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Call Trudy Hoekstra at (916) 201-0841

www.HoekstraRealEstate.com

California Real Estate Broker DRE #01924794

5 Home Inspection Traps

Avoiding Five Common Home Inspection Traps

**“Owning a home is the keystone of wealth – both financial
affluence & emotional security”**

--- Suze Orman

Most times when a buyer enters a contract to purchase a home, they will have a home inspector go through the home to check all the functionality of the systems. Sometimes that inspection can make or break the deal. Savvy homeowners know the most common items that fail during a home inspection, and take the opportunity to fix them before even putting their home on the market. This ensures that after they've gone through the effort to meticulously prepare the look of the home to attract the best buyers, show the home, and then carefully negotiate an offer, they do not fail critical items on the inspection.

What is a Home Inspection?

A home inspection is a limited, non-invasive examination of the condition of a home, often in connection with the sale of that home. A qualified home inspector assesses the condition of a property, including its heating and cooling systems, plumbing, electrical work, water, and sewage, as well as some fire and safety issues. It does not verify building code compliance. In addition, the home inspector will look for evidence

of insect, water, or fire damage or any other issue that may affect the value of the property. The inspector prepares and delivers a written report of findings. The home inspector describes the condition of the home at the time of inspection but does not guarantee future condition, efficiency, or life expectancy of systems or components.

What does a Home 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.

Five of the Most Common Traps

Whether you own an older home or a brand new one, there are a number of things that can fall short during a home inspection. In most cases, you can make a reasonable pre-inspection yourself if you know what you're looking for. And knowing what you are looking for can help you prevent little problems from growing into costly and unmanageable ones over time. Here are five of the most common problems that come up during a home inspection.

Plumbing: Defective plumbing can manifest itself in two different ways; leaking and clogging. Proper installation and maintenance of the home's plumbing system is vital in avoiding water damage. The concern is not limited to kitchens and bathrooms, as water distribution pipes and drains typically run across much of the home through the walls, floors & ceilings. While you may be aware of obvious problems such as a clogged toilet, other serious plumbing issues can be lurking behind walls or in the floor, and if gone unrecognized for long periods, can increase the risk of mold & wood rot. Home inspectors have been trained to find both. Typically, a home inspector will look around a home for signs of mildew, fungus and mold related to water leaking from broken pipes and cracks in the ceiling or floor. Broken pipes are another plumbing issue that home inspectors look for during a home inspection. They

will also check for rust in or around pipes, since rust buildup and blockage can reduce household water pressure and flow.

Electrical: Reverse polarity is one of the most common home inspection electrical issues a professional will detect. An inspector will check your electrical panel for issues or concerns such as double tapped circuit breakers, which is when two or more hot wires are connected to a single circuit breaker. Most circuit breakers are designed for single wires only, so connecting two or more wires can result in loose connections, fire, and arcing. Outlets with just two slots and no hole for the ground wire are ungrounded receptacles, and this is a common problem found in old houses. Exposed wiring and splices can pose a safety or shock concern, due to wires spliced or taped together and not in a junction box; or an uncovered junction box, exposing the wires. Inadequate wiring and electrical are one of the major issues of concern with home inspections.

Heating & Cooling System (HVAC): 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 scrutiny since one that is cracked can emit deadly carbon monoxide into the home. Leaks in the cooling system can allow the escape of refrigerant or gas, and are not only among the most common problems, but also the most potentially dangerous. The inspector will also check the air ducts, filters and the general overall of the functioning of the heating & cooling system.

Roof: Roof issues can include a roof that is at the end of its life, shingles that have loosened or are broken, exposed nail heads, incorrect flashing, dry-rotted rubber boots around the chimney and vent pipes to name a few. 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 during a windstorm. When gutters leak and downspouts allow water to run down and through the exterior walls, this external problem becomes a major internal one.

Water: Water damage is a serious issue as it can affect all parts of the home and if left unchecked can cause significant damage. Water damage can come from roofing problems, plumbing leaks, or poor exterior drainage leading to intrusion. Water can cause structural integrity issues, wood rot, mold growth, and can create an environment that allows termites to thrive.

Water damage can be the most expensive of all the major issues a home inspection may turn up because it has the ability to cause so much widespread damage.

In Summary

It's common to get nervous during the home inspection process. Fortunately, there are some things you can do to prepare for the inspection. Make sure that the home inspector has easy access throughout the property. In addition to checking the interior functioning of your home, the inspector is also going to be looking at the exterior, including siding, trims, and caulking around windows and doors. You'll want to leave areas around your home clear of plant growth, trash cans, and stored items so they can get an unimpeded look. The home inspector is going to be looking for signs of leaks or water damage, so it's better you beat them to it and get any water-related issues repaired prior to the inspection. It's a good idea to give your home a thorough once over by cleaning and decluttering inspection access points, testing functionality of the items a home inspector will check, ensuring basic safety and security precautions are working properly like smoke detectors, putting in a fresh furnace return filter, making necessary repairs to the property based on your visual inspection, and completing exterior home improvements that have been started but not finished.

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