

3. Blame the home inspector

Home inspectors nationwide get blamed for a lot of stuff that goes wrong after the property inspection (See When things go wrong section), especially when the residence is occupied and fully furnished, and even when the residence is vacant and unfurnished—in other words, all the time.

A home inspection is essentially a visual inspection of the structural and mechanical components. A furnished home presents problems for home inspectors because many areas typically are not visible due to floor coverings (carpet, tile, area rugs, etc.), storage, furnishings, packed moving boxes, wall hangings and mirrors, etc. Electric outlets in use typically prevent home inspectors from testing every electric outlet because we’re not going to unplug equipment that belongs to someone else to test an outlet. Interior furnishings and storage many times prevent access to, inspection of, or ability to actually open and close every window, cabinet, closet, or door. Only limited inspection or testing is done when there is not full access.

Here’s what typically happens with occupied and furnished residences. Since the residence is being lived in and systems are being used on a daily basis, it is probable that something will be damaged or fail during the escrow period and during the move-out/move-in process, especially when children are present. Homeowners rarely damage something during escrow and file a claim against their home-owner’s insurance policy because, hey, they (incorrectly) think it’s not even their home anymore. And if they damage something on the last day when they were moving out, do you really think that they’re going to file a claim on it to get it fixed? At that point, they think that you own it—why should they fix something that belongs to you? Some sellers actually do not understand (or do not care) that they still own the home during the escrow period—and even up until all the escrow papers are signed and escrow is closed—and that they should continue to take care of it. In fact, most purchase contracts state so in all that fine print.

Selling a home and leaving after several years can be a stressful event, especially if the sellers raised a family in the home. To help relieve that stress, sellers typically have “moving parties” and “last parties.” Buyers typically have “first parties” or “housewarming parties.” Or they move hurriedly so they don’t have to take too much time off from work or use up vacation days or sick leave. The actual days of moving are when most post-inspection damage occurs, and usually it is by the guests (or movers) helping the owner (seller or buyer) move, so the owner may not even know anything about the damage that has occurred. In both these instances, sellers, when confronted with the damage, like to say, “Your home inspector must not have seen that.” Buyers, upon finding the damage, like to say, “Our home inspector missed that.”

But here’s what we know through experience: Windows and window screens, and doors and door screens, are easily damaged during the escrow period and during the move-out/move-in process, especially in a home with children. Light switches and electrical outlets can be damaged while moving the oversized sofa or bed out the door, or pulling the vacuum cleaner plug out. Light bulbs will burn out or might not work because the light switch was damaged. Because of the location of water supply and drainage pipes in our sink cabinets, where we start cramming things immediately upon move-in, plumbing pipes are easily damaged during the escrow period and during the move-out/move-in process, possibly causing loose pipes and leaks. Lights, wall switches, and outlets (electrical, telephone, and cable) get a lot of use during the escrow period, during the move-out/move-in process, and for those various parties, and thus are easily damaged. In other words, by the time the buyer is completely moved in, there could be just about anything that isn’t right or isn’t the same as it was on the day of the inspection. That, of course, is the nature of real estate. Also read my special section on When Things Go Wrong.

So how do you remedy all this post-inspection damage? There are a couple of ways. First, I believe the purpose of your final walk-through is not only to make sure that any requested items have been repaired, but also to make sure that additional damage, deterioration, and destruction beyond normal wear and tear has not occurred. I recommend a careful, slow, and thorough observation with your Realtor at your final walk-through to ensure your satisfaction.