

When Things Go Wrong

There may come a time that you discover something wrong with the house, and you may be upset or disappointed with your home inspection. To help you we provide this helpful guide.

Was it Something That We Inspect For?

If you believe we missed something in your inspection, please read your report again and then look at the Visual Inspection Agreement attached to your inspection report to see if it's something we inspect for. All our inspections are done to the Standards of Practice and Code of Ethics of the American Society of Home Inspectors. You can find a copy here <https://www.homeinspector.org/Resources/Standard-of-Practice>

Intermittent or Concealed Problems

Some problems can only be discovered by living in a house. They cannot be discovered during the few hours of a home inspection. For example, some shower stalls leak when people are in the shower, but do not leak when you simply turn on the tap. Some roofs and crawlspaces only leak when specific conditions exist. Some problems will only be discovered when carpets were lifted, furniture is moved, or finishes are removed.

No Clues

These problems may have existed at the time of the inspection but there were no clues as to their existence. Our inspections are based on the past performance of the house. If there are no clues of a past problem, it is unfair to assume we should foresee a future problem.

We Always Miss Some Minor Things

Some say we are inconsistent because our reports identify some minor problems but not others. The minor problems that are identified were discovered while looking for more significant problems. We note them simply as a courtesy. The intent of the inspection is not to find the \$200 problems; it is to find the \$2,000 problems. These are the things that affect people's decisions to purchase.

Contractors' Advice

The main source of dissatisfaction with home inspectors comes from comments made by contractors. Contractors' opinions often differ from ours. Don't be surprised when three roofers all say the roof needs replacement when we said that, with some minor repairs, the roof will last a few more years.

Last Man in Theory

While our advice represents the most prudent thing to do, many contractors are reluctant to undertake these repairs. This is because of the "Last Man In Theory". The contractor fears that if he is the last person to work on the roof, he will get blamed if the roof leaks, regardless of whether the roof leak is his fault or not. Consequently, he won't want to do a minor repair with high liability when he could re-roof the entire house for more money and reduce the likelihood of a callback. This is understandable.

Most Recent Advice Is Best

There is more to the "Last Man In Theory". It suggests that it is human nature for homeowners to believe the last bit of "expert" advice they receive, even if it is contrary to previous advice. As home inspectors, we unfortunately find ourselves in the position of "First Man In" and consequently it is our advice that is often disbelieved.

Why Didn't We See It

Contractors may say "I can't believe you had this house inspected, and they didn't find this problem". There are several reasons for these apparent oversights:

1. Conditions During Inspection

It is difficult for homeowners to remember the circumstances in the house, at the time of the inspection. Homeowners seldom remember that it was raining, there was storage everywhere in the garage or that the heat could not be turned on because it's 85F degrees and the air conditioning was operating, et cetera. It's impossible for contractors to know what the circumstances were when the inspection was performed.

2. The Wisdom of Hindsight

When the problem manifests itself, it is very easy to have 20/20 hindsight. Anybody can say that the crawlspace is wet when there is 2 inches of water on the floor. Predicting the problem is a different story.

3. A Long Look

If we spent 1/2 an hour under the kitchen sink or 45 minutes disassembling the HVAC system, we'd find more problems too. Unfortunately, the inspection would take several days and would cost considerably more.

4. We're Generalists

We are generalists; we are not specialists. The heating contractor may indeed have more heating expertise than we do. A home inspection is not unlike going to your primary care physician for a checkup. If your primary care doctor says you have a problem with your heart, they refer you to a Licensed Cardiologist. If your home inspector says you have a problem with your home's plumbing, they refer you to a Licensed Plumber.

5. An Invasive Look

Problems often become apparent when carpets or plaster are removed, when fixtures or cabinets are pulled out, and so on. A home inspection is a visual examination. We don't perform any invasive or destructive tests.

6. A Home Inspection is a Snapshot in Time

The home inspection report is a snapshot in time of your home on the date and time that it was inspected. Because things can go wrong in a home at any time, we try to make your experience as easy as possible as a new homeowner. Inevitably, in any home, things go wrong.

Freedom: It's Both Joy and Challenge

It's the challenge part of owning your own home. It's meant to balance the joy of having complete freedom to live in that home anyway you wish. The freedom to have pets, decorate, paint the walls, remodeling, getting to have birthdays and holidays with your loved ones, making sweet memories together. So, you can't have the freedom of joy without the freedom of challenge when you own your own home. There's no landlord to call. It's you, the buck stops with you being ultimately responsible as the homeowner for the regular and unexpected maintenance that every homeowner must experience. Things break, stop working, need to be fixed or replaced. We try to give you as much information as possible, so you can plan as best you can for repairs or replacement. But without a crystal ball, we are only able to give you our best estimate. We cannot guarantee, because it just isn't humanly possible that our estimates are anything more than estimates based on knowledge, experience, skills, and observation.

Not Insurance

In conclusion, a home inspection is designed to better your odds. It is not designed to eliminate all risk. For that reason, a home inspection should not be considered an insurance policy. The premium that an insurance company would have to charge for a policy with no deductible, no limit and an indefinite policy period would be considerably more than the fee we charge. It would also not include the value.

Think We Missed Something?

No problem. We back up every home inspection with a FREE 120 Day Prism Protection Plan, to provide you with peace of mind. Each plan includes a 120 Day Home major mechanical and appliance protection managed by Complete Protection Warranty Company. To contact them directly call Complete Protection Customer Service at 1-800-978-2022. They are available 24 hours a day, 7 days a week, 365 days a year.

More information about these services are in your Prism Home Maintenance Binder or can be found on our website <https://www.prisminspections.com/>

Need more help?

If you have any concerns after reading this helpful guide or need further assistance, please call our consulting service via telephone (912-355-1349). It is available at no cost to you for as long as you own the home.

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