

The Risks of Partial Inspections

It's becoming more common in these tough economic times for home buyers to call and request a partial inspection in an attempt to save a few dollars. The conversation is almost always the same, the house looks good to them and the inspection is only needed to identify any "important issues", of course for a reduced fee. From the beginning this request is fraught with pitfalls and assumptions and any home inspector who understands the risks involved will quickly decline.

Perhaps the biggest challenge is defining what is important. Clearly the definition is relative according to one's lifestyle, personal needs, changing situations and a myriad of other factors. For example, as I write this I'm looking out my office window at about a foot of snow. Suppose that snow wasn't there during the inspection and checking out the construction of the homeowner built carport wasn't viewed as important. However if the snow causes it to collapse on someone's car, it would most certainly and suddenly become important. Or consider the worst case scenario of being trapped in a house fire because checking to make sure the bedroom windows met egress requirements wasn't important during the inspection.

Another issue is that any house is essentially a dynamic system, a collection of interrelated parts which can all have an impact upon one another. A professional home inspector will have an understanding of these relationships and be competent in evaluating how one system may be affecting another. This is the critical skill set that truly defines a professional inspection. Consider a bath fan duct that's leaking moisture into the attic and now mold is starting to grow on the underside of the roof sheeting. Maybe the blower door on the furnace doesn't fit properly and the byproducts of combustion, including carbon monoxide are being pulled into the garage. Perhaps using the moisture meter wasn't deemed important and the leak from the toilet or the moisture penetrating the tile shower surround will go unnoticed until rot damage occurs. And the list goes on and on.

The worst mistake an inspector can make is to focus their inspection only on what they or their client thinks is important. In fact, Standards of Practice evolved to protect both inspectors and consumers from the risks involved with this very issue. The most accepted and long standing standards in the nation, those created by the American Society of Home Inspectors (ASHI) are readily available on line at www.ashi.org. Any homebuyer would be wise to review these standards as they speak to the comprehensive nature of a professional home inspection and may help with a better understanding of what really is important.

Larry Stamp AD, BS, RREI

Larry owns and operates Cameo Home Inspection Services and is a home inspection instructor at Kaplan Technical College. He can be reached at 360-459-1632.