

9. Know The 3 Biggest Home Defects... Avoid \$2,000 - \$10,000 and More In Repairs (10 Minutes)

Q1. What are these 3 biggest home defects and how could we avoid repairs which could run \$2,000 - \$10,000 or more?

A1. Per local bankers, they have concluded that the three biggest home defects that they hear about after the sale of a house are:

1. Leaky roofs
2. Furnace problems
3. Leaky basements

Q2. Let's talk about roof problems and how we can avoid them.

A2. A. You can look for water stains on the ceilings on the inside of the house. There are often yellow markings. How would we find those? Well, you might find them at the junction of an addition to the main part of the house; you may find them below windows on the first floor of a second floor house; you may find them where there is an upstairs bathroom which may be a different type of a water problem.

B. Inspection of the attic to check for water stains on the roof boards or the sheathing. This is something that a good home inspector will do. Ask him to take photos with his digital camera to show you if there are any areas like that.

C. On the exterior of the roof, look for missing shingles, damaged shingles, damaged roofing materials, gutters that are full of granules, curled up shingles, the lack of roof vents, gable vents, or soffit vents which leads to poor ventilation, not allowing the air to ventilate out, and creates a heat buildup in the attic. The heat buildup causes the shingles to curl. Also look for mismatched colors of the shingles. Perhaps there has been a hail storm and the insurance company has paid for one side of the roof to be replaced but not the other. Or a wind storm has damaged one side and not the other. Or there may be mismatching of where an area on one side of the roof has been replaced due to wind storm damage.

Q3. How can the exterior roof be inspected?

A3. Here are three ways:

1. binoculars from the ground
2. at the roof edge by standing on a ladder
3. actually getting onto the roof and walking the roof

Keep in mind that walking a roof is something that is very dangerous, especially when they are wet or covered with snow. So don't be a hero unless you are capable and cautious in doing that. Ask the owner the age of the roof or check with the local building department if and when permits were taken out to do the roof replacement. Some building codes do not require permits. Some do. A

thorough home inspector worth his or her fee will address this situation in great detail.

You can also consider paying an honest roofer for his opinion, not a sales pitch to bid a new roof, is another option.

- Q4. How about furnace problems – you can test, or have it tested, by turning it on and off while you're there.
- A4. I have been in some homes in the wintertime that were not occupied, that when the furnace started up, there was almost like a thunder like there was going to be an explosion. Then it would shut down prematurely, and then another thunder. Obviously not good news.
- Q5. Should we ask for or review the latest service bills.
- A5. That's a good idea. This will see if there is a regular service history of the furnace or heating plant. Find out who is the repairman. Can he verify that there is yearly maintenance of this heating system?
- Q6. Can the home inspector check it?
- A6. By selecting a home inspector with considerable heavy heating and cooling background, you are one step ahead of this situation. Ask him to check the unit with a C-O detector (that's a carbon monoxide detector). Does he inspect the internal components like the heat exchanger part, which is inside of a forced warm air furnace?
- Q7. What are the limits, and how extensive is his inspection? Does the inspector know of any manufacturer recall or warranty problems, or have experience with certain brands of furnaces?
- A7. There are limits to a visual inspection without disassembling the furnace. Many times the more sophisticated home inspectors will get updated bulletins indicating troublesome or problematic brands of furnaces (just like the car dealers with their recall notices).

You could almost hire an independent furnace man for a thorough checkup, which could cost \$65 to \$125 on the service call, but could save you thousands of dollars in the long run. That would be an option that you may want to run by your home inspector before you do it.

- Q8. How about determining the age of the furnace versus the normal life span?
- A8. That's a very good idea because this could give you an idea of what you're up against, if you've got a reliable furnace or not. If the furnace has a 30-year life span for that particular brand, and it's 27 years old, very likely it's getting towards the end of its useful life, and this should be considered in your negotiations.
- Q9. What is the capacity of the furnace and is it adequate for the size of the House?

A9. Old farm houses often have cold second floors, because there may be a need for a booster unit to push the forced warm air up to the second floor. This is something you might not know if you're home shopping in the summer time.

Q10. What if an addition is planned to the house? Is the furnace adequate?

A10. Larger homes often require two furnaces. Many times, when there has been a garage conversion to living space by a homeowner without permits and without knowledge of the building department, there is not an adequate heating system to service this additional area.

Get repair and/or replacement costs and negotiate them in your offer. For example, if the furnace is 50% worn out with the age divided by the life expectancy times perhaps a \$3,000 replacement cost, attempt to see if you can get a \$1500 concession for the furnace. It may not work, but obviously if the furnace is 90% worn out and it costs \$3000 to replace it, that is going to be a very big, looming, expensive problem.

Q11. What can we do about leaking basements?

A11. Leaking basements can be caused by a multitude of problems. There are many things to look for.

Check the overall orientation of the house versus the lay of the land and the lay of the lot. Is there positive drainage so that rain water flows away from the house or towards the house?

Check the lot orientation. Is it north, south, east, or west? Does this add to the problems for melting snow or drainage or mud slides?

Look around the edge of your property. Look at neighboring properties. Is there a terrace-like affect where the property that you are interested in is at the bottom of the steps from other properties, so the natural drainage and the flow of water comes down your way whether underground or above ground?

Is the property near lakes or rivers? Many times there is so much water underground, adjacent to these bodies of water, that it is not practical to have a basement because the ground is so saturated.

Sump pumps --- make sure that there is a correct adjustment of the float mechanism which turns the sump pump on and off.

Q12. Should there be a back-up system in the event the electrical system is shut down during a storm, which could flood the basement?

A12. That is a very good idea. Make sure that it is properly hooked up also to go outside of the house and drain away from the house. I've seen some sump pumps where the water was literally pumping outside of the basement to within a couple feet, and it would just drain back down into the basement!!

Q13. How about cracks in the foundation?

- A13. There are different types of crack; there are horizontal cracks and there is step cracking. But there could be water penetration from these cracks.
- Q14. Should there be inspection of the eaves troughs, gutters, downspouts and diverters?
- A14. Many times if they are plugged up, the rain water will just run down the side of the house and end up going down into the basement. Or if there is a lack of diverters, which are the long tubes that take the water away from the downspout, the water has no alternative but to be filtered back toward the basement walls and filter back down. You need to have that water going out and away from the house.
- Q15. How about freshly painted walls or floors that seem unusual?
- A15. Sometimes this can be a camouflage or a touch-up job before the house is put on the market to cover up repairs and leaking. That's something that should be asked, or a good home inspector will make note of it in his report.
- Q16. Should a person be suspicious of fully packed or stored personal items on shelving, making it impossible to do a thorough inspection, or boxes stacked all over the floors, possibly hiding wet areas?
- A16. People play games. It's not uncommon for them to stack boxes or have boxes of personal property covering defective areas. And then one does not become aware of that until they've moved and taken all the boxes away.
- Q17. Should I hire an independent building inspector for preconcealment inspections if I am building a house?
- A17. That's a very good idea. Have him do an inspection and document it with either video or photos to make sure that the drain tiles are installed properly, the proper amount of pea rock covers them, and that the correct back filling method and soil is used before those components are used in back filling around the foundation.
- Q18. How about a permanent basement waterproofing system?
- A18. This could cost several thousand dollars, so be aware of that if you're getting into a leaky basement situation and negotiate that price in your dealings.
- Conclude and do your homework in regards to repair costs and negotiate them into your sales price.