



Jackson Home Inspection Home Buyers Class of 2024

LEARN FROM THE EXPERTS

35 YEARS EXPERIENCE AND 50 THOUSAND SATISFIED CLIENTS

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Some of the topics we will cover

- ▶ When should you contact a home inspector?
- ▶ Who should be at your inspection and who should not?
- ▶ What major components does a home inspection cover?
- ▶ Can you follow along and ask questions?
- ▶ Does the age of a house matter?
- ▶ What about radon and lead paint inspections?
- ▶ Do you need an inspection on a new house, renovated house or a house that is being “flipped”?
- ▶ How much does an inspection cost and how long does it take?
- ▶ Will the inspector find all the defects, problems and issues with the house?

Who should be at your inspection and who should not?

- ▶ Buyer should always attend the inspection.
- ▶ Buyer's Broker will likely be there.
- ▶ Buyers Contractors like plumber, electrician, and roofer if you wish.
- ▶ Sellers' brokers can attend if they like.
- ▶ Keep family and friends to a minimum if you can.
- ▶ Skip the interior decorator, kitchen consultant, and landscape architect.
- ▶ NO SELLERS! Sellers mean well but they're just a distraction and detract from the inspector's time. Some sellers can be control freaks. Elderly, childcare situations, and working from home are different.
- ▶ Tip: Have your broker tell the sellers up front that you do not want them present Don't be afraid to speak up. You're making a considerable commitment and

So, what is the inspector looking at and what are they not looking at?

Your inspection is of the major components including:

- ▶ **Exterior:** roofing, siding, porches, decks, steps, exterior of chimneys, driveway and walkways.
- ▶ **Basement:** is most of the fun: basement structure, plumbing, heating and electrical.
- ▶ **Attic:** structure, active leaks and insulation.
- ▶ **Bathrooms:** water pressure, drains, electrical, ventilation, walls floors and ceilings.
- ▶ **Kitchen:** water pressure, drains, disposal, general appliance condition, ventilation, walls floors and ceilings.
- ▶ **Interior:** doors, windows, heating/cooling source, outlets, walls floors and ceilings.
- ▶ **An inspector can not see behind walls, floors, ceilings, carpets or move furniture or personal belongs. We cannot protect you from inaccurate information or deception.**
- ▶ Tip: If you have any specific questions or concerns don't be afraid to ask your inspector, we're there for you.

What are we reporting on? And what are we not reporting on?

- ▶ **We do talk about but, but do not necessarily look at, obvious issues and small defects like:**
- ▶ Squeaky floors, loose doorknobs, floor stains and minor defects.
- ▶ Minor and typical wall and ceiling cracks and holes.
- ▶ Torn screens, sticking doors, dirty carpets, paint jobs.
- ▶ Mold, termite and lead inspections are done by others.
- ▶ We may talk or report more on these items if the house is new or reported to be a complete renovation.
- ▶ **Tip:** The inspector should never minimize your questions or concerns. What is important to you matters. If something is important to you it's important to us.

Roofing

- ▶ The roof condition is a big one at a home inspection. You do not need to be an inspector to know that a good roof that does not leak is important. The roofs on most homes are usually a typical pitched roof with asphalt shingles. Flat roofs are more common in multi unit homes, condominium and commercial structures.
- ▶ There are a lot of variables that affect a roof's life expectancy including the ventilation, angle, sun exposure, and surrounding trees. The roof color also plays a role. Dark roofs absorb heat leading to less life and a light-colored roof deflects heat and light that can lead to a longer life. Naturally the quality of the product and workmanship play a role in a roof's longevity.
- ▶ Figuring out the exact age of a roof is not an exact science. Condition is more important than age.
- ▶ Most roofs last between 20 to 20 years.
- ▶ **Tip:** Never ask a roofer if you need a new roof, they sell roofs!

Exterior Siding

- ▶ In New England there are at least 8 common siding materials. The most common being wood, vinyl, masonry or a new cementitious material sometimes referred to by its brand name HARDIPLACK.
- ▶ The siding could be wood, brick, stucco, aluminum, vinyl, cement board, composite materials, synthetic stucco.
- ▶ All have pros and cons. Everyone loves wood but it requires much more maintenance, repainting every 5 to 10 years. Brick and masonry exteriors are considered one of the best but have very expensive upfront cost. Aluminum and vinyl are very common and require very little maintenance.
- ▶ **Tip:** With the new paints on the market now you can paint just about any siding material including aluminum and vinyl to your liking.

Exterior Doors & Windows

- ▶ **Exterior Doors:** doors were always wood up until the 1970's, Now doors now made from metal, fiberglass and still wood. The new fiberglass doors are amazing, they look just like wood, paint easy and do not deteriorate, warp or rust like wood and metal.
- ▶ **Windows:** windows were always wood in residential homes up to about 1970's. Windows are now mostly vinyl, wood and some aluminum. As of now we see very few old wood single glass windows with the old exterior storm windows. We see vinyl windows on 1M+ homes now.
- ▶ **Tip:** Recently federal law has changed; all new windows and doors need to be insulated glass and meet ENERGY STAR requirements. Window and door quality and insulation properties have greatly improved.

Should the age or style of a house be of concern?

- ▶ The old saying is “They don’t build ’em like they used to.” That’s good news. Many older homes are charming, well built and have beautiful details. But they can have small closets, choppy layouts and lack modern amenities like central A/C, additional bathrooms and large basements.
- ▶ Newer homes are more efficient. Better layouts and modern amenities. But some do lack charm and they are usually more expensive to purchase.
- ▶ Odd ball homes or specialty homes are sometimes more difficult to sell.
- ▶ **Tip:** Before you purchase, take off the rose-colored glasses and ask yourself “If I need or wish to sell this house/condo after just a few years will someone buy it from me?” Remember the three most important rules in purchasing property.
- ▶ **Location, Location and Location!**

Pros & Cons of purchasing a condominium or townhouse.

- ▶ A condo or town house can be in a 2 unit building or a 200-unit complex. The inspection and buying process is generally the same. In a small building like 2 to 12 units you are likely to be more hands on and know everyone in the building. In a large complex it is likely going to be professionally managed, and you will have much less interaction with the day-to-day workings of the place.
- ▶ In a smaller complex you will likely self manage and have very informal meetings about projects like repairs, exterior painting, common area maintenance or shoveling the snow. Smaller associations can be more "homier" and personal. They do not usually feel as institutional as a large complex.
- ▶ In a smaller let's say 4 unit building you may be about a 25% owner. If you need a new roof for 20k then the association hopefully has some saved funds in reserves. Otherwise, you will need to pay out your share or 5k. In a 200 unit building the roof could be 100k and your share would only be about \$500.00 bucks.
- ▶ Condo inspections are of the interior of the unit and common areas in a smaller building. Inspecting all the common areas in a large complex is not feasible or time efficient. Larger complexes usually do not allow us on the roof or in mechanical areas due to the complexity of the systems and insurance regulations.
- ▶ **Tip:** No one likes condo fees, and everyone has an opinion on where the money should be spent. Low condo fees are not necessarily a good deal. The building may have low fees but lack maintenance and once a big project comes up there is no money to do the work and there could be a costly assessment. High condo fees should translate into the property being in tip top shape but can also mean that the building is poorly managed. **It is important that you have your attorney review the condo documents and investigate the financial stability of the complex big or small. You do not want to inherit any condo common area issues or special assessments! Home inspectors are not privy to this information, and we do not get involved.**

Can the inspector take things apart or make holes in walls and ceilings to inspect?

- ▶ Short answer..... No!
- ▶ Inspections are visual only. We only take off the electrical panel covers; heating system covers and anything that does not require special tools or knowledge.
- ▶ We **never** damage a seller's walls, floors, ceilings, paint or pull up carpets. We also do not move their furniture or belongings.
- ▶ Tip: According to your Purchase and Sale Agreement, you are entitled to a walk through of the property after the sellers' belongings are removed. This visit usually takes place the day before or day of the passing **before** you take ownership. Make sure you take pictures and report any damages immediately to your broker and attorney before you sign on the dotted line! If you skip this important visit, you will inherit any trash, damages or other discoveries. **Do not skip this important visit to the property!**

Can the inspector tell me the exact age or life expectancy of components?

- ▶ Some items like water heaters and heating systems have mfg. dates.
- ▶ Other things like roofs and siding are more difficult.
- ▶ Electrical components historically are reliable. A 20-year-old electrical panel is likely as good as a newer one.
- ▶ Walls, floors and ceilings are likely to be original.
- ▶ The inspector can use their experience to give you their best guess of ages.
- ▶ **TIP:** Some components and systems like heating, cooling and water heaters have manufacture dates on them. Any conversation about ages is just an educated guess and not an inspection requirement.

Can the inspector give me cost estimates for repairs, replacement or upgrades.

- ▶ In accordance with the state rules and regulations in Massachusetts and New Hampshire, we are not allowed to give estimates.
- ▶ Costs and estimates can vary widely and are subjective from the buyer's and seller's point of view.
- ▶ Costs may vary from town to town, material and labor costs, contractor availability, and desire for the job.
- ▶ Do your due diligence and get estimates before you proceed. Your buyer's broker should be able to help you with this.
- ▶ **TIPS:** It's important that you have some sense of cost before proceeding. **We do not want you to inherit any major issues or surprises!**

Should I be more careful purchasing in a non-conventional manner such as a foreclosure, “flip”, short sale or FSBO.

- ▶ A nonconventional sale or purchase can have numerous hurdles.
- ▶ “Foreclosures” are usually in poor condition and can be tied up with the banks and litigation for months if not years. Foreclosures are not for the faint of heart. Usually, they are purchased by investors or cash buyers with experience.
- ▶ “Flips” are usually homes that were in very poor condition or previous foreclosures. Most of the time purchased by contractors. The anatomy of a flip is very simple. Contractor buys the house at a low cost, renovates with the low-end sub contractors and materials and hopes to sell at a substantial profit. Flip contractors know where to spend the money and where too cheap out. It has been our experience most flips are very poor quality. Most do not offer any kind of warranty or guarantee. It is buyer beware.
- ▶ **Tip:** Don't fall in love with the new white kitchen, bathroom, stainless-steel appliances, barn door and grey paint. Some “flippers” renovate what you can see and bury and camouflage the rest. He have seen a lot of substandard and “hack” work in this market.
Make sure you get and inspection!

What are the big issues home inspections usually uncover?

- ▶ It has been our experience that poor or unsafe wiring is common. Homeowners tend to do a lot of electrical work themselves.
- ▶ Old or unkept heating and cooling systems we find often. Most systems are good for about 20 to 30 years. Replacing a system can cost between 15k to 20k.
- ▶ Major structural defects like the foundation or framing while not common, can be very costly to repair. The older the home the more likely it is to have structural issues. Repair cost can be 10k to over 100k!
- ▶ **Tip: Virtually every older home we inspect has some degree of plumbing, heating, electrical and other issues. Don't panic!**

What additional inspections or tests should I consider?

- ▶ The most common test is for Radon. Radon testing is usually less than \$100.00. In the event the property has a high level of radon, a radon mitigation system is installed at a cost of \$2,000.00 on average. If you have a finished basement or intend to use the basement actively, a radon test is highly recommended.
- ▶ Wood destroying insect inspection, or WDI. While most home inspectors do a preliminary or cursory inspection for wood destroying insects and rodents, it is technically not included in a conventional inspection, but a courtesy. You do have the right to have an independent pest company inspect the house. The WDI inspection is about \$200. Money well spent, especially on an older home.
- ▶ Lead paint inspections on homes built before 1978 is recommended if you have or plan to have children under the age of 6 living there.

What is most important takeaway today?

- ▶ Protect yourself! Only deal with reputable home inspectors, real estate agents, lending institutions & attorneys.
- ▶ Speak up! If you're not sure of the process, paperwork or if you feel overwhelmed, just ask. We do this every day and we're here for you.
- ▶ No question is foolish. We also make purchases outside our expertise and feel overwhelmed.
- ▶ Remember your home inspector does not tell you whether to purchase or not. We give you a professional opinion on the overall condition of the home. The final decision is up to you only.
- ▶ Your home inspector and buyers' broker can usually refer you to a good pest inspector or lead inspector if you want.
- ▶ Home inspectors should not solicit work for themselves, it is a conflict and illegal!
- ▶ **Tips:**
- ▶ **NEVER skip or minimize your home inspection rights.**
- ▶ **Do not fall victim to recent market conditions and give up your legal rights.**
- ▶ **You are about to make one of the most important and costly investments of your life.**
- ▶ **Do not accept or agree to a quick, partial, time limited or otherwise rushed inspection.**
- ▶ **A complete and proper home inspection can save you money and heartache.**
- ▶ **Jackson Home Inspection is here to help.**