

Choosing a Professional Home Inspector

There are approximately 30,000 home inspectors nationwide today. Only about half of the states require any kind of certification or licensing for home inspectors. So how do you know you are recommending the best home inspectors to your clients?

Hiring the right home inspector is as important as the actual home inspection itself. As with most professions, both qualified and unqualified individuals can claim to be "professionals," but what makes the home inspection industry especially vulnerable is the fact that it is currently unregulated in most states. Here are some ways you can protect your clients from hiring an unqualified inspector:

- Busy real estate professionals are likely to have a list of inspectors ready to refer to clients. As those lists change due to retirement, relocation, and other reasons, it is a good idea to always be on the lookout for professional home inspectors to add to your referral list. Follow up with clients immediately after the inspection and then again six months down the road. They may say they were happy with an inspector immediately following the inspection, but when problems are uncovered during the first year of homeownership that a home inspection should have found, clients may change their mind on a recommendation.
- After recommending home inspectors to your clients, encourage them to do their own research. They should be asking potential inspectors for their qualifications, professional affiliations, and certifications. Professional association affiliations can include membership in the National Association of Home Inspectors and American Society of Home Inspectors. Members of both organizations are committed to standards of practices and codes of ethics.
- Inquire about insurance. Professional home inspectors carry Errors and Omissions insurance (E&O), which can protect your client if the inspector makes a mistake. Home inspectors should also carry commercial general liability insurance.
- Do not refer or hire inspectors who either perform repairs or refer contractors. Although some states allow this, it could potentially represent a conflict of interest.
- Ask for a sample home inspection report. A good report will clearly state the problem, explain the significance, and recommend a course of action. Many inspectors also offer home maintenance guides that contain information about how a home works, how to properly maintain it, repair cost estimates, seasonal maintenance checklists and various ways to save energy.
- Ask home inspectors about the technology used during the inspection. Look for inspectors who use computers and take photos during inspections and incorporate those photos into the report.
- A professional home inspector will tag all accessible shutoffs within the home. This is a great added value for homeowners unfamiliar with the inner workings of a home.
- Ask how long the home inspection will take. Most inspections take at least three hours, some longer, depending on the size of the house and the nature of the inspection. Encourage your clients to stay for the duration and to shadow the inspector and ask questions about noted problems. Many things uncovered in home inspections are easy fixes and should not lead to a deal falling through.
- Know when to call in an expert. If your client is looking at a home with a pool, make sure the inspector has experience with pools. Additionally, if your client is concerned about mold, radon, or lead paint, make sure the home inspector has the ability to do the proper testing.