

HOW TO HIRE A FIRST RATE HOME INSPECTOR

*A Comprehensive Report Showing You How To
Protect Yourself & Your Investment By Choosing The
Best Possible Inspection Service*

Inside You'll Learn About:

- ◆ The importance of hiring a qualified and reputable home inspector
- ◆ How to qualify your inspector and identify the credible professional associations
- ◆ Inspection types: the ones you should demand vs. the ones that could leave you with a house full of problems
- ◆ After the inspection, why communication is so valuable
- ◆ Full-Time Customer Service - why it's important that you're not talking to a machine
- ◆ The "evidence" you should ask for to ensure you're hiring a first rate home inspector

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Protecting Your Biggest Investment... Why It's Important To Hire A First Rate Home Inspector

Buying a home is probably the single biggest investment you'll ever make. You are putting hundreds of thousands of dollars and years of your life into that decision. Whether you are a first-time property buyer or a seasoned investor, you want to insure that you are making a wise choice. Getting a thorough and accurate inspection *before you close* can help ensure that you will not be paying unexpected costs to fix problems...That's the last thing you want when buying an investment property, or settling into your dream home.

On average, only 63% of home buyers opt to have an inspection done before closing on their home. The other 37% choose to trust the word of the seller and their own intuition about the condition of the property. What happens when your intuition is wrong? What happens if you come across a seller who has worked hard to cover up problems with the home. After all, the ideal situation for the seller is to sell the home at the highest price with the lowest costs as quickly as possible. And if you don't find out about these problems before the closing, they all fall into *your* lap and become *your* responsibility.

In order to feel confident that you're making the best decision possible, you would be wise to consult with a reputable home inspector who knows exactly what he's looking at, based on the property type. If there are any major problems, he should be able to identify them and offer solutions to fix them. However, not all home inspectors are alike, so Home Pro Inspections has designed this report to help you identify the criteria expected from a highly qualified service provider.

The best way to protect your investment is to make sure that the service you choose to inspect your new home meets all of the criteria in this report.

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Qualifications You Should Expect From Your Home Inspection Service

While the State of Pennsylvania sets certain minimum requirements for home inspectors, often those minimum requirements are not enough to insure that you will get a thorough inspection.

The ability of an inspector to identify problems is based on his training and experience. The inspector's insurance is also important. The following questions will help you qualify your home inspector:

Q: How much initial training have they had?

A: They should have at least 60 hours of intensive initial training. Savvy buyers ask to see their Training Certificate.

Q: How much Continuing Education do they have?

A: They should have at least 40 hours of Continuing Education for each year they've been inspecting homes. Ask to see the Continuing Education course completion documents.

Q: How many home inspections have been performed by the company?

A: A seasoned inspection company should have performed several thousand.

Q: What professional associations do they belong to?

A: They should have a current membership in the American Society of Home Inspectors (ASHI) and/or the National Association of Home Inspectors (NAHI). See the section below, entitled *The Two Best Home Inspector Professional Associations & What It Takes To Belong To Them* for the reasons why this is so important.

Q: Does the inspector have General Liability and Errors & Omissions (E&O) insurance to protect you if they break or miss something?

A: Reputable home inspectors have both types of insurance, and will gladly give you a "Certificate of Insurance" if you ask for it to authenticate their insurance coverage.

Q: Are they Pennsylvania State Certified for radon testing?

A: Home inspectors performing radon tests are required to meet the minimal certification requirements of the Pennsylvania Radon Division.

Q: Are they National Radon Safety Board (NRSB) accredited for radon testing?

A: Obtaining accurate radon results in a real estate transaction requires an exceptional level of skill. Insist only on home inspectors with NRSB accreditation.

The most highly regarded Home Inspection companies keep proof of these important requirements readily available to potential customers. Ask for proof. It's your home, and your inspection.

The Two Best Home Inspector Professional Associations & What It Takes To Belong To Them

Not all national home inspector professional associations are created equally. While many associations have basic requirements that "technically" meet the requirements of Pennsylvania home inspection law, they do so by requiring only the bare minimum of standards.

The **American Society of Home Inspectors (ASHI)** and the **National Association of Home Inspectors (NAHI)** are the *only* two home inspector professional associations that set high standards for their members. These demand much more than the minimum required by law. The difference can be seen in what the associations require of their members.

Professional Association Comparison

ASHI and NAHI requirements

- ◆ Pass a proctored, closed book exam
- ◆ Perform 100 fee-paid inspections under direct supervision before working alone as the law requires
- ◆ Stay current on inspection methods and laws through continuing education
- ◆ Do not engage in conflicts of interest that can compromise the objectivity of inspections.

Other association requirements

- ◆ Pass an online, non-proctored, open book exam
- ◆ Do first 100 inspections without direct supervision and send copies of inspection reports to association office for verification, thereby meeting the legal requirement
- ◆ Pay dues regularly
- ◆ No guidelines for conflicts of interest

Can You see the difference? Only ASHI and NAHI *require* that members be honest, knowledgeable, and achieve a standard far beyond the state requirements. Thus, it is advisable that you choose inspectors who are members of ASHI or NAHI, or better yet, both. Would you want to take a chance that your inspection could be one of those first 100 unsupervised inspections?

Caution...

Don't be confused by acronyms of other associations that are very close to, and confusingly similar to those of ASHI and NAHI.

Some of the other associations try to make themselves look like the two best, but they're not. Just make sure that the service you go with is a member of *ASHI* and/or *NAHI*, not some other association that uses the same letters in a different order.

Inspection Procedures — How To Find Out What They Actually Do!

When you hire someone to do a home inspection, what exactly are they going to do?

If you don't know what to expect from a thorough inspection, you could be shortchanged. Some inspectors may just show up, do whatever work they choose, and give you a report. It shouldn't be like this, and it doesn't have to be.

Take some time to familiarize yourself with what quality home inspectors do. Ask the inspection company *in advance* what they plan to do. Know that a first rate home inspection service should provide the following types of procedures, reports and test standards:

Code of Ethics

A Code of Ethics is a written document outlining moral and ethical conduct that guides a home inspectors' business. It sets standards for identifying problems, and established methods for disclosing those problems.

Standards of Practice

Standards of Practice ensures that home inspections are completed in a consistent and organized way. It is a written document containing the purpose and scope, along with a very detailed explanation of how the

inspection is to be performed. Ask to see your inspector's written Standards of Practice.

What Should Be Inspected

At a minimum, the inspector should provide a description of how inspections are conducted for each of the following ten areas:

1. Structural system
2. Exterior
3. Roof system
4. Plumbing system
5. Electrical system
6. Heating system
7. Air conditioning system
8. Interior
9. Insulation and ventilation, and
10. Fireplaces and solid fuel burning appliances.

Most inspection companies will cover these areas, but it's always a good idea to ask for a sample report.

Report Composition

The report should be completed in a **full narrative** format using an advanced computerized reporting system. The narrative addresses each of the 10 areas described above clearly showing how it was inspected, and any deficiencies found. The report should, clearly separate minor from major problems,

and contain a summary section. Don't worry about getting too much information; a summary at the end of the report will give you a concise idea of areas to be concerned with.

Digital Photos

The inspector should take digital photos to document deficiencies found during the inspection. The digital photos should be included in the written report.

Report Delivery Format

Timing is critical in the home buying process. The inspection report should be provided in both printed and computer format (PDF). A PDF can be sent on the internet...this way, you, your realtor, your attorney, and any other parties you designate can immediately and easily get copies of the report.

Reference Manual

Along with the inspection report, you should also receive a complete Homeowner's Reference Manual which explains, in layman's terms, the operation of all key systems in the home (structural, electrical, plumbing, etc.). The inspection report should make cross-references to the Manual for more in-depth information about your new home.

Beware of Checklist Styled Reports

A "checklist-styled" report is pre-printed, so an inspector can simply check off items as they view your home. This type of report does not provide the information you need to make a truly informed home buying decision.

Insist on a full-narrative report.

Home Safety Hazards

According to the National Safety Council, **33,300 fatalities and 8 million disabling home injuries occur in a single year.** To protect your family and better understand the safety hazards of your new home, you should receive a Child Safety CD-ROM with your inspection report.

ADDITIONAL INSPECTIONS

Radon Testing

Radon is a radioactive gas, and according to the EPA is the second leading cause of lung cancer. Many homes in the Lehigh Valley have hazardous levels of radon. It is important for you to know if your new home has a potential radon problem.

There are several approved ways to test for radon. The best tests use an electronic instrument called a continuous radon monitor (CRM) to give you results within 120 minutes at the end of a two-day test period. Test results should be written and available by email.

To ensure accurate results, be sure your inspector is certified by:

- ♦ Commonwealth of PA
- ♦ National Radon Safety Board (NRSB).

Ask for a copy of their certificates.

Well Water Testing

As a minimum, two common contaminants should be tested for: bacteria (coliform) and farming related chemicals (nitrates and nitrites). There are many additional contaminants that may be harmful to your family's drinking water. Your home inspector should be able to advise you on which tests are most appropriate. All well water samples should be taken according to Safe Drinking Water Act Standards and should be analyzed by a State Certified lab.

Septic Inspections

A bad septic system could cost you \$10,000 or more to fix. Don't be fooled by a simple dye test. Insist on a septic inspection performed in accordance to PSMA standards.

Here is an example of how two inspectors may approach a septic inspection. There are two major ways to evaluate septic systems; a dye test and a PA Septage Management

Association (PSMA) protocol septic inspection as we mentioned earlier. (See www.pasma.net)

A dye test consists of simply flushing dye down a toilet, running water, then looking for the dye to show up in the yard.

On the other hand, a PSMA protocol septic inspection involves finding the septic tank and drain field, probing the drain field, then opening and visually examining the tank.

A dye test is practically worthless unless there are very severe problems, while the PSMA inspection will uncover minor, major, and potential problems. Many inspectors only use the dye test.

Insect Inspections

All wood destroying insect inspections should be performed to VA/FHA Standards.

ADDITIONAL SERVICES

Appliance Operation & Maintenance

The inspector should explain the operation of appliances and any maintenance issues

associated with those appliances. This should be done during the inspection. For example, in addition to checking the furnace for proper operation, the inspector should tell you the:

- age of the furnace
- expected life of the furnace
- expected cost to replace the furnace
- maintenance schedule for the furnace
- specific operating tips

This type of information should be provided in a written reference section of the report, for each major fixed appliance in the home.

A first rate home inspection requires an experienced, skilled inspector working to a written Standard of Practice, and Code of Ethics. The inspector you hire should be able to provide written evidence of the items mentioned above.

**Visit our website at
www.HomeProInspections.net
for your FREE checklist
*10 Things to Ask Before You Hire a Home Inspector***

Full-Time Live Customer Support and Why It Is So Important To You

According to home inspection industry research, one of the biggest issues home buyers have with their inspection company is a lack of customer service, particularly with regard to being available to answer questions *after* the inspection.

Unfortunately, a large majority of home inspection companies don't have live customer support. Most inspectors do all the customer service themselves, so when they are out with a client and you call in, you may end up talking to an answering machine. How quickly they get back to you depends on how busy they are with other customers.

If you have an emergency and need a question answered immediately, you may find yourself without the answers you seek. Your inspection company should be able to answer your questions promptly, **not** as *they* have time between inspections.

Customer Support Questions to Ask

Here are the questions to ask to see if a home inspection company has the caliber of customer support you deserve.

Q: Is the inspection company a "one-man-show?"

A: Many home inspection companies are a single person operation. They can be hard to reach

to answer questions you have regarding scheduling issues, deficiencies found during the inspection, etc. If they are not in their office, they may not be able to fax or email copies of your report to interested parties such as realtors, lawyers, etc. Good inspection companies should have trained staff available by phone during normal business hours to answer your questions and address your concerns promptly — not hours or days later when the “one-man” finds the time to respond to you.

Q: Can you schedule an appointment for your home inspection online at anytime?

A: Since real estate transactions can take place any time, your home inspection company should have the ability to allow you to schedule your home inspection at their website, and of course, by phone during normal business hours.

Q: Who coordinates the inspection schedule with all the parties involved?

A: When an inspection is scheduled, there are many things that need to be coordinated. The inspection company should manage all details regarding scheduling: coordinating with you, as well as the seller, realtors, attorneys, radon test pick-up, septic cover removal, and anyone else who might be involved. For example, the seller and realtors need to be notified so the inspector and buyer have access to the house. If a radon test is being performed, the house occupants need to be informed about the requirement for a “closed house condition” prior to the test. A septic system inspection may need some digging done to gain access to the tank cover; all parties involved need to be coordinated.

A well trained staff will also manage the distribution of the various inspection reports that come in after the main inspection is completed (e.g., radon test results, well water lab results, septic system report, etc.). Reports should be distributed to you and all other interested parties as soon as they become available.

Q: Is the customer support staff qualified?

A: Phones should be answered by highly skilled and experienced customer service professionals during normal business hours. A qualified customer support team should have a written Operations Manual and documented Training Program. If your home inspector is also your radon tester, then the customer support representative discussing the results should be certified by the Commonwealth for radon. Beware of home inspection companies where your only option is to leave a message on an answering machine.

Q: Does your inspection company have a website, and can you download a copy of your inspection report from their website?

A: Your inspection company should have a website to provide meaningful information to help guide you with your inspection process. The company should post your report to the site as soon as it's available, so all interested parties can download a copy anytime, day or night. The inspection company should assign a special code number to insure complete control and privacy over who gets access to the inspection report.

Q: After the inspection, is there a time limit to when you can call with questions or concerns?

A: You should be able to call the inspection company any time after the inspection with any question about the home or the operation of any of its appliances. There should be no limit to this service and there should be no charge for this service. For example, you should be able to call your home inspector five years after the inspection to find out how to clear a jam in the garbage disposal.

Putting It All Together: How To Ensure That You Hire A Top Notch Inspector

Let's conclude with a review of the major points you will want to think about the next time you need a home inspector. Follow this "Qualities To Demand" list when you interview different inspection companies.

1. What national professional home inspection associations do they belong to? If it's not **ASHI** and/or **NAHI** be very careful.
2. What will they be inspecting and how will they be inspecting it?
3. What type of report will you be getting? Narrative or Checklist? Available on-line?
4. Will they coordinate all the scheduling as-

sociated with the inspection?

5. What type of customer support do they have? Will you be speaking to a person or an answering machine?
6. Do they have a written Code of Ethics? Written Standards of Practice?
7. What certifications, licenses, etc. do they have? Ask to see them, and be sure they're current.

If you follow the advice of this report and ask the above questions, you'll be able to hire a first rate inspector who will best protect you, your family, and your investment.

Now That You Know How To Pick A First Rate Inspector... Give HomePro Inspections A Call & See How We Stack Up!

This report was created to help you make the best decision possible when it comes time to hiring a home inspector. Hopefully, that goal has been achieved and you now know what it takes to hire a first rate home inspection company.

At HomePro Inspections, we believe we are a first rate home inspection company and we're willing to put it all on the line for you to decide.

To prove it, we'd like you to take this report and give us a call. Ask us the questions from this report and quiz us with

the different information throughout the report. We're confident that you'll be very pleased with our answers.

So give us a call today and speak to one of our customer support representatives and test us out. (There WILL BE a trained professional answering the phone during normal business hours.) Thank you for reading the report and we wish you the best with your home buying experience.



Get In Touch With Us Today And See How We Can Help You:

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