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February 9, 2010

Mr. and Mrs. Sample  
111 Sample Street  
Castle Rock, CO 80108

**RE: Inspection #: 631-022010-1257**

Dear Mr. and Mrs. Sample:

On 09-Feb-10, The HomeTeam Inspection Service made a visual inspection of the property referenced above. Enclosed please find a written, narrative report of our findings in accordance with the terms of our Home Inspection Agreement. Although maintenance items may have been addressed verbally at the time of the inspection, they may not be included in the enclosed report.

I trust the enclosed information is helpful and I hope you enjoy every aspect of your new home. If I can be of any assistance, please feel free to call me at the above telephone number.

Sincerely,

**The HomeTeam Inspection Service**

Michael Bruchs

## Summary:

PLEASE READ THIS ENTIRE REPORT, FROM BEGINNING TO END, BEFORE THE HOME INSPECTION CONTINGENCY PERIOD IN YOUR CONTRACT WITH THE HOME OWNER EXPIRES. ONCE THE HOME INSPECTION CONTINGENCY PERIOD EXPIRES, YOU MAY NOT BE ABLE TO CANCEL YOUR PURCHASE CONTRACT BASED UPON THE RESULTS OF THIS OR ANY OTHER INSPECTION.

**DO NOT RELY UPON THIS SUMMARY OF THE INSPECTION REPORT. THE SUMMARY IS NOT INTENDED TO BE COMPREHENSIVE. YOU MUST READ THE ENTIRE INSPECTION REPORT, WHICH CONTAINS MORE DETAILED DESCRIPTIONS OF THE PROPERTY AND ITS SYSTEMS AND COMPONENTS. SECTION HEADINGS IN THE REPORT ARE FOR REFERENCE PURPOSES ONLY AND DO NOT AFFECT THE MEANING OR INTERPRETATION OF THE REPORT. THE ORDER IN WHICH THE SYSTEMS AND COMPONENTS OF THE PROPERTY ARE PRESENTED IS NOT INTENDED TO REFLECT THE RELATIVE IMPORTANCE OF ANY SYSTEM OR COMPONENT OF THE PROPERTY. YOU MUST DETERMINE THE IMPORTANCE OF EACH SYSTEM AND COMPONENT OF THE PROPERTY FOR YOURSELF.**

## Possible Major Defect:

- Although the heating systems were operational, there were rust and metal rusted debris in the bottom of the combustion chambers. The right furnace had rust and water in the main control area. The units should be cleaned and serviced by a licensed HVAC professional. Also, the burners will need to be removed to further examine the heat exchangers to determine if there is any damage.

## Minor Defects:

- None

## Safety Concerns:

- An open splice is unprotected joining of electrical wires and should be repaired by a licensed electrician. This is a safety hazard.
- Some smoke alarms were detached and missing.

## Maintenance Concerns:

- The ledger board, where the deck attaches to the home, was attached only with standard nails. For proper structural support, the ledger board should be bolted to the home.

File Number: **631-00000-0000**  
Address of Inspection: **111 Sample Street**

**Other Observations:**

- On visible areas of the roof, there was a couple of missing concrete tiles. It is recommended the roof be further evaluated by a licensed roofing contractor and re-inspected when the snow melts and the roof is fully visible.
- The Jacuzzi tub in the basement bathroom did not operate with normal controls.

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You have authorized us to provide an additional copy of this report to your real estate agent, subject to the condition that he or she may use the report only for your confidential and exclusive use and benefit in connect on with your purchase or sale of the Property, and may not copy or otherwise reproduce or distribute it without our prior written consent. We will provide your agent with one copy of the report at no additional cost.

The disclosure or distribution of this report to the current owner of the Property (if you are not the owner) or to real estate agents involved in the transaction does not make those persons intended beneficiaries of the report. You must indemnify and defend us and our employees, agents, officers, directors, shareholders, members, principals, partners, affiliates, successors, heirs, assigns, and legal representatives, and hold us and each of those parties harmless, from and against all losses, damages, and expenses (including, without limitation, attorney fees) arising from any claim asserted by a third party as the result of the unauthorized distribution or reproduction of the report.

#### **GENERAL DESCRIPTION:**

Throughout this report, the terms "right" and "left" are used to describe the home as viewed from the street. The term "major visual defect" is defined in the Home Inspection Agreement, the terms of which are incorporated into this report. The HomeTeam inspects for evidence of structural failure and safety concerns only. The cosmetic condition of the paint, wall covering, carpeting, window coverings, etc., is not addressed. All conditions are reported as they existed at the time of the inspection.

Routine maintenance and safety items are not within the scope of this inspection unless they otherwise constitute major, visually observable defects as defined in the Home Inspection Agreement. Although some maintenance and/or safety items may be disclosed, this report does not include all maintenance or safety items, and should not be relied upon for such items.

The inspected property consisted of a two story wood-framed structure with EIFS (Exterior Insulation and Finish System) or synthetic stucco that was vacant at the time of the inspection. There were no major visual defects on the visible portions of the siding. The approximate temperature at the time of the inspection was 15 to 20 degrees Fahrenheit, and the weather was sunny and clear. The utilities were on at the time of the inspection. The buyers and their agent were present during the inspection.

The home was situated on a lightly to moderately sloped lot. The grounds were snow covered, so a complete inspection of the area could not be performed. The general grade around the home appeared to be adequate to direct rain water away from the foundation. The age of the home, as reported by the permit, was said to be sixteen years old.

There was a concrete walkway leading to a concrete front entry way in the front of the home. There were no major visual defects observed in the walkway or the entry way.

#### **EXTERION INSULATION AND FINISH SYSTEM (EIFS):**

The siding of the home was stucco Exterior Insulation and Finish Systems (EIFS) where there have been some instances, especially with certain EIFS manufacturer's installers, where moisture has been detected in the framing of the building leading to premature deterioration and mold growth. The EIFS siding was inspected by a EIFS inspector on February 8, 2010. His report and recommendations should be followed.

Structures that have been vacant for a period of time may present unique problems when the buyer moves in. Some structural and mechanical components and systems that have not been used on a daily basis may malfunction upon first use.

#### **SITE FYI:**

Any system of grading or landscaping that creates positive drainage away from the foundation will help keep a basement dry. Soil level should be approximately 6" below the bottom sill plate should not touch wood surfaces. Flower beds, loose mulch areas, railroad ties and other landscape items close to the foundation may trap moisture and contribute to wet basements. To establish a positive grade, proper slope away from the house is 1" per foot for approximately 5 to 6 feet.

There was an unpaved snow covered driveway from the roadway to the concrete garage pad in the front of the home which led to the garage. A complete inspection of these areas could not be performed because of the snow. There were no major visual defects observed in the driveway.

NOTE: Small cracking of the driveway and sidewalks can be considered common due to expansive soils and ground movement. The driveway and sidewalks are usually not a part of the homes foundation or support structure.

## **GARAGE:**

The attached garage was designed for four cars with access provided by four overhead-style doors. The Craftsman brand electric garage door openers were tested and found to be functional. The automatic safety reverses on the garage doors were functional. The concrete garage floor was in good condition. There were no major visual defects observed in the garage or the door mechanisms.

## **STORED ITEMS:**

The garage was cluttered with many stored items and/or shelves at the time of inspection, therefore some areas were unable to be inspected.

## **PATIO:**

There was a concrete patio located in the back of the home. There were no major visual defects observed to the patio.

## **DECKS:**

There was a wood structure with trex decking located in the back of the home. There did not appear to be any significant deterioration of the underside of the wood support structure. The trex decking was snow covered, so a complete inspection could not be performed. The support structure of this wood deck should be cleaned and sealed regularly to prevent deterioration. There were no major visual defects observed on the visible portions of the deck or support structure.

The ledger board, where the deck attaches to the home, was attached only with standard nails. For proper structural support, the ledger board should be bolted to the home.



## **SNOW COVERED ROOF:**

The roof was mostly covered with snow so a complete inspection of the roof components could not be made. On visible areas of the roof, there was a couple of missing concrete tiles. It is recommended the roof be further evaluated by a licensed roofing contractor and re-inspected when the snow melts and the roof is fully visible.



The roof drainage system consisted of galvanized metal gutters and downspouts which were ice and snow filled at the time of the inspection. Gutters and downspouts should receive routine maintenance to prevent premature failure. There were no major visual defects observed on the visible portions of the gutters or downspouts.

Water flow from downspout extensions or splash blocks should be carried several feet from the foundation and the downspouts should be securely attached to the property. Downspouts that carry roof water far from the house are the most important part of the foundation drainage system. A properly functioning drainage system is one of the most important items for extending the life expectancy of a house and its components.

#### **FOUNDATION:**

The foundation was constructed of poured concrete. A single inspection cannot determine whether movement of a foundation has ceased. Any cracks should be monitored regularly. There were no major visual defects observed on the visible portions of the foundation.

#### **BASEMENT SLAB:**

The full slab was not visible at the time of the inspection because of carpet or other floor coverings. There were no indications of moisture present. There were no major visual defects observed on the visible portions of the slab. Please note that the condition of any utilities within or under a slab-on-grade, such as plumbing or ductwork, is not within the scope of the inspection.

#### **BASEMENT: (LOWER LEVEL)**

The full basement was mostly finished, and contained the following mechanical systems: two furnaces, two water heaters, and the pressure tank and control panels for the well.

#### **FINISHED BASEMENT WAIVER:**

The interior walls of the basement were finished; therefore, a complete inspection of the poured concrete foundation was not possible. There were no major visual defects observed on the visible portions of the foundation.

The most common cause of basement and crawlspace water problems is inadequate surface grading and drainage. Many water problems in basements and crawlspace are a result of improper grading and neglected gutters and downspouts. Masonry and concrete materials are not waterproof unless treated and maintained with waterproof materials. Inspection for signs of water penetration is inconclusive with only an exterior inspection and interior finishing may hide current or future leakage.

### **FLOOR STRUCTURE:**

The visible floor structure consisted of a plywood subfloor, supported by two-inch by eight-inch wood joists spaced sixteen inches on center. There was a 4x8-inch steel flange center beam and three-inch steel posts for load bearing support. There were no major visual defects observed in the visible portions of the floor structure.

### **PLUMBING:**

The visible water supply lines throughout the home were copper pipe. A section of the plumbing supply lines were shut off due to a prior leak, including the second level of the home and a few additional supply lines. The water was supplied by a well and pump. The visible waste lines consisted of ABS plastic pipe. The home was connected to a septic tank system. All plumbing fixtures not permanently attached to a household appliance were operated and inspected for visible leaks. No leaks were found in the functioning plumbing fixtures. Water flow throughout the home was adequate. Water pressure was tested at the laundry hose bib and found to be 45 pounds per square inch. The plumbing system was inspected by Matt Glick with A.C.E. Plumbing. His report and recommendations should be considered.

*The Jacuzzi tub in the basement bathroom did not operate with normal controls.*

The main water shutoff valve for the home was located adjacent to the water service entry point in the basement next to the well pressure tank.

The gas meter was located on the propane tank to the right of the home. Although no actual testing was performed to detect the presence of gas fumes, there was no noticeable odor of gas detected at the time of the inspection.

There were two 50 gallon capacities, LP gas water heaters located in the basement utility room. The water heaters were manufactured by A. O. Smith, model number FPS 50 227 (same for both) and serial numbers ML94-0053667-227 (right tank) and ML94-0053668-227 (left tank). Information on the water heaters indicated that they were manufactured sixteen years ago. Temperature and pressure relief valves (T & P) were present. Because of the lime build-up typical of T & P valves, we do not test them. Overflow legs were present. They did terminate close to the floor. Your safety depends on the presence of T & P valves and overflow legs terminating close to the floor. The left side water heater was functional. The right side water heater was non-functional.

The functional water heater fired when called to do so from the thermostat. The flame was observed to be normal and there was no combustible gas leaks present. A normal life expectancy of a gas fired is 8-12 years meaning that any water heater we inspect that is past this age should be considered a deferred cost item which will probably need to be replaced within the next 5 years. We recommend draining 5-10 gallons of water from the tank 2-3 times per year to expel rust and sediment and extend water heater life.

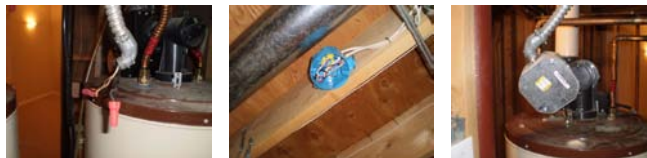
### **ELECTRIC SERVICE:**

The underground electric service wire entered the home on the garage wall. The service wire entered a General Electric service panel, located on the garage wall with a 200 amps and 120/240 volt rated capacity. There was a General Electric distribution panel and a Siemens distribution panel, both located on the garage wall. Both were 100 amps and 120/240 volt rated capacity. The branch circuits within the three panels were copper. These branch circuits and the circuit breaker to which they were attached appeared to be appropriately matched. The visible house wiring consisted primarily of the Romex type and appeared to be in good condition.

A representative number of installed lighting fixtures, switches, and receptacles located throughout the home were inspected and were found to be functional. The grounding and polarity of receptacles within six feet of plumbing fixtures, and those attached to ground fault circuit interrupters (GFCI), if present, were also tested. All GFCI receptacles and GFCI circuit breakers should be tested monthly. There were GFCI protected circuits located on the exterior, kitchen, bathrooms, garage, and basement. The present and tested GFCI's were mostly functional. Non-functional GFCI's were located in the garage and the basement utility room. Non-functional GFCI's should be replaced with functional GFCI's.

### **OPEN SPLICED WIRING:**

There were one or more open splices noted throughout the home. Open splices consist of junction boxes with missing cover plates, and wires joined together outside of a junction box. *An open splice is unprotected joining of electrical wires and should be repaired by a licensed electrician. This is a safety hazard.*



The electrical service appeared to be adequate. Alarms, electronic keypads, remote control devices, landscape lighting, telephone and television, and all electric company equipment were beyond the scope of this inspection. There were no major visual defects observed in the electrical system.

## **SMOKE ALARMS:**

There were smoke alarms found in the house. Some smoke alarms were detached and missing. For safety reasons, the smoke alarms should all installed and be tested upon occupancy. The batteries (if any) should be replaced with new ones when you move into the house, and tested on a monthly basis thereafter. Do not assume they will work if you need them! Change the batteries and test them.

## **WINDOWS, DOORS, WALLS AND CEILINGS:**

A representative number of accessible windows and doors were operated and found to be functional. The primary windows were constructed of wood, casement and awning style, with double pane glass. All exterior doors were operated and found to be functional. The exterior door locks should be changed or re-keyed upon occupancy. Possible problem areas may not be identified if the windows or doors have been recently painted. There were no major defects observed in the windows or doors.

The interior wall and ceiling surfaces were finished with drywall. Minor settlement cracks were noted in various areas throughout the home. They did not appear to have any significance. Possible problem areas may not be identified if the interior wall and ceiling surfaces have been recently painted. There were no major visual defects observed in the interior walls or ceilings.

## **FIRST LEVEL:**

The first level consisted of the kitchen, living room, dining room, den, laundry room, and one half bathroom. The HomeTeam inspects for evidence of structural failure and safety concerns only. The cosmetic condition of the paint, wall covering, carpeting, window coverings, etc. is not addressed. There were no major visual defects observed on the first level.

The Kitchen Aid electric oven and lp gas cook top were inspected and did appear to be functional. The accuracy of the clock, timers and settings on ovens are not within the scope of this inspection.

The Kitchen Aid range hood was inspected and did appear to be functional. The exhaust capacity is not within the scope of this inspection. Cleaning the fan and filter may increase the exhaust capability.

The Kitchen Aid dishwasher was observed through a complete cycle and did appear to be functional when set on the "wash" and "drain" cycle.

The InSinkErator disposal was inspected and did appear to be functional. The efficiency rating is not within the scope of the inspection.

The Kitchen Aid microwave oven was inspected and did appear to be functional. The accuracy of the clocks, timers and settings are not within the scope of this inspection.

#### **CENTRAL VACUUM:**

There was a Central Vacuum system located in the garage. The vacuum was turned on at the canister and appeared to be functional. The cleaning efficiency of the unit is outside the scope of the inspection. The canister should be emptied regularly to insure proper working order.

#### **SECOND LEVEL:**

The second level of the home consisted of a bedroom, a full bathroom, and a multi purpose room. There were no major visual defects observed on the second level.

#### **FIREPLACE:**

There were three fireplaces in the home. The visual condition at the time of the inspection is indicated as follows.

Gas-log fireplaces were located in the living room, den and master bedroom. There were no cracks observed in the firebox or visible portions of the chimney flues.

For safety reasons, a fireplace and the chimney or pipe to which it is vented should be cleaned and re-inspected as there may be hidden defects, not fully visible at the time of the inspection. The fireplaces were tested for operation. The living room and den fireplaces appeared to be functional. The pilot on the master bedroom fireplace could not light, so therefore, was found non-functional. Further evaluation and any necessary adjustments of the fireplaces should be considered.

#### **ATTIC STRUCTURE:**

The attic was accessed through a scuttle in the upper level hallway closet. The attic above the living space was insulated with batted insulation, approximately 8 to 9-inches in depth. Ventilation throughout the attic was provided by soffit and static vents. The roof structure consisted of two-inch by four-inch wood trusses spaced 24 inches on center and O.S.B. pressboard sheathing.

Because of the configuration of the trusses, which limited access, it was not possible to inspect all areas of the attic. There was no moisture visible in the attic space. The absence of visible indications of moisture is not necessarily conclusive evidence that the roof is free from leaks. The only way to be sure a roof does not leak is to inspect the underside of the roof during a heavy rain. There were no major visual defects observed in the attic or roof structure.

The absence of visible indications of water penetration in an attic or basement at the time of the inspection is NOT conclusive evidence that the attic, roof, basement, foundation, and other areas of the property are free from leaks or other water penetration. Any concerns on your part should be referred to a qualified, licensed roofing contractor. The occurrence of occasional or intermittent leaks or seepage during extreme weather conditions (such as very high winds, for example) is common.

### **HVAC INSPECTION REPORT:**

The home was heated by two Amana LP gas forced air furnaces, model numbers GUC070X30A (left furnace) and GUC115X50A (right furnace), serial numbers 9408219348 (left) and 9409236725 (right), which are both sixteen years old. The units were located in the basement utility room of the home. They have approximate net heating capacities of 70,000 and 115,000 BTUH, respectively.

The controls for the heating and air conditioning system were 24 volt thermostats located on the hallway walls of the home. The thermostats were manufactured by Rite Temp and were found to be in working order.

The electronic filters should be cleaned on a regular basis to maintain the efficiency of the system. The efficiency rating is not within the scope of this inspection.

The supply and return air ductwork in the home appeared to be adequate. However, there will be normal temperature variations from room to room and level to level, most noticeable between levels. Airflow throughout the house may be balanced by adjusting any dampers in the supply ducts, or by adjusting the supply registers.

**NOTE:** An attempt was made to inspect the heat exchanger visually for cracks. None were found, but all areas of the heat exchanger were not accessible (without disassembling this furnace, a thorough inspection of the heat exchanger is not possible). If you may be concerned about the integrity of the heat exchanger, I suggest it be further evaluated by a licensed heating, ventilation and air conditioning technician. Annual cleaning, servicing and inspection of the heating and cooling equipment is essential for safe and efficient performance. This will maximize the system's useful life.

Termination of HVAC condensate lines were ( on the left furnace) and were not (on the right furnace) raised above the floor drain or drain inlet. The condensate lines were trapped. HVAC condensate lines must be trapped and not in contact with wet drain inlets to prevent the possible migration of bacteria and mold into the air-handling system.

The heating systems were found to be functional.

Although the heating systems were operational, there were rust and metal rusted debris in the bottom of the combustion chambers. The right furnace had rust and water in the main control area. The units should be cleaned and serviced by a licensed HVAC professional. Also, the burners will need to be removed to further examine the heat exchangers to determine if there is any damage.



### **AIR CONDITIONER:**

The electric outdoor air conditioner condensing units were both Amana, model numbers RCA36A2A (left unit) and RCA60A2A (right unit) and serial numbers 9411255969 (left) and 9410117531 (right). The units are located in the front of the home. These units are approximately sixteen years old. Periodic preventive maintenance is recommended to keep these units in good working condition.

The cooling systems were visually inspected but were not operated due to cool or cold exterior temperatures. When outdoor temperatures have been below 60 degrees Fahrenheit within the past 24 hours, extended operation of the cooling system could damage the compressor. The compressors could not be checked and will need to be further evaluated when the outside temperature is above 60 degrees. It is recommended that the system be cleaned and serviced in the spring.

### **OUTLYING BUILDINGS:**

The inspected property also consisted of two outlying structures built by Lester Buildings. Both structures were wood framed structures with aluminum siding. There were no major visual defects on the visible portions of the siding, the framework of the structures or the roof areas. The roofs of both structures were snow covered, so a complete inspection could not be performed.

The five stall horse stable underground electric service wire entered the stable on the office wall. The service wire entered a Siemens service panel, located on the office wall with a 100 amps and 120/240 volt rated capacity. The branch circuits within the panel were copper. These branch circuits and the circuit breaker to which they were attached appeared to be appropriately matched. The visible building wiring consisted primarily of the Romex type and appeared to be in good condition. The GFCI's in the structure were tested and found functional.

The windows and doors were operated and found to be functional. The primary windows were constructed of vinyl, slider style, with double pane glass. All exterior doors were operated and found to be functional. The exterior door locks should be changed or re-keyed upon occupancy. There were no major defects observed in the windows or doors.

There was a 40 gallon capacity, electric water heater located in the rear left corner storage room. The water heater was manufactured by A. O. Smith, model number FCS 40 200 and serial numbers C05J058365. Information on the water heater indicated that it was manufactured five years ago. Temperature and pressure relief valve (T & P) was present. Because of the lime build-up typical of T & P valves, we do not test them. Overflow leg was present. It did terminate close to the floor. Your safety depends on the presence of T & P valve and overflow leg terminating close to the floor. The water heater was non-functional as the water was off in the building.

The heating system in the office and storage room consisted of electric baseboard units controlled by wall-mounted thermostats. The thermostats were turned up during the inspection and appeared to be functional. Electrical heating units require minor servicing and upkeep. The metal fins within the units should be kept clean and the surrounding area should be left open to allow for sufficient airflow.

The storage building was equipped with electrical service only, which was functional. The building was filled with clutter, so a complete inspection could not be performed. There were no major defects in the visible areas of the building.

### **REASONABLE EXPECTATIONS REGARDING A PROFESSIONAL HOME INSPECTION:**

There may come a time when you discover something wrong with the house, and you may be upset or disappointed with your home inspection. There are some things we'd like you to keep in mind.

#### *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 basements only leak when specific conditions exist (such as extreme winds or a prolonged period of rain). Some problems will only be discovered when carpets are 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.

### *Major vs. minor problems*

Any minor problems identified in our report were discovered as we were looking for more significant problems. We note the minor ones simply as a courtesy. The intent and purpose of a whole-house inspection is not to find the \$200 problems; it's to find the \$1,000 problems—those are the ones that affect your decision to purchase or not purchase the house.

### *Contractor's advice*

A common 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 the roof would last a few more years with some minor repairs. Roofing contractors may be trying to “up-sell”—they make more money by replacing a whole roof than they make by repairing one.

### *"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 or not the roof leak is his fault. 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 piece 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:

### *Conditions during inspection*

It is difficult for homeowners to remember the circumstances in the house at the time of the inspection. Homeowners seldom remember, for example, that it was snowing, there were storage boxes everywhere, or that the furnace could not be turned on because the air conditioning was operating. It's impossible for contractors to know what the circumstances were when the inspection was performed.

### *This wisdom of hindsight*

Once a problem manifests itself, it's very easy to have 20/20 hindsight. Anybody can say that the basement is wet when there is 2" of water on the floor. Predicting the problem is a different story.

### *A long look*

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

### *We're generalists*

We are generalists; we are not specialists. The heating contractor may indeed have more heating expertise than we do. This is because an inspector must have, in addition to heating expertise, plumbing expertise, structural expertise, electrical expertise, and expertise in every other system and component found in a typical house.

### *An invasive look*

Problems often become apparent when carpets, plaster, fixtures, cabinets, or other items are removed. A home inspection is a strictly visual examination—an inspector doesn't perform invasive or destructive tests.

### *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 greater than the fee we charge for a home inspection. An insurance policy also does not include the added value of a home inspection of being specifically generated for a particular property on a specific date.