

Chapter 9 Getting most from the inspection/following up/ specialists to bring in...

This chapter will cover how to get the most from your home inspection, what specialists you may want to utilize, what a home inspection covers, and critical home inspection limitations and how to overcome at least some of these limitations.

Preliminary Evaluations - what to rule out ahead of time...

As noted in Chapter 5 (still being written), you may want to rule out certain types of problems before you even make an offer. After all, you don't want to go through the inspection, pay all of the fees involved in this and other testing – plus the appraisal - only to find out something that makes this property unattractive to you. Its best to rule out some things ahead of time. A few of things you may want to rule out ahead of time are:

(Obviously) avoid homes that have been subject to *periodic flooding* (unless, of course, that verifiable measures have been taken that should eliminate this problem in the future). I would even be careful with coastal property on the East Coast (and obviously Gulf coast), given the recent history of severe hurricanes. The potential for global warming to raise sea levels, moreover, means that, if trends play out as projected, seal levels could rise significantly in the coming decades

When possible, avoid homes with *exceptionally wet basements* - assuming that this is something you just can't work around or correct. Wet basements may not be as much of a concern, however, when the space will not be finished off or extensively used. Also, many water problems are correctable – but at a significant cost.

Avoid homes that *you can't expand or improve* in the manner that you had initially planned to, where this expansion is critical to your needs.

Be careful about *homes with major risk factors*, where extremely large expenses may arise if a system fails. A few examples: this could be a septic system that will require \$25,000 -\$75,000 in expenses if it needs to be replaced, or that will ruin your nice yard. Environmental problems such as buried fuel tanks can fall into this category.

Stay clear of *homes built in an extremely poor manner*. Some homes were never well built to begin with, and its hard to overcome this. Every era, I've found, has homes that were well built and poorly built. Be careful with homeowner built construction: some may be well built but more often I see a lack of adherence to

good construction practices. Some owner built homes are just bizarre in terms of their design or layout.

Be careful with *homes renovated by an amateur* who didn't know what he was doing or, in other cases, work done by hack contractors. While some knowledgeable, conscientious homeowners do some of the best work out there, more often than not everything will be done in a slipshod manner. Even a lot of 'professionally' done renovations and repairs are sometimes very poorly done. In many cases, 'undoing' this work and doing it right will take a lot of time and money or, at the least, you'll have to live with some 'less than optimal' conditions.

Be careful with homes where a prior owner put lots of money into what are, for you, *distasteful or unacceptable renovations*, assuming you are still paying a premium for this work. Maybe the owner had no taste (or your tastes are different), maybe things are just extremely 'dated', or maybe your standards are much higher. You have to decide whether you want to pay for all of this work, when you are going to have to rip it all out to make it the way you want.

Be careful with a *home that is so limited or antiquated* that you will never be happy living there. Adding on is expensive. Similarly, avoid homes where no end can be seen to the amount of work needed (unless, of course, you plan to bulldoze the home and use the land).

Also – and this is obvious - avoid homes that simply don't match your needs, wants, and lifestyle.

I would probably avoid a property with collapsing seawalls or *extreme drainage or site problems*. Ocean front property can be great, but is it going to be there in thirty years? You can't always fix site problems.

Obviously, stay away property that has been subject to or affected by *chemical dumping or pollution*, unless the cleanup was done to a high standards and was fully permitted and documented by the appropriate governmental authority.

Be careful when you are buying *next to vacant land*, unless it is fully protected against development. I've brought two homes with absolutely lovely farmland adjacent to them, and both times the land has been developed into house lots. I've done more than a few inspections where the buyers walked after they found out the lovely woods in back of the home would be a massive subdivision. Assume all vacant, unprotected land will be developed.

Be careful with property that has a *really bad neighbor situation* or, for multi-families, a really bad tenant situation that may prove intractable

This is a short list. The point is: try to do some research ahead of time and do some investigations, where appropriate. Of course, if you are prepared to deal with them, even the above-noted types of problems may not cause you to walk

away. Everything has its price, every home has some problem or limitation and most - but not every - problem - can be dealt with in some manner. Community, location, and neighborhood issues are more difficult to change.

Read this if you are doing your own inspection or having a 'friend' do it...

This is less commonly done than in the past, but occasionally I hear of someone foregoing an inspection or having a 'friend' who works in construction do the inspection. This is not something I advise. To do an inspection properly you need to have a working knowledge of literally several dozen construction fields ranging from roof surfaces to heating systems, from electrical to home maintenance. Even if you - or your friend/relation doing the inspection - is knowledgeable about construction, nevertheless, they may not be knowledgeable about air conditioning, electrical systems, masonry, or literally dozens of trade and professional disciplines the home inspector has to be familiar with. The fact is that the home inspection profession has its body of knowledge and its own procedures to identify problems. It's hard to do a proper inspection unless you have been thoroughly trained, have done a large number of inspections, and are knowledgeable about the various disciplines relevant to an inspection. And even though a lot of what inspectors do is routine, you may not feel comfortable running the appliances and other mechanical systems, opening the closet doors, and doing the intrusive things a home inspector has to do.

Another argument against learning how to do your own inspection is that, if you are the 'average' person, you will purchase a home once every eight years. You have to ask yourself: is it worth the spending major amounts of time, money, and effort learning how to inspect a home, when this is a skill you will use once every eight years? And despite the popularity of books on how to inspect a home, you really can't learn from them either. Many 400+ page manuals have been written on how to inspect a home - and they don't even cover all of the same topics. In my opinion, books that tell you how to inspect a home are a waste of time. Like most things, if you were inspecting homes all of the time, you may get pretty good at it. But trying to save yourself a couple of hundred dollars on a purchase for which you will typically be spending over several hundred thousand dollars (by the time you add your interest payments, closing costs, broker fees when you sell), is penny wise and pound foolish. Importantly, as the home inspection does not cover a number of critical systems and concerns, you are better off concentrating on learning about these items. That is what the Handbook is about.

Why do people avoid inspections and what can happen

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The perfect home...with the perfect owners...

On occasion I have heard of people forgoing the inspection as they have found a home that seems so perfect a home inspection is just not warranted. It is true that, the better the appearance, the better the apparent construction of the home, and the more forthright the owners, the lower the risk of having a problem property.

But, while not typical, I have found many homes that appeared to be almost 'perfect' but that had one or more serious defects. A couple of examples:

A couple of years ago I inspected an absolutely beautiful, multi-million dollar, six year old home. Absolutely perfect design, detailing, and construction standards. This was a home where, in some cases, a buyer would forego the inspection. Excepting one issue, I couldn't find anything but a couple of small (less than \$200 to fix) items wrong. But the one issue was a killer. The home was built with an Exterior Insulation Finish (EIF), wherein the outside of the home is covered with a synthetic stucco over a plywood or other sheathing. This type of siding is common in the south, where it has been a major source of problems; it is very rarely found in the New England area where I work. The siding looked perfect, but when pushed on showed evidence of a loosening of the insulation board from the substrate on the east side, where wind-driven rain occurs. This finding may indicate water penetrations through the surface, which inevitably cause the sheathing to rot and fail. The issue was not resolved within the inspection contingency period. The seller finally agreed to allow a specialist to come in check the wall (which involved destructive testing), but the buyer choose to walk anyhow, after researching the potential problems involved with this type of construction. My understanding was that problems were found on this wall during this testing, but I could not be verify this.

Another example, not my own... I read an account of a couple who found their ideal home out in the country. A wonderful, gorgeous home with just the nicest elderly couple who had the home built. They were selling directly, without a real estate agent. They invited the couple in and just charmed them in every way. When the buyers brought up the subject of an inspection, the sellers discouraged them from having a home inspection, insisting that the home was so well built that it really wasn't necessary. So no inspection was done. You can guess. After the buyers moved in they found that home was improperly constructed and had major structural faults that cost over \$20,000 (some 20 years ago, however) to repair. The sellers were long gone, of course.

The upshot is: don't implicitly trust anyone: the seller, the real estate agent - anyone who has an interest in the transaction going through.

When is the inspection done...

As noted in Chapter 7, normally you will have the home you are purchasing inspected after you have had your offer to purchase accepted. The legalities vary from state to state. In Massachusetts, you have a legal document called an "Offer to Purchase" that is signed before the Purchase and Sales document. The Offer to Purchase contains the language on inspection and other contingencies. The Purchase and Sales document is signed at the end of the inspection period. In most states, however, only a P & S document will be signed, with the inspection contingency clause written into this. Consult your real estate broker or, if you have

one, your real estate attorney as they can clarify the exact process in your state. In any case, your Offer to Purchase or Purchase and Sales may - or should have - an inspection contingency clause that gives you a specified number of days to have the building inspected and the right to withdraw your offer if 'the inspection reveals significant problems' or 'is not satisfactory to you'. (See the previous chapter for advice on contingencies and on not allowing any restrictions in your right to withdraw your offer during this period).

Can you do the inspection before you make an offer? The answer is 'yes' - but in most cases you are better off waiting until your offer is accepted before you do the home inspection. After all, why spend good money on the inspection before you know whether your offer will be accepted by the seller.

The rare exceptions to this are when you suspect the property has numerous and/or serious problems such that, if confirmed, you would not want to further pursue this property. With these types of homes, it may be worth doing the inspection before you make an offer.

Also, in states where, for whatever reason, you cannot insert an unrestricted inspection contingency clause into your Offer to Purchase, then you could have an inspection done prior to making your offer. If substantial, unanticipated problems are identified by the inspection, you could use these findings in your negotiations to get a better price on the home. If you purchase a home at an auction, the owner (if a marketing auction), bank or other mortgage holder, or FDIC may allow you do an inspection prior to the auction, so that you can know what you are bidding on. This obviously is a good idea. Years ago I did an inspection for someone who had purchased a building at an auction, where I found the foundation on a section of the home was undermined and in danger of collapse. This was going to be expensive to remedy and was not anticipated by the buyer.

Another reason to have the inspection done after you have had your offer accepted lies in the fact that you should negotiate a price based on what you feel the property is worth, based on your assessment of the market value of similar homes in the community and neighborhood - and just as important, what you think you can get the property for. You want to get the best deal for yourself up front as this is where you can often save the most money. The home inspection is not useful to determine the market value of a property or what you can get the property for.

As a final point: using the inspection to try to negotiate a lower price up front may not always work. I once had a buyer who insisted (against my advice) of having an inspection done before making an offer so that he could use this information in his negotiations. As it turned out, except for a few hundred dollars in correctable problems, there was nothing wrong with the home. In this case, I felt he would have done better to negotiate a lower price first. As it was, he didn't leave himself

the ability to withdraw or renegotiate the transaction during the inspection contingency period after his offer was accepted.

Also, as noted in a previous chapter, while you will normally want have the home inspection done after your offer is accepted, you may need to do a number of investigations and assessments of the home prior to making your offer. As an example, suppose that you find a home that you are really interested in: you love the community and neighborhood but the home isn't large enough or just doesn't quite meet your needs. In this situation an architect or a contractor may be able to tell you if can expand or alter the home into what you want. If the cost is too high or you find out that your plans are not feasible, it may not be worth pursuing this property further.

One thing you want to avoid, whenever possible, is to delay to the point where you have the inspection done after your inspection contingency period has expired. While the inspection in this case may be a valuable tool in understanding the condition of the home - and I have had buyers do this when buying a relatives property that they were going to buy 'no matter what' - if the inspection finds serious problems, you typically would not be able to renegotiate the price or withdraw your offer. Once you inspection period is over, that's it. You're locked in. As an example of what can happen, about ten years ago I was hired to do inspection for a couple who had purchased a home that was a former cottage near the ocean. The buyers had been told that the home had been completely renovated so they didn't worry about having the inspection done after making their offer. . When the inspection was done, however, we found that the home was thoroughly renovated - but only from the first floor level up. The support structure below the first floor consisted of old, decaying wood pilings and temporary posts. The buyers had no recourse except to sue to the former owner. (I have no idea if this was successful or not, but the buyers could have avoided the whole problem by having the inspection done in a timely manner).

Getting the most from your inspection...

In terms of getting the most from the inspection, the first rule here is simple: *attend the inspection*. Almost universally - at least in my area - people do attend the inspection. While in the past a small percentage of agents would tell clients they do not have to attend, this rarely occurs anymore. If you cannot attend the inspection - and this sometimes happens when people have to leave the area to return home after having their offer accepted, or go on a business trip, and they are unable to get back - then you will want to talk to the inspector after the inspection is done. By going over things verbally, you will get a much better feel for the home's condition as well as advice on what conditions are serious or urgent versus what is maintenance or routine work. If you can't attend, by the way, you do not want to a checklist report. You need a written report.

Reports just document the visible condition of the home. They won't provide you with repair options, time frames for future work, and other critical information. Nor do they include a discussion of the subtleties of the conditions found. They can sometimes make a relatively minor problem sound major - and vice versa. In other words, you need to hear the inspector's verbal comments to put things in perspective.

Another reason to attend the inspection is that the inspector should take the time to go through the home with you, answer your questions, and provide advice on maintenance, repair options, etc.. The home inspection is typically the only time you will have someone go over the home with you who is completely objective and is not looking to sell you any type of home improvement or repair.

If you could not attend, consider arranging a post-inspection consultation on the property with the inspector. It will cost a bit extra but, by doing this you can go over the areas of concern and review the inspection findings with the inspector.

Second, ask questions and take notes at the inspection. Almost every buyer, I've found, has questions – and, as the phrase goes, there is no such thing as a 'stupid question'. Occasionally, a buyer's questions have led to further problems being revealed. Also, you may know things about the home due to the owner's disclosures or your previous investigations. This information can be helpful to an inspector. In most cases, you will have looked at the home a couple of times already and may have spotted things that you feel may be a problem. Ask the inspector about these concerns at the inspection.

Third, keep your eyes open. You may even spot something the inspector doesn't see. This is especially true for defects present on surface finishes. Minor cracks in plaster or drywall, evidence of past or current water stains, etc. can be 'hit or miss' items. Look for and bring these items to the inspector's attention, if found. Even good inspectors aren't perfect and, on occasion, you may spot something an inspector doesn't see.

Fourth, I normally recommend that you ask for 'ballpark' cost estimates, but under the Massachusetts home inspection laws, we are prohibited from providing cost estimates. Wherever you buy, however, most inspectors don't like to give a cost estimates and no one puts them in a report. Where allowed, however, inspectors may provide 'ballpark' estimates for certain types of problems. Unfortunately, not only do inspectors sometimes have no idea of what some things cost, they forget that buyers may have less of an idea. I've had buyers ask, on what I thought was clearly a \$400 problem, whether the condition would take \$500 or \$5000 to correct. Getting some type of idea on costs is often useful. Few inspectors will provide cost estimates on potentially high cost repairs, reconstruction type estimates, or repairs that may involve concealed damages.

Unfortunately, while a lot of costs are unpredictable until the work is underway try to plug in cost estimates for repairing or replacing deficient components or systems. For any item that is a significant risk factor or that will involve a high cost to repair, then you will want to get a contractor or specialist to provide cost estimates. (For reconstruction estimates even contractors will not provide a detailed estimate until they have opened up the area to full viewing).

Fifth, realize that, in some cases, you will have a different set of concerns than your inspector. Not only are no two homes alike, each inspector has their own opinion as to what they regard as important or not important. Interestingly, each buyer, I've found, has his or her own specific concerns that may be very different from another buyer. I've had buyers who simply could not accept that a home had a sump pump or even a minor water problem in the basement. Others didn't care if they had a stream running through the basement. I've had other customers who would routinely reject any home that has had termites. In other cases, problems I thought were a real concern meant little to the buyer. I may not always agree with my customer's opinions on these matters, but the fact is, you are free to reject your inspector's opinion if it is different than your own.

Everyone has different concerns, abilities, resources, and standards as well as their own level of risk-tolerance. You don't have to agree with your inspector on every matter. In terms of resources, you may not care about a deficient system if you have friends or close relatives who will help you take care of the problem. For instance, you may not care about electrical issues if you have a brother-in-law who is an electrician.

Sixth, read the report and the supplemental materials provided by the inspector. While this advice sounds like common sense, nevertheless, many homebuyers just do not read their inspection reports carefully. Inspection reports may provide a new slant on conditions found at the inspection. This is especially true for those conditions where the nature of the problem could not be resolved at the inspection. With checklist type reports, moreover, you may need to 'read between the lines' to get a sense of what may be 'doable' for negotiations.

You should plan to call the inspection company if you have any questions after reading the report. It's even important to read the fine print on contracts (as these explain a lot of what the inspection does not cover) and to read supplemental materials that are provided with the report. These materials can sometimes help you avoid problems after you move into the home, as well. Perusing all of the information provided will help understand the home better and save you a lot of aggravation later on.

Seventh and very important: follow up on problems and suspect conditions identified by the inspection. Besides the systems and concerns excluded from the home inspection, the home inspection is just a preliminary evaluation. Follow up on the inspection by bringing in the appropriate contractor or specialist if the

inspection has revealed problems or suspect conditions. For instance, if the inspection reveals problems with the heating system that could indicate a failure of the system, then you may want to bring out your own heating contractor to provide a further examination.

The below list details the various specialists whose expertise you may want to utilize if specific problems were identified by the inspection or prior disclosures. These specialists may also be able to provide cost estimates, where relevant. In some cases, you may want to routinely bring out these specialists during the home inspection period, where you want to rule out specific problems with the property.

Bring out a ...

structural engineer when the inspector finds significant structural defects, especially relating to settlements, movements within the structure, suspected inadequate framing or connections, etc. I find that when I do recommend a further structural evaluation, it is very often for new construction showing distress, homes with unorthodox framing, or very old, problematic, or damaged framing and foundations. I do not routinely call for structural engineers, however, unless the structural conditions are very complex and/or structural distress is present.

geotechnical or soils engineer when you have concerns about the stability of the soils or terrain in and around the home. These engineers are most often involved (or should have been involved) in the pre-construction stage, if there was any suspicion about the soils on the site. They are routinely used for real estate in California and other earthquake prone areas. It is a less common problem in New England – but it isn't unknown either. Soil and site problems can be serious and you want to avoid these at all cost. The services of a soils engineer is needed for new construction in large portions of the southwest due to the presence of 'expansive soils'.

civil engineer if the property has significant drainage problems that will need correction, where the low-cost or most commonly used solutions may not work.

mason when have problems with a chimney or other masonry. Masonry work tends to be expensive. In antique homes, moreover, there are times when the chimneys are simply not viable for use and a substantial replacement or total rebuilding is necessary.

chimney sweep to evaluate the interiors (the flues) of chimneys. Although there is some overlap with chimney sweeps and masons as many sweeps do basic repairs and masons do inspect chimneys, chimney sweeps are better at inspecting chimney flues as this is their area of concern and they may have specific equipment to do accomplish this. For older unlined chimneys, for instance, I've seen masons recommend a simple parging (cementing) of the exposed portions of a chimney (usually in the attic). The sweep may recommend (as a better solution), the installation of a liner. Note: the condition of chimney flues is excluded from the

inspection. For homes with fireplaces or wood stoves, I feel that bringing out a chimney sweep within contingency periods can be invaluable. Cracked flue liners are common and this is an expensive repair.

carpenter when the home needs extensive repairs to the siding, trim, older windows, etc. Carpenters are valuable for providing cost estimates and advice for homes with extensive decay on the exterior, for homes where the floor or roof framing need for routine reinforcements, for desired interior home renovations, etc. For major projects, however, you may need to get a *general contractor* (who may also be a carpenter or have one on staff).

old house carpenter for antique homes. Carpenters and contractors who build new homes and additions very often are not particularly knowledgeable about older homes. In many cases they don't like to work on them unless they have to. In some cases, they will charge a lot more than a carpenter who works primarily on older homes, simply because they don't know what they are dealing with. In some cases, they condemn everything old as it does not come close to meeting today's code standards. This is not appropriate; repairs to older structures can be perfectly adequate but still be somewhat ad hoc and 'less than optimal' compared to new construction.

heating system specialist, depending on the type of heating system and fuel you have. In most cases, there is not a lot of overlap between these specialties. See the below categories.

Oil heat technicians specialize in installing and servicing oil heat equipment, whether for hot air, hot water, or steam systems. Oil-fired heating equipment needs to be serviced yearly. Not uncommonly, the inspection will find heating equipment that has not been serviced in the last few years, or equipment that is malfunctioning or running poorly (and is typically producing a fair amount of soot). Malfunctioning equipment or systems that have not been serviced in the last two years are good candidates for a thorough clean and check. In many cases, this is something you can have the seller do. If you can, you would like to get some type of statement as to "the good working order" of the system. Oil heat technicians, however, may not be able to evaluate or repair the plumbing on the system.

Gas company and independent gas service technicians. Getting a serviceperson to examine gas equipment is actually harder than for oil equipment, as many gas companies do not do routine servicing any more. A lot of the older gas equipment, moreover, really doesn't need an annual servicing and cleaning – although an annual safety check is desirable. The newer, high efficiency equipment, on the other hand, may only be serviceable by the company that did the installation and who are familiar with the equipment. Nevertheless, if equipment is older, malfunctioning, or just 'suspect', try to have the systems evaluated.

Hot air systems (furnaces) are usually inspected by *heating contractors who install hot air systems*. This can be the local oil or gas company but independent servicing companies will do this also. The most common failure mode for furnaces is a 'cracked heat exchanger'. (The 'heat exchanger' comprises the surfaces that separate the combustion air from the recirculating air and any cracks or holes in this surface could allow flue gases to enter the home's ductwork). Unfortunately, heat exchangers can never be fully viewed by the home inspector and many are completely concealed, especially on newer gas systems and almost all oil systems. This is important, as a failed system may only be revealed at a servicing – and not by the home inspection. In my opinion, home inspectors should try look at the heat exchanger surfaces, when visible. I typically find a couple every year that are failed – but just as often I can't see much of anything unless the system is 'opened up' – which only a heating technician can do. For this reason I believe that having older, suspect, or poor quality furnaces routinely inspected by a service technician, within contingency periods, is desirable.

Boilers (for hot water or steam systems) are typically inspected by *plumbing/heating contractors*. Interestingly, an oil service technician cannot repair or service the plumbing components on a boiler, so there is an overlap of specialists with oil-fired equipment. A plumbing/heating contractor should be brought in if there is suspected leakage from the boiler, significant corrosion, extremely old equipment – or just to rule out problems.

Other specialists whose expertise is relevant to evaluating home systems is noted below.

Bring out a ...

air conditioning service technician for central air and heat pump systems. While the home inspection does evaluate central air conditioning and heat pump equipment, this is usually more of a screening type procedure. I very often recommend an evaluation by an air conditioning person if the system has not been serviced in the last couple of years or, is older equipment (over 12 years), or shows signs of poor operation. As air conditioning units cannot be run until warm weather in the later spring (in New England) it is often desirable, when purchasing in the early spring, to negotiate an agreement that the system will be in 'good working order' upon start up in the spring.

driveway installer if the property has a driveway in poor condition. I find it hard to give cost estimates on this type of work. Fortunately, in most cases, driveways are considered a 'deferrable' item and their condition is obvious. It may be reflected in the asking price of the home. On the other hand, a deteriorated driveway tends to be an overlooked expense.

landscape company person for decayed timber walls or any retaining wall in significant distress. These are a significant expense to replace and are commonly

found. Also, large trees that are dead or dying also represent a large expense to remove, especially if they are near utility lines. The existence of dead or dying trees, unfortunately, may not be ascertained during the winter months in northern areas. Landscape type problems are hard to give cost estimates on – but they can be surprisingly expensive.

electrician to evaluate electrical problems and issues. This is obvious. Most of the time, the inspection will do a good job of covering the electrical issues. Cost estimates for panel and service upgrades, moreover, tend to be fairly standardized. But, what the inspection won't tell you, necessarily, is what to do with older wiring that still appears to be in good condition but that does not meet today's standards; what the condition of the wiring is at fixture and switch connections; what the branching of the circuitry is; and certain code compliance issues. Good inspectors may tell you a lot of this, but not everything. In most cases, unless serious concerns were noted, people bring in an electrician when they move in and are making upgrades to the system or are adding circuits.

plumber, obviously, to evaluate any serious plumbing problems. You may want to bring out a plumber, moreover, if you want to add a bathroom to a tight space and want to know if this is possible.

foundation specialist where serious problems were noted by a home inspection. These would include: bulging foundations (for stone or brick foundations that be a mason who does foundation repairs), settlements in the foundation, evidence of deteriorating concrete, etc. In some cases, foundation problems may require the services of a structural or geotechnical engineer.

basement water-proofing specialist for homes with wet basements that need a permanent solution. A number of basement water-proofing options are possible. Some work well – such as the interior sub-slab perimeter drain system found in New England – but are quite expensive. Others, such as injecting solutions on the outside to seal the foundation, are less successful at producing long term results.

plasterer or drywall person where serious repairs are needed. This is most often done after moving in, unless cost estimates are desired ahead of time.

cost estimator where you need detailed cost estimates of what it will cost to finish an uncompleted home or to remedy defective or seriously substandard work. While not a substitute for a home inspection, cost estimators can be invaluable for homes that need huge amounts of work if you do not have a handle on how much this will cost to remedy. A general contractor can sometimes also provide this type of information, although much more informally.

architect where you want to expand or modify the home, and need to know if this is possible (and what it will cost). Foundation size and type, framing standards, lot sizes, clearance and set back requirements, height restrictions, septic limitations,

historic features, architectural integrity, etc. can all impact on whether this expansion can or should take place.

This is not a complete list, as numerous specialists have expertise that is relevant to home construction. Specialists may also be needed for the major systems, components, and concerns that are excluded from the home inspection, as noted in Chapter 11. In most cases, I should note, only one or two specialists may need to be brought out to further resolve problems. For homes in 'good condition', moreover, it is often unnecessary (and certainly not cost effective) to routinely bring out specialists.

Also, see Chapter 5 for preliminary evaluations as typically you will want to address expansion and major renovation issues before you have a home inspection done. Very often, this is when you want to consult with an architect and general contractor.

What types of problems won't be found by the home inspection – and how to deal with some of these issues...

While, after stressing the importance of the inspection, I would rather not hit you with a list of problems the home inspection won't find, it is important to understand the limitations of the inspection. In many cases these are obvious and in some cases they are subtle. Some can be worked around and some can't. In any case, here are just a few of the limitations - with advice afterwards on how to overcome a lot of the inspection limitations.

#1 the inspection is a visual inspection. What this means is that the inspector can only inspect what they can see. They cannot see into walls or enclosed areas, obviously. Owner's goods and furnishings may, in some cases, hide problems. Some roofs will be 90 percent viewable from the ground, but small sections that are high or obscured may be excluded. The tops of many chimneys cannot be viewed except from close up. The inside of most newer heating systems are not visible. For many forced hot air systems, the heat exchanger surfaces typically cannot be viewed – especially on newer systems - meaning that the home inspection cannot definitively assess whether this failure mode is present. This list could go on and on, but suffice to say, the evidence that may indicate a problem is very often missing, concealed, or just misleading. How to minimize your risks is noted below.

#2 The inspection may not reveal problems that have been hidden by a home owner. While I believe that most homeowners are honest and forthcoming, most decidedly, some are not. Basement water issues tend to be a big issue here. Another area to be careful of is where the owner claims that repairs were made to some obvious problem. The prudent thing is to request the paperwork showing that the item was repaired. If possible, try to talk to the company that did the repairs as, in some cases, they will tell you they did not enough repairs to get the

system to work (or the leak to stop) but that the system really needs to be replaced or the roof replaced. Be more careful when the homeowner is moving to Arizona than around the block, as homeowners who aren't going far generally know they will be tracked down legally if they covered up an important problem.

#3 The inspection may not reveal seasonal type problems. An example is comfort levels in the home. These are difficult and often impossible to determine. In some cases, insulation deficiencies in the walls will make one room uncomfortable in the winter or too hot in the summer. Homes with soaring vaulted ceilings may have lower comfort levels during the heating season. Bees won't be flying on wet or cool days, so nests may not be discovered. You can't see breached seals in skylights during cloudy or wet conditions. Sometimes these types of concerns are predictable; mostly they are not.

A second type of seasonal problems can be finding decay or termites during extremely cold periods or when there is snow on the ground. Rotted wood on the exterior freezes solid during the winter and snow may hide evidence of termites (and a lot of other stuff). The roofs on many snow-covered homes are simply not visible during the winter in northern climes. It can also be harder to find certain types of problems during rain, fog, or snow conditions.

Most important, however, is the fact that air conditioning systems cannot be tested or when the temperatures are cool. One should have temperatures over 60 degrees for 24 hours (with the power to the units on) before they can be run safely (air conditioning techs can sometimes run certain systems under lower temperatures, however).

#4 The home inspection does not evaluate the fuel costs to heat and cool and the home (and provide hot water). For most of the 1980's and 90's, most buyers really didn't care a whole lot about the fuel usage. This has changed, given the current prices for oil and gas and the likelihood that things are not going to get a whole lot better. Requesting the gas, oil, and electric bills up front will be desirable.

#5 The inspection reports on what is present, and doesn't comment on what is not there. The home inspection does not rate a home as deficient if it doesn't have sufficient closet space, a fireplace, a poor layout, adequate kitchen counter space, etc. These things may be important, but don't look to the inspection to reveal them. Similarly, the home inspection will not deal with the obvious: the appearance of the walls, ceilings, floors and floor coverings, the interior or exterior paint schemes. We deal with 'functionality'.

#6 The inspection is looking at the property - and the visible evidence - on the day of the inspection. In some cases, as noted, the owners can hide problems with furniture, stored items, carpets, or just a fresh coat of paint. Evidence of problems may become visible only after a period of time. A home with fresh coat of paint may represent a good faith effort on the part of the owner to help sell the home.

But a recent repainting of the interior (and especially the basement) can hide evidence of past leakage problems. The home inspection also has limited forecasting ability in terms of guessing how long heating, mechanical, and other systems will last.

#7 The home inspection may not find concealed damages. This is a tough one, as you certainly would like the inspection to reveal damage that may be present on the structure. While damaged components can be found most of the time - assuming the inspector is competent - it is possible that concealed damage are present within enclosed walls, floors, and ceilings, where the evidence for this is missing, misleading, or simply not visible. Anyone who has owned older homes and has had reason to open up the wall cavities (as this inspector/homeowner has) knows that damage can be present that may show no evidence on the exterior or interior surfaces. Even new homes, especially with vinyl siding, will not show evidence of water penetration through poorly sealed seams or flashing, until this shows up on the interior.

#8 The home inspection looks at the home's components and may 'rate' them in terms of 'functionality' - but this is not the highest standard that could be applied to them. This is subtle but important. The home inspector may look at an 'older' component, such as moderately worn 35 year old single glazed windows with limited putty deterioration but that work fine, and indicate no problems. The same with a kitchen with older cabinets and antiquated and limited counters. The fact is, if it works, then it will not be rated as deficient in any manner. But these components may not meet your standard for 'acceptability', and you should do the mental calculus as to what your real costs are likely to be with the home. The way it is supposed to work is that the overall, apparent age and condition of the home is reflected in the asking price. This may or may not be true.

Overcoming the above limitations, where possible...

A lot of these problems can't be overcome. Every purchase and ownership of real estate carries risk. In isolated instances, even the best home inspector cannot or will not find every problem. But there are a few things you can do.

First, finding an experienced inspector who takes enough time and who is looking out for your interests, will greatly reduce your risk. This is common sense.

Second, where the inspector notes areas he cannot view, such as a high roof section or the inside of an older or 'suspect' heating system, follow up with a specialist to look at these areas. See the partial list of specialists earlier in this chapter.

Third, where a high risk of damage is believed to be present on concealed framing, due to findings of decay or termite activity on visible members in the basement or exterior, then you may want to request that the plaster or drywall or exterior

sheathings be removed to view the area with suspected damage. This request will not always 'fly' with an owner as it involves destructive testing. The drywall or plaster removed, will need to be put back – at either the owner's or your expense if you decide to walk on the property. On occasion, I have seen or requested the interior sheathings cut back where this was the only way to resolve whether serious damage or termite infestations were present. Sometimes, a removal of the exterior or interior sheathing will reveal serious damage or problems; just as often it does not.

Fourth, seasonal and weather limitations are almost impossible to work around, in my opinion. If the roof was snow-covered at the time of the inspection, you may be able to escrow money or have your inspection period extended until the roof can be viewed. Be careful with homes with septic systems as a failed system may not be detectable during heavy snow or deep freeze conditions. See the later chapter on evaluating septic systems.

Fifth, you will want to do a walk-through inspection of the property on the morning you close. You will want to check the water heater and boiler (if present) for leakage. Check the appliances and flush the toilets (I know of one home where the toilets were blocked as the previous owner's child had flushed items down the toilet prior to vacating). Check for visible damage that may have been covered up by the owner's furnishings (minor defects are commonly covered over so don't worry about these). Also, when pictures are removed these spots will look different than the rest of the wall areas. The walk-through is very important. The fact is, the current owner owns that home and everything in it until you sign on the dotted line at the attorney's office. If something fails between the time of the inspection and the closing, it is (or should be) their problem - not yours. On occasion, I've had a buyer find a water heater leaking at their walk-through. These were then replaced by the seller.

Another reason to do a walk-through inspection is that you want to make sure the seller has left everything they are supposed to have left when they moved out. I have heard of several instances where the sellers removed light fixtures and other items that were supposed to stay. An even better story: I once had a client who told me that, when he sold his house in the mid-West some years ago, he did the walk-through the night before the closing. When he arrived at the home the next day, after the closing, he found that the owner had stripped all of the kitchen cabinets and appliances out of the kitchen the night before. So obviously, whenever possible, do the walk-through as close to the closing as possible.

Just as important, you want to make sure that the seller has removed all of their debris and personal goods. Disposal costs can be very high. I once inspected a home where the owner left behind three dumpster loads of junk that he failed to get rid of.

Sixth, realize that the standard of 'functionality' that is applied at the inspection is not the highest standard you can apply. If the windows, appliances, heating, electrical, or plumbing systems, etc. are older and worn but you can upgrade them over time, that may not be a concern to you. But these are still expenses. Be careful with components that are severely substandard. These may be rated as "functional" or "serviceable" by the home inspection report (and perhaps rightly so) but you had better budget for their replacement.

Seventh, avoid high risk properties – or at the least, don't assume risks you aren't willing to handle. I love early antique homes, but I have to admit, unless thoroughly restored, they can be a lot more work than newer construction. A restored older home, where the major systems have been upgraded, however, are not inherently problematic and can sometimes be the least risky type of home. (Well built) victorian and especially post-victorian homes, I should note, were very often built with so much quality that they are the least risky homes to buy from a site or structural standpoint. Avoid homes that have been seriously let go over much of their life or that were poorly built to begin with. Avoid homes that have been 'renovated' by a homeowner, where everything was done poorly and improperly. These homes can be a nightmare as you may need to redo everything the previous owner did.

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