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Seven Common Mistakes When Selecting A Home Inspector

The state of Idaho has no educational or licensing requirements for Home Inspectors, and no standards stating what must be included in a Home Inspection. In Idaho, anyone can market himself as a Home Inspector, and can choose what to inspect and what not to inspect. It's up to you to make sure you hire a qualified Home Inspector. Beware of these seven common mistakes when selecting your home inspector:

1) Hiring an Inspector who is not held accountable to the ASHI® Standards of Practice and the ASHI Code of Ethics.

Since there are no requirements in Idaho for what must be included in a home inspection, ensure your Inspector is held accountable to the highest standards in the industry: The Standards of Practice and the Code of Ethics of ASHI, the American Society of Home Inspectors. Many Inspectors claim that their inspections meet or exceed ASHI Standards of Practice, but only ASHI Members and ASHI Candidates are held accountable by ASHI to meet these standards. Additionally, the ASHI Code of Ethics prohibits Members from engaging in conflict of interest activities that may compromise their objectivity. Again, only ASHI Members and ASHI Candidates are held accountable by ASHI to adhere to the Code of Ethics. (And don't let anyone tell you ASHI Members are prohibited from providing certain information about your home; it's simply not true.)

2) Hiring a less expensive Inspector to save a small amount of money.

When it comes to home inspections, it is usually true that you get what you pay for. The less expensive Inspectors charge less for a reason; typically because they do not have credentials, perform a less thorough inspection, provide a lower quality report, and generally provide a less professional service. Your home is one of the largest investments you will ever make. Saving \$25 or \$50 on your inspection to hire a less qualified inspector is a risk you should not take. The best method of price shopping is to shop for quality. Seek to save the \$50 on window coverings or other furnishings. Don't risk it on your inspection.

3) Hiring an Inspector without reviewing a sample report.

The skill of an inspector in communicating his findings is nearly as important as the findings themselves. Some Inspectors provide simple checklist reports that can be difficult to interpret and require clarification after reviewing the report. Some Inspectors provide reports that are part checklist and part narrative, but are still difficult to interpret. The three things to look for in your Inspector's reports are that they are 100% narrative (written in sentences and paragraphs), written in layman's terms, and enhanced with photographs to give you a complete understanding of the Inspector's findings. Request a sample report so you can see what your end product will be.

4) Hiring an Inspector without verifying his service record.

Don't rely on what an Inspector has to say about his services. Find out what his previous clients have had to say. Ask for testimonials from previous clients to ensure the Inspector has a good track record.

5) Hiring an Inspector who has no continuing education requirements.

Many Inspectors consider their two-week inspection training course the conclusion of their education. As construction materials and construction techniques change, it is important for Inspectors to keep up to date with the changes. Additionally, older equipment within the home may display new issues. Continuing education is critical for Inspectors to stay at the top of their game. Ask what their continuing education requirements are, and who holds them accountable to the requirements.

6) Hiring an Inspector without a \$1,000,000 Errors and Omissions Insurance policy.

Your Inspector's errors and omissions insurance provides him coverage if a costly issue is overlooked. An inspector who invests in this costly insurance shows he is serious about his business and about his clients.

7) Hiring an Inspector who has not proven his knowledge and skill.

Since there are no educational or licensing requirements for Home Inspectors in Idaho, you have no assurance a Home Inspector is knowledgeable and can skillfully inspect your home and communicate the findings. How do you know if your Inspector can provide a great service and an accurate report? Ask if he has passed The National Home Inspector Exam (NHIE). The NHIE is accepted by more than 20 states for Home Inspectors to become licensed; it is widely accepted as the qualifying test for Home Inspectors. Beware of online exams which allow inspectors to use books and notes to pass, and which do not even verify the inspector is the person taking the exam.

Your home is one of the largest investments you will ever make.

Protect yourself by avoiding these common mistakes.