

The top ten home inspection hot spots

By Erin K. Witt

When shopping for a home, most buyers have their eyes peeled. They are checking the condition of the carpet, taking note of the landscaping and determining whether the current color scheme will match their furniture.

When it comes to evaluating a home's major features, like the roof and basement, most buyers wisely leave it up to the experts—home inspectors.

A home inspection is an objective visual examination of the physical structure and systems of a home, from the roof to the foundation. According to the American Society of Home Inspectors (ASHI), a standard home inspection should assess the condition of a home's heating system, central air conditioning system, interior plumbing, electrical systems, roof, attic, visible insulation, walls, ceilings, floors, windows, doors, foundation, and basement.

Additional inspections, such as termite, well/septic, and radon inspections are up to the discretion of the buyers. These services are an additional cost, and are not usually required for a conventional loan. But the following top ten “hot spots” identified by the Web site Home Reports are a good place for any homeowner to start.

1. Defective plumbing is often detected after signs of leaking and clogging. A visual inspection can detect leaks. For clogs, an inspector will gauge water pressure by turning on all faucets in the highest bathroom and then flushing the toilet. The sound of running water indicates that the pipes are undersized. If the water appears dirty when first turned on at the faucet, the pipes may be rusting, which can result in severe water quality problems.

2. A damp or wet basement can be a significant problem. An inspector will check walls for a powdery white mineral deposit a few inches off the floor. In these spaces, a mildew odor is almost impossible to eliminate, and an inspector will certainly be conscious of it. It could cost between \$200 and \$1,000 to seal a crack in or around your basement foundation, depending on its severity and location. Adding a sump pump and pit costs \$750 to \$1,000, and complete waterproofing could add up to \$5,000 to \$15,000.

3. Inadequate wiring can pose other problems. Homes should have a minimum of 100 amps service, which should be clearly marked. Wire should be copper or aluminum. Home inspectors usually consider octopus plugs as a sign of inadequate circuits and a potential fire hazard.

4. Poor heating and cooling systems. Insufficient insulation and an inadequate or poorly functioning heating system are the most common causes of poor heating. While an adequately clean furnace without rust on the heat exchanger usually has life left in it, an inspector will ask if your furnace is over its typical life span of 15 to 25 years. For a forced air gas system, a heat exchanger will come under particular scrutiny since one that

is cracked can emit deadly carbon monoxide into the home. These heat exchangers must be replaced if damaged—they cannot be repaired.

5. Roofing problems, such as water leakage through the roof, can occur for a variety of reasons. Physical deterioration of the asphalt shingles and mechanical damage from a windstorm are often major culprits. When gutters leak, allowing water to run down through the exterior walls, this external problem becomes a major internal one.

6. Damp attic spaces. Aside from basement dampness, problems with ventilation, insulation and vapor barriers can cause water, moisture, mold and mildew to form in the attic. This can lead to premature wear of the roof, structure and building materials. Repairs for this damage could easily run over \$2,500.

7. Rotting wood can occur in many places, such as door or window frames, trim, siding, decks and fences. Building inspectors will sometimes probe the wood to check for rot—especially when it has been freshly painted.

8. Masonry work can be costly, but left unattended, problem areas can allow moisture penetration into the home that could lead to a chimney being clogged by fallen bricks, or even a chimney falling onto the roof.

9. Unsafe or over-fused electrical circuits create a fire hazard when more amperage is drawn on the circuit than was intended. 15 amp circuits are common in a typical home, with larger service for large appliances such as stoves and dryers. It can cost several hundred dollars to replace your fuse panel with a circuit panel.

10. The inspector will investigate structural or foundation problems. He or she will look at the underlying footing and foundation of your home, as structural integrity is fundamental to any property.