Some Thoughts on Inspection Report Writing
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Curiosity was my motivation for becoming a home inspector. I was interested in how and why things work and how and why they fail.

For me, inspection was never been about protecting others or making decisions for them or about acting as a police officer, code enforcement authority, expert witness, advocate, mother hen, disciplinarian, authoritarian, hero, best friend, confidante, or guru. It was about providing sufficient, proper information which would assist customers in making their own informed decisions.

Inspectors aren’t parties to any contracts, negotiations, or agreements between their customers and any third parties such as home sellers, lessors, lenders, appraisers, insurors, or real estate agents. Inspectors are objective, disinterested individuals who aren’t invested in the outcome of a real estate transaction.

An inspector’s task is to examine certain readily accessible systems and their related components specified in a contractual scope of work for conditions which are adversely affecting their normally intended function or operation and to provide a written report which documents the findings of the inspection by:

- Identifying the components which have been examined and those which are present but which could not be examined (and the reason that they could not be examined)
- Describing any applicable adverse conditions
- Including the implications associated with adverse conditions in the systems and components included in the report
- Recommending further evaluation for any necessary corrections or modifications by a qualified individual, technician, contractor, engineer, or other appropriate party to address adverse conditions as soon as possible
- Including clear and sufficient information which will allow customers to make their own informed decisions regarding the inspection and report.
Inspection reports which are arranged by systems rather than by rooms are easier to read and to reference. Thoroughness, clarity, succinctness, accuracy, correct terminology, and consistency are crucial for a useful and effective inspection report.

Whether in speaking and writing, editorializing and overstatement as well as using vague terms such as seems, appears, likely, possibly, might, could be, etc. should be avoided. Terms such as functional and satisfactory should also be avoided unless they are clearly and specifically defined in a glossary which accompanies the report. Phrases which use personal pronouns such as I recommend, We recommend, or The inspector recommends are subjective. The objective phrase It is recommended is preferable.

While most home inspection standards state that inspectors are not required to determine the causes of any condition or deficiency, this doesn’t preclude verbally discussing additional information which might be useful to customers. When a cause is suspected but can’t be definitively determined, consider using the phrase is consistent with or is not consistent with. For example: There are numerous small spots of mineral granule coating damage to the composition shingles consistent with hail damage. In addition, rather than using absolute terms such as prevent, eliminate, assure, etc., consider using terms such as reduce the potential for and increase the potential for. There’s a reason that watch manufacturers use the term water resistant instead of waterproof - liability.

A well-written report includes recommendations for appropriate qualified individuals, technicians, or contractors to address various adverse conditions. Therefore, it’s inappropriate to include the design of specific repairs or modifications in the written report. It amounts to instructing such qualified individuals on how to do their work.

Overuse of photographs and illustrations can have unintended consequences. Include them only to add necessary clarity. A photograph of receptacle outlet tester inserted into an improperly wired receptacle outlet means nothing to a reader who isn’t familiar with such devices. Such photographs are distracting and confusing. They serve little purpose other than to pad a report.

Careful examination of photographs before placing them in reports is essential. They may show conditions which were, for various reasons, not seen at the time of the inspection. Such photographs could later be used to support a claim of negligence because the report made no reference to the missed/unreported adverse conditions.

A home inspection isn’t an inventory. Therefore, irrelevant or unnecessary information should be avoided unless it has specific value to the inspection and to your customer. Such extraneous information may include:

- The Btu input or output of fuel gas and fuel oil-fired appliances
- The tonnage of cooling systems
- Brands or manufacturers of components
- Serial numbers and model numbers of components
- The age of components
When discussing potential implications of adverse conditions, use informative rather than inflammatory or alarmist language. Consider using the term *adverse condition* instead of *deficiency*, *defect*, or *problem*. *Deficiency*, *defect*, and *problem*, are loaded terms. They make decisions for customers. Using these terms throughout an inspection and report can lead to the perception that it’s a *problem* house, a *defective* house, or a *deficient* house.

Some home inspection standards require inspectors to identify and report *material defects* where *material defect* is defined as a condition which *significantly affects the value*, *desirability*, *habitability*, or *safety of the dwelling*, or as a specific issue with a system or component of a residential property that may have a significant, adverse impact on the *value of the property*, or that poses an unreasonable risk to people. Nowhere in these standards or requirements are the terms *value*, *desirability*, *habitability*, *safety*, *significant*, *significantly*, or *unreasonable* defined. How does an inspector judge what *significantly affects* a customer in this regard?

The term *value* can refer to monetary worth in which case, the definition of *material defect* can make home inspectors responsible for determining what effect any condition in an applicable system or component may have on the monetary *value* of a home. This places home inspectors in the role of appraisers – a task few, if any, home inspectors want to or are qualified to perform. The term *value* can also refer to the worth of something in terms of its relative usefulness or importance in which case the definition of *material defect* makes home inspectors responsible for making judgments regarding the relative effect a *material defect* may have on their customers’ subjective feelings about the home.

The term *desirability* is entirely subjective. What determines whether or not an adverse condition makes the home more or less *desirable* and to whom? As with the second part of the discussion of the term *value*, this places a home inspector in the position of having to second guess customers regarding whether any condition in a system or component may *significantly affect* a home’s *desirability* in any manner whatsoever.

Because the term *habitability* is not defined, it’s subjective as well. What definition of *habitability* are inspectors expected to apply? Would it be one from a state’s landlord/tenant laws or an implied definition arising from the requirements of one of the various building codes?

The undefined term *safety* opens the door for potential litigation based on a condition which a customer later decides is *unsafe*. *Safety* implies being certain that no adverse effects will occur under specific, defined conditions.

Inspectors are authorities in terms of their command of knowledge about the systems and components they inspect. Other than circumstances where individuals are directly and immediately in harm’s way, it’s not an inspector’s role to *require* or *demand* that any specific action be performed.

Use of absolute or unconditional terms should be avoided. Instead of *eliminate* and *prevent*, consider using *reduce the potential for* and *increase the potential for*. For example: *Maintaining a positive grade away from the foundation perimeter will reduce the potential for adverse conditions which may result from wetting of soils adjacent to and beneath foundation components.*
Defining and applying the terms *improper* and *generally established practice(s)* eliminates the need to use phrases such as:

- *Doesn’t meet code/violates code*
- *Doesn’t meet industry standards*
- *Is illegal*
- *Is not permitted*
- *Is not allowed*

Implications for adverse conditions can be included in the comments or recommendations for each adverse condition documented in the report. However, this not only increases the length of the report, it can create confusion for customers. These effects can be eliminated by including a general implications statement at the beginning of each system section in the report.

For example, the following implications statement would apply to the electrical system section of a report: *When not addressed, adverse conditions in the electrical system can increase the potential for overheating, damage to electrical components, electrical fires, shock, higher maintenance costs, and personal injury.*

Examine the following photograph and read the list of adverse conditions which pertain to it. Then read the report language which follows. This example assumes the inclusion of both an implications statement at the beginning of the Electrical System section and of a home inspection report glossary which defines certain terms used in the report. Where glossary terms are used, they appear in all bold capital letters.

1. The junction box cover is missing
NOTE: The top left side screw fastener intended to secure the box cover is screwed down tight. This is consistent with no cover having ever been installed.

2. The equipment grounding conductors are not connected to each other and to the body of the junction box

3. One of the ungrounded (black-insulated) conductors is exposed at the twist connection

4. The top cable clamp is not tightened down (the clamp screw isn’t seated against the clamp)

5. The non-metallic sheathed cable on the top right side is not properly seated under the top cable clamp

6. Both the cable sheathing and the paper around the equipment grounding conductors are not properly stripped back

7. The top fastener bottom fastener securing the junction box to the wall stud is a gypsum board screw and the bottom fastener is a hot-dipped, galvanized roofing nail

Instead of listing every adverse condition in the photograph, consider the following language (the terms in all bold capital letters are defined in an inspection report glossary):

There is an electrical junction box located on the south wood frame wall of the unfinished basement under-stair storage area. The junction box cover is missing, the method used to secure the box to the wood framing is IMPROPER, and the wiring methods in the box are both IMPROPER and not consistent with GENERALLY ESTABLISHED PRACTICES for electrical wiring installations. IMMEDIATE ACTION by a QUALIFIED electrical contractor including evaluation of the entire circuit of which this junction box is a part is recommended.

This example identifies the components and their location, describes the adverse conditions, and recommends appropriate action. The recommendation for evaluation of the entire electrical circuit of which this junction box is a part reflects the concept that the wiring in the junction box is an extension of or taps into an existing circuit. Therefore, the entire circuit should be examined to determine if additional adverse conditions exist (particularly in areas which are not readily accessible) such as other improper wiring methods and overloading of the circuit.

Finally, instead of relying solely on a glossary which is part of a state-mandated or trade association standard of practice, consider including a specific home inspection report glossary which defines certain terms used in the report and applying those terms in the inspection report. It provides the following benefits:

- It allows the creation of a closed document by controlling and defining the terms used in the inspection and in the inspection report
- It reduces the time required to prepare the inspection report by reducing the amount of written information necessary to include in the report
- It reduces the temptation to editorialize
• It reduces the temptation to refer to code(s)

• It reduces liability/legal exposure

• It reduces the potential for misunderstanding on the part of both customers and others such as agents, sellers, contractors, attorneys, etc. who may read all or part of the inspection report.