

house, and any minor or major repairs that may be needed.

Any business that does an inspection of two or more components of a house

cannot, by law, perform repairs on the house within twelve months of the home inspection. However, home inspectors who inspect only one detail of a home (for example, the roof), may contract to perform repairs on the house.

Consider getting a second opinion:

If the home inspector's findings indicate needed repairs, get an opinion and an estimate from another properly licensed contractor before deciding to buy the home.

Home inspectors should not give estimates of the home's market value:

Oregon certified home inspectors cannot provide an opinion on or appraisal of the value of a house that he/she has inspected.

➡ **What should I do if I have problems?**

The Construction Contractors Board offers dispute resolution services for homeowners who use **licensed** home inspection businesses.

Try to resolve the problem with the home inspection business first. If you cannot come to an agreement, download a complaint form from CCB's website at www.oregon.gov/ccb (click on Consumer Help or Dispute Resolution). You can also call the CCB at 503-378-4621 to obtain a complaint packet or to ask further questions.

If you had a contract with the home inspection business, you may file a complaint as long as you do so within a year of the home inspection.

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LOOKING FOR A HOME INSPECTOR?



Here's What You Need to Know ➡

➔ Why should I get a home inspection?

Before purchasing a house, many people contract with a home inspector to objectively evaluate important aspects of the home's condition. A professional home inspector may spot existing defects and conditions that the seller may be unaware of.

➔ What is a home inspection?

A home inspection is a general, visual examination of the current condition of the house. An inspection report should cover the mechanical systems of the house: interior plumbing, electric, heating and cooling, general interior, attic and visible insulation, ventilation, siding, windows, doors, roofs, attached garages, foundation, and visible structure. Features that are not part of the main structure such as septic systems, wells, underground piping, and swimming pools are usually not included. A Wood Destroying Organism Report (WDO), sometimes called "a pest and dry rot", may also be included.

Home inspectors will not move furniture, rugs, or other obstacles, nor will they inspect areas which are inaccessible such as wall interiors, wet crawl spaces, and steep or wet roofs.

Keep in mind that a home inspection is an educated opinion, not a warranty or guarantee that the house is sound or that there will never be any problems.

➔ How do I find a qualified home inspector?

Consider finding your own home inspector. Don't rely solely on the recommendation of the real estate agents involved in your house purchase. Ask friends, co-workers, neighbors, your attorney or lender for recommendations. Contracting with your own home inspector also provides you with Construction Contractors Board complaint rights if anything goes wrong. A buyer would not be able to hold the seller's home inspector liable for any unidentified problems.

➔ How do I check a home inspector's qualifications?

Before signing a contract with a home inspector, check with the Oregon Construction Contractors Board (CCB) to make sure the business is properly licensed, and has a certified home inspector employed. Anyone who performs home inspections of two or more components: roof, plumbing system, electrical system, etc. must be certified with the CCB. A licensed business is also insured and bonded, providing some financial protection if problems occur. To check a license, certification, and complaint history, visit our website at www.oregon.gov/ccb or call the CCB at 503-378-4621.

Ask the home inspector if he/she belongs to a **trade association**. Trade associations require members to adhere to standards of practice, a code of ethics, and industry-specific training.

➔ What else should I know?

You get what you pay for: Don't automatically contract with the lowest-priced home

inspection company. Consider aspects such as cost, services provided, experience, and qualifications of the home inspector before deciding which company meets your needs.

Ask questions: How does the company handle disputes—do they have an arbitration clause in their contract? What items will the home inspection report include? (Reports must be written, but there is no standard format.)

A written contract is required for all home inspections: If there are problems later, a written contract will protect you. Don't sign the contract until you have read and understood everything in it. The Construction Contractors Board has adopted Standards of Practice and Behavior which list what a home inspector must do and cannot do. If you and your home inspection company agree that the home inspection will deviate from those standards, the changes must be written into your contract.

Liability Clauses: Read the contract carefully. Home inspection businesses often include a clause in their contracts which limits their liability amount to the cost of the inspection. This is a common practice that underscores the need for buyers and sellers to find skilled, competent home inspectors.

Be clear about what is and *is not* included in the home inspection: You may need to contract for a specialized inspection to check details such as asbestos, radon, lead-based paint, code compliance, mold, low-voltage wiring, etc.

It is important to be present at the home inspection: To discuss the home inspector's findings, the current condition of the