

# Home horrors: Lessons from home inspectors

**Only a home inspector sees a house for what it really is: an opportunity for countless things to go wrong.**

*By Karen Aho of MSN Real Estate*



The Chicago couple did as homebuyers sometimes do and opted to pass on a home inspection.

They had a longtime tradesman in the family and figured he could spot any serious flaws. Plus, the home had so many upgrades, what could go wrong?

After buying the house, though, they faced repeated problems with the furnace, one of the upgraded items. It would toggle on and off, or moisture would fill the flue. A repairman would come and they would shell out another \$400 or \$700.

Finally, the couple called [home inspector Jack McGraw](#), who recognized the source of the problem immediately. That new furnace, presumably installed by a professional, did not come with the new chimney liner it required.

A fuel-efficient furnace does not burn as hot as older models. For exhaust to make it to the top of the chimney, a narrow flue is required. Otherwise condensation can occur, causing various kinds of moisture-related damage.

"If they'd had a home inspector, he would have caught that and recommended they put in a chimney liner," McGraw says.

The real irony: That family member in the trades worked in the heating field.

Home inspectors see a home the way no one else does. They don't care how the kitchen will feel for entertaining or whether the bathroom tiles will impress guests. Their judgment is not clouded by emotion.

Nor do they have any interest in whether the home sells, as long as they're not pals with the seller's real-estate agent. To the contrary, they are financially motivated to find flaws — to avoid liability should something go wrong.

As you're walking through your next dream house, keep in mind the following lessons from the pros. At the end, we also provide some advice on finding a reputable home inspector, not the guy who simply took a test and printed a card.

### **Just because you're dry doesn't mean the roof isn't leaking**

More than once, Utah [home inspector Kurt Salomon](#) has crawled across the rafters in an unfinished attic — the eager homebuyers waiting below — only to find a children's wading pool strategically placed to catch drips from the roof.

"I say, 'What's a kiddie pool doing up here? I know the kids aren't swimming up here,'" Salomon says. The owners would have painted over water stains in the rooms below, and neglected to tell anyone the roof needed to be replaced.

"There's supposed to be disclosure, but people have this phenomenon called, 'Oh, I forgot,'" Salomon says. "It happens every day."

Most roof leaks don't leave clues as large or as bright as a plastic wading pool, and it's not always easy to crawl over insulation and find water-discoloration marks via flashlight. "That's the dirty work of a home inspector," Salomon says. "And it's a trained eye, versus an untrained eye."

The money saved in these cases: at least \$8,000 for a roof replacement, plus additional thousands to repair water damage to the walls below.

### **Everyone may think the house is on a slab, but thinking so doesn't make it so**

When [home inspector Andy Kasznay](#) arrived at the small Connecticut house, he found a young, single mom enamored. Indeed, the house had fantastic curb appeal, with a well-appointed interior. The woman had put every penny toward the purchase.

As Kasznay walked through the one-story ranch-style house, though, he noted a spongy feel to the floor. It wasn't enough give for anyone else to notice, but Kasznay had been told the house sat on a slab, and this didn't feel like a slab.

Kasznay went outside and circled the house until he discovered a window well accessing a crawl space under the house. Wriggling his way down, he found "horrific conditions": water pooling around the house had flowed down into an open sewer drain; mold infested the joists supporting the house.

"I could take a handful of floor joist with my hand because that's how deteriorated the moisture had made this bottom deck to the floor," Kasznay says. Calling the buyer over, he told her, "This is a house you don't want to purchase; you can't afford it."

**Read:** [Problems a home inspector misses](#)

The owners, sitting inside watching television, had also been unaware of the condition, he says.

"This is an example of what appeared to be a very nice, pristine house that had very serious structural flaws," he says. Had the woman bought it, "she would have ended up with a building lot, and the liability of tearing down the house," and a \$200,000 mortgage, to boot.

### **Just because the floor is level doesn't mean it hasn't sunk half a foot**

Kasznay noticed a spongy feel in another Connecticut home, this one a grand 10,000 square feet. Once again, neither the current owners nor the real-estate agent had noticed anything odd.

Noting the slightly soft feel, however, Kasznay eyed the baseboards. They should have been level with the floor, but here the floor sat 4 inches lower. Crawling around in the basement, Kasznay found mold had deteriorated the supports. This house was literally hanging from its rafters, "like a parachute," he says.

"One of these days, a couple of people would be standing in the middle of the floor and they'd go down through the floor," he says. "It's a scary thing."

### **Stucco can look really nice even when the house is flooding**

The owners of a million-dollar waterfront condo in Florida had fixed what they thought was a window leak. Afterward, they noticed no damage, smell or other evidence of water entry. Neither, later, did the buyer.

But [home inspector Mark Cramer](#) noticed some subtle staining on the baseboard and pulled up a corner of the carpeting. "I knew if you were going to have leakage, it would be on that spot," he says.

As often occurs, the stucco had not been properly applied. Water had dripped in, rotting the floor. "And the owners living there were completely unaware of it," Cramer says. "It's not something that you would see unless you were intentionally looking for it."

The buyer took the property, but did not have to pay the thousands in repair costs.

### **So what if the electrical worked then — it's not adequate today**

A common refrain among home sellers — and, later, buyers — is, "It works great."

But not only are some items approaching the end of their life span, some are not equipped to meet current needs. Outdated electrical panels fit this category. [Bob Sisson, a home](#)

[inspector in Maryland](#), constantly sees electrical panels that simply can't handle the juice of a modern home.

"The panel will go up in flames, but it will not trip," he says. Instead, wires become overheated inside walls, where fire can spread long before detection.

Replacing the system involves tearing down walls and hiring an electrician. "Most of the time it's a \$2,000 to \$5,000 hit," Sisson says.

### **The water can taste good even if the pipes are about to burst**

Another common fixture from the past that could spell trouble, Sisson says: [polybutylene water lines](#). Popular in the 1970s and '80s, they've since been found to burst after prolonged exposure to chlorinated water.

"It's not a matter of if it will fail, it's a matter of when," Sisson says. "You basically have a garden hose in your wall that you can't shut off."

Some insurance companies won't even insure a house that contains this plumbing, he says. Replacement would start at \$10,000.

### **A municipal housing inspector is not a housing inspector**

New homes may get a once-through from a city housing inspector, but that inspector can't spend the 2½ to 3½ hours on each house that a paid home inspector does. Home inspectors all have stories of flaws in new homes that the once-through missed.

Salomon has seen even the obvious passed over: chimney bricks that were falling, clogging a water-heater vent; and, another time, missing joist hangers under the deck of a \$1 million home. Both were serious hazards.

### **Finally, not every home inspector is created equal**

The home-inspection industry has done a remarkable job making itself known. As recently as a decade ago, many homeowners weren't aware such a professional existed. Today, hiring a home inspector is commonplace.

To meet rising demand, online training classes are easy to find. You can't throw a dart from your new porch without striking a home inspector's business card.

But just because an inspector is certified doesn't mean he's experienced or knowledgeable enough to detect clues to problems in your \$300,000 investment. Of the 35 states that offer state licensing, only five require experience. The rest require only a test.

Salomon, who also serves as president of the [American Society of Home Inspectors](#), the country's largest professional organization, was so amused by the ease with which it is possible to become a certified home inspector that he offered a friend's son \$200 if the boy could pass his state's test, with the aid only of a pocket guide to home inspection.

The boy, 12, passed the test and received a card in the mail several weeks later authorizing him to conduct paid home inspections. (To Salomon's knowledge, the boy never did.)

"The problem the public has is when they see the word 'certified' they think it means something, and it doesn't mean anything," Salomon says. "It's a false sense of security."

A typical home inspection for a three-bedroom house costs \$300 to \$450. When hiring an inspector, buyers should ask the home inspector the following:

- How many years have you been in the business? How many hours of home inspections have you completed?
- Do you have references?
- How long are your reports? A report of more than 20 pages smells of an online boilerplate form with extraneous home advice, Salomon says. An experienced inspector will write a concise report in his own words.
- What training do you have? Unlike the 12-year-old boy, for example, Salomon also has a degree in mechanical engineering.
- Are you a member of any local or national professional organizations? How do you keep up with changes in industry?
- How many hours of continuing education do you complete each year?

To find a home inspector that has met ASHI's rigorous guidelines, see the association's [find-an-inspector tool](#). To be listed there, ASHI members must submit 250 paid inspections, which then get verified by ASHI; take 20 hours of continuing education every year; and abide by a code of ethics.

"There's no substitute for experience," Salomon says.