

# How to Select the Best Home Inspector

By Jim Camp, Metropolitan Home Inspections

Anyone buying a house should never pass up the opportunity to have it inspected. However, selecting the right home inspector can be a challenge. Currently, Colorado has no requirements for a home inspector, so anyone can claim to be one.

When it comes time to hire that home inspector, don't be shy in asking questions about what you get for your money. Home inspectors, just like any other profession, come from various backgrounds, so you'll want to be prepared when interviewing an individual to inspect your new home. Many buyers will only be concerned about the fee charged. The fee is important, but it should **not** be the deciding factor when selecting the inspector. The old saying is true, "You get what you pay for." After all, you are depending upon this person to give an accurate assessment of the home so you'll be informed of its condition. Be prepared and have a list of questions to ask the inspector, such as:

**1) How long have you been in business?**

This is important, because if the person has less than three years, the chance of them being around in another year is somewhat slim, as many give up the business.

**2) Is this your only line of work?**

The home inspection business is a second line of work for many, so this person would not be a good choice. How comfortable would you feel if your dentist had a part time job as a construction worker?

**3) Do you have E&O (Errors and Omissions), General Liability and Bond insurance?**

Many inspectors are either under insured or not insured at all. If they are a true professional, they will be insured.

**4) What is your background?**

Backgrounds can be very important, as inspectors must be proficient in ALL aspects of the home and be able to report on what they observe.

**5) Are you a member of ASHI (American Society of Home Inspectors) or NAHI (National Association of Home Inspectors)?**

If they are a member of either these two entities, then you know that they are performing the inspection within established guidelines.

**6) How many inspections are you doing in a day?**

If the inspector says three or more, it tells you that they are more concerned with making money than the quality of the inspection or report. Please remember, the inspector is required to give an accurate assessment of the house, and if they inspect three or more then something suffers.

**7) How do you base your fee for the inspection?**

Normally the fee is based upon the total square feet (including a basement, whether it is finished or not). However, be cautious of the low cost provider, as there is a reason for underbidding, which is usually the lack of knowledge or they are under insured or have no insurance at all. Also, beware of the Bait & Switch tactic, in which the inspector will quote one fee and when they get to the site, the fee is increased if you expect them to walk onto a roof or enter into a crawlspace.

**8) Does your fee include any return trips to the site?**

Many inspectors will charge a trip fee to return to the site for any reason.

**9) What type of report will I receive and when will I receive it?**

The best reports will be narrative in nature and have photos of the emergency shutoff locations as well as anything unusual found during the inspection

You should also expect the inspector to ask **you** questions about the house, such as:

**1) What is the age of the property?**

This is very important for the inspector, because it tells him what to expect as far as materials used in the house, such as asbestos, lead based paint, aluminum wiring, etc.

**2) Is the property occupied or vacant? If it is vacant, do you know for how long?**

This can affect the inspection, especially if the house is vacant.

**3) Is the property a HUD property or Bank owned?**

This can be challenging for the inspector, because usually the utilities are off and when they are turned on for the inspection, many problems can arise.

**4) What is the total square footage, including a finished or unfinished basement?**

This is usually how the inspector sets the fee.

**5) Do you have any concerns about the property?**

This is important for the buyer, because a good inspector will take extra time addressing these concerns.