

The Nuts and Bolts Guide to Home Inspections, by Wayne J. Falcone  
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# THE NUTS AND BOLTS GUIDE TO HOME INSPECTIONS

## NAIL DOWN THE FACTS ABOUT WHAT HOME INSPECTORS LOOK FOR.

*By Wayne J. Falcone*

Whoever coined the phrase "What you don't know can't hurt you" probably never bought a house. After all, misrepresentation is at the core of many lawsuits brought against sellers and salespeople. Today's buyers are more educated than ever, and most want to know exactly what they're buying before they sign on the dotted line.

"But I have sellers complete a disclosure form," you say. "Isn't that enough to protect me from lawsuits?" Not necessarily. Sellers can disclose only what they know. They may not have noticed or understood progressive changes, picked up clues of incipient problems, or recognized the development or presence of hazardous conditions, which in retrospect a reasonable person should have noticed or known.

Because today's buyers are so sophisticated and because there are limitations to using seller disclosure forms, you may be asked about home inspections. To bolster your credibility and alleviate complications after the sale, you should know what problems home inspections typically reveal and how inspectors find them.

### **Water, Water Everywhere**

In a recent survey of the members of the American Society of Home Inspectors (ASHI), four of the ten most frequently cited problems in homes were directly related to the damaging effects of water. The number one culprit was improper surface grading around the house, along with poor or malfunctioning roof drainage systems. Those conditions are responsible for the most common household malady: water in the basement or crawl space.

One of the first things inspectors should check is whether the ground slopes toward the house, which can contribute to water penetration. Then they should look for evidence of water damage in the basement, such as mildew, water stains on wood trim and floors, rusty nails, buckled paneling, peeling paint on interior walls, and loose or buckling floor tiles.

Another wet basement giveaway is the appearance of a white, crystallike deposit on the walls or floors, known as efflorescence. This is a mineral residue left by water seepage and may result from improper grading or clogged roof gutters. Downspouts, which deposit water near the building instead

of directing it away through an elbow and extension, can also contribute to water penetration.

Buyers often overreact at the thought of water in the basement because they immediately think of disruptive and expensive excavation, drainage tile, and waterproofing. In many cases, however, inspectors can recommend an inexpensive way to divert water away from the home.

### **Wired for Trouble?**

Respondents to ASHI's survey cited improper or inadequate electrical wiring as the second most frequently found problem in homes. Within this category, the most typical comments concerned insufficient electrical service for the house and inadequate circuit-overload protection. Homeowners may try to compensate for insufficient power by allowing more current through the line. This is a serious fire hazard, however, since wires may overheat if they carry more than their electrical capacity.

Other electrical red flags a home inspector should watch for include heavy use of extension cords and multiplier plugs, outlets without a third prong to plug in appliances, and do-it-yourself repairs, such as taped or other improper electrical connections. If inspectors find a combination of these problems, they may recommend professional repairs. Naturally, the inspector should report any signs of danger with the electrical system to the client.

### **Roofly Speaking**

How many respondents reported roof leakage as the most common problem in homes? Only 8.5 percent. Nevertheless, many considered roof leakage, caused by old or damaged shingles or improper flashing, to be a frequent problem. And roofing problems were often cited as the leading problem in homes without basements.

The ceilings and walls beneath the attic are the most obvious places that inspectors should look for symptoms of roof leaks. The typical signs are water stains, loose or sagging plasterboard, and peeling paint.

To determine whether the roof is in good condition, inspectors commonly use binoculars to examine its surface from the ground level outside or from a second-story window if the inspection involves a lower roof. If composition shingles (the most common roof material) are broken, losing their granular surface, or curled, the roof will soon need to be repaired or replaced.

You can't assume, however, that flat shingles mean a watertight roof. The most frequent roof leaks originate from poorly installed or worn flashing. In that case, repairs are usually simple and inexpensive.

To get a better idea of the extent of the job, inspectors should check whether the current roofing surface was installed over several other layers. If so, the surface may have to be stripped before it's replaced.

### **Some Like It Hot**

Heating problems, ranked fourth in ASHI's survey, most often involve broken or malfunctioning operation controls, blocked chimneys, or unsafe exhaust-venting systems. Home inspectors use flashlights, mirrors, and gas detectors to test for heating problems.

The chimney area can reveal a great deal of information. Inspectors should first check the furnace to make sure the flue isn't missing or improperly connected to the chimney. They should also look for the chimney cleanout, a small door at the bottom of the chimney. If there's a large amount of debris

inside, the chimney may be blocked and exhaust gases may not be escaping properly.

If the home has forced-air heating (or cooling), inspectors should check that each room has at least one supply register. When the system is operating, they might place a tissue over the return air intake grill to check the draw of the system. If the tissue isn't sucked by the pull of the air, there's probably a circulation problem.

Inspectors also typically discover such minor problems as malfunctioning thermostats and dirty furnace filters. It's relatively rare for inspectors to find a heating or cooling system that's so damaged or old that it needs to be completely replaced. If there's a smell of oil or gas in any area, however, the inspector should recommend that the client call a professional servicer or contractor.

### **Crack Detectives at Work**

Few things cause buyers to panic as much as cracks in the foundation wall. Modest diagonal or vertical cracks most commonly seen in foundations, however, are usually the result of expansion and contraction or typical settlement and don't indicate a serious structural problem. If a foundation wall crack is less than 1/8" wide, and there's no other evidence of severe movement or surface shifting, there's usually little cause for concern.

Horizontal cracks, on the other hand, are another matter entirely and can often indicate a serious problem. In addition, if a crack has recently been patched and reopens, a structural engineer may have to investigate the foundation further.

### **Not All Pressure Is Bad**

Plumbing leaks and low water pressure are generally associated with older homes in which pipes have corroded or become clogged with mineral deposits or both. But bathrooms in new or remodeled homes may also suffer from insufficient pressure, particularly if separate supply lines haven't been established or if the water supply is from a private well.

To assess water pressure, home inspectors typically turn on the sink and shower faucets and flush the toilet. If pressure or flow diminishes substantially as the toilet fills, the pressure may be inadequate. Inspectors should also examine the caulking around the bathtub and shower. If it's in poor condition, water may leak to the ceiling below (which will be evident by the stains downstairs) or through the walls to the interior wood framing.

Ceramic tile in the tub and shower area can also be a source of leaks. Inspectors should check it by applying pressure with the palm of their hand or tapping with their fingertips. If the tiles are loose or feel spongy, some reconstruction may be required.

### **Out with the Old Air, In with the New?**

Homeowners concerned about saving energy may seal up all their windows, doors, and other possible sources of drafts. But by doing so, they may eliminate the air circulation that's necessary for a healthy home.

Home inspectors may suspect that the ventilation is poor, particularly in winter, if there's excessive condensation on the windows or mildew on exterior walls or cold surfaces. Without proper ventilation, excessive moisture in the home may damage interior finishes, as well as window and door trim, and may also become a health hazard to the occupants.

In extreme cases, moistened insulation becomes ineffective, and structural components may rot and

weaken. A life-threatening danger may arise if there's not enough draft air and enough air for furnace combustion to help the gases go up the exhaust chimney.

Good ventilation for the attic is also essential, so the inspector should look for unobstructed attic openings (windows, vents, and soffits). Since attic fans, as well as kitchen, bathroom, and laundry room exhaust fans, are important for proper circulation, inspectors should test them to make sure they work.

### **An Ounce of Prevention**

Few people would argue with the logic of preventive maintenance, yet most people take better care of their cars than they do their homes. So it's not too surprising that poor overall maintenance ranked fifth in the survey of ASHI home inspectors.

If inspectors notice that the walls and trim need refinishing, they should pay extra attention to the masonry walks, patios, steps, and chimneys to check for crumbling brick and missing mortar. When left unattended, those conditions can pose safety hazards.

While outside, inspectors should notice the condition of the windows, the gutters and downspouts, and the siding. They should also look to see whether nearby tree branches touch or hang over the house.

### **The More You Know...**

With all the problems a home inspection can reveal, you may think that once an inspector enters the picture, it'll break—not make—your transactions. But no house is perfect, and not everyone is looking for a home in move-in condition.

Although you can't always control the outcome of transactions, you can control how knowledgeable you are. Being able to answer buyers' and sellers' questions about home inspections will help you provide better service. And isn't that the most important consideration on the road to the closing table?

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## **LOOKING FOR MR. INSPECTOR**

Once you know more about the home inspector's job, how can you help the sellers or buyers you're working with find an inspector who's reputable?

The simple solution is to provide a list of inspectors that buyers and sellers can choose from and recommend that they interview more than one of those on the list. Although it isn't prudent to recommend a specific inspector, you can give buyers and sellers certain pointers about choosing an inspector:

- Suggest that the buyers and sellers find out about the inspector's experience. How long has the inspector been in business? Does the inspector have liability, workers' compensation, and E&O insurance? Is the inspector specifically experienced in residential construction?
- Recommend that the buyers and sellers ask the home inspector for the names and phone numbers of previous clients. Somebody who has used an inspector may be the best testimony to that person's qualifications.

- Suggest that they find out whether the inspector is a member of ASHI. This organization grants membership only after a candidate has passed three comprehensive written examinations, performed at least 250 paid inspections, and has been a candidate for not less than six months. ASHI members must also fulfill continuing education requirements.

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