

HOME OWNER TIPS ©

Your home may be the largest single investment you make in your lifetime. With proper care and maintenance it should serve you and your family for many years.

The home inspection, which has been done for you, is intended as an aid to help you evaluate the condition at the time of inspection and maintain your home. The inspection report may be used as an outline for your own periodic inspection.

As you know, the physical status of any specific item can change due to mechanical failure or structural fatigue. The direct causes of this type failure, assuming proper design and selection of material, may be wear, hidden defects in materials, or deterioration as a result of dampness, heat, cold, chemical reaction, or living organism attack. Since in some cases the early damage resulting from these defects or deterioration is visible, your own periodic inspection can help you discover many of these situations early enough to either prevent a major failure or at least reduce the effects of secondary damage to other parts of your home.

One example, which comes quickly to mind, is that of a leaky water pipe under a sink. Dripping water, on the cabinet or floor initially will do nothing but form a puddle. After a few days however, the water will soak through the finish, into the wood and cause a permanent stain. With continued leaking, the wood will begin to rot and the structural damage begins. This leakage can cause serious structural damage to occur over time, to the flooring and/ or the floor/ ceiling joists below. If this problem occurs over a finished area of your home, the gypsum wallboard or sheetrock which is generally used, as the surface base for walls and ceilings will absorb water like a sponge. Once wet, the gypsum board loses strength, may sag and exhibit a stain, which is difficult to cover with paint.

Another example, which may appear to be perfectly harmless to the casual observer, is allowing leaves and other debris to collect and build up on the roof or in the gutters. As this material builds in depth it can act as a dam and force rain water to enter your home under the roof shingles. Over time, these areas that get wet with each rain, will stain, then rot, and expensive repairs can be eventually expected.

These examples are common situations found during the professional inspection, and it is our practice to visually examine all readily accessible structures and systems. As you might expect, typically, the professional inspection is usually done just prior to closing of the sale of a home, rather than on a regular schedule. Many times, severe damage could have been prevented had the homeowner discovered the problem earlier.

Of course some items need to be professionally inspected and serviced but most items at least from a “finding a problem” standpoint are well within the capabilities of most homeowners.

In order to help you look after your home, the following information has been compiled from years of experience and thousands of inspections. However, please keep in mind that each house and occupant combination is unique in that, not only is each house unique but each occupant’s living habits will exert different forces of wear and tear on the house. Therefore as you gain experience in looking at your home, you may wish to change the frequency or emphasis of your inspections for various systems. If you have questions, or would rather have your home professionally inspected periodically, give us a call. We’re here to help. However you get the inspection done, a regular program should save money in repairs over a period of years. Repairs promptly and properly done should in turn help your home keep its value and keep it looking good.

Looking at the other side however; no matter how meticulously you might inspect, repair and maintain your home, any item is subject sudden unpredictable failure or a concealed item may fail and cause damage which is not visible unless floor coverings are removed or walls or ceilings are opened. There even may be visible items, which are not seen for any other reason than we are human and sometimes do not notice a symptom, which may turn out to be a significant item. A regular inspection program, whether done by you or a seasoned professional, should reduce this risk but it will not eliminate this possibility. This is why the professional inspection is generally limited and carries no warranty. One should not reasonably expect perfection from a two to four hour inspection covering all areas of expertise. But with practice one does improve.

OUTSIDE GROUNDS

Walk your property at least two times a year looking for low spots in the soil; eroded areas; dead trees; and cracks in walls, walks, and slabs. Finding the causes of any problems found and making corrections will help keep your property looking sharp and well maintained.

Make sure that rain water drains away from the house, so that it will not collect at the foundation. Moisture running down along a foundation wall may eventually find a way through the wall into your crawl space or basement, or it may erode soil from under the footing or slab and cause settlement. The general rule is that lots should be graded with adequate drainage away from foundation walls, such that the grade falls away from the foundation a minimum of six (6) inches within the first ten-(10) feet from the foundation.

Also make sure that the soil or ground cover does not build to a depth along the foundation that it begins to cover or closer than six (6) inches below the siding or wood material. The moisture in this soil or ground cover is sufficient to begin the process of decomposition where contact is made with any wood or wood products and it is also conducive to termite and other wood destroying organisms.

STRUCTURE EXTERIOR

Here again, at least twice per year, a walk around your house is recommended. You should look for signs of weakening of floor boards and supports at decks and porches; cracks or settlement at the foundation; bowed or open areas of siding; water stains; sagging and / or clogged gutters and drains; shrunken, cracked or missing caulking; or peeling paint. And don't forget tree debris on the roof or in gutters can allow moisture to enter under the shingles and cause damage inside your home. Remember the exterior of your home performs the same job as the skin of your body that is; it keeps the elements from damaging the vital parts. Therefore, keeping the exterior of your home in good repair will help prevent internal deterioration. If you are not comfortable doing the routine inspection and maintenance necessary hire someone to do it – *it's important*.

A little safety tip – Binoculars will provide a good close up look at most exterior surfaces, including the roof, without setting foot on a ladder. Our inspectors use them and therefore are not exposed to the risk of a fall from a roof.

FOUNDATIONS AND BASEMENT

If your house is built on a slab, not much of the foundation is visible, but look for cracks and settlement in floors, erosion around the outside, drainage away from house, or the excessive build-up of ground cover or soil mentioned above.

Some houses have crawl spaces under the floors, which may be the ultimate challenge for many homeowners to inspect. These can be nasty places to visit but a close examination looking for wet spots, moisture stains and areas of deterioration can tell you a great deal about the condition of the plumbing systems and the basic structural integrity of the

house and even the roof and gutters. Look for signs of water entering through or under the outside walls. The crawl space should stay reasonably dry and ventilated at all times. Moisture and stagnant air invites attack of the structure by fungi and other wood destroying organisms.

Cracks in basement floors and walls are indicators of relative movement. However most houses will settle to some extent and materials may shrink causing cracks. If these cracks do not continue to grow in length and / or width over time and do not leak they are considered cosmetic. There are however, cracks which continue to grow, the surfaces become uneven and may or may not leak. This indicates continued movement and should be evaluated by a professional. Also horizontal cracks are usually an indication the wall has moved inward and this condition also needs a professional look. In addition, depending upon the terrain, radon gas may enter through cracks. Under certain conditions this naturally occurring radioactive gas can build up to levels considered to be hazardous with prolonged exposure. Therefore, one may wish to have a test performed to check the level of the radon gas concentration. Even if the building has been tested and found to be within acceptable limits, another test is recommended since conditions can change.

The basement, just as the crawl space, is a good place to observe much of your plumbing system. A simple visual inspection looking for wet spots or stains especially directly under bathrooms, kitchen and laundry will reveal most leaking water or drain pipes and your nose can detect most significant gas leaks. If your home has a finished basement this inspection is not as immediately revealing since you must look for signs of dampness such as stains or mildew at the ceiling, walls and floor.

The frequency of your basement / foundation inspection should be at least once a year. In addition to your personal (or professional) home inspection, you should contract with a licensed termite and pest control operator for an annual inspection. This is a very specialized field and termites and other wood destroying organisms are a major hazard in this southern United States area.

KITCHEN AND APPLIANCES

Since most families spend a great deal of time in the kitchen, a kitchen appliance failure will probably not go unnoticed, but do keep a lookout for water leaks under sinks, under the dishwasher and other "wet" appliances. Once a leak starts it will get progressively worse with time, and as previously mentioned can cause extensive damage if neglected.

Washers and faucet seals are regular maintenance items and you should learn to replace them. Not only can a dripping faucet waste hundreds of gallons of water each year, but since the water is under pressure, when it squeezes between the worn washer or seal and

the faucet body, with sufficient time, leaking will erode the faucet body material, necessitating replacement of the faucet. Neglect of initially minor problems will most certainly cost more to repair later than when they first occur. So if you don't know how to make these minor repairs, if at all possible learn. It will save you money and it can be fun. If this is not your thing, don't ignore the problem; hire someone to make the repairs.

GENERAL INTERIOR

Again, many items that become defective will be noticed and will require some routine maintenance to put them back in good working order. Items such as door misalignment, a cracked window pane, a dirty furnace filter or dripping faucet are considered normal maintenance items. On the other hand a water stain appearing around a door, window or at the ceiling may indicate a concealed plumbing leak, roof leak, or siding leak, which needs to be located and repaired. Neglect of these symptoms may result in the need for very extensive and expensive repairs.

ELECTRICAL SERVICE

Do you have a main circuit breaker? Do you know where it's located and how to turn it off in case of emergency? If not, look in your inspection report and then go find the service box where this breaker or the individual circuit breakers or fuses are located. Sometimes the main breaker is outside and may even be in a separate box from the other branch circuit breakers. If you have a smaller or older house, you may not have a main breaker, but you should know what you have and where it is, in case an emergency arises.

In addition, you may find that the individual branch circuit breakers are not marked as to which area of the house they serve; if this is the case it is advised that you do some experimental "on/off and go look" exercises marking the breaker directory with the applicable area served for each breaker/fuse position.

Your service breaker box may be equipped with one or more GFCI circuit breakers. The "TEST" button located on the individual circuit breaker can identify these. This type of breaker is used in circuits where the outlets served are near a possible wet area, which poses a safety hazard in case an appliance being used develops a short. These breakers should be tested every one to three months by pressing the "TEST" button. When "TEST"ed the power should be removed from the receptacles. You can then "RESET" or reactivate the circuit by moving the breaker's "ON/OFF" switch first to the "OFF" position then to the "ON". If power is not removed when the "TEST" button is pressed or it does not re-engage when it is "RESET" - CALL AN ELECTRICIAN.

There are also GFCI outlets, which may have been installed at appropriate locations. These also should be tested every one to three months. Just as with the "circuit breaker" type discussed above, pressing the "TEST" button should remove the power from the receptacle(s). If it does not, or if it will not "RESET", the GFCI outlet should be replaced.

If your home was built before GFCI's were required, you may want to install individual GFCI outlets near potentially wet areas, such as bathrooms, unfinished basements, garage, kitchen and bar counter outlets and exterior locations, to improve the safety of your home. GFCI outlets are available in home improvement or hardware stores and may be installed by following the manufacturers instructions in or on the box. If you're nervous about making the installation - CALL AN ELECTRICIAN.

A newer development in more recent construction, since about 2002, is another device which is installed in the breaker panel in the circuits for the bedrooms. These look like GFCI's, reset like GFCI's, but they are not GFCI's. They are called Arc-Fault detectors or AFCI's. They detect defects such as broken or frayed wires and very frequently have been determined to be the cause of many house fires. These should also be tested periodically by pushing the "TEST" button. Of course when "TEST"ed, this device should shut down the circuit turning off the voltage to the bedroom(s).

In general you should not have much trouble with your electrical system, but items which we see often are loose wall outlets, broken or missing switch and outlet covers and open junction boxes where wiring splices are made. These defects can be hazardous and need to be kept in good repair.

Smoke Alarms/Detectors - if there is not at least one installed in the bedroom areas of your home, get one today - now. Properly installed and tested monthly, the smoke alarm can alert you to a fire early enough to make the difference between life and death. The modern smoke alarm just may be the most valuable but most inexpensive life / safety device ever invented.....GET AT LEAST ONE NOW. Laws now require at least one at each level of your home, and in bedroom areas. New homes are required to have all smoke alarms linked so that if one activates, all the others are activated.

Carbon Monoxide Alarms/Detectors – this is another device that can save you life. If your chimney is leaking, your furnace fails or your water heater begins leaking exhaust gases, you very well could end up another fatality. You may go to sleep and just not wake up. Get at least one and install it per the manufacturers instructions. There are combination smoke/carbon monoxide alarms which are very economical and practical.

HEATING AND AIRCONDITIONING

Make sure you know where your system(s) are located and how to change or clean the filters. This is important for good temperature control, dust control, and obtaining maximum life of the equipment. We recommend that filters be cleaned or changed every one to three months. And here again the frequency will depend upon your family's personal habits, and the type of filter installed. Some may last up to a year.

We also recommend that you have your systems professionally serviced twice a year by a qualified heating and air conditioning contractor in the fall for heat and in the spring for air conditioning. This professional service will help ensure that your equipment will provide reasonably safe and reliable service and help avoid the inconvenience of major problems when you need the systems the most.

The fireplace is mainly an esthetic device in the modern house. If you use a gas log, the flue may never need cleaning unless birds or squirrels invade your chimney. When you use wood as fuel you should have the fireplace flue cleaned and inspected prior to using it each fall. Excessive amount of soot and creosote may have built up in the system. A note for safety; 1) make sure the flue is open before lighting a fire and; 2) if you have a gas starter or gas log, light the match and put it in place before turning on the gas. If you have any gas appliances in your home, I will repeat, a carbon monoxide detector is highly recommended. A malfunctioning furnace, water heater or blocked chimney may result in carbon monoxide filling the house.

PLUMBING

We have already discussed some of the effects of plumbing problems, but at least twice a year, one should take a good close look at all the visible piping and check under sinks and other fixtures for leaks. Much of the water and drain piping is concealed inside the walls, floors and ceilings, so if a problem develops secondary damage should be expected. In some cases concealed leaks may not be discovered unless floor coverings are removed or floors, ceilings or walls are opened.

In case a large leak occurs, creating an emergency flooding situation, you need to know where the main water cut off valve is located in order to minimize the damage. Again, look in your inspection report and then go find the valve before an emergency occurs. When your house is flooding is no time to find out you don't know how to turn off the water. As a last resort go to the meter, generally outside, to turn it off. Be sure to take wrench with you, because you will likely need it to turn off the water. Again, learn this stuff prior to needing know it.

The water heater is an item, which you should budget to replace when it's approximately ten years old. Many will last longer, but to reduce the risk of an emergency water cleanup, damage to your home or personal items, not to mention the plumber's weekend rates (these things always happen on weekends or when you're away), replacement during the tenth year may be money in the bank. At the very least, have the unit checked to determine if it's near the end of its useful life. Some indications are; 1) rusty or cloudy hot water, 2) an excessive amount of rust laying in the combustion chamber, 3) moisture around the bottom of the tank and, 4) NONE OF THE ABOVE. Just to make this issue more confusing, you may find any or all the three conditions and the water heater last for many more years. Or none of these conditions and it burst tomorrow. Anyway if it's leaking or it bursts, there is a water cutoff valve on the water supply piping, usually installed just above the water heater. Turn it off and call your favorite plumber.

The temperature / pressure (T/P) relief valve, located on or near the top of the water heater, should be tested at least twice a year. This valve is the safety device, which should open to relieve excessive pressure before the tank explodes, in case the heating system control fails and the water overheats. So it is important that the T/P relief valve is in good condition. To test it, open it and let water run for several seconds then let it close. The valve should shut off completely and should not leak. Open it and close it again. If it does not shut off or quit leaking, then have it replaced. Just so you will know, most home inspectors do not operate this t/p relief valve. It's part of the homeowners maintenance items, but it is not required that inspectors operate "safety" devices.

A cautionary note, if the valve feels like it is stuck, if it will not open easily - don't force it - it may be rusted shut and if it's forced open it will most always leak. So just have it replaced soon, rather than force it open and create a leak which may need emergency service.

There is one more item on the water heater, which needs attention; this is the tank drain valve near the bottom of the tank. This valve should be opened and the tank flushed every few months to clean sediment from the bottom of the tank. A word of caution, if the water heater is several years old and has not been flushed regularly your chances are good that the drain valve will not re-close properly. This may necessitate early replacement of the tank or at least a plumber service call to flush the tank and replace the valve. When the tank is kept clean, however, it will heat water more efficiently, and may help it last longer. Just make sure you connect a hose or have a bucket to move the water out of the house, before trying to open the valve.

If your house is equipped with a septic system rather than the city / county sewer, you have a few additional considerations. The first one is "don't be afraid of this method of disposal" it just needs a little more care and maintenance. Remember this thing is just a big tank, usually 1000 gallons, which collects your household wastewater. The naturally

occurring bacteria digest this waste, generating solids and water. The solids settle to the bottom and the water runs off the top into a drain field. A couple of guidelines from septic tank experts are: 1) don't put harsh chemicals in the system and, 2) have it pumped and serviced every three to five years. They also recommend that you do not use a garbage disposal, it creates problems with the digestion process and fills the tank with solids faster. They also say that it's not necessary to put bacteria enhancers in the system. The naturally occurring bacteria do the job unless of course you kill it with harsh chemicals.

If you have a whirlpool bath it is important to follow proper maintenance and cleaning procedures for the whirlpool bath's circulation system to prevent the growth and transmission of infectious bacteria. Scientific reports show that household products such as bleach, vinegar, baking soda and automatic dishwasher detergent are ineffective for the purpose of cleaning bath residue and scale deposits from whirlpool bath circulation systems. A whirlpool bath used privately in a residence should be flushed after every use with a cleaning solution specifically formulated to remove bath residue and professionally cleaned at least annually. Contact manufacturer or distributor for information on cleaning solutions. He, the manufacturer, may very well recommend a dishwasher detergent, but that is the manufacture's call.

ATTIC

(Caution! If you enter the attic, walk only on the floored area or the ceiling joists.

The insulation and ceiling gypsum board will not hold the weight of a person, so do be careful.)

If you have an accessible attic this is a good place to check the effectiveness of your roofing materials. Black spots or water stains on the underside of the roof decking or structural members are a sign that roof either is leaking or has leaked some time in the past. If you locate an area of heavy stain and it is not damp you should visit the attic when it is raining to check for dripping or dampness. If it's damp, then you with the help of a professional roofer need to decide whether the leak(s) can be patched or if the entire roof covering needs to be replaced.

You may find that animals, such as birds or squirrels have invaded your attic. This should be prevented since they can damage the insulation, electrical wiring, siding, and they may even find a way into your living space.

Another important aspect of the attic is that it must be ventilated. Vents are installed in the roof, soffits, or gable ends to help reduce the effects of accumulating heat and

humidity, so, check to make sure vents are not blocked by insulation or dust and dirt filling the screens. If electric fans are installed make sure they work. These are generally controlled by a thermostat, which activates at about 100 degrees Farenheidt. A manually activated vent fan is not recommended since it will almost never be turned on when it's most needed.

HOPEFULLY YOU WILL FIND THIS INFORMATION USEFUL. WE AT Inspection One Associates, Inc. WISH YOU MANY HAPPY YEARS WITH YOUR HOME. IF WE MAY BE OF SERVICE DON'T HESITATE TO CALL.

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