

Home Inspections

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The Secret of Your Success Book Series

Home Inspections

Everything You Need to Know

Success Strategies

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Everything You Need to Know about Home Inspections



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Section I

The Home Inspection

Contrary to what most people believe, a home inspection is composed of not just one inspection. Depending on the type of financing you choose, there should be at least two to three separate inspections on the home you want to purchase.

Before you get a real professional to examine your house for you, conduct your own basic inspection. That counts as the first inspection.

The second is to get a professional whole-house inspection by a home inspector with a good reputation.

The third one is optional. If your financing consists in a government loan like the FHA perhaps, or the VA, then the third inspection should come around the time of the appraisal. Though not really a home inspection, as most people claim, it does account for a bit of a mini-inspection, so to speak.

To Home Inspect? Or Not to Home Inspect? How Important is a Home Inspection?

The value and necessity of an extensive home inspection cannot be emphasized enough. Many home buyers today are spending enormous amounts of their money in repairs alone because they thought dispensing with a home inspection could save them...what? \$200? \$300? A good home inspection costs right about that much.

But it's hardly much considering the thousands of dollars you'll be spending replacing that leaky roof because at the time of purchase no home inspector was there to point out that the house only had months of roof life.

Another reason, besides saving money, could be that these people simply just don't know any better. Sure, home inspection is essentially dispensable. After all, it wasn't always around in the real estate business, was it? It's only now that it has become a trend. But pause for a while and ask yourself the reason behind such a trend.

When you are buying a new house, you are not just buying the structure with all its systems, upgraded or not. You are, in fact, buying a home and a home can't be a home if it doesn't give you the peace of mind you need.

Leaky roofs, foundation cracks, flooding basements, inadequate ventilation, faulty pipe systems – all these work against *your* peace of mind. That is why before making any offer to purchase, make sure that the contract is contingent upon subject to a whole house inspection, complete with the satisfactory report at the end of the session.

Your agent might try to dissuade you. Maybe even your family or friends. Who could blame them? Costs are indeed high these days. Just remember that the money you spend on home inspection is well worth it, perhaps even more.

And besides, by having your offer to purchase contingent on a home inspection, an unacceptable inspection could free you from the contract you signed (if that's what the stipulation says) or your seller would be bound to have any defects in the home be either repaired or monetarily compensated for.

What Your Personal Inspection Should Include

A personal inspection is not to replace a professional home inspection. Think of it as a precautionary measure, an extra protection against a bad investment. The purpose is only to eliminate those properties that have too many obvious deficiencies from

consideration. In doing so, you save time, which could really mean money in the long run. Use the checklist below as a guide:

- **Foundation** – Look for any obvious cracks. Also, see if there are any apparent shifts in the foundation.
- **Roof** – Check the age of the roof. Its age usually shows through so check if it appears new or old. If it is of an indeterminate age, take note of that. Overall, what is its condition?
- **Evidence of leaks** – Check inside as well as outside. Check all ceilings and areas around windows.
- **Basement or crawlspace** – Is there dampness? Be careful of any signs of flooding, such as water intrusion, mildew, staining on the paint, etc. Is there adequate insulation?
- **Attic** – How does the interior of the roof structure look?
- **Quality and Workmanship** – In general and in any additions
- **Apparent energy efficiency** – Check if the house appears tightly sealed.
- **Electrical** – You don't have to open any wire panels. Just see if there are any obvious malfunctions.
- **Plumbing** – Any unusual noises or malfunctions?
- **Appliance condition** – What is the age and condition of the stove, dishwasher, refrigerator (if included), etc.?
- **Heating/Cooling System** – Does it seem to do the job heating or cooling?
- **Exterior** – Is the house going to need repairs or paint soon?
- **Lot** – does the drainage appear good – and away from the house? Are there any trees encroaching on the roof or foundation?

Professional Home Inspection

The best home inspectors are also teachers. How so? Well, you see, in a typical home inspection, people always expect the home inspector to point out all the bad news. The furnace of your new home may have already exceeded its life expectancy by ten years. Or the garage door may present a hazard to a young child or pet. The bathroom faucet may show a leak. Or the roofing may need some repairs a few weeks after you close the purchase. All this will obviously be worth the \$300 or \$700 fees.

However, a home inspection doesn't have to be all about giving you the slip. Problems are not the only things it can point out. In fact, there are much, much more things that your home inspector can show you and, in the process, teach you about your house.

How to Ensure a Thorough Home Inspection

In order to make the most out of a home inspection, you need to get a certified home inspector who is qualified to do a thorough job of inspecting the physical structures and systems of the home. In the early days, there were only a few standards of practice to follow in order to become a certified home inspector. And in some areas, this is still true even today, but the whole industry has already raised its level of professionalism.

The aspects of the house which the certified home inspector will examine include:

- The structure, such as the entry ways, foundations, siding and porches, etc.
- The exterior, including decks, balconies, eaves, soffits, and fascias.
- Roofing
- Plumbing
- Electrical System
- Heating and Air Conditioning Systems

- Home Interior
- Ventilation
- Appliances
- Fireplaces

A certified home inspector who is thorough in doing his job will result in lots of information. Such information will assist the buyer make the right choice in buying a new home.

The Walk Through

The best time to learn about your own house is right before you buy it, while walking through it with your home inspector. Do whatever you have to do in order to be present during the inspection, because you will learn a lot about your house and its systems when you do.

If this is your first time owning a house, there are just a few things you absolutely must learn. You might not know about the necessity of changing furnace filters, how to shut off the main water supply when a pipe bursts, or that stacking firewood next to a wooden deck is a very idea. Any of these things can present a hazard to you and your families as you move in to your new home. Having a home inspector teach you how to handle these things and other issues will make the difference.

A home inspector can advise you about maintenance on any number of things in your home. If you want to increase the safety and comfort in the home, he can give you suggestions on small modifications you can manage on your own. Often, he may prioritize his suggestions. So, the water intrusion in the fuse box must be corrected immediately but you might want to think about replacing showerheads with low-flow models when you have the time and some extra money first.

Knowing What's Wrong, Knowing What's Right

The best home inspectors will not only tell you what is wrong with your potential home, but what is right. His job is to make an objective and independent visual assessment of the house. That goes without saying that everything he observes – the good and the bad – he jots down in his report and hands it to you and based on that, you can then go on and make an intelligent decision.

After your home inspector is done with his job, he will probably sit with you and run through his principal findings. This is the time to ask him any other questions you may not have already asked. Don't pass up the opportunity. Pick his brains as much as he will allow, but stick to specific questions about specific issues. And then, breathe freely.

What a Home Inspection is Not

The first thing you need to remember about a home inspection is to never mistake it for an appraisal. A lot of people make that assumption, but it's a false one, because an appraisal is the formal process of estimating a property's value as it relates to a mortgage loan or mortgage insurance. It's more on the market value of your home, rather than the CONDITION, which is the main focus of a home inspection. Even an FHA appraisal currently does not attest to the condition of a home. If you want facts, even the U.S. Department of Housing and Urban Development encourages home buyers to use private inspection services. Not only that, but they also authorize that closing costs may include inspection fees of up to \$200.

A home inspection is not an appraisal, and vice versa. While an appraisal can tell you how much your home is worth, it cannot itemize defects or reflect potential problems in the home.

A home inspection is not a warranty either. This is another common misconception that people have. Because a home inspection is VISUAL examination of the home and all its systems, it is not that technically exhaustive. Even a favorable home inspection report cannot be used as an assurance that equipment will not break down at some future date. In fact, nowhere in the report will you find any assurance, express or implied, that it is warranty that problems won't occur.

However, if such home inspection is accompanied or complemented by a home warranty, then the protection you seek is available. When services are used in conjunction with one another, a home warranty covers the items that were serviceable at the time of the inspection and subsequently fail due to normal wear and tear. You can consult your real estate agent about the availability of a home warranty for your potential home.

A home inspection does not detect every conceivable flaw. A home inspection is often restricted by visibility. This means that only the visible areas of the home can be validly inspected. A home inspector is not allowed to touch or move anything. He cannot see through foundations, floors or walls. Neither can he inspect areas or items that are inaccessible. So if you want to make sure that your home inspector can evaluate as much area in the house as he can, you need to prepare for it. Below are some steps you can take on how to prepare for a home inspection.

How to Prepare for a Home Inspection

Whether you are the seller or the buyer, the first consideration you have when preparing for a home inspection is to whether you can be there when the inspector examines your house. As much as possible, be present during the inspection. There is no better time for you to learn about the current condition of your home than when a home inspector is doing the walk-through of the whole house with you.

That said, your first preparatory step therefore is to arrange the home inspection according to your schedule.

If you are the seller, have the home inspected during your free time. If, however, the inspection was initiated by the buyer, it would be preferable if you were not present. But whatever the case, make sure that you are notified in advance of any home inspection. This will give you time to make all the necessary preparations in your home before the home inspector arrives.

If you are the buyer, your responsibility is to inform your seller or your real estate agent way in advance. That way, you can give him ample time to prepare.

SPECIFIC STEPS TO TAKE:

- Make sure the inspector can access all areas of the house.

We have already discussed earlier the importance of accessibility in a home inspection. Clear all furniture, boxes, clothes, toys and other personal items that may block access to important areas of the home, such as the furnace, water heater, electrical panels, attic crawl spaces, etc. If these areas are blocked, inspectors will not enter them at all and you will miss a lot by not having these places evaluated.

- If access to your attic crawl space is located in a closet, remove clothing, shoes, and other items.

Sometimes, access to certain areas, such as the attic, can be difficult, even without the things blocking them. Your job, therefore, is to make access to these areas as easy as possible for your home inspector. There's also a plus a side to this. If you don't remove

these items from the closet and your home inspector opens the hatch to the attic, debris, dust, insulation, or loose plaster could likely fall from the ceiling onto them.

- If you are expecting a visit from an inspector and prospective buyer: Make sure that filters in air conditioners, heaters, vents, drains, etc. are clear. Also, clear out areas under sinks. The home inspector will also be examining your plumbing system and if there are items under the sink, he won't be able to do his job well. Lastly, have the house cleaned thoroughly; the reason should be obvious.

If there's one thing you need to remember during an inspection, it's this: The fewer problems a home inspector finds with the property, the better image the property presents to the prospective buyer.

Additional Services: What's Beyond Home Inspection?

Well, you know by now that for a mere visual examination, a home inspection is pretty extensive. But as extensive its coverage might be, it's not exhaustive and it's not all-inclusive. Depending on your level of concern and the location of your prospective home, you have the option to consider any one of the following services:

- Radon Testing

Radon gas is the second leading cause of lung cancer in the United States, the U.S. Environmental Protection Agency (EPA) reports. The term is short for "radioactive gas," a substance that is commonly found in soil. For home buyers, this has become a major concern. A home inspector that specializes in radon testing should be familiar with EPA protocols and have only the approved equipment.

- Water Analysis

The Harris poll showed that some 84% of Americans believe their water supply at home is polluted. Additionally, the EPA states that nearly 70% are concerned specifically about the quality of their drinking water. Because of this overriding concern, some home inspection companies now include water quality analysis in their home inspections as an additional service. Make sure that your home inspector utilizes only laboratories that are certified by the EPA or the Health Department. Advisable tests are for lead, bacteria (such as cryptosporidium), and in some rural areas, nitrates and coliforms.

- Carbon Monoxide Testing

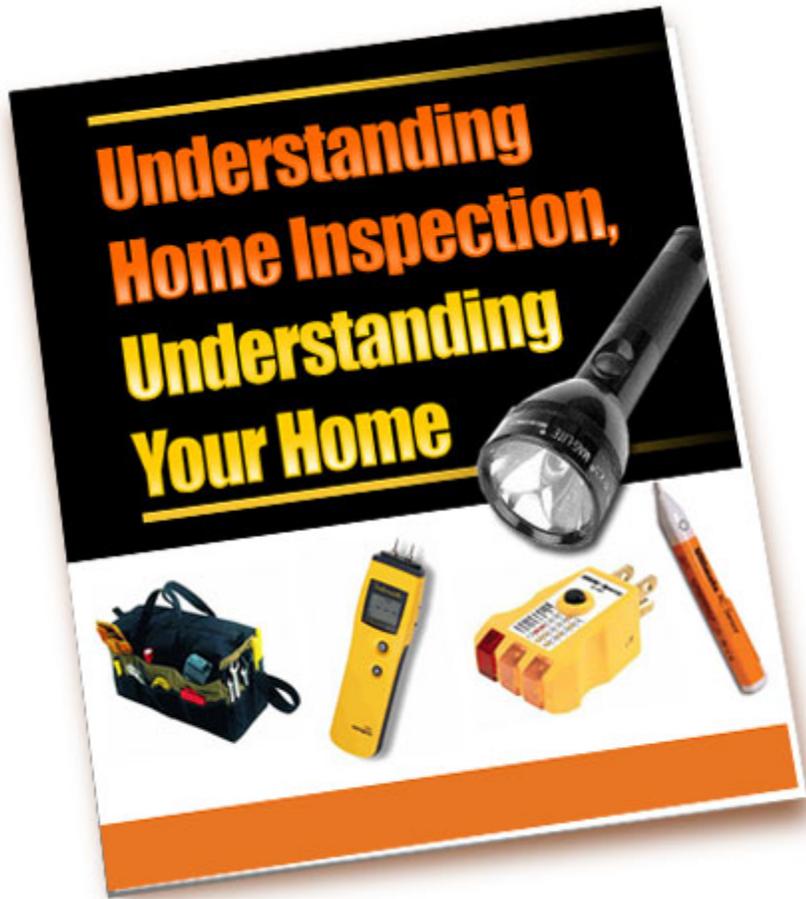
Called the “silent killer,” carbon monoxide can be detected only with an analyzer. Since come from oil and natural gas, they may be an issue in homes using fossil fuels. A clear and working ventilation system minimizes the effects of the gas, so have your inspector check it. If you want additional protection, have a carbon monoxide detector installed.

- Energy Assessment

When talking about valuable and money service offered by leading home inspection companies, the service that comes to mind is an energy assessment. What it does is determining major areas of energy use and waste. Not only that, your home inspector conducting the energy assessment could also suggest to you some steps that could help you save hundreds of dollars annually on utility bills. An energy assessment also helps protect the environment.

There are several additional services, such as **termite inspection and lead paint testing**, that we haven’t discussed, but which you can still get when you have your house inspected. In the end, it really depends on how you concerned you are with the safety of living in your own home and the investment you are making in purchasing it.

Understanding Home Inspection, Understanding Your Home



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Section II

Understanding Home Inspection

Understanding Your Home

The most fundamental element of your home is its structure. Just as the skeleton of a human person is what gives him poise and form, the home's structure is what makes your house stand on its own.

At times, building method varied from region to region. However, despite this regional variation, some basic elements are present in all homes. These elements include the following:

- Foundation
- Walls
- Floors
- Ceilings
- Roof Framing
- Support Members

A typical home owner would be familiar with the above structural elements of a home. And if you're not, a home inspector is usually there to guide you through it. In fact, that is precisely the reason why it is very important that you are present during the home inspection of your potential new home.

During the walk-through, you can typically ask the home inspector about any concerns you may have. And yet, how can you expect to ask the right questions when you don't even know the first thing about the structure of your home? The answer, of course, is you learn as much as you can beforehand. Start with this page.

Basement

A typical home would have a basement located in an area below the first floor and with a minimum height of 6 feet 8 inches. Basements may be unfinished while others may have portions that are finished and are used as living areas. Typically, basements are used to store personal belongings, but, because of their location (out-of-the-way), they are also used to house mechanical systems such as the HVAC system, electrical panel, and main plumbing controls.

It is estimated that 90 to 95 percent of all basements will experience water penetration problem at some time, which causes damage not only to the personal belongings held in storage but also to the vital mechanical systems. In addition, if the water penetration problem is bad, it might cause serious structural problems, not to mention health problems due to mold and mildew because of excessive moisture. Excessive moisture in the basement can also lead to the development of wood destroying fungus and create conducive conditions that can lead to infestation of wood destroying insects such as termites.

But how does moisture get into the basement in the first place? And how do you prevent it from happening in your home?

How to Control Water Penetration

The first step to controlling water penetration in your home is to ***identify the source of the water***. Most of the water or excessive moisture in the crawlspace or basement of your home may be a primary result of improperly controlled surface water. Surface water is moisture from rain or snow which runs off on the roof to either enter through or pool below the foundation wall. Sometimes, however, moisture penetration may also

be caused by groundwater, as when groundwater in the soil (water table) rises to or above the crawlspace floor or basement slab.

Now, once you have identified the source, consider the following factors:

- Severity of the problem
- Frequency of water penetration
- Budgetary concerns
- Foundation type (basement or crawlspace)
- Foundation material (poured concrete, concrete block, stone, etc.)
- Determining need and feasibility for prevention or management or both

One of the easiest methods to preventing surface water from entering your basement is to direct water away from the home. Try to check if your home has a gutter and downspout system in conjunction with proper surface grading around the home. If your home inspector can't find any, the next thing he will look for is an exterior perimeter drain as this is another easy method to diverting water from the home and preventing water penetration in the basement.

Piers and Columns

If you're familiar with Greek and Roman architecture, then you might already be familiar with piers and columns. Piers and columns are designed to support a specific point of contact on a support beam or girder.

Now, when speaking about piers and columns in modern construction, they are usually made with poured concrete. Sometimes, however, they may also be made with concrete blocks or CMU and supported by a pad footing. Stone, brick, and wood may

also be used to construct piers. Check to see if the piers and columns in your home are made with poured concrete or concrete blocks.

In the construction of crawlspaces, piers made with concrete blocks are commonly used as a supplementary support to prevent the over-spanning of beams and girders. Concrete piers are also used to support porches and decks. If you are planning to make small additions to the home, concrete piers may be used as an inexpensive primary support system in place of a continuous foundation wall and footing.

Foundation

In the United States, there are three common types of foundation in use. These are basements (which have already been discussed above), crawlspaces, and slab-on grade.

Crawlspace

Crawlspaces are somewhat similar to basements in that they are located right below the first floor of the home and right above the soil. However, while a basement has a minimum height of 6 foot 8 inches, a crawlspace is only a shallow area and usually uninhabitable.

Like a typical basement, a crawlspace generally extends below the frost line or to a stable substrate. They are generally constructed with foundation walls and footings, also like basements, although piers may be used when the crawlspace is above grade.

For new homes, consider the following guidelines for crawlspaces:

- Minimum access opening is 18 inches by 24 inches

- Minimum access opening if mechanical equipment (i.e., if an HVAC system is located in the crawlspace) is 30 inches by 30 inches
- Minimum clearance between the soil and joists is 18 inches and 12 inches between the soil and beams
- Minimum ventilation, every 150 square feet of floor space, requires a one square foot ventilation opening

Typical problems encountered in crawlspaces are water penetration which could lead to infestation by wood destroying fungus and insects and in extreme cases, undermining the foundation (refer to Basement for information on how to manage water penetration in crawlspaces).

Slab-on Grade

Unlike basements and crawlspaces, the slab-on grade foundation does not provide any space between the soil and the first floor of your home. Instead, what it provides is a concrete floor (slab) that is poured directly at grade or ground level. This actually acts as the first floor sub-substance. To support the slab, some houses use continuous spread footing, piers, or piles and grade beams.

Outbuildings

Aside from the main structure of the house, there may also be other structures that are located on the same property but not physically connected with the main house. These structures are commonly termed as outbuildings and they are just as vital to home inspection as the main house itself.

An outbuilding may be as complex as a pool house with its own electrical, plumbing and HVAC system. They can also be as simple in design as a mere shed where you keep all your tools.

Typical examples of outbuildings include:

- Detached garage
- Detached carport
- Storage shed
- Smokehouse
- Root cellar
- Barn
- Pool house
- Boat house
- Outhouse
- Apartment/In-Law's Residence

If your outbuildings are not meant to be inhabited, then don't be surprised if their structural standards are below that of the primary dwellings. Generally, the purpose of these outbuildings would be storage. Other than that, their purposes of keeping one in the property are very limited.

Common Concerns found in Outbuildings

Just because outbuildings are uninhabited does not mean that they do not undergo the same problems as those commonly found in primary dwellings. The greatest reason for maintenance-related problems in outbuildings is the attitude we have about them – the so-called “out of sight, out of mind” attitude.

During home inspection, watch out for the following problem areas:

- Deteriorated siding, framing, roofing and trim
- Broken windows
- Inadequate roof or wall framing
- Insufficient or damaged foundation
- Water penetration
- Structural movement

Remember, Home Inspection is not a scary topic. In fact, with a few tips and some advice you can make the most of your inspection.