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Limitations of a Home Inspection

There may come a time when you discover something wrong with your home and you may wonder if your home inspector let you down. There are a few things to consider:

Visual Inspection

A professional home inspection is a visual inspection. Occupant belongings, vegetation, storage, and even the home itself will inevitably prevent visual inspection of the entire home.

Intermittent or Concealed Problems

Some problems can only be discovered by living in a home. They cannot be discovered during the few hours of a home inspection. For example, some shower stalls leak when water bounces off people in the shower, but do not leak when you simply turn on the tap. Some roofs and basements only leak when rain is very heavy or is accompanied by wind from a certain direction. Some problems will only be discovered when carpets are lifted, furniture and storage are 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. Lawyers call these “latent defects”. 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. Home inspectors do not identify “latent defects”.

Reporting of Minor Issues

Some say we are inconsistent because our reports identify some minor problems but not others. Any minor problems noted were discovered while looking for significant problems that would affect the typical person’s decision to purchase. We note them simply as a courtesy.

Sampling Exercise

A home inspection is a sampling exercise with respect to components that are numerous, such as bricks, windows, and electrical receptacles. As a result, some conditions that are visible may go unreported. This is not a failing of the inspector but a result of sampling.

Contractors’ Advice

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

“Last Man in Theory”

While our advice represents the most prudent action in our professional opinion, 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 do work on the roof, he will get blamed if the roof leaks, whether or not the 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 is human nature for homeowners to believe the last “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 and others 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. It's easy to forget that it was snowing, there was storage everywhere in the basement or that the furnace could not be turned on because the air conditioner was operating, etc. It's impossible for contractors to know what the circumstances were when the inspection was performed.*
- **Hindsight** - *When the problem manifests itself, it is very easy to have 20/20 hindsight. Anyone can say that the basement leaks when there are 2 inches of water on the floor. Predicting the problem is a different story.*
- **Time Constraints** - *If we spent 1/2 an hour under the kitchen sink or two hours removing every electrical switch plate and cover plate, we'd find more problems too. Unfortunately, the inspection would take several days and would cost considerably more.*
- **Home Inspectors are generalists, not specialists** - *The heating contractor may indeed have more heating expertise than we do. This is because we are expected to have heating expertise and plumbing expertise, roofing expertise, electrical expertise, et cetera. A home inspector is a generalist the same way a family doctor is a generalist. They have wonderfully broad knowledge, but are not cardiologists or neurologists.*
- **An Invasive Look** - *Problems often become apparent when carpets or plaster are removed, when fixtures or cabinets are pulled out, and so on. Many issues appear once work begins on a home. A home inspection is a visual examination. We don't perform any invasive or destructive tests.*

Not Insurance

In conclusion, a home inspection is designed to reduce the risks associated with purchasing a home. It is not designed to eliminate all risks. 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 exclusions, no limits and an indefinite policy period would be a multiple of the fee we charge. It would also not include the knowledge added by the inspection.

We hope this is food for thought.