

Finding a Home Inspector

What is a home inspection?

A home inspection is an educated opinion. It is not a warranty that the house is sound or that there will never be problems.

Home inspectors do:

- Conduct a general, visual examination of the current condition of the house.
- Assess the mechanical systems of the house: interior plumbing, electric, heating and cooling, general interior, attic and visible insulation, ventilation, siding, windows, doors, roofs, attached garages, foundation, and visible structures.
- A pest and dry rot (wood destroying organism) report may be included.

Home inspectors do *not*:

- Examine features that are apart from the main structure. This typically includes septic systems, wells, underground piping, and swimming pools.
- Move furniture, rugs or other obstacles.
- Inspect areas that are inaccessible. This includes wall interiors, wet crawl spaces and steep or wet roofs.

How do I find a qualified home inspector?

- Consider finding your own home inspector. This gives you Construction Contractors Board complaint rights if anything goes wrong.
- Don't rely solely on the recommendation of the real estate agents involved in your house purchase.
- Ask friends, co-workers, neighbors, your attorney or lender for recommendations.

How do I check a home inspector's qualifications?

- Make sure the business is properly licensed with us, the Oregon Construction Contractors Board (CCB). To check a business license or someone's certification as a home inspector, and business complaint history, use the "search" box on this website or call us: 503-378-4621.
- Ask if the home inspector belongs to a trade association. Trade associations require members to follow standards of practice and ethics, and provide industry-specific training.

What else should I know?

- Don't automatically contract with the lowest-priced home inspection company. Consider cost, services, experience and qualifications.
- Ask questions. How does the company handle disputes? Do they have an arbitration clause in their contract? What will the inspection cover? Do you need a specialized inspection to cover asbestos, radon, lead paint, code compliance, mold, low-voltage wiring, etc.?

- Written home inspection reports are required but there is no standard format. Don't sign the contract until you have read and understood everything in it. The CCB has adopted Standards of Practice and Behavior governing what a home inspector must do and cannot do. If you and your home inspector agree to deviate from these standards, the changes must be written in your contract.
- Home inspection businesses often include a liability clause in their contracts. This limits their liability to the cost of the inspection. This is a common practice that underscores the need for buyers and sellers to find competent inspectors.
- It is important to be present for the inspection.
- If the findings indicate needed repairs, consider getting a second opinion from a licensed contractor about the problems and the cost of repairs.

Home inspector ethics

- Any business that inspects two or more components of a house (roof and plumbing, for example) cannot perform repairs on the house within 12 months of the inspection. Home inspectors who inspect only one detail of a home (for example, the roof) may contract to do repairs.
- Home inspectors cannot provide an opinion on or appraise the value of a house that he/she inspected.

Problems?

If you cannot resolve a problem with the home inspector, call the CCB at 503-378-4621. You may file a complaint as long as you do so within a year of the home inspection.