

WARNING

Warning

Sellers beware of unsubstantiated claims of roof damage after a real estate driven home inspection.

Problem

On more than several occasions I have come across panic situations that can cause significant financial changes in real estate transactions due to a claim of storm related damage.

Scenario

A house is up for sale. The prospective buyer obtains the services of a home inspector. The inspection report states that there is possible storm related damage to the roof. Those wanting the price reduced ignore the word “possible” and are adamant that the roof was damaged by wind or hail. The homeowner is now faced with a request to accept a significant reduction in price as the buyers are wanting money deducted for the full replacement of the roof. As with many problems a time factor is introduced which can lead to costly premature hasty decisions.

The Value of a Honest Inspection

Home Inspections, if done correctly, are good. The general public does not have a clear understanding of a building’s conditions from a brief walk-through showing. Often the selling agent is working the situation to point out the selling points of the house and even leading people away from problem areas. No successful real estate agent directs potential buyers to the problem areas of the house. There are so many things that run through a person’s mind when shopping for a house. There is a real benefit in having a knowledgeable person look over the house without bias and without interruption to inspect for items that might be problems.

Disclosure Statements

Let us face the facts. Property owners are reluctant to list all disclosures. Even the most honest person will be tempted to reframe from listing problems that have future risk when they feel they have effectively addressed the problem.

Limitation & Exceptions

There are numerous limitations to a home inspection. Home inspections will normally adhere to the following guidelines and state these in the agreement documents provided before the inspection.

1. A home inspection is a visual examination of the accessible areas of a residential property.
2. The scope of work is to identify defects which may affect the value or may affect the risk of harm to people.
3. The home inspection will not reveal every issue that exists.
4. The home inspection does not determine life expectancy of items.
5. The home inspector is not required to determine cause of any condition.
6. The home inspector is not required to determine compliance with code.
7. The home inspector is not required to walk a roof.

Warnings

Home inspectors are not regulated in the state of Minnesota. Anyone can legally do this work.

A home inspector will attempt to inspect nearly everything about a house including the roof, exterior materials, basements, foundations, crawlspaces, decks, stairs, grade, heating, cooling, plumbing, electrical, fireplaces, attics, insulation, ventilation, doors, windows interiors. There is a lot to look at with limited time. A typical house inspection might take 2 hours.

A typical thorough roof inspection for possible hail damage might take 1 ½ hours.

Inspections are limited by personal knowledge and time spent inspecting. Home inspectors are not experts. They do their best to find and point out trouble areas without a guarantee.

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