TRUSTED
HOME INSPECTIONS

A BUYER'S GUIDE

# Questions to Ask Your *Home Inspector.*

Most buyers spend more time picking a restaurant than vetting the person they trust with a $500,000 decision. This 16-question guide helps you hire right.

BY TRUSTED HOME INSPECTIONS

OREGON CITY, OR

READ THIS FIRST

# How to Use This Guide.

A home inspection is the last real chance you have to find out what's hiding in the walls before you sign. The right inspector saves you tens of thousands. The wrong one hands you a thick PDF that misses the leak in the crawlspace. This guide gives you the questions that separate the two.

The 16 questions are split into three phases. **Before You Book** covers the calls you make while you're still picking an inspector. These ten questions vet experience, tools, insurance, and how thorough they actually plan to be.

**During the Inspection** covers the conversation you have on site, while you're walking the home together. **After the Report** is the most overlooked phase, and the place where buyers leave the most money and clarity on the table.

*Phase 01*

### Before You Book

Nine questions to ask before you commit. Vet experience, tools, and standards.

*Phase 02*

### During the Inspection

Five questions to ask on site, while you're walking the home together.

*Phase 03*

### After the Report

One question that turns a long PDF into a real decision you can make.

> *"These questions separate inspectors who do thorough work from those checking boxes for a paycheck."*

*Phase One*

# 01

# Before You Book.

Vet the inspector before you commit.

01

## How many inspections have you personally done?

Being a good inspector isn't about years in business. It's about volume. Pattern recognition comes from repetition. A couple hundred inspections is not enough to be adequately familiar with all of the various problems that exist in homes ranging from those built more than a century ago and those that are still being worked on.

02

## Do you have hands-on construction experience?

Most inspectors evaluate systems they've never worked on. An inspector with a general contracting background who has actually framed walls, installed plumbing, and run electrical will have an advantage over an inspector who learned everything from a book and has never swung a hammer. Hands-on experience changes what they see and how they explain it.

03

## Is thermal imaging included, or is that an extra charge?

In the Pacific Northwest, moisture is the biggest threat to a home. Infrared cameras can help find water behind walls, insulation gaps, and electrical hotspots that no one can see with the naked eye. Many inspectors charge $100 to $200 extra for this service. An inspector who is serious about doing the most thorough inspection possible will include thermal imaging with every inspection.

## 04 Do you carry errors and omissions (E&O) insurance?

E&O insurance is what protects you if your inspector misses something that costs you money. Not every inspector carries it. An inspector who does is operating at a higher professional standard and has real skin in the game.

## 05 Can I see a sample report before I book?

Report quality varies wildly. Some inspectors produce a 20-page checklist with a few blurry photos. Others deliver a 70-page digital report with thermal images, video clips, and clear descriptions of every finding. Ask to see an example before you hire to make sure what you're getting in that report is what you paid for.

## 06 Will you personally conduct the inspection and write the report?

Many inspection companies send whoever is available. Some will have someone who didn't do the inspection write the inspection report. You want the credentialed expert, not the apprentice, doing your inspection and writing your report.

## 07 Will you walk the roof? And can you inspect roofs that aren't accessible?

A lot of inspectors look at the roof from the ground, or the edge of a ladder. That type of inspection is likely to miss roof problems. A good inspector will get up there when it's safe to do so. When it isn't safe to walk, they use a drone. Aerial footage gives you documentation you can use in negotiations and shows you exactly what's up there. Roof replacement is one of the most expensive surprises a buyer faces.

## 08 Do you physically enter the attic and crawlspace, or just look in from the opening?

There's a big difference. Peeking in with a flashlight from the hatch misses most of what matters. In the Pacific Northwest, the crawlspace is where moisture damage, vapor barrier problems, wood rot, and pest activity hide. The attic is where you find leaking roofs, improper ventilation, and bathroom fans dumping moisture into the framing. You need an inspector who goes all the way in, not one who checks a box from the doorway.

## 09 Do you offer re-inspections after the seller completes repairs?

Sellers sometimes “fix” things with duct tape and a coat of paint. A re-inspection verifies that the agreed-upon repairs were actually done and done correctly. Ask whether that service is available and what it costs.

*Phase Two*

# 02

# During the Inspection.

Show up before they finish. Ask these.

## 10 What's the approximate age and remaining life on the roof, HVAC, and water heater?

These are your three biggest near-term expenses. A roof replacement runs $10,000 to $25,000. HVAC can be $5,000 to $12,000. Knowing the remaining life helps you budget and negotiate.

## 11 Were there any areas you were unable to access or inspect?

You need to know if there are areas or items the inspector was unable to inspect. Find out the reason for the limitation and determine if there is a way to get that area or item inspected.

## 12 Are there any signs that damage has been patched over instead of fixed?

Fresh paint in one isolated spot, new drywall in an odd place, or baseboards that don't quite line up are all red flags. An inspector with construction experience knows what a cover-up looks like. Ask them to look specifically at any areas disclosed by the seller.

## 13 Does the home have any systems or materials at risk of failure due to age or type?

Galvanized pipes, common in Pacific Northwest homes built before 1980, corrode from the inside and fail. Federal Pacific Stab-Lok panels are a known fire hazard. Knob-and-tube wiring affects insurance eligibility. Polybutylene pipes and LP siding are known problem materials from the 1990s. A knowledgeable inspector will flag these for you.

## 14 What are the three or four findings you believe are most significant?

A good home inspection report will have lots of information and a long list of defects. This question can help you zero in on the most important and actionable findings. A good inspector can help you prioritize, which in turn, will help you to negotiate and plan.

*Phase Three*

# 03

# After the Report.

The most valuable conversation comes last.

15

# “Based on my reading of the report, here's my overall impression of the home and what I think I need to act on. Does that line up with your assessment?”

This is one of the most valuable conversations you can have after an inspection. Buyers often fixate on the wrong things, scared by a long list of minor items while glossing over one major one found on page 47. Telling the inspector what you took away helps you figure out if you're reading the home correctly. If your interpretation of the findings is off, a good inspector will tell you. That correction could save you from walking away from a solid house or, worse, walking into a bad one.

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SCHEDULE AN INSPECTION

# Ready for an inspection that catches what *others miss?*

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|---|---|
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