairable. You will find most home warranties will not cover these items if they are pre-existing conditions.

\*One of the best reasons for having an inspection is to prove a problem was not pre-existing.

**Misconception #3: One inspection is as good as another. One inspector is as good as another. One inspection company is as good as another.**

No. A home inspection is not a commodity. It is not something you should go buy somewhere just to have it taken care of. This can be a major mistake, and can leave you with a house full of problems which may be expensive to fix or possibly unable to be repaired. Make sure the inspector or inspection company can has the background, training and integrity to take care of you.

In Texas, all home inspectors are required to be licensed by the State. Unfortunately, just as there are good licensed doctors & bad licensed doctors, good licensed lawyers & bad licensed lawyers, good licensed plumbers & bad licensed plumbers, there are also both good and bad licensed inspectors.

In a minute, I will give you some questions to ask when calling inspection companies to choose your inspector, which will help you avoid this dilemma.

**Misconception #4: The company which offers the lowest price is the company you should hire.**

Maybe – but not necessarily. A company which offers one of the lower prices may be able to do so because it's a one man business and doesn't have a dozen inspectors to feed or the large overhead a big company has. (NOTE: If you are only concerned about one or two items you can probably have a specialist come out and look at it for less than the inspection fee, or you can even have a friend or relative look at it and give you their expert advice.)

What you want is a thorough inspection which gives you a computerized report with digital images showing exactly what the inspectors eyes saw, with a summary indicating major areas of concern - if you want to know the status of all the major systems in the dwelling and understand the condition of the house – then you need to hire a professional home inspection company which understands they are working for you and no one else. (Can an inspector who works for a large inspection company and answers to a boss do that?)

Statistics show most homebuyers only need a home inspection once every 3-5 years. Because of this, it is likely you may not realize you received a poor inspection until it is too late. So remember, the price you pay may not give you the information you are hoping for. Make sure you hire a competent home inspection company.

As in all businesses and professions, the home inspection industry has some bad apples. I am sorry to tell you this, but a few are even dishonest. By putting theirs and others interests in front of yours, they may leave out vital information you should have to make an informed decision. This is another reason you want to make sure you are provided a full report on all components of the structure, with photos and a easy to read summary page. Demanding this type of report gives other people less opportunity to influence the inspectors report.

Seek out home inspection companies like mine. I'm a professional, who works hard to earn your trust and respect.

As a way of improving our profession I have dedicated my business to educating the public. The only way you can make an intelligent decision is to have all the facts you need.

**Misconception #5: If you are buying a brand new home, you don't need a home inspection.**

This is simply not true. Many people believe if they are buying a new home everything is new and is going to be working perfectly.

Nothing could be further from the truth. While buying a new house is great because no one has lived in it and everything is brand new, this does not mean everything was put together properly. In fact, I have found some of the strangest problems and situations in brand new homes. In years gone by, many of our homes were built by a single crew or in some cases, a single man. In today's world, everyone is a specialist. A different crew or craftsman comes in to do only those items for which he bid on. Sometimes one project didn't quite get finished before it was covered up by the next crews work.

I have seen new construction where the general contractor never knew that the insulation crew never made it back to blow the attic insulation. This would produce a very costly electric bill. Another typical oversight is the hot/cold water controls are reversed. A simple mistake, but you should have a professional remedy this in most cases. Some of these mistakes may take months to show up if not discovered during an inspection. During those months, many dollars of undetected damage can take place.

Of course the builder will take care of these items. I'm sure he would even do so after you have moved in, but why risk having to chase down the builder every time something shows up? At this point, you will pretty much be relegated to working on his schedule.

**Misconception #6: FHA or VA has inspected the house and/or the appraiser will cover me.**

Absolutely not. While you may be required by your lender to have an FHA/VA inspection, this is far from a complete home inspection. The truth of the matter is, these inspectors are working to protect FHA or VA, not you.

Most FHA/VA inspections take about 30 to 45 minutes. Our home inspections will average between 2 and 3 hours or more, depending on the size of the home.

Appraisers are trying to determine the loan value of the dwelling for the mortgage company. The mortgage company simply wants to know if what they are loaning on the home is reasonable. It is not designed at all to determine the condition of the property.

**Misconception #7: The home inspection is a guarantee or warranty.**

No. If you ask any inspection company they will tell you their inspection is only good for the day and time of the inspection. Anything can and something usually will break at some point after the inspection. Your inspector will not be responsible for anything which happens once the inspection is completed.

I hope this information helps to clear up some questions you may have about home inspections. When deciding on a home inspection company, I offer the following recommendations:

**Recommendation #1:** Make a commitment to yourself to hire a company which has your best interest at heart. Choose a company which, even though they may be a little higher, has a track record and reputation of working for the buyer. Insist they provide you with a clear, concise and unbiased report with color digital images of deviancies and a summary page, broken down by systems, of the concerns of the property. You need to be able to distinguish the difference between general wear and tear comments and those areas of immediate or decision making concerns.

**Recommendation #2:** Hire an inspection company which stays current with the latest tools and system concepts and not just cranking out inspections. This means being an active member of his professional organization.

- 1) An inspector should not just be a member of a professional organization, but active with his organization. These organizations provide constant updates and training, keeping the inspector up to date in the field. Now you have the voice and experience of many inspectors being shared for all to learn and grow! It takes a lot of inspections to see the many different situations which can confront an inspector. Every home is different and presents its own set of challenges to the inspector's knowledge, but to say an inspector who does fewer than 200 to 300 inspections a year simply is not being exposed to all the different situations which can arise is coming from a company with multiple inspectors too busy to stay current.
- 2) Some of the big inspection companies are always quick to talk about their 20+ years of experience, but you probably don't get that inspector. You get the inspector with a lot less experience who just happens to work for the more experienced inspector.

**Recommendation #3:** Ask questions. The way you learn about a company is to ask specific questions and listen carefully to the answers.

Here are some of the questions I suggest you ask:

- 1) Are you an active member of a professional organization? Many home inspectors are members, but ask them when and where they meet.
- 2) Do you offer a computerized report with color digital images and a summary page with items in need of repair broken down by systems such as electrical, plumbing, appliances, etc.? Just because the state of Texas regulates what the report must have and it's format, there are many varieties out there!
- 3) Do you offer free lifetime technical support? The inspection company should want to be your building consultant for life. This is what builds confidence and relations in the people helping you make one of the most important decisions of your life.
- 4) Ask for testimonials. What past clients have to say about the inspection company should be a major consideration in your hiring decision.

**Recommendation #4:** Once you're satisfied you are working with an honest, competent, professional company, invite them to help you make one of the largest financial decisions you will ever make. Be confident with the fact they have your best interest at heart.

By following these four recommendations, you will gain all the information you need to make an informed, intelligent decision. If you want a quick, cheap home inspection, many companies in the phone book can help you. You may even have a friend or relative to do it for you for free. But if you want your home inspection to be complete and thorough – removing doubt and giving you peace of mind – then I invite you to call our company.

Here is one last point. I know many consumers are skeptical about home inspection companies. My business experiences prior to opening Accurate Inspections gave me opportunities to work with many new homeowners. I found it unfortunate how many times new homeowners thought they had moved into the home of their dreams, only to find they were experiencing their worst nightmare with undisclosed pre-existing conditions within the home. I have vowed to help prevent as many homebuyers as I can from ever having to be in this position.

So, in addition to dedicating my business to consumer education, I do one more thing as well.

I guarantee our work. That's right. I fully guarantee every home inspection we do. If you honestly aren't happy with our work, I will refund your inspection fee.

As a matter of fact, add this question to the list. Question #5 is "Do you guarantee your work?" Not all companies do.

Thanks very much for reading this report. I hope you found this consumer message helpful. If you have questions or comments – or if you would like to schedule a home inspection, please call me on my personal cell phone at 281-382-1897.

On behalf of Davison Real Estate Inspections – I thank you for taking the time to read this report.