

Capstone Pro Home Inspectors Guide: Most Frequently Asked Questions

- **What Is An Inspection?**

An inspection is a visual examination of the structure and systems of a building. If you are thinking of buying a home, condominium or townhome, you should have it thoroughly inspected before the final purchase by an experienced and impartial professional inspector.

- **Do I Really Need An Inspection?**

As a seller, if you have owned your property for a period of time, an inspection can help identify potential problems and recommend preventive measures, which might avoid future expensive repairs. There is no such thing as a home that is too new or too well built to benefit from a professional inspection. Anyone advising against an inspection is doing a disservice to the homebuyer. Many problems frequently encountered after the buyer moves in, are a routine discovery for a qualified home inspection.

- **Can I Inspect The Building Myself?**

Even the most experienced building or home owner lacks the knowledge and expertise of a professional inspector who has inspected hundreds, and perhaps thousands of homes and buildings in their career. An inspector is equally familiar with the critical elements of construction and with the proper installation, maintenance and inter-relationships of these elements. Above all, most buyers find it difficult to remain completely objective and unemotional about the building they really want, and this may lead to a poor assessment.

- **What Does An Inspection Include?**

A complete inspection includes a visual examination of the building from top to bottom. The inspector evaluates and reports the condition of the structure, roof, foundation, drainage, plumbing, heating system, central air-conditioning system, visible insulation, walls, windows, and doors. Only those items that are visible and accessible by normal means are included in the report.

- **When Do I Request An Inspector?**

The best time to consult the inspector is right after you've made an offer on your new building. The real estate contract usually allows for a grace period to inspect the building. Ask your professional agent to include this inspection clause in the contract, making your purchase obligation contingent upon the findings of a

professional inspection.

- **Can A Building “FAIL” The Inspection?**

No. A professional inspection is simply an examination into the current condition of your prospective real estate purchase. It is not an appraisal or a Municipal Code inspection. An inspector, therefore, will not pass or fail a building, but will simply describe its condition and indicate which items will be in need of minor or major repairs or replacement.

- **What Will The Inspection Cost?**

The inspection fee for a typical single-family house or commercial building varies geographically, as does the cost of housing, similarly, within a geographic area the inspection fees charged by different inspection services may vary depending upon the size of the building, particular features of the building, age, type of structure, etc. However, the cost should not be a factor in the decision whether or not to have a physical inspection. You might save many times the cost of the inspection if you are able to have the seller perform repairs based on significant problems revealed by the inspector. Consult your professional agent for guidance.

- **Should I Attend The Inspection?**

It is not necessary for you to be present for the inspection, but it is a good idea. By following the inspector through the inspection, observing and asking questions, you will learn about the new building and get some tips on general maintenance. Information that will be of great help to you after you’ve moved in.

- **If the house proves to be in good condition, did I really need an inspection?**

Definitely. Now you can complete your home purchase with confidence. You’ll have learned many things about your new home from the inspector’s written report, and will have that information for future reference

Site

Fences, retaining walls, driveways, sidewalks, patios, decks, steps, landscaping, drainage.

Exterior/Substructure

Balconies, porches, chimneys, walls, trim, eaves, foundation, basement, framing.

Garage/Parking

Exterior, roof, interior, firewall, vents, doors, laundry hook-ups.

Attic Roof

Gutters, downspouts, flashing, roofing material, framing, ventilation, insulation.

Plumbing

Water heaters, main line, water lines, drain lines, fuel system.

Electrical

Service, main panel, sub panels, wiring, lights, outlets.

Heating/Air Conditioning

Heating equipment, distribution, venting, cooling equipment.

Kitchen

Counters, cabinets, dishwasher, garbage disposal, plumbing, built-in appliances.

Bathrooms

Toilets, sinks, tubs, showers, ventilation, heaters

Interior

Ceilings, walls, flooring, doors, windows, smoke alarms, stairs, fireplaces.

Items are visually examined during the evaluation of accessible areas. The inspection is not intended to be technically exhaustive nor shall it be construed as a compliance evaluation.

The inspection does not constitute a warranty or guarantee of the adequacy or performance of the structures, systems, or their component parts.

- **What are the most common found Defects Found By Home Inspectors?**

When hiring a home inspector, many typically believe that stability of the foundation is the main focus of the inspection when, in reality, serious foundation problems are among the some of least common building defects. Below are the “top ten“ most common defects found in residential real estate?

Roofing defects: Problems with roofing material, due to aging, wear, or improper installation, are likely to be found in the majority of homes. This does not mean that most roofs require replacement, but rather that most could use some type of maintenance or repair.

Ceiling stains, indicating past or current roof leaks: Unfortunately, you often can't tell if the roof still leaks unless you inspect on a rainy day. Some stains are merely the residual effects of roof problems that have been repaired, while others may be related to leaky plumbing.

Water intrusion into basements or crawlspaces due to ground water conditions: Faulty drainage can be pervasive, difficult to resolve, and sometimes very damaging to buildings. Correction can be as simple as re-grading the exterior grounds or adding roof gutters. Unfortunately, major drainage improvements are often warranted, requiring costly ground water systems such as french drains designed by geotechnical engineers.

Electrical safety hazards, especially (but not always) in older homes:

Examples are ungrounded outlets, lack of ground fault interrupters (shock protection devices), faulty wiring conditions in electrical panels or elsewhere in a building, etc. Such problems may result from errors at the time of construction but often are due to wiring that was added or altered by persons other than qualified electricians.

Rotted wood at building exteriors and at various plumbing fixtures: In areas where wood remains wet for long periods, e.g. roof eaves, exterior trim, decks, around tubs and showers, or below loose toilets, fungus infection is likely to attack, resulting in a condition commonly known as dry rot. If left unchecked, damage can be quite extensive.

Building violations where additions and alterations were constructed without permits: Homeowners will often tell a home inspector, "We added the garage without a permit, but it was all done to code." This is a red flag to most inspectors, because no one could possibly know the entire building code, let alone the average person without construction knowledge. Whenever an owner offers code assurance, problems are likely to be found.

Unsafe fireplace and chimney conditions: Problems with wood burning fixtures can range from lack of maintenance to faulty installation. Most common are missing spark arrestors and faulty placement of freestanding fireplaces. Wood-burning stoves are typically installed by homeowners and handymen, persons without adequate knowledge of fire safety requirements. Common violations involve insufficient clearance between hot metal surfaces and combustible materials within the building. Fire hazards of this kind are often concealed in attics, where they remain undiscovered until a roof fire occurs.

Faulty installation of water heaters: In most localities, less than 5% of all water heaters are installed in full compliance with plumbing code requirements. Common violations include inadequate strapping, improperly installed overflow piping, unsafe flue conditions, or faulty gas piping. What's more, today's water heaters are designed to have shorter longevity than in times of yore. Leaks can develop in units that are only five years old.

Hazardous conditions involving gas heaters: Most gas-fueled heaters are in need of some maintenance, if only the changing of an air filter or a long-overdue review by the gas company. In some cases, however, gas heaters contain life-threatening defects that can remain undiscovered until too late. These can range from fire safety violations to the venting of carbon monoxide into the building. A cracked firebox, for example, can remain undiscovered unless found by an expert or until tragic consequences occur.

Firewall violations in garages: Special fire-resistive construction is required for walls and doors that separate a garage from a dwelling. Violations are common, due to faulty construction, damage or alterations to the garage interior, or changes in code requirements since the home was built. In older homes, where firewalls are not installed, sellers and agents will often suggest that the building predates the code. However, the fire separation requirement for residential garages dates back to 1927.



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