

# DON'T BUY A MONEY PIT

HOME INSPECTION TIPS YOU SHOULD KNOW

By Steve Wickland

**C**ongratulations! Your offer has been accepted and you're one step closer to closing on your dream home. But before you uncork the bottle of Champagne, let's talk about the **all important** upcoming Home Inspection for the property you are purchasing.

The Home Inspection is a crucial step in the Home-Buying Process. Select a competent and professional Home Inspector to identify any defects and potential health risks, while also making sure the structure is sound and free of safety issues. A buyer who neglects to arrange a home inspection is not fulfilling their due diligence and playing a dangerous game of Financial Russian Roulette. Should major defects be discovered in the home after the sale, you could find yourself massively inconvenienced and financially devastated by repair costs.

To make sure this doesn't happen to you, here's what you need to know about your upcoming Home Inspection. The following pages will cover some of the key points of a typical home inspection that you, as the potential purchaser, should be keenly aware of.

However, keep in mind that no home is perfect. Even a brand-new home will have its flaws. Your job, with a Home Inspector as your guide, is to discover what those flaws are and if they are acceptable (or not) to you. It's likely that your soon-to-be home is in a perfectly acceptable condition with no major issues - but always better safe than sorry! After reading this report, you will go into your Home Inspection prepared and well-equipped with a better understanding of the task at hand.



## CRITICAL ITEMS THAT NEED TO BE ASSESSED DURING THE HOME INSPECTION PROCESS



*Refer to the checklist below during your Home Inspection for a thorough and comprehensive investigation.*

ROOFING

EXTERIOR SIDING

WINDOWS/DOORWALLS

FOUNDATION/CRAWLSPACE

GRADING/GUTTER DOWNSPOUTS

MOLD

INSECT/RODENT

ATTIC

WATER SOFTENER

WELL & SEPTIC SYSTEM

FIREPLACE/CHIMNEY

GARAGE DOOR

MAIN SEWER LINE

DRIVEWAY

HARDSCAPE

RADON TESTING

## ROOFING

A properly functioning roofing system is the home's first defense against the assaults of good ole' Mother Nature (rain, snow, hail, critters, etc.). Determining the condition of the roof is critical to the value of a home. How old is the roofing system? Check the Seller's Disclosures for this information. If not provided, check the roof for signs of deterioration, such as brittle or cupping shingles, spongy/sagging sheathing panels and protruding nails.

Many roofing issues can be seen from the ground, however your Home Inspector will need to climb up on the roof to do a proper visual inspection. Take photos of any questionable areas. Replacing shingles/sheathing on an entire roof can be very costly.



Keep an eye out for curling/cupping tiles. Example of a roof in good condition.

## EXTERIOR SIDING

There's a wide variety of siding materials on homes today -- wood, vinyl, stucco, aluminum, and assorted composite products, to name a few. Many homes built in the late 1980's through the 1990's have a siding material that was deemed defective and is no longer sold. Unfortunately, it was installed on thousands of homes before it was pulled from the market. If this siding is present on the home you're purchasing, it will most likely need to be replaced.



Check closely for flaking and separation of layers as signs of failed siding.

Depending on how much siding is on the home, it could be very costly to replace. The common names for this siding are "LP Siding" or "Inner Seal LP," which was manufactured by Louisiana Pacific. There are other brands just as prob-

lematic. **Make certain** that you know what kind of siding is on the home you're purchasing.

(Google: Inner Seal Siding Defects)

★ Today's siding of choice, is a composite product called "James Hardie Siding" or "Hardie Plank." (Google: Hardie Plank Siding)

## WINDOWS & DOORWALLS

Old, failing windows can be a major hit to your wallet should they need replacing. Your Inspector will check that all windows open and close properly. He'll look for any fogging or condensation on or between the panes of glass, as this is an indication that



Look for fog and moisture to indicate a faulty seal or bad glass pane.

the Thermal Seal has failed. This means the 'R Value' for this window/doorwall is greatly diminished. Also, make sure the weather seal components are functioning properly for both windows and doors. Be sure there is no air leakage, which will hugely affect your heating/cooling bills. Determine if windows/doorwalls are double or single-pane glass. You'll also want to know if the exterior of the windows are wood or vinyl clad. If wood clad, they require painting every 3-5 years.

## FOUNDATION/CRAWLSPACE

Many homes I show to clients (especially older homes) have foundation (basement/crawlspace) issues, ranging from minor to very serious. Your inspector will point out any areas of concern. Red flags to watch out for in the basement/crawlspace: strong musty/mildew odors, any visible water or wetness, cracks in the wall itself, bowing walls and evidence of past water intrusion are all causes for concern. If after identifying any of these issues you are still interested in the home, call in a Licensed Basement Contractor to assess the situation. Depending on severity, basement issues can be extremely expensive to repair. Proceed with **EXTREME CAUTION** if the home you love has potential foundation defects.



Cracks along a seam can indicate a major defect.

## GRADING/GUTTER DOWNSPOUTS

The entrance of water into the basement is often a direct result of improper exterior grading around the foundation's perimeter. The earth/soil should be graded in such a way that any rain-water or melting snow is directed away from (not toward) the foundation walls. Water can also gain entry into the basement if the downspouts terminate directly at the basement wall itself and not away from the foundation. Both of these issues are fairly easy to correct. Your home inspector will advise you.

## MECHANICALS

“Mechanicals” typically refer to the furnace, air conditioning unit, water heater, plumbing and electrical systems, etc. of a home. They provide the infrastructure that makes the building functional. Your inspector will check these out to make sure they are operating properly. Age is a crucial factor for these items, as they often have a limited lifespan. Because the furnace and water heater are GAS OPERATED devices, it is vitally important that they are checked for any carbon monoxide leakage, which could be deadly.

The main electrical breaker panel for the home's electrical system should be checked out thoroughly as well for any improper wiring, evidence of water penetration or evidence of connections that have shorted out. If there is evidence of a compromised panel, a licensed electrician will need to be called in to assess.

The water heater should be inspected for corrosion and gas/water leakage. Also, the age of the water heater should be noted as the average lifespan is 15 years +/-.

## MOLD

Mold (primarily Black Mold) has received a lot of press in recent years. I am not going into a lot of detail here (Google Black Mold for more info), but I want to touch on some of the most common areas where it may appear. Anywhere there is long-term moisture combined with certain atmospheric (warm, humid) conditions may produce issues of mold or mildew.



Look for discoloration, moisture and signs of mold in corners and seams.

A consistently damp or wet basement may be a likely area to find mold. Another common but often neglected area is the attic. This is a must-inspect area for your inspector, as this problem is almost always caused by improper ventilation (not enough air-flow) in the attic area. If you discover mold anywhere in the home, find a company that specializes in “Mold Remediation.” They can advise you on the necessary steps to remove the mold and make the home safe to occupy, as well as preventative measures to keep mold from returning.

## CHECK FOR PESTS

I almost always recommend that my clients hire an Extermination Company to come in and assess the home for any signs of insect or rodent infestation. This is especially important if the home is older with an abundance of foliage (trees, shrubs) surrounding the home. The technician will inspect the home top to bottom and inside to outside to determine if there are any signs of infestation.

## ATTIC

As mentioned earlier, the attic is a critical area of the home that needs to be inspected closely. Not only should it be examined for mold and evidence of pests, but also signs of any active roof leaks and damage from previous leaks. If there is present or past leakage issues, this should be visible to the inspector. This is also where any potentially defective roof trusses or framing members can be discovered and assessed.

## WATER SOFTENER

Many homes that are on private wells (not municipal systems) will have a water softener/treatment system. While many of these systems are fairly maintenance free, it's important to confirm that it's working properly and in good condition. If a defective system is discovered after you close, you could be looking at a hefty bill to repair or replace it.

## WELL & SEPTIC SYSTEM

A home not connected to a city or municipal water/sewer system will have its own individual well for water and an on-site septic system for the home's wastewater/sewage. If defective, both of these items are very expensive to repair or replace. Typically the seller has to have both of these items tested and inspected by a Certified Well/Septic Professional. The results are then provided to the local governmental authority who then determines if the systems meet current environmental standards. If so, they provide the seller with a Time of Sale letter stating that both systems are in good working condition. If a problem(s) is discovered,

then they note this and recommend the appropriate cure. If any problems do exist, it is usually the seller's responsibility to remedy.

## FIREPLACE/CHIMNEY

If the home has a wood-burning fireplace, I strongly recommend that my client hire a Licensed Fireplace/Chimney Contractor to inspect. Thousands of homes have burned to the ground due to a buildup of creosote inside the flue of the chimney or another undiscovered defect in the fireplace. To identify any cracks in the flue during the inspection, a video camera is "snaked" up the chimney from bottom to top. This will also show how severe the creosote build-up may be.

The fireplace contractor will also inspect the exterior of the chimney to make sure that all of the brick and mortar joints are sound. The chimney cap will also be inspected. A failing fireplace can be not only deadly, but potentially cost thousands of dollars to repair.



Visual signs to indicate a failed chimney.

## GARAGE DOOR

When assessing the garage, be sure to check that it has a properly functioning safety mechanism -- if the door is closing and an object (a child or pet) gets in the way, the door should automatically reverse itself and go back up. This is an extremely important building code for all overhead garage doors. Tragically, before these safety requirements were implemented, many small children and family pets were fatally injured. Your inspector should check that these doors are in good working condition and up to current building code standards.

## MAIN SEWER LINE

Many older homes need to have the main sewer line from the home to the city's connection at the street inspected. In many older neighborhoods, the material used for the

sewer line is failing. And if it hasn't failed yet, it probably will. Especially true of properties with an abundance of trees, the roots can get inside the line and completely block the flow of sewage from your home to the City's lines at the street. This means that the waste-water/sewage from your residence has nowhere to go but right back into your home... YUCK!

Can you imagine moving into your beautiful new home, only to have the sewer line fail a month or two later? What a disaster that would be!! That's why I STRONGLY recommend that any buyer hire a certified plumber who will run a video scope (think "house colonoscopy") through the sewer line from the home all the way to the street. For a couple hundred bucks, you will know:

1. Is the piping material failing or is it sound?
2. Is the sewer line obstructed in any way?
3. Will the sewer line have to be replaced?



A main sewer line repair is a costly and unsightly process.

To replace a defective sewer line, the cost could run from a few thousand to tens of thousands of dollars. If the sewer line has to be replaced, the seller would normally absorb that cost. If they are unwilling/unable to do so, then that would be grounds for you to void the sale. Protect yourself from a nightmare and know what you're dealing with when it comes to the sewer line.

## DRIVEWAY

The two most common types of driveways are Concrete and Blacktop (asphalt). Since the driveway is continually exposed to the elements (sun, rain, snow, extreme temperature fluctuations) and wear-and-tear from vehicle traffic, it's no wonder that many driveways are in pretty bad shape. Like many elements of a home, they have a limited lifespan. Having to replace a driveway is very expensive, so it's crucial to have your Home Inspector check the drive for cracking, settling, checking and any other visual defects.



Crackling, chipping asphalt indicates damage from harsh weather and wear.

## HARDSCAPE

Hardscape, in the practice of landscaping, refers to the built environment of features such as sidewalks, patios, exterior structures (i.e. decks), pools, fountains, water features and retaining walls.

Many of these features also have limited lifespans. Depending on the age and prior maintenance record of these items, they may require repairs or total replacement. This can be very costly, so make sure your home inspector takes the time to look at these items very carefully.

## RADON TESTING

Radon (Google: Radon Gas) gas has been clinically linked to lung cancer and other respiratory health issues. Any home you are considering living in must be tested for this gas. The only way to know for sure what the Radon levels are is to hire a Certified Radon Professional to do an air test using highly sensitive testing equipment. If the results come in higher than the EPA's acceptable levels, a system can be installed to mitigate the problem and remove the health risk. This would be a cost the seller would normally absorb.

### ★ KEEP IN MIND ★

Don't rely solely on your Home Inspector - you need to be on the look-out for any Red Flags as well. If you observe something that just doesn't sit right with you, tell your inspector. Also, if you have questions about anything regarding the home or the inspection process - ASK! There are no "dumb questions."

**Remember:** the Home Inspector works for you and you alone. He is not there to please your Realtor®, the Seller, the Seller's Realtor® or anyone else. You are his customer. His job is to make sure you're aware of all the home's potential issues to the best of his ability so that you can make

a well-educated decision on whether or not you want to proceed with the purchase.

The above recommendations are primarily for single family homes, and not an attached condominium or townhouse. These properties should also be inspected by a competent home inspection professional. However, many of the above items will not apply.

Older homes may (but not always) have more potential issues than a newer home. Common examples to keep in mind are: foundation issues, presence of lead paint, insufficient insulation, window/door air leakage and banned/hazardous building materials.

Newly constructed homes are backed by a One Year Warranty (or longer) from the builder. Because of this, many buyers opt-out of having a home inspection done. My advice would be for you to have your inspector look at the home regardless - just in case. Builders (and their trades-people) make mistakes too!

## FINAL THOUGHTS

“To err is human.”

– Alexander Pope

Home Inspectors are human. A good home inspector will do their very best to inspect your home as thoroughly as possible. However, your inspector will only be able to assess what he can actually see. Any defects that may be hidden behind the walls, ceilings, underground, etc. cannot be brought to your attention. Devices exist that can indicate moisture in wall cavities and other covered areas, but the standard inspection results will be primarily based on what the inspector can see with the naked eye.



★ When interviewing potential home inspection professionals, ask if they use any specialized equipment in the performance of the home inspection. Also, be sure to ask about and obtain a copy of their 'errors and omissions' policy.

## ABOUT THE AUTHOR

Steve Wickland, one of Ann Arbor's Top Real Estate Agents, has assisted hundreds of clients with their buying and selling needs. Having lived and worked in the area for the past 27 years, no other Realtor® knows the Ann Arbor / Metro Detroit neighborhoods and communities as well as Steve. Steve is also a Licensed Residential Builder, with 30 years of experience in the new construction/remodeling industry.

