

11 Things You Need to Know to Pass Your Home Inspection

"According to industry experts, there are at least 33 physical problems that will come under scrutiny during a home inspection when your home is for sale. Here are 11 you should know about if you're planning to put your home up for sale."

Homebuyers Want to Know Your Home Inside and Out

While homebuyers are as individual as the homes they plan on purchasing, one thing they share is a desire to ensure that the home they will call their own is as good beneath the surface as it appears to be. *Will the roof end up leaking? Is the wiring safe? What about the plumbing?* These, and others, are the questions that the buyers looking at your home will seek professional help to answer.

According to industry experts, there are at least 33 physical problems that will come under scrutiny during a home inspection. We've identified the 11 most common of these and, if not identified and dealt with, any of these 11 items could cost you dearly in terms of repair.

In most cases, you can make a reasonable pre-inspection yourself if you know what you're looking for. Knowing what you're looking for can help you prevent little problems from growing into costly and unmanageable ones.

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1. Defective Plumbing

Defective plumbing can manifest itself in two different ways: leaking, and clogging. A visual inspection can detect leaking, and an inspector will gauge water pressure by turning on all faucets in the highest bathroom and then flushing the toilet. If you hear the sound of running water, it indicates that the pipes are undersized. If the water appears dirty when first turned on at the faucet, this is a good indication that the pipes are rusting, which can result in severe water quality problems.

2. Damp or Wet Basement

An inspector will check your walls for a powdery white mineral deposit a few inches off the floor, and will look to see if you feel secure enough to store things

right on your basement floor. A mildew odor is almost impossible to eliminate, and an inspector will certainly be conscious of it.

It could cost you \$200-\$1,000 to seal a crack in or around your basement foundation depending on severity and location. Adding a sump pump and pit could run you around \$750 - \$1,000, and complete waterproofing (of an average 3 bedroom home) could amount to \$5,000-\$15,000. You will have to weigh these figures into the calculation of what price you want to net on your home.

3. Inadequate Wiring & Electrical

Your home should have a minimum of 100 amps service, and this should be clearly marked. Wire should be copper or aluminum. Home inspectors will look at octopus plugs as indicative of inadequate circuits and a potential fire hazard.

4. Poor Heating & Cooling Systems

Insufficient insulation, and an inadequate or a 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 be asking and checking to see if your furnace is over its typical life span of 15-25 yrs. 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

Water leakage through the roof can occur for a variety of reasons such as physical deterioration of the asphalt shingles (e.g. curling or splitting), or mechanical damage from a wind storm. When gutters leak and downspouts allow water to run down and 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. The cost to fix this damage could easily run over \$2,500.

7. Rotting Wood

This can occur in many places (door or window frames, trim, siding, decks and fences). The building inspector will sometimes probe the wood to see if this is present - especially when wood has been freshly painted.

8. Masonry Work

Re-bricking can be costly, but, left unattended, these repairs can cause problems with water and moisture penetration into the home which in turn could lead to a

chimney being clogged by fallen bricks or even a chimney which falls onto the roof. It can be costly to rebuild a chimney or to have it repainted.

9. Unsafe or Over-fused Electrical Circuit

A fire hazard is created when more amperage is drawn on the circuit than was intended. 15 amp circuits are the most 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. Adequate Security Features

More than a purchased security system, an inspector will look for the basic safety features that will protect your home such as proper locks on windows and patio doors, dead bolts on the doors, smoke and even carbon monoxide detectors in every bedroom and on every level. Even though pricing will vary, these components will add to your costs. Before purchasing or installing, you should check with your local experts.

11. Structural/Foundation Problems

An inspector will certainly investigate the underlying footing and foundation of your home as structural integrity is fundamental to your home.

When you put your home on the market, you don't want any unpleasant surprises that could cost you the sale of your home. By having an understanding of these 11 problem areas as you walk through your home, you'll be arming yourself against future disappointment. *For more information about any of our innovative homeowners programs, give us a call at 1-800-TalkLtd*