

1. What does an inspection include?

A whole house inspection is a visual, non-invasive check of the structure, foundation, roof, electrical, plumbing, heating/cooling system and built-in appliances. A whole house inspection with termite report is the same home inspection but also includes an assessment of the possibility of W.D.I. (wood-destroying insects, including termites) in the main structure of the property. A whole house inspection with termite report and radon is the above described inspection but includes a sophisticated test for the presence of radon gas, a deadly gas that cannot be seen or smelled. This portion of the inspection takes 48 hours to complete, so allow plenty of time when you schedule your inspection.

Additionally, Comprehensive Property Inspections offers Free Telephone Consultation for as long as you own the property with every inspection. For a more in-depth explanation of what an inspection includes, including its limitations and parameters, please see the Contract for Inspection on the [Schedule An Inspection](#) page.

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2. What does Free Telephone Consultation mean?

Free Telephone Consultation (which is included with every inspection) means that you can call your inspector at 913-481-6636 any time and discuss any issue relating to your property. Whether you just need to know how to use the Timed Bake feature on your oven for that Thanksgiving turkey or you have water pouring into your basement during a 4-inch rain, your inspector will give you his best advice on how to proceed.

Most inspectors hope they never hear from you after the inspection. At Comprehensive Property Inspections, we feel like our clients are our family. We want you to feel like we care, because we do.

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3. Do I need a termite inspection?

Many lenders require a termite inspection before they will approve a loan on a residential property. Even if your lender doesn't require a termite inspection, it is a very smart thing to have. Termites do more structural damage to houses than hurricanes, floods and tornados put together. They are usually hidden and concealed and many times, you don't realize they're in your house until they've compromised the structure and caused thousands of dollars of damage.

Sellers cannot include termite damage on their Seller's Disclosure unless something has alerted them to the fact that they do, indeed, have termites. So, getting a professional inspection to assess that possibility is the smartest avenue.

In order to perform a termite inspection in Kansas or Missouri, the inspector must possess credentials from the state that prove that he is knowledgeable. The findings of the termite inspection are documented in a written report separate from the whole house Inspection Report.

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4. Why does a seller need an inspection?

A seller is required to fill out a Seller's Disclosure Statement. This is a document that lists every known issue with the house the seller is selling. Many times, a seller is not even

aware that his house has defects. He fills out the Disclosure as if there is no defect or issue present. Later, if the buyer feels the seller deliberately misled him as to the condition of the house, the buyer can sue the seller. This has become a fairly frequent event.

Therefore, many sellers are opting to have a home inspection performed prior to selling their home. In that way, the seller uses the Inspection Report as a guide to filling out the Seller's Disclosure and may even attach the Inspection Report to the Disclosure as a gesture of good faith.

Another reason why a seller frequently obtains a home inspection is to remove any objections a potential buyer may have if he writes an offer on the house and then has an inspection that identifies defects. By having the defects already corrected, the buyer's home inspector will find nothing that would cause the buyer to try to re-negotiate the terms of the sale.

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5. Why does a Homeowner who is NOT selling their house need an inspection?

Of all the people who need a home inspection, the homeowner who is staying in their home is in the most need. Deferred maintenance (the putting off of needed repairs) can cost the homeowner thousands and thousands of dollars down the road. By not sealing a tiny crack in a concrete driveway today for \$10, the entire driveway may need replaced in just a few years for \$10,000. By not tightening the bolts on a toilet today (cost = \$0), the flooring, the floor boards, the floor structure, the sheetrock on the ceiling below and ensuing cosmetic repairs may run as much as \$2,500 within a year.

A home is the biggest single financial investment most Americans make in their lifetime. Unfortunately, many people make the mistake of thinking that the home just "maintains" itself. This is not true.

Houses bio-degrade. Houses deteriorate. A brand-new home needs maintenance even after the builder's one-year responsibility. Most brand-new homes need paint by the second year. Think paint is cosmetic? Wrong. Paint is waterproofing. If the underneath edge of exterior wallboards are not heavily covered in paint, the bottom edges suck up moisture out of the air like a sponge. We have seen houses just a few years old that need all the siding repaired at the bottom edge. To think that to avoid spending \$1,800 on siding repairs, you could have just bought a \$20 can of paint!

Since most homeowners do not know how to inspect their own home, the smartest investment they can make is to hire a professional home inspector to go over their home with a fine tooth comb at least once a year. Then, when they decide to sell their home, the buyer's inspector will find nothing of consequence and the homeowner will have capitalized on his investment rather than see it etched away by repairs needed due to deferred maintenance.

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6. If I am buying a house "as is," why do I need an inspection?

Even though the seller may have listed the house "as is," you should still get an inspection to determine what exactly you're buying. The seller may not be willing to negotiate any terms or conditions based on defects your inspection turns up, but there are certain defects

that may make the house impossible for you to live in or out of your budget to repair. At least if you know what you are buying, you can make an informed choice to proceed with the purchase or bail on the sale.

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7. Why should a Listing Realtor suggest an inspection before listing a house for sale?

A home inspection gives a Listing Realtor the advantage of knowing what the seller is up against when he puts his home on the market. If there are major issues, this gives the realtor the opportunity to decide how best to deal with those issues when listing the property. If there are minor issues, this gives the realtor the advantage of knowing what the buyer's home inspector is going to find. At that point, the realtor can advise their seller to either fix the minor issues or to exempt them from the buyer's home inspection when the Purchase Contract is negotiated. Either way, it puts the seller (and his agent) in the driver's seat.

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8. How much does an inspection cost?

A whole house inspection costs \$325.00 and a whole house inspection with termite report costs \$375.00. A whole house with termite and radon report costs \$495.00 These costs are all-inclusive and are valid for ANY house in our standard service area, regardless of size, age, price, number of bedrooms, foreclosure status or crawl space vs. basement. Be sure to compare apples to apples when comparing home inspection prices as most inspectors charge extra for every item listed above. Their base price doesn't seem so appealing when you add the extra charges to it!

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9. What payment methods are acceptable?

Comprehensive Property Inspections accepts personal checks, money orders, cashier's checks or cash at the inspection. If the inspection is scheduled online through the [Schedule An Inspection](#) page, you may use any major credit card, debit card, or pay by electronic check.

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10. When do I pay for the inspection?

The inspection must be paid in full prior to the inspector beginning his inspection. This may be done online, when you schedule the inspection or in person at the beginning of the inspection.

Just as you cannot buy a cart full of groceries and walk out of the Price Chopper without paying for it, the Inspector cannot do the inspection if it has not been paid for.

Comprehensive Property Inspections does not bill Closing and does not accept "I'll mail you a check" arrangements. If money is an issue, please take advantage of PayPal's "Bill Me Later" program at check-out, where there are no payments and no interest for six months.

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11. Why is there a trip charge for some areas?

Our service area has expanded considerably as the Kansas City suburbs spread out. We are the most competitively priced in the Kansas City area. Therefore, we have to draw the line

somewhere to be able to keep our prices stable for the majority of our clients. Please understand that we are trying to maintain a quality inspection for a reasonable price. There is no extra profit built into a trip charge.

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12. What are your service areas?

Comprehensive Property Inspections has served the Greater Kansas City area since 1979. As the Kansas City area has expanded, so have we. We perform inspections in the many cities that comprise what is commonly referred to as Greater Kansas City as well as several adjoining communities. Please see the [Service Areas](#) page for more specifics.

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13. Are you a state-licensed inspector?

The state of Missouri does not currently require any state certification or license to be a property inspector. The state of Kansas no longer requires any registration of home inspectors but, during the four years (2009-2013) that the state of Kansas had requirements, I was indeed registered and my number was 0110-0113

Both Missouri and Kansas, however, DO require that any individual inspecting houses for termites must have passed exams that qualify him/her to inspect for termites and other wood-destroying pests. My state certificate for that is 14187.

Both states have requirements for radon inspectors which include tests by the National Radon Proficiency Program (NRPP). Radon inspectors contracted by Comprehensive Property Inspections meet Kansas and Missouri license requirements.

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14. How much experience do you have?

As of May 31, 2014 I have personally performed 33,013 inspections since 1979. There is no certification or affiliation that is more indicative of my expertise than the 35 years of success as a home inspector with an overall customer satisfaction rating of 99.3%.

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15. How do I know if what an inspector claims to be on his website or in his advertising is true?

Unfortunately, home inspectors tend to exaggerate their qualifications for advertising purposes. According to the local District Attorney, this is illegal.

However, since I have been doing this business in Kansas City for 35 years, I know very well which inspectors have been here for how long. When I read in their advertising that they have X number of years experience, I know better.

The most common lies are the ambiguous interpretations such as: "9 years experience as an inspector" when they mean they've been an inspector for 4 years and before that, they "inspected" sprinkler systems while they were repairing them. Or "30 years combined experience as inspectors" when they really mean that one of their group was a contractor and he "inspected" the lumber as he hammered on it, one was a fireman and he "inspected" the property after it burned down, and one was a plumber and "inspected" the pipes he fixed, giving all of them a total of 27 years working in the trades and 1 year each of being a professional home inspector.

It is unfortunate that many inspectors compromise their integrity by "fibbing" and exaggerating their qualifications in order to get more business. The only way to fish out the truth is to do some investigative research that most people aren't going to take the time to do.

This is why relying on the references from long-time realtors and real estate companies is more valid than relying on what the inspector says about himself. Realtors who have been in the business more than 10 years know very well which inspectors have been successful for a long time and which inspectors have good reputations. Unfortunately, most real estate companies have discontinued their lists of "Preferred Providers" due to liability issues, but when the lists did exist, Comprehensive Property Inspections was on every major list in the city.

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16. What guarantee or warranty is there?

Home inspections carry no guarantee or warranty, express or implied. The fact is that mechanical as well as structural conditions can change in a flash. The inspector may have checked the light fixture in the foyer and found it to be functional. On his way out the door, the normal vibration from shutting the door may jiggle a wire loose and the light fixture may not function the next time it's turned on. The Inspection Report, however, will list it as Functional at the time of inspection.

The inspector uses all of his experience to follow industry guidelines to check every item listed on the [Contract for Inspection](#). He looks for clues that would indicate a hidden or concealed problem that he wouldn't otherwise be able to see. He deduces a possible consequence of every issue he notices and predicts further issues.

But, the inspector is human and cannot see behind walls, under carpeting or through ten feet of dirt. He is not psychic so he cannot identify defects he can't see. He is not the owner of the property so he cannot disassemble components or tear away sheetrock to peek inside.

Therefore, there is no guarantee or warranty. You are relying on your inspector to have the knowledge and the experience to give you the best possible chance of identifying the most number of defects correctly. An in-depth, invasive inspection of a typical residence would take several months and cost thousands and thousands of dollars. Even then odd, fluke issues could arise after the inspection. For these reasons, there can be no guarantee or warranty.

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17. How do you know you won't miss anything?

No inspector (regardless of what they may say) can guarantee they won't "miss" anything. All inspectors are human and, as such, there is always a chance for error.

Comprehensive Property Inspections, however, uses a very specific procedure that requires the inspector to walk through each room in a certain order and proceed through that room in a certain procedure. This procedure was designed decades ago in an effort to minimize

the possibility of missing something. I have followed this procedure over 33,000 times which makes it more natural to me than brushing my teeth.

Due in large part to following this procedure, I boast a Customer Satisfaction Rating of 99.3% overall since 1979. That's an amazing record in any industry, especially this one. But it still means there have been customers who are not completely satisfied with my services. Nonetheless, those figures prove that the procedure I use is highly effective at minimizing the risk of missing something.

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18. What do I do if I move in and find a problem?

If you move in and encounter a problem or have any question at all, it is always advisable to immediately contact your inspector at 913-481-6636. As explained at the inspection, it is important you do this before calling a home repairman. Most repairmen do not make any profit on service calls. Therefore, in order to make a profit on your call, they must "find" something to fix or replace. Your inspection fee includes free telephone consultation for just this reason.

If, for example, you turn on your furnace in the fall and it doesn't run properly, a heating/cooling serviceman will be happy to come out and try to convince you to buy a new unit. He may even use scare tactics, like "You could die of carbon monoxide poisoning" or "Your inspector should have 'caught' this." What he means is, he isn't making any money on you until you pay him to do something that may be unnecessary.

If you call your inspector FIRST, before calling the service technician, your inspector can pull up your report and advise you how to proceed. The pilot light may need to be lit or the gas may be turned off to the unit. Many times it is a simple issue that your inspector can walk you through checking even if you don't know about furnaces.

Since there is no guarantee or warranty on a home inspection, your inspector is not going to come out and "fix" your problem. But, at Comprehensive Property Inspections, your inspector is going to try to help you figure out the problem and advise you how best to proceed.

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19. Why do I have to sign a Contract for Inspection?

The [Contract for Inspection](#) is simply an agreement between Comprehensive Property Inspections, the inspector and the client as to what service the client is actually receiving. It is written in easy-to-understand language and is meant to make clear to the client what limitations and parameters the inspection has. By reading and agreeing to the Contract for Inspection, the client is clear on what the inspector is going to check and the client understands that there are limitations to what the inspector can do.

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20. How long does an inspection take?

Inspection times vary from house to house. A very small, slab house with no dishwasher or garage could take as little as 45 minutes. An older house or a foreclosure with many, many defects could take as much as 3 hours. Allow 2 to 3 hours for the inspection itself. If you accompany the inspector and ask lots of questions, allow extra time as that slows down the

actual inspection process.

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21. Do I need to be at the inspection?

It is always advisable for the client to be present at the inspection. Comprehensive Property Inspections schedules inspections six days a week from dawn until dark precisely for this reason. If the client is present at the inspection, the inspector will be happy to point out specific issues and explain causes and cures in detail. As the old adage goes, a picture is worth a thousand words. So, it's best to try to be at the inspection so the inspector can show you in person what he's talking about.

If you are an out-of-town client or simply cannot manage to be at the inspection, the inspector will be happy to go over the report with you after it is prepared. He will answer all the same questions for you. Since the inspection fee includes ongoing telephone consultation, you can call back as many times as you need to in order to understand the issues on the Report.

Understand that the fee must be paid before the inspector will begin the inspection and the [Contract for Inspection](#) must be signed as well. If you are an out-of-town client, you may mail your check to C.P.I. at Box 95, Stilwell, KS 66085 ahead of time or you may leave a check with your legal representative or realtor. If you prefer, you may schedule the inspection online and, on the [Schedule An Inspection](#) page, there is a place for you to agree to the terms and conditions in the Inspection Contract online.

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22. Who should set up the inspection?

It's always best if the client sets up his own inspection. He is, after all, the client. It is at his convenience that we try to perform the inspection. The realtor is his representative and is being well-paid for helping the client buy (or sell) a house. If the client sets up his own inspection, he has the opportunity to read all these Frequently Asked Questions or to call 913-481-6636 and ask anything not covered here. We want the client to feel completely at ease with his choice of inspectors.

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23. Who coordinates the inspection with my realtor?

It is up to the client to inform the realtor what day, date and time the inspection is scheduled for. Realtors are usually very accommodating of a client's schedule. If they cannot be there to allow the inspector into the property, many times they can send a associate realtor to assist them.

If the inspector shows up at the designated time and no one shows up to allow him access to perform the inspection, the inspection fee will be charged nonetheless as the time was booked off for that client and there is no way for the inspector to make up the lost revenue.

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24. If there's no realtor, who coordinates the inspection with the seller?

If you are conducting the purchase as a For Sale By Owner (F.S.B.O.), you will have to make arrangements with the seller yourself. The inspection period deadline and the parameters of

the inspection arrangement are determined by the type of Purchase Contract you signed with the seller.

Be aware that, many times, the seller doesn't even realize you have a right to an inspection. The seller may stall you or put you off and that jeopardizes your standard 10 day inspection period. That could cause you to be out of contract and to forfeit your right to an inspection or a possible re-negotiation. Read your Purchase Contract carefully and seek legal advice if you don't understand how to proceed.

Some sellers will choose to remain in the home while the inspection is conducted. This is not unusual since there is no legal representative (such as a realtor) to be responsible for theft or breakage during the inspection. If the seller is home after the inspection is concluded, the inspector will give you the option to step outside to have the findings of the inspection presented to you privately. If you need time to digest the information before you inform the seller of your desire to re-negotiate, feel free to tell the inspector that you don't want the inspection findings presented in front of the seller.

On the other hand, if you want the inspector to explain the findings of the inspection in detail to the seller, the inspector will be glad to present the issues to both of you at the same time. The inspector is only allowed to answer the seller's questions if you give the inspector permission to discuss your inspection. Otherwise, the information is held confidential between Comprehensive Property Inspections, you and your legal representative, if you have one.

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25. When do I get the typed Inspection Report?

The typed inspection report is generally emailed to the client (and the client's legal representative or realtor) within 24 to 48 hours. Exceptions to this include holidays, weekends and inspections that had more than 20 defects identified. In these cases, the report may take as long as 5 days. Please inform the inspector if you are in jeopardy of passing your Inspection Period deadline.

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26. Why is a stand-alone Summary Page important?

Since the Inspection Report must be attached to the Unacceptable Conditions Statement, a stand-alone Summary Page makes it easy for all parties to quickly identify the issues they are dealing with. On the Long Form Inspection Report, the defects are listed by room or by where they are located. Additionally, there is other miscellaneous information on the Long Form Report, such as type of electrical panel, description of roofing, etc.

On the Summary Page, only defects are listed and that is by category, such as electrical, plumbing, structural, etc. This makes it easy to see at a glance what issues need to be dealt with. Since the Summary Page is a stand-alone report, only that one page needs to be attached to the Unacceptable Conditions Statement. This makes it easy for the listing realtor and the seller to see what they are negotiating.

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27. Once I have the Inspection Report, what do I do with it?

If you are a buyer working with a realtor, the agent will know how to use the Inspection

Report to your best advantage. If you are a buyer buying the house For Sale By Owner (F.S.B.O.), you should use the Report to prepare an Unacceptable Conditions page for the seller. Decide which items are most important to you, taking into consideration what price you paid for the house and what terms and conditions the seller agreed to. Present the Unacceptable Conditions Statement to the seller with a copy of the Inspection Report attached and indicate to the seller how you would like to re-negotiate the purchase. The Purchase Contract you signed will determine how you must proceed. Remember that this advice is general and not intended for any particular situation.

If you are a seller working with a realtor, your agent will advise you how to proceed. (Sometimes the Report is placed on the kitchen counter and the property is listed as "Pre-Inspected" and other times the realtor will want you to use the Report as a "punch list" to repair the defects identified in the Report so that any potential buyer never sees the defects or the Report.)

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28. What if we get to the house and the utilities aren't on?

If I arrive at the property and some or all utilities are not turned on, I proceed with the inspection as best I can. Many defects can be determined even without the utilities functioning. Others cannot.

The inspection report will indicate that the utilities were not in place at the time of inspection and that there may be more defects that were undetermined due to that. It is always best to verify that the utilities are in place long before the scheduled inspection time.

If the buyer signed a Standard Purchase Contract, such as through a realtor, the seller of the property is legally responsible for maintaining the utilities on through the Closing Date. Therefore, if we have done an inspection without utilities and our client wants us to do a re-inspection of the pertinent items after the seller turns the utilities back on, the seller is actually responsible for paying the re-inspection fee. This \$275 fee must be paid in advance for us to schedule another time to re-inspect the property.

In the cases of foreclosures, the responsibility for payment of a re-inspection depends on whether or not the bank is using a Standard Purchase Contract from the K.C.R.A.R. or if the bank insisted on writing their own contract. Check with your realtor for details on this.

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29. Who's supposed to check to see that the utilities are on before the inspection?

By Standard Listing Contracts and Standard Purchase Contracts, the seller (homeowner) is responsible for keeping the utilities on through the day of Closing. However, many sellers do not read the Contract they've signed and some listing realtors do not keep on top of their sellers as they need to. So, utilities can be turned off without the listing realtor's knowledge.

Some houses, if vacant over the winter, have been "winterized." This means that the pipes have been drained and treated with anti-freeze (or blown out) and all utilities have been turned off. The property needs to be de-winterized BEFORE the inspection. If the inspector suspects the winterization process has been breached, he may proceed with the inspection but takes no liability for damages to the property.

Since the realtor is the legal representative for the seller and the buyer, it is ultimately the responsibility of the realtors involved to make sure all utilities are on and the house is not winterized. Normally, the buyer's realtor simply calls the listing realtor and asks if the utilities are on. Then the listing agent replies that they are, without checking it out, because the agent knows their client signed an agreement to keep the utilities on. So, if there is any suspicion at all that the utilities might have been discontinued, the buyer's realtor should insist the listing agent physically GO to the property and check the status of the utilities themselves before the inspection.

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30. Does the inspection fee cover a re-inspection if some utility isn't on when you inspect the house?

The inspection fee only covers the cost of the original inspection at the originally scheduled inspection time. If there is any issue that cannot be inspected whether due to the gas, water or electricity being off or due to the seller's personal items blocking the main electrical panel or anything else, a re-inspection should be performed. According to standard Purchase Contracts, it is the seller's responsibility to pay for the re-inspection if there is any issue obstructing the inspector from performing his duty to his client. In reality, most sellers balk at this and your recourse is taking them to court for specific performance on their contract or just paying for the re-inspection yourself.

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31. Does the inspection fee cover a re-inspection after the seller has made repairs?

The inspection fee covers only the inspection at the scheduled time. It does not cover any future inspections of one or all components of the property. Re-inspections (whether of one item or many) are charged at \$275 and are payable in advance or no later than the beginning of the re-inspection.

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32. Why do you want to see the Seller's Disclosure?

The Seller's Disclosure gives the inspector a glance into what the seller knows about the property. Some sellers have tried to maintain their homes to the best of their ability and the Disclosure will explain their attempts in great detail.

Since inspectors cannot see through walls, it helps us determine if what we see on the surface "matches" what the seller says he did behind the wall. It is also helpful to determine if the property has proof of termite treatment in the last five years (as required) since otherwise we have to guess at when the holes were drilled into the concrete. It is also necessary if you expect to carry over the warranty for roofs, siding and other components. The inspector cannot determine (without seller documentation) what specific qualities a roof may have as many of them look similar from the outside. The same holds true for siding as, once painted, the manufacturer's name and description are covered up.

Do not be fooled, however. Many Seller's Disclosures have been used to dupe innocent buyers (and inspectors) into believing some defect was cured when, in fact, it wasn't. The inspector is going to read (and make a copy of) the Disclosure, but then he is going to investigate on his own to determine if the Disclosure is accurate or misleading.

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33. Why do you sometimes call for additional inspections on your Inspection Reports?

A home inspector is like a family doctor. He looks over the patient (or the house) in a general sense for signs that would indicate a deeper problem. Much like the family doctor would call for an M.R.I. if he suspected a stress fracture or a cardiac evaluation if he heard an uneven heartbeat, the inspector finds similar clues to issues that need a more in-depth inspection.

One example of this is the aging furnace that is not showing signs of carbon monoxide leaks but is so rusted and dirty that the inspector cannot see the burners through all the scale and debris sitting on them. If a heating/cooling repairman comes out and cleans the burners, he can clearly see if any spots are rusted through or if the flame is drafting properly.

Another example is the chimney flue. A home inspector can only look up the chimney from the bottom with his eyes. On very few occasions can he access the top of the chimney to look down from the top. A home inspector does not carry a computerized snake camera with lights to inspect every detail inside the flue nor would he have time in the limited scope home inspection to do so. Sometimes, if the flue is immaculate, he can see that the structure is intact. But, many times there is so much creosote build up on the inside of the flue that the inspector cannot see the condition of the flue without having it cleaned first. Thus, a Home Inspector would recommend that a chimney sweep come clean the chimney and then inspect it for defects.

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34. Why can't a Termite Inspection definitively tell if there is a live termite infestation?

According to the major pest control companies in this area, live termites are only found 5% of the time even when they are present. Termites are experts at hiding in places in which they cannot be found. It's easy to understand why pest control companies don't even bother looking very deep for the insects. If they see conditions that would indicate termites MIGHT be there, they simply tell you to treat.

Since a home inspector cannot tear out sheetrock or wood paneling while searching for termites, he has to use clues he finds to suggest whether termites might be present or not. Because the Standard Purchase Contract dictates when an inspector can require treatment and when he cannot, he may know the house probably has termites but there is not enough evidence for him to require treatment on the Termite Report.

In many cases, a house with no visible evidence whatsoever has been found to have extensive, live termite infestation when a wall or porch is torn down for remodeling. Favorite hiding places for termites are behind wood or wood-product wall paneling, brick or stone façade houses or wallpapered walls. Yes, the little critters even eat the paper off the sheetrock underneath the paint!

So, just because your termite inspection doesn't turn up enough evidence that the inspector can require treatment, don't think that termites may not be there all along. Just keep in mind that termites are a constant threat in this area and do what your inspector advises you to minimize your risk. And don't be surprised when you move furniture or remodel and find that termites have been happily living there for some time!

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35. Why does a Termite Inspector call for treatment when he doesn't find live termites?

According to the W.D.I. (Wood Destroying Insect) Report that the inspector must fill out and according to the K.C.R.A.R. Standard Purchase Contract, an inspector must call for termite treatment if the inspection "reveals evidence of active infestation, or evidence of past untreated infestation in the main dwelling unit, or included additional structures...or on the property within 30 feet of such unit or structure(s)."

What this means is that, if the inspector finds evidence that termites once were in or near the property (even in an old tree stump 29 feet from the house) then he must call for treatment UNLESS the homeowner can prove, by written documentation, that he has had the house treated in the last 5 years.

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36. Do you make requirements on the property?

No inspector can make requirements on a property. An inspector's job is to educate the client about the condition of the property. After the client is knows what he's dealing with, it's up to the client to choose what to fix or not fix.

Any inspector who claims he can "require" someone to fix a property has no idea what he's doing. No home inspector has that authority. In fact, there is no agency or governmental department which has the right to bestow that authority on an inspector in Kansas or Missouri.

Only a Code Enforcement Officer can make a requirement on a homeowner to repair or upgrade any given item. And the only time a Code Enforcement Officer would be inspecting an item in a house is if the homeowner applied for a Permit to make repairs or do remodeling.

The Catch-22 here is that, if the seller is presented with a professional Inspection Report that identifies defects in the house, the seller is supposed to re-write the Seller's Disclosure to include those items. This rarely occurs however, even though it is illegal to proceed with another sale with the original Seller's Disclosure.

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37. Is the seller required to fix the defects you identify?

As an inspector, I am not privy to what agreements were in your purchase agreement. In most Standard Purchase Contracts, the buyer has a right to have inspections. If he finds some issue(s) unacceptable, he lists those issues on an Unacceptable Conditions Statement to which he attaches the Inspection Report.

Under a Standard Purchase Contract, the buyer then has the right to (1) accept the property as is, (2) get out of the Contract and get his deposit back, or (3) re-negotiate the terms and conditions of the purchase agreement. This re-negotiation could mean (1) the seller would fix some or all issues, (2) the seller would allow a specific dollar amount for the buyer to fix the issues after Closing, (3) the seller would not fix anything but would reduce the price of the property, or (4) some other unique agreement that all parties would negotiate.

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38. Should I ask the seller to fix all of these defects?

There is no pat answer for this question. Every situation is different. The terms and conditions on your Purchase Agreement may determine how you proceed. This is the type of advice your realtor should provide for you.

If you are buying the property F.S.B.O. and have no realtor to advise you, it's simply a matter of weighing out the pros and cons of a price reduction versus how important the defects are. Obviously, if the furnace is leaking carbon monoxide and you don't have the budget to repair it, the house would be unlivable for you if the seller didn't make the repairs. On the other hand, if the house has electrical defects that are dangerous, but your brother's an electrician who owes you a favor, then those defects might not concern you.

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39. Can the seller do the repairs himself or does he have to hire a professional?

There is no requirement that says the seller has to hire a professional to do repairs other than with regards to termite treatment. If the seller chooses to fix a defect himself, your best protection is to pay for a re-inspection of that item. If the seller hires a professional to fix a defect, make a request that he provide the detailed receipt (and therefore, the warranty) for the work.

In most cases, I suggest that the buyer do the repairs himself. This allows the buyer to make sure the defects are repaired correctly, whether by himself or by a professional.

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40. Can you fix the defects you found during the inspection?

As an individual, I have the ability to fix every defect I find during an inspection. However, as an inspector I cannot and will not repair any defect. It is a conflict of interest for an inspector to repair what he finds. Furthermore, any inspector who has the time to be a repairman as well as a home inspector obviously doesn't have enough business so he must not be very good at either career.

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41. Do you inspect attics?

I go into attics when there is reasonable access. Many homes have access to certain parts of the attic but other parts are closed off. Furthermore, some homeowners have blocked attic access by piling up personal belongings and/or furniture in front of access panels. I do not move personal belongings or furniture to inspect anything. Some sellers have painted shut or trimmed the access panels to prevent easy entry.

If the attic has insulation over the rafters, I do not walk through the attic. This could damage your ceilings and other items. I use my binoculars and camera zoom to see the things I need to when I don't walk through the attic. If there are areas I can't see into, I will document that on the report. If there is some reason for suspicion of defects in that area, I will suggest a more in-depth inspection that will require a more invasive procedure than what I can do in just two hours time. In many cases, this type of inspection will require special permission from the homeowner as it may require removal of sheetrock, wood panels, insertion of temporary wood planks to traverse the attic joists, etc.

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42. Do you inspect crawl spaces?

I inspect crawl spaces when there is reasonable access, the height of the crawl space is at least 48" and it has no standing water. In instances where I cannot enter the crawl space easily, I use a special high beam flashlight and the camera zoom to look at as many issues as I can see from the opening. Most inspectors charge extra...sometimes as much as \$200 extra...to check crawl spaces. I do not charge extra.

If there are items which I cannot access and suspect an issue with any of them, it will be noted on your Inspection Report and a more in-depth inspection will be suggested.

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43. Do you inspect outbuildings and detached garages?

Outbuildings, sheds and detached garages are not part of this inspection. If you want any of these items inspected, you must make that request before scheduling the inspection. There will be an extra charge if you arrange inspections for these buildings. I do not inspect barns.

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44. Do you inspect swimming pools or hot tubs?

Swimming pools and hot tubs are not part of this inspection. Swimming pools are best inspected by the pool company which has been maintaining the pool over the years. Additionally, the pool company should have all the records of previous maintenance on that pool, which can be very helpful to a new homeowner. Most pool companies also maintain spas and hot tubs.

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45. Will you give me cost estimates for repairing the defects you find?

The Inspection Report does not include any written cost estimates for any defects the inspector identifies. Out of courtesy, the inspector may give you a verbal, ballpark figure for a range of types of repairs. In other words, it would cost between X and X dollars to do it yourself (materials only) OR it would cost between X and X dollars to hire a handyman to do it OR it would cost between X and X dollars to hire a professional company dedicated to this particular type of repair.

The reason inspectors do not like to give cost estimates is that many repair jobs cannot be adequately assessed until the repairman gets into the middle of them. No one knows what obstacles a repairman or contractor is going to run into when he tears a wall out or pulls up a carpet. If the inspector's good faith estimate is less than what the cost turns out to be, the client can become disgruntled. It's always best to take the description of the defect that the inspector provides for you on the Inspection Report and call around to get your own estimates.

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46. Will you tell me the order of importance of defects you find?

There is no ethical or practical way that any inspector can prioritize the defects he identifies. The house may have complicated electrical defects that would cost thousands of dollars and maybe even cause a fire. That would be a number one priority for many buyers, but what about the buyer whose brother is an electrician and has offered to help him work on the house? The kitchen appliances may be antiquated and in poor condition if they work at all. But how does the inspector know that the in-laws have offered to replace all the appliances as a wedding gift?

So, the inspector will point out which defects listed are safety issues. The inspector may tell you what the consequences of NOT fixing something may be. But, the inspector will not tell you what order of importance the defects should fall into.

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47. Will you tell me how this house stacks up to other houses you've inspected?

Comprehensive Property Inspections keeps very precise statistics on the properties inspected. Therefore, I can tell you how many defects the average house has. I can tell you if this is a common problem in houses this age. I can tell you if the defects in this house are typical for the area or the price range.

Bear in mind, it doesn't really matter how a house stacks up to other similar houses. It's only important that the defects are things you can live with or have the ability to remedy.

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48. Will you tell me if the house I want to buy is a good deal?

An inspector is there to assess the condition of the property. An inspector is not a real estate professional nor is he an appraiser. I am not privy to the facts that your realtor and appraiser are. I do not know the "comps" for the area nor the resale statistics.

Furthermore, all houses have defects (even brand new ones). Some buyers are willing and able to deal with the issues I find; other buyers expect the house to be move-in ready and don't want to deal with any issues. So, to say that a house is "a good deal" depends as much on the buyer buying it as it does the house itself.

Therefore, the opinions any inspector can honestly give a client are limited to the conditions of the house that he is inspecting.

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49. Will you tell me if the house is up to current Codes?

Code compliance is not part of this inspection. Houses built in different years and different parts of the city were required to comply with different codes. Each municipality has its own amendments and additions to the national codes. There is absolutely no way to determine if a house was built according to the Code when it was built or if it was remodeled according to Code at a later date.

Some Codes refer to areas that simply cannot be inspected after the house is built. The footings, perimeter drains, foundation walls, density of the concrete, plumbing and

electricity behind walls and more are examples of what should have been inspected during construction but cannot reasonably be inspected after the fact.

Codes have changed over the years and houses that were considered exceptional quality in 1980 no longer meet Code for 2008. That doesn't mean that the house is unlivable or even unsafe. No house built even a few years ago will meet current Code. Wonderful houses built 60 or 80 years ago would have to be torn down and completely re-built to meet current Code and it's ridiculous to think that those houses are worthless. In many ways, they were built much better than houses are today.

So, don't expect any inspector to quote Codes to you. If an inspector mentions a Code, it is simply to bring it to your attention for a safety reason or for the eventuality that you might want to remodel someday and the Permit would require you to update to current Code. Furthermore, it is not a requirement that an inspector point out Code violations to you even if it does involve a safety issue.

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50. What if the inspector damages something during the inspection?

If, in the unlikely event, the inspector damages something during the inspection, by Standard Purchase Contract, the buyer is responsible for the damage. This is one reason why the inspector will not move personal items or furniture during an inspection. It is also a reason that the inspector will not get into the attic if the attic access is in a closet which is packed full of the seller's belongings. The seller has been notified of the scheduled inspection time and it is up to the seller to move obstructions to the inspection process.