



CONSUMER'S GUIDE TO HOME INSPECTIONS

CALIFORNIA REAL ESTATE INSPECTION ASSOCIATION

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The California Real Estate Inspection Association (CREIA) is proud to provide you with this brochure. Since 1976, the California Real Estate Inspection Association, a non-profit voluntary professional association, has grown to over 800 members and candidates. CREIA has established high Standards of Practice and professional Code of Ethics that all CREIA inspectors must adhere to; in turn they provide consumers the assurance of quality and professionalism. Today CREIA has members throughout the state and is recognized in California as the leading authority in the building inspection industry. CREIA acts as a public information service to real estate consumers and provides technical support and training to realty agents, state agencies and other related professions.

CREIA offers its members and candidates continuing education in building technology, installation, and materials to ensure the most professional inspection for the consumer. CREIA requires its members to successfully pass a written test of building systems and ethics, as well as complete at least 30 hours of education each year. Members accumulate credits through various sources of education including monthly chapter meetings, conferences, and other approved activities. CREIA keeps records to ensure that members comply with requirements. Educational topics cover a variety of technical subjects including updates and advances that affect property inspection and the business of real estate inspection. CREIA is dedicated to consumer protection and education. With this brochure CREIA hopes to give you information on what a CREIA Inspector is, what a home inspection is and is not, why you need an inspection, the inspection process, inspection report and how to locate an inspector.

WHAT A HOME INSPECTION IS

An Inspection...

- Is a non-invasive physical examination, performed for a fee, designed to identify material defects in the systems, structures, and components of a building, as they exist at the time of inspection.
- Describes the property and describes material defects and other useful information.
- Points out defects and may help prioritize such repairs. Remember, there is no such thing as a "perfect" home. All homes have flaws. All homes are different and should be evaluated individually by a professional inspector.
- Can guide you to the appropriate personnel for the repair of a system or house component. Inspections do not include cost estimates, but instead refer you to professionals in a given field for estimates. It is a supplemental disclosure. Most inspections are performed during a real estate transaction, but please don't confuse the inspection with the disclosure. A real estate professional can help you with the meaning and use of the disclosure process.
- Is not a home warranty. Warranties may be provided by a separate industry and are usually available to a home seller or homebuyer for an additional fee. An inspection makes no guarantees as to future condition or performance of any aspect of the property.
- Is not all-inclusive. The inspection is a limited, visual inspection performed via non-intrusive procedures. Certain specialized systems, and items that are buried or concealed behind walls or ceilings, floor coverings and/or belongings are obviously not inspected.
- Is not an appraisal. Appraisals establish the value of property for mortgage insurance purposes. While appraisers are skilled at the valuation of properties, they are not home inspectors -- appraisers generally do not climb on roofs, open electrical service boxes, or examine furnaces or other appliances. They are not trained to perform home inspections, a process which typically requires two to three hours on-site for a single-family home. Appraisers perform a different service with a different level of expertise than a professional home inspector
- Does not replace any inspection required by any other specialist or entity, including real estate agents.
- Is not a municipal code inspection. Code and permit compliance are not part of the inspection process. An inspector does not pass/ fail a building.
- Cannot determine what is inside a wall, what is underground, or any conditions that has not manifested into visual evidence. By nature and necessity, home inspection is an imprecise, subjective process. There are many factors that can affect the findings of an inspection -- such as defects blocked by furniture, stains that have been painted over or internally hidden/disguised conditions.

WHAT IS A CREIA INSPECTOR?

A CREIA inspector has voluntarily taken steps to achieve a recognized level of professionalism by becoming a member of CREIA, the pre-eminent property inspection association in California. CREIA inspectors must comply with testing and continuing education requirements, and perform to the Standards of Practice and Code of Ethics of CREIA. We recommend that you find out more about CREIA, a non-profit, consumer oriented organization at our website (www.creia.com) or by calling 800/848-7342.

A CREIA inspector is a valuable consumer advocate whose primary function is to provide you with a thorough visual examination of the physical structure and systems of a property for the purposes of providing an objective, independent, professional opinion about the condition of the property. A CREIA inspector may not perform any work on any property inspected because of the obvious conflict of interest involved. The property/home inspection field is not licensed. Therefore, using a CREIA inspector is your best way of knowing that the inspector that you choose cares about their level of proficiency and expertise.

CREIA has established standards for the inspection profession that are used throughout the state, to ensure the buyer who retains a CREIA member, of an objective, quality inspection and report. All members must abide by these Standards and Code of Ethics. CREIA offers its members and candidates continuing education in the latest building technology, training, and materials to ensure the most professional inspection for the consumer. CREIA acts as a public information service to real estate buyers or sellers, and provides technical support and training to realty agents, state agencies and other related professions.

Members of the California Real Estate Inspection Association agree to abide by an important set of principles contained in the association's Code of Ethics. These principles require a high degree of integrity and professionalism, and that a member act fairly and impartially. Any conflict-of-interest must be avoided in order to assure the consumer a completely objective inspection. Additionally, California inspectors are also governed by the provision in the California Business & Professions Code, § 7195-7199.

THE INSPECTION PROCESS

After you choose an inspector and schedule an inspection, make some time to attend the inspection and get general maintenance information about the home from the inspector in person. It is not uncommon for an inspection to last more than two or three hours, but this will be a great opportunity to learn about your house, and you will want to be in attendance at all times.

Don't be alarmed if you notice some cosmetic issues that your inspector does not comment on. Every home is unique. An inspection is a general overview. However, if you see something that you want your inspector's opinion on, by all means bring it to their attention. Many problems are self-evident. Defects however, may not be self-evident. A home inspection identifies readily apparent defects. Your inspector may discuss the building and inspection with you during your time together. Sometimes the inspector may only discuss things that they deem most noteworthy or in need of some extra elaboration. The written report will contain more information than the verbal comments the inspector may discuss with you on-site.

Inspections are performed in a *general* manner. Appliances are tested using basic control devices to determine if that item operates. It is not a technically exhaustive inspection (*that is*, the unit is not disassembled). Thus, an inspector is not the same as a specialist who can fully evaluate a system. The following are examples of some additional, optional inspections that may be obtained by a homebuyer...

- Termite inspection
- Geotechnical inspection
- Chimney/fireplace inspection
- Roof certification
- Structural engineering analysis
- Pool & spa inspection
- Environmental hazards inspection

THE INSPECTION REPORT

Inspection reports describe and identify in written format the inspected systems, structures and components of the building and shall identify material defects. Inspection reports may contain recommendations regarding conditions reported or recommendations for further evaluation by appropriate persons.

There is no standard format as to what an inspection report should look like; the format can vary from one inspection company to the next. You may wish to interview different inspectors, and ask for sample reports from inspectors in your area.

The inspection report is your property and intended for your exclusive use; reports and ownership of the inspection report is not transferable to anyone, unless stipulated otherwise in your inspection agreement. Written inspection reports are provided in a timely manner, within 24 to 72 hours. There are some inspection companies that may provide you with a finished copy at the conclusion of the inspection. Other companies may use fax or personal delivery. If you do not want your inspection report shared with anyone else, make sure your inspector knows of your wishes.

Once you receive the inspection report, read it very thoroughly. You are responsible for reading and understanding the information in the report. If there are questions about the inspection or report, you should call your inspector as soon as possible for answers and clarification.

LOCATING AN INSPECTOR

There are several ways of choosing an inspector for your new property; the best is calling CREIA's toll free referral service at 1-800-388-8443 or locate one online at www.CREIA.com. The CREIA website not only helps you locate an inspector, but also offers additional information that you can use to educate yourself about property inspections and the association. Personal recommendations from a friend, relative or business acquaintance that has had a recent inspection is an excellent method. Another alternative is to ask your real estate agent/broker who he or she would recommend. Many inspection services promote their business with brochures through the real estate community.

Some inspectors who are not members of CREIA, may claim their reports meet or follow CREIA Standards of Practice. Only inspectors who meet CREIA's professional and educational requirements may qualify as Inspector members and may display the CREIA logo.

Certified Professional Inspector

CREIA also offers the CERTIFIED PROFESSIONAL INSPECTOR (CPI) designation. A Certified Professional Inspector is the highest rating that can be obtained through CREIA. This designation is only given to those inspectors that have obtained over 100 hours of additional training, have performed over 1000 inspections, and have been tested for knowledge above the already high standards set for members of CREIA. Each report prepared by a CERTIFIED PROFESSIONAL INSPECTOR may bear the inspector's seal representing the best quality inspection available.

Mission Statement

- ☒ To represent the Real Estate Inspection Industry;
- ☒ To recognize and promote Real Estate Inspection as a unique, professional discipline;
- ☒ To provide leadership through education and by maintaining ethical and technical standards;
- ☒ To enhance consumer protection and promote public awareness of the association

This publication has been published for distribution by the California Real Estate Inspection Association to those interested in learning more about the home inspection process. No representation is made as to the legal validity or adequacy of any provision or statement contained herein. Nothing in this publication is meant to (or implied to) expand the scope or Standards of Practice of the home inspector as established by the California Real Estate Inspection Association. The language contained in this publication is a "generalized description" of the inspection process and does not expand the Standards of Practice of the inspector in any manner whatsoever. If you desire professional or legal advice, consult an appropriate professional or the CREIA Standards of Practice for clarification.

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