
ARMED WITH KNOWLEDGE: HOW TO LOOK AT A HOUSE (WITH A HOME INSPECTOR)

BUYING A HOME IS A TEAM EFFORT! DO YOUR PART BY EDUCATING YOURSELF ABOUT THE HOME INSPECTION, SO YOU ARE PREPARED TO PROTECT YOUR OWN INTERESTS!

Ants, mold, and a leaking roof are among the last discoveries a home buyer wants to make after moving into a new home. But that's exactly what one client found shortly after closing. It had been raining for a week and the rain had forced thousands of ants to seek drier ground inside the house. A seep around the chimney, and there was a suspicious smell coming from under the kitchen sink that would later turn out to be mold. The cost to remedy these problems was thousands of dollars.

Why didn't the home inspector uncover these problems?

Home inspections, it turns out, are much more limited than many home buyers realize. The purpose of a home inspection is to look for material defects of a property—things that are unsafe, not working, or that create a hazard. *However, home inspectors cannot see through walls or predict the future.*

Sometimes problems simply did not exist before the inspection, or existed only under certain conditions, or in such an insignificant way, that they were in effect invisible. For instance, a home inspector cannot evaluate the soil to determine the likelihood of pest problems. He can, however, notice if there is evidence of existing pest problems—as long as the problem is physically

visible without tearing out, lifting, or removing any structure or surface.

And that is the key limitation of the home inspection: *Home inspectors are not allowed to be invasive.* They are not allowed to poke holes, rattle walls, or remove debris to look under something. All of these things could determine that there are hidden problems, but the home inspector is bound by law and a certain amount of self-protection to not disturb the property during the inspection.

Imagine a home inspector wanting to test for wood rot in the wall. He jabs it lightly with his toe, and the wall caves in. You're very glad you found out about the wood rot before you made a mistake and bought the house. On the other hand, who's now going to pay for that huge hole in the wall—a hole that is likely going to require way more than a simple patch? Most likely the inspector will be on the hook for the damage. No inspector would stay in business for long if he had to pay for every defect he discovered through an invasive inspection.

On the other hand, if he wonders enough to think about poking a hole in the wall, he would mention it to you as a possible red flag. Once he red-flags something, you can ask the home owner for a specialized inspection and treatment.

What, then, do inspectors accomplish that makes them worth their weight in gold? Below is a list of the common areas of concern that a home inspector should look at. Home buyers, too, can spot problems in these areas, once they know what to look for. This can help when touring homes and deciding what offers to make.

1. GRADE SLOPING TOWARD THE HOME

This situation could lead to damp or wet crawlspaces, foundation movement, cracking or settlement. Water wicking up the foundation could lead to rot and mold in the wall framing. Some indications of foundation movement would include windows that are out of square; interior doors that have large, uneven gaps at the top when the door is closed; or floors visibly out of level. If you see any of this, know that the cost to correct this problem could add up quickly. But the only way to know for sure is to have a specialized foundation and/or mold inspection, as needed. If your home inspector sees these kinds of issues, he will recommend a specialized inspection...which may prove that the problems are not serious and easily remedied!

2. STUCCO ISSUES

Homes with stucco exterior surfaces, when applied correctly, will last a lifetime. However, there is a major flaw that could add up to water in the living space and big bucks out of pocket. At the base of exterior walls, where the foundation and the bottom plate (sill plate) meet, a component of a stucco-surfaced wall called a *weep screed* is applied. The water then hits the house wrap and sheds down to the weep screed and out the building. This is brilliant, but when concrete patios, stoops or sidewalks have been poured too high and the weep screed is buried, the system cannot work and water may enter the walls and living space. When you are walking

around a house and you see the weep screed disappear into the concrete, this may one day lead to water intrusion and damage. Your inspector should point out weep screed problems.

3. ROOFING ISSUES

Roofs are especially tricky. Inspectors can easily miss something like a crack in the caulking around a chimney, as such cracks do form over time normally, and it is impossible to say when a particular crack is going to become a leak. An inspector who sees cracking in the caulking will recommend a roofing inspection.

In addition to caulking, each roof type has its own list of potential problems that the inspector will look for. Asphalt shingles have a life expectancy of between 15 and 40 years. With age, asphalt roof shingles will begin to cup either up or down. They will blister and have granular loss. Next, the matrix (material holding the product together) will be exposed. At this point, water can begin to seep between the shingles. Wood shingles and shakes will show similar symptoms as asphalt when aging. Cupping, curling, lifting, splitting, insect damage, rotting and missing sections are all possible.

Terra cotta, concrete and slate tiles have life expectancies of 30 to 100+ years. These materials are very brittle. Expansion and contraction caused by the changing seasons will cause these tiles to crack or become loose. Walking on these tiles can be deadly to the material. Cracking and the signs of aging can be difficult to see from the ground. It will usually take a good pair of binoculars and a solid ladder to get a bird's eye look at the condition of the roof. Any signs of previous substandard repairs should be a warning sign that water may have been leaking into the property. However, due to the inaccessibility of these types of roofs, the inspector cannot walk on the roof to

do a thorough inspection. If the inspector notes concerns in one area that is visible, it may be a sign to call a roofing company to conduct a specialized roof inspection.

4. SIDING ISSUES

There is a big opportunity to hide a multitude of problems under siding. An inspector will attempt to see potential problems. For instance, if a small gap shows that there is rotten wood underneath, the inspector can call that to your attention. However, if there are no gaps, the inspector cannot peel up the siding to see what's going on underneath. You may have to ask the seller to show you, or take your chances. Not all siding is covering problems, however, so it can be a challenging decision to make. Perhaps the general condition of the property will give you clues about what might be under the siding. Perhaps the siding is there because the owners just got tired of painting or they like the "siding look."

5. PLUMBING ISSUES

With plumbing, some areas of concern are visible and some are not. An inspector looks for secondary problems that may indicate plumbing issues, such as slow drains that might indicate clogs or roots in the drain line, staining around faucets that might indicate leaks, and either low or high water pressure. He may be able to see exposed plumbing under the house, and note if repairs have been made incorrectly in the past (such as joining two different materials that can react and cause corrosion), and he can note the apparent age of the plumbing. However, if such plumbing is not visible by crawling under the house or looking into walls, then the inspector is limited and some problems may go unnoticed. The inspector can't see plumbing in the walls or buried in the ground.

6. ELECTRICAL ISSUES

Modern homes have an ample supply of power and electrical outlets. Older homes do not. If the home inspector sees extension cords or extra junction boxes, it's a signal that there may be insufficient power to the outlets, and overburdened outlets can cause fires. In addition, if the inspector finds exposed electrical wiring, knob and tube wiring, or open splice wire connections, he'll make note. A diligent inspector will make every effort to see into, behind, over and under surfaces to find wiring issues, and is aware of the typical problem areas, such as in garages, attics and crawlspaces, as well as above dropped ceilings. These problems may or may not be serious, and a good inspector can advise you of the need for further inspections or work.

7. MOLD DETECTION

General Home Inspectors are generally not licensed to test for mold. They are limited to visual detection, but mold is often hidden behind and under surfaces. Many a new homeowner has moved the refrigerator only to discover the wall is black behind it with mold. If there is a musty smell in the air, the inspector may note that, if his or her nose is sensitive enough. However, this is one area where you should trust your own judgment. The presence of toxic molds can be extremely hazardous to a person's health and is extremely costly to correct. Be sure to let your home inspector know of any concerns you may have regarding the house you are purchasing.

You can also contact a mold inspector and pay for a special inspection. Mold inspectors have equipment that can detect mold spores in the air, and are trained in how and where to reach hidden spots to do swipe tests.

9. OTHER ISSUES

Inadequate insulation and ventilation in attic.

Poor insulation and poor ventilation cause excessive utility costs and lack of occupant comfort.

Minor structural damage. Cut and broken trusses are often seen in attic cavities and on occasion we also see structural components missing. Usually repairs are needed, however we find it is rarely an imminent safety hazard, as many of these components have been missing for years already.

Random issues. In addition to the areas mentioned above, an inspector will find all kinds of random things, such as inadequate caulking around the sink or loose railings around the deck.

10. AGE-RELATED CONSTRUCTION ISSUES

The age of a home provides some common signals to home inspectors to look out for age-related construction issues. For instance:

Built between 1900 and 1950: Knob and tube wiring consists of fuses and fuse boxes and is considered outdated and inadequate to cover today's loads.

Built between 1942 and 1958: Orangeberg sewer piping found in the NorthEast of the US was a sewer line made out of papier-mâché that connected the house to the main sewer line. This piping was born out of necessity as the military during World War II was using all the iron products for the war effort. If an inspector is looking a home in this age range, this may be one of his red flags to take special not. A video sewer pipe inspection is paramount.

Built between 1984 and 1990: Defective ABS piping made out of recycled plastic was produced by five manufacturers. The pipe has a tendency to crack within the glue joints. If ABS pipe is present

it is extremely costly to replace. An inspector will note if the piping in the house is of this type or if he suspects it is of this type.

Built between 1990 and 2000: A NOX rod consolidated furnace has heat exchangers that will crack and release carbon monoxide into the home and potentially can cause fires. This furnace was used widely during this time period and is on a recall list. A thorough home inspection will detect this type of furnace.

All areas, all ages: In addition to these defects, there may be others that were common to your area during specific years, and your inspector will know about these and look for them as part of the normal inspection process. He or she may not be able to determine conclusively that a problem exists, but can warn of the possibility.

FINAL WORD

A general inspector's job is to highlight potential concerns. He or she is trained to look at many specific areas of potential concern, and to know what to look for in those areas. However, the inspector cannot break into walls, lift attached surfaces, or move furniture, appliances, or debris. The inspector also cannot see the future—can't detect the presence of ants after a rain, for example. In addition, occasionally problems happen that are unrelated to the inspection. Many new home owners are surprised when their water heater goes out, and want to blame the inspector for not discovering a problem. However, water heaters do go out, and the incident in this case is often mere coincidence.

No home buyer should buy without a good physical inspection, followed by specialist inspections if problems are highlighted, or if the buyer has concerns.