

The Power of Photos



Photos can enhance your inspection report and help the client understand your findings and put them in context. They can bring a report to life and help cut through the technical descriptions. From a risk management perspective, photos can document the conditions at the home on the day of the inspection. In other words photos can prove what was or wasn't there at the time of the inspection.

There are several different viewpoints on the type, number and archiving of photos.

Insurance provides philosophy is that you cannot take enough or too many photos. The more pictures you have, the more evidence that is available to defend against meritless claims.

Some inspectors and training providers advise against using or including too many photos in a report. The logic is unnecessary photos increase your risk and they could expose a defect that was present and not identified.

Another decision is to keep or discard extra photos. Some inspectors keep all their photos but only include selected ones in the report. Should a question or concern arise then they can refer to the archived photos for reference. Others discard any unused photos after the report is issued.



Photos are a powerful risk management tool and can help head off or stop a potential claim. Some essential photos that should be taken at every inspection can go a long way in reducing your liability and supporting your inspection findings should they be challenged. We've listed a few of those key photos

Overview and Non Issues

Do not limit your inspection photos to only deficiencies. For many home inspectors their job starts and ends with finding, documenting and describing defects. However, non-defect areas are equally important especially during a visual non-invasive inspection.

Photos are a snapshot in time and serve to document the home's conditions on the day of the inspection. Taking several photos of each room, all exterior sides of the home and overview photos of appliances and other equipment should be part of your standard inspection process. While they may not be included in your report they could assist you in defending against conditions that occur after the inspection. This is especially important when a home is occupied and personal items and furniture are present.

Should a client complain about an issue that you would have noticed during the inspection, was not included in your report and was not present during the inspection? Your first step is to review the report and your photo archive to determine the conditions present on the day of the inspection. The simple act of taking additional photos is an easy way to avoid unfounded claims and complaints. After all, you never know when or if someone will implicate you when things happen in the future.

Concealed Areas



Since our inspections are visual we are responsible only for what is visually identifiable but, many times there are common items like furniture and belongings that can obscure areas and provide an incomplete picture of the home.

Sometimes either accidentally or purposely, sellers, buyers or agents may conceal areas of the home and only after the home is vacant and the homeowners personal property is removed are these hidden areas exposed and defects may become readily visible. How many times have you entered a

home and noted the absence of clutter only to find those unnecessary personal items and furniture stacked floor to ceiling in the garage?

The extra time to take photos that may not be in the report but are retained for the inspector's records is well worth the effort and will go a long way to help reduce your risk and avoid getting into a situation where it's your word against the homeowners or clients.

Inaccessible Space

We all know that our standards require us to report on items or areas that we are required to inspect but were not readily accessible and thus not inspected. Many times personal items block access to an appliance or the electrical panel, or safety issues inhibit your ability to inspect a space. Perhaps weather is a factor and you cannot fully inspect the roof. Piles of boxes



block access to the attic, the crawlspace is full of water and unsafe to enter or the deck has low clearances or lattice work that restricts the inspection.

Regardless of the reason, it's important to document these restrictions with photos and explain the reason for not inspecting the areas or components in your report. Failure to do so could violate the standards of practice and result in a complaint. Additionally, this sets your clients expectation and puts to rest any doubt of whether an area was really inaccessible and therefore not inspected.

Describing these limitations in your report and having supporting photographic evidence to back up your report narrative will provide a strong defense should a complaint or claim arise and protect your business from potential liability.

Summary

Taking a few extra minutes to capture those extra photos is one of the best ways you can manage your risk and hopefully avoid a my word against yours situation.

