

The Home Inspector's File



Don't let a poor inspection keep you from getting to the closing table. Here are the 5 most preventable problems that can scuttle a sale.

By Melissa Dittmann Tracey | January 2010

The transaction has made it through almost every hurdle, but a potential deal breaker still lurks—the property has to make it past a home inspector. Buyers typically request an inspection to determine the condition of a home prior to closing, and what is uncovered during the examination may force costly repairs upon the seller, or, in cases of extreme neglect, cause a deal to collapse.

"Agents need to let the seller know we're not the bad guys. We're not there to condemn the house," says home inspector Bill Richardson from Albuquerque, N.M., who is also president of the American Society of Home Inspections (ASHI). "We're there to just report it like it is and comment on the condition of the home. If a seller has taken care of the home, there shouldn't be a problem."

Here are a few of the most common defects revealed during inspections and what home owners can do to prevent them from scuttling a sale:

- ✓ **Improper electrical wiring.** The most serious problems often stem from faulty electrical wiring done by home owners or unqualified contractors. A host of issues is often found, such as insufficient electrical service to the house, inadequate overload protection, or wires tied together without being housed in a box, which poses a potential fire hazard, Richardson says. **Prepare for the inspection:** Ensure that the home owner had the proper building permits for any jobs requiring electrical work. Without adequate permits, home owners may face municipal penalties and may have to rip open walls so that the inspector can view the job. Check with the local building department to see what permits are needed.
- ✓ **Roof deterioration.** Old or damaged shingles can lead to leaks. If home owners don't routinely check the roof for damage, they might face costly repairs later on (average replacement cost on a mid-level roof: \$19,731, according to Remodeling Magazine's 2009–10 Cost vs. Value Report). However, easy and inexpensive repairs to damaged tiles and shingles, as they arise, can stave off costly fixes. Residents of warmer climates need to be extra vigilant about inspections since the sun and heat can cause the roof to deteriorate faster than roofs in other parts of the country. **Prepare for the inspection:** Use binoculars to check for damaged, loose, or missing shingles. ASHI also recommends cutting back tree limbs growing near the roof that may pose a threat.
- ✓ **Plumbing problems.** Dripping faucets are literally money down the drain. And there's no excuse for ignoring a drip that often can be fixed by replacing a 50-cent seal, Richardson says. Corroding or mismatched piping materials, faulty fixtures, and improperly installed hot water heaters are sources of common plumbing troubles. Rocking toilets—caused by loose bolts in the floor—can also cause water damage to the floor. **Prepare for the inspection:** Make sure toilets are securely bolted. Check sink faucets, hose bibs, and valves regularly for potential leakage. Fix leaks right away because even slight problems can lead to a host of other difficulties, including mold, mildew, and structural damage to a home.
- ✓ **Improper surface grading or drainage.** Water can enter a home and cause major damage if proper drainage, which takes water away from the home, isn't in place. Basements and crawl spaces tend to be the most vulnerable. Gutters or downspouts outside the home can help keep moisture away. **Prepare for the inspection:** When it rains, grab an umbrella and observe how the home sheds water. Does it disappear into a window? You might need to install, realign, or repair a damaged gutter and downspout system to ensure proper drainage.
- ✓ **Poor overall upkeep.** Cracked, peeling, or dirty painted surfaces and broken fixtures or appliances can signal overall neglect. Decayed caulking around doors and windows may be more than just an eyesore; it can compromise the efficiency of your heating and cooling systems and needlessly hike up utility costs. **Prepare for the inspection:** Walk around the house at least once a year with a scrutinizing eye. Many home inspectors can conduct a maintenance inspection to point out what's starting to fail and what conditions may lead to more serious defects later. Richardson recommends home owners get such inspections every three to five years.