

No Guarantees

Over the last few years, we have seen a steady shift in clients' expectations. Their demands are higher, which is fine, but the number of clients with unrealistic expectations has grown from maybe one in a thousand to one in fifty.

These are the people who renegotiate their house based on the inspection results; then anything, we mean anything, that goes wrong after they move in is The Inspectors fault. They argue that they could have renegotiated for more had they been aware of the problem or perceived problem. "Had you told me, I would have had the vendor fix it." These include: a missing latch on a screen door, missing caulking around a window, and a broken electrical outlet behind the china cabinet. All cost less than \$100 but clients feel we should have found them. They would like us to pay.

On the other end of the spectrum are the clients who bought an older home with original, but serviceable windows. They have called four window contractors and guess what? All four say they need new windows. How could the Inspector miss this \$9,000 problem? Still others find hidden problems that they readily admit the vendor concealed but we should have caught. Why else would they put down new carpet? Didn't the fresh paint make you suspicious? You should have predicted they were hiding something.

Last week, a client asked us to pay \$22,000 to dig up around his house to waterproof it and add drainage tile. His basement is not wet but feels damp. Three waterproofing contractors have all said to dig. We are convinced that the quality of our inspections has not slipped. We firmly believe that this is a shift in customer expectations and philosophies. We had a choice to make. We could take a very heavy handed approach to our inspections. This would include coming down very hard on every potential problem and writing "cover yourself" reports. We could never offer "most likely" scenarios, only "worst possible case" predictions, if we offered any predictions at all.

During the course of a home inspection, we are offering more than just facts. We are offering a professional opinion. If we offered just the facts, it would go like this: "The furnace is working today. (We have no opinions as to how old it is or how long it might last, or what your options are when it comes time to replace it, or what a new one might cost.)" or "The basement is dry today. (We have no opinion as to what it will be like in the spring, or what minor improvements you should make to avoid a future problem)." Our opinions will sometimes be wrong because we don't have all the pieces of the puzzle. Often, some of the pieces are concealed. If we got to tear things apart, we would sometimes come to different conclusions. Other times, our opinion simply varies from another expert or contractor. Instead of writing heavy handed or no opinion reports, we decided to keep our reports as even handed as possible and changed our contract. This contract is intended to protect us against the unreasonable client.

Unrealistic clients don't view our report as a professional opinion. They view it as an insurance policy with a zero deductible and no annual renewal costs. To allow us to continue to provide good quality, even handed reports to the forty-nine out of fifty people who deserve them, we have been forced to write a contract that makes our client know, in no uncertain terms, that the inspection is an opinion and not a warranty or guarantee.

Our colleagues south of the border have been warning us for years that this would happen. We hate to admit it, but they are finally right.

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