

What Can - and Can't - a Home Inspector Tell You?

After all the house hunting and hand wringing, you've finally made an accepted offer on a home. Now, if you're like most buyers, you'll hire a home inspector to cast a critical eye on the property you're about to buy. It's a crucial step that forces buyers to think more objectively about their purchase, says [Liz Martin](#), a home inspector in Brookline. "The issue is no longer whether the bedrooms are sunny or proximity to transportation. Instead it becomes, 'What shape is this house or condo in, and can I afford the repairs and the maintenance?'"

But while a good home inspector can give you a thorough assessment of the home's condition, alerting you to potential safety hazards, problems big and small, and what costly repairs might be in your future, there's a limit to what they can tell you -- and even the best ones can't see through walls.

"People can have the mistaken idea that the home inspector has magical skills or abilities, which may include x-ray vision, and we don't," said Harold Popp, owner of [Mount Vernon Inspection Associates](#) in Middleton. Despite new tools like infrared cameras or moisture meters, the process is still "a visual inspection of readily accessible areas," he added. "We don't necessarily speculate with any authority about what may be inside the walls."

Still, a well-trained eye can detect dozens of clues about the condition of a house that buyers might otherwise overlook. "One of the most revealing things is the condition of the roof. People just don't think about it too much, they might give it a passing glance," Popp said. "If those roof shingles look like burnt bacon -- you know when you overcook bacon it gets crunchy and puffy looking -- occasionally you'll see roof shingles like that, and they're done." The shingles should be flat and uniform, he added, without any missing. And if there's tar smeared in spots or on the base of the chimney, that signals a stop-gap repair that will need attention.

Popp explains all this to buyers as they circle the home together, starting outside from across the street. You should attend your inspection and participate as much as the inspector allows, he added. "I encourage people to stay right at my elbow and I'll explain things to them and answer their questions as I go around," he said, starting with the exterior elements like the roof, gutters, wood trim, siding, window components, doors, porches, and decks. Then he brings them up close to inspect the siding and looks for telltale problems like sagging gutters before heading inside to the basement.

Another clue buyers tend to overlook outside is the grading of the house. "The relationship of the soil to the foundation will determine whether they have a dry basement," Popp said, and a damp cellar can lead to mold in the attic. "The soil should always slope away from the building so the water can flow away from the house. And mulch or crushed stone, they don't count."

This is [a home inspector's job](#): relying on their broad and vast knowledge to look for warning signs that could indicate a problem. Popp compares his role to that of a primary care physician,

who might see a funky looking growth and refer you to a specialist or order up a CT scan. “Mostly we’re generalists,” he said. “So usually when there’s a problem, we recommend further evaluation by a licensed electrician or plumber or qualified HVAC tech or in some cases maybe a structural engineer.”

Martin recalled inspecting a vertigo-inducing three-decker. “The floor was so uneven none of the doors would stay shut, and the buyer had to sit down he was so nauseous from the pitch of the floor.” Yet there was absolutely nothing visible to suggest whether it was symptomatic of a big structural problem, so she recommended the buyer call an engineer.

Unfortunately, there are two big things an inspector *can’t* tell you: which engineer -- or plumber, or electrician -- to call, and how much it will cost. “As Massachusetts licensed home inspectors there are two very important things we can’t do, and one we can’t is give prices or repair costs,” Popp said. “And we’re not allowed to recommend contractors to people.” Nor are they allowed to perform any work themselves, even though some inspectors may still be licensed tradespeople.

If you’re house hunting in Boston, there’s a good chance you’re looking at an older home -- in which case, sloped floors may not be the only reason you need to sit down during an inspection. “The amount of negative information can be overwhelming to a buyer,” Popp said. “It’s important to be able to discern the important things, the expensive things, and the dangerous things from just the nuisance items and aesthetic problems.”

Popp said “the big five” are the roof, structure, plumbing, electrical, and heating systems. Environmental problems are an added wildcard - stuff like lead paint, asbestos, radon, mold, or a leaky oil tank - but home inspectors don’t directly test for these issues, nor for pests like termites. “We’re not environmental scientists or microbiologists,” Popp said.

Electrical problems are the most common issue, Popp said - and the most important to correct. “If you have a leaky pipe, maybe you’ll get a stain on your ceiling or some water on the floor,” he said. “But with an electrical problem, it can electrocute you or burn your house down.”

That said, leaky pipes are no picnic, either. Old cast iron drain pipes can rust and corrode, leading to some very unsavory runoff. “Frequently we find there’s corrosion to the extent that there’s active sewage leaking into the basement. It’s not necessarily in a great amount, and in some cases, unless you actually go hunting for it you’re not going to see it. But once you show it to people they’re generally horrified,” Popp said. Even if it’s barely noticeable, he added, “How much sewage leaking into your basement is too much for you? And most people want zero, that’s pretty universal.”

Another thing a home inspector cannot tell you, as much as you wish they could, is whether or not you should buy the house. Popp still hears a variant of this query all the time: “Would you let your daughter buy this house?” It’s an impossible question he’s both unable and not permitted to

answer. "I've never suggested to someone they shouldn't buy a house," he said. "Sometimes the houses with the biggest problems turn out to be the best deal for someone." Inspectors are also forbidden to weigh in on the home's market value or its suitability for a given use.

Martin agreed it's impossible to recommend one house over another; it all depends on the buyer's expectations and capabilities. "I've inspected houses that simply needed paint only to have the buyer express concerns about 'all the work we need to do,'" Martin said. "And I've had clients be utterly unconcerned about major problems because they were buying 'a hobby' and they had the temperament, skills, and money for a fixer-upper."

But either way, most buyers benefit from having an experienced, impartial professional inspect the home -- even if buyers increasingly feel pressured to waive their right to a home inspection to make their offer more competitive in a seller's market.

Martin acknowledges the pressure, but said buyers who drop their inspection contingency are taking a huge risk. "I can't imagine making the biggest purchase of my life and not spending the money to inspect the house," she said. "People do tours of colleges and test drive cars but will consider spending upwards of a million dollars and forgo a careful inspection of the property." Winning a bidding war may not be the jackpot you imagine, she added. "A house could have structural problems, potential mold, a lead water line, or other expensive or dangerous issues, and the buyer can say that they beat out the other bidders for these problems!"

Marie Presti, owner/broker at the Presti Group in Newton and president of the Greater Boston Association of Realtors, said she never advises buyers to waive their inspection contingency -- but many clients still feel compelled to do so in the fever of the spring market. However, she said that pressure usually lets up in July each year. "Our summer season is always a little bit slower because buyers go on vacation and they're not keeping their eye on the ball," Presti said.

Those who spend their summer weekends at open houses instead of beach houses have a little less competition to contend with - and less pressure to drop an inspection contingency. But that doesn't mean you shouldn't make a quick decision, Presti said. "If you wait a week or two, those people on vacation last week may come back and see it, and now you're in a bidding war."

Popp said the stress of the market is taking a toll on buyers during what should be a joyful milestone. "People are spending way more than they ever wanted to, they're getting less than they think they should, and they're competing with other people for this opportunity," Popp said. "People used to be really happy when I'd see them at the time of a home inspection; it was a very happy time. And I find that today they're just more relieved that they seem to have gotten a house."

And that's *before* they spend three or four hours tagging along with him, learning everything that might be wrong with their expensive new home -- all tidily itemized and documented in a written

report. "It's not fun buying a house anymore," Popp said. But there is one thing he can say to a home buyer, no matter what's in that report: "Best of luck."

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Massachusetts Home Inspection requirements:
<https://www.mass.gov/files/documents/2018/01/05/266cmr6.pdf>

INTERVIEW TRANSCRIPTS & EMAILS

Interview with Harold Popp, owner of Mount Vernon Inspection Associates

1. So, I like what you told me last time, about how a home inspector is like a PCP - can you repeat that and use that metaphor to explain your role in the home buying process?

One of the primary goals is to establish people's expectations and that's bec people esp new home buyers they know they should get a home inspection but sometimes they don't know why and they certainly don't know what they're going to get and they may have some incorrect ideas about what exactly a home inspection is and is not. So the best example i use is I compare it to a visit to your primary care provider, and the longer I'm in this business the more i see that's the nature of our work as professional home inspectors. So what i've noticed in my later years is I go for an annual physical and invariably my doctor finds a reason to send me to one of his associates or some specialist to get further analysis or investigate a problem I might have. For example last time he said i don't like the looks of that thing i'm going to send you to a dermatologist. So then I got to my dermo and his assit who's very skilled evaluates the problem takes a sample maybe a biopsy and then they may or may not send me for further correction like surgery or whatever it is. But that's the nature of our work we find problems - some people may be a licensed electrician or licensed plumber in addition to being a home inspector for example i was a licensed builder when i started - but mostly we're generalists. So when we find indications of electrical problems many times we can identify them specifically but usually when there's a prob we recommend further evaluation by an electrician or plumber or qualified HVAC

tech or in some cases maybe a structural engineer. and people understand that. It makes my job simpler bec they know what to expect and what to do with the information I give them. Interestingly enough my own doctor of many years he always chats me up about real estate during my annual visit but a couple years ago he said you know i wonder if you could come by my house and take a look at some things. I had told him about the analogy I use and so i did and one of the things i discovered is he had this antique knob and tube wiring but most insurance co's won't let you keep that, insurance companies will make you replace it there are some pteontal hazards assoc with it.s o he got his elec out there based on my finding he consulted an expert and the elec tfixed it and not only that he said you know i got that knob and tube fixed but i suggested a nimer of my colleagues who had the same problem.

2. What should a home buyer expect from their inspection and their home inspector?

3. And what should they not expect? What are you unable to tell them?

When I'm beginning an inspection i explain a home inspection is a visual inspection of readily accessible areas. That makes it pretty clear we're not doing any smell tests, we don't necessarily speculate with any authority about what may be inside the walls because it's a visual inspection. Sometimes if you don't set the tone at the start of the inspection people can have the mistaken idea that the home inspector has some magical skills or abilities which may include x-ray vision, and we don't. There are some new tools that some inspectors use like infrared cameras or moisture meters things like that but primarily we're looking basically at the surface of things. And from that inspection we can often conclude if there is a problem. A good example would be if a home inspector finds stains on the second floor bedroom ceiling. well it's pretty likely there's a roof leak and it may or may not have been repaired. Most people - i've found over the years when people spend thousands of dollars on a roof, they're usually very prompt about repairing the stains on the inside because that's the easiest part. So now that they've spent thousands repairing it they're very likely to get the inside stains taken care of so it could be a defective roof or maybe it's due to ice dams we've had a lot of problems lately around here with ice dams so we can make a recommendation based upon that.

3a. Do people ask you, for example, whether you'd let your own kid buy this house? What do you tell them? Are there legal limits to the advice you can provide?

How did you know that? That's one of my favorites. I still get that, it's usually the wife at the end will say can I ask you as question, sure, she'll say would you let your daughter buy this house? And that's, we can just never answer that. I've never suggested to someone they shouldn't buy a house. And not only do i have ethical reasons for not doing that but that's totally beyond my capabilities. Let's face it, you could buy a rock and all you're getting on that property is a rock and it still could be a good value. It could be a burned down farmhouse and it could be a great value it's always a matter of value and that has nothing to do with. Sometimes the houses with the biggest problems turn out to be the best deal for someone. But technically we're not allowed

to do that as mass licensed home inspectors there are two very important things we can't do and one we can't is give prices or repair costs. And in most cases not only do we not know the answer to that but we're not allowed to give it. And we're not allowed to recommend contractors to people and they often ask if we know someone a plumber or electrician to recommend and we're not allowed to do that.

At first I thought gee that's too bad but now it's a blessing in disguise bc the last thing i want to do is recommend a contractor and have it turn out to be a problem for someone, it takes that burden off our shoulders.

4. What can a home buyer do to get the most value from their inspection, and from your expertise and time?

That's the most important, it's important for the buyer to be present during the inspection and to have patience and participate in the process as much as their home inspector will allow that. i know in my practice i encourage people to stay right at my elbow and i'll explain things to them and answer their questions as i go around. I do like to have some time by myself and i try to get there a half hour early or more and i take a lot of photos do my outside inspection and then when the buyer comes we take care of the paperwork sign the agreement and so forth and I set up my laptop in the kitchen and i take them back outside and go over everything with them. And sometimes there's another thing I see going around the second or third time. And when i'm going around i explain things and answer all their questions. I start across the street where i can see the whole front of the building in view and i start to explain the condition of the home and various aspects to the buyer and typically move clockwise right around the house, top to bottom in a clockwise manner and explain everything: talk about the roof, the gutters, the exterior wood trim, the siding, the condition of the exterior window components, doors, porches, decks. the grading is important because the relationship of the soil to the foundation will determine whether they have a dry basement. the soil should always slope away from the building so the water can float away from the house. And mulch or crushed stone they don't count. it's like the material at the bottom of an aquarium it fills up with water, so sometimes it'll look higher but actually there's a ditch next to the house but it's filled with crushed stone and water's accumulating there and it's causing a damp basement. Even dampness in the basement you can end up with mold in the attic as a result of that negative grade. I remember one house in particular it was only 15 years old it was almost in a bowl i looked and thought this is a problem, it turned out the plywood in the attic was delaminating so the whole roof structure maybe not the rafters but all the plywood and shingles were going to have to be replaced and that was all due to improper grading and allowing chronic excessive dampness to cause problems in the attic. (how?) It's rising with the air up through the home into the attic and that moist warm air, relatively warm moist air is reacting to the cold wood components in the attic the roof sheathing in this case plywood that cold plywood allows the water to condense on the surface and that chronic dampness can lead to mold and deterioration of wood products.

5. What are some common home problems that you can plainly see and tell the homeowners about?

I used to do, I don't do many now, but i used to do presentations for first time homebuyers like

MAHA, a bunch of others, and i would talk to people about what they could look for while shopping for a home. And one of the most revealing things is the condition of the roof. And people just don't think about it too much. They might give it a passing glance. But if you were to stand in front of the house with a good view of the roof, i use high powered binoculars but even without them there are certain things you can see and if those roof shingles look like burnt bacon you know when you overcook bacon it gets crunchy and puffy looking occasionally you'll see roof shingles like that, and they're gone. If you're patient and you look carefully there are things about it that are very revealing. the shingles should be flat, should be uniform. there shouldn't be any missing - and it's better if they all match. sometimes maybe there's a repair from a tree falling on the roof and the shingles might not be a perfect match, and if it was done properly it's ok. if you see a space where they smeared roof cement on it that's a problem a temporary repair, or where they smear it around the chimney flashing. the purpose of that is to be a mechanical barrier to prevent water from entering that space and when that's damaged or not functioning properly they'll just gunk it up with black stuff, people call it tar, and that's a temporary repair. Skylights sometimes you can see the glass is fogged but inside esp you want to see if there's any leakage around the skylights either on the wood trim or the ceiling, esp below the skylight. And may times the stains are just due to someone leaving it open so i suggest if people find a water stain somewehre the best approach is to start an inquiry, ask the broker, ask the seller, find out what the history is of that stain. It's very hard to tell when things happened. If you hear the story and it makes sense to you well it may be true. On the outside of the house, we talked about the roof, sometimes if you look at the gutters you can se there's grass or little trees growing out of the gutters that means they haven't been cleaned in a long time. Sometimes they're sagging you don't want to have them sagging in the middle they should angle toward the downspout, that means they're holding water in the middle. And if you see streaking stains by the gutters many times that's due to ice dams sometimes there's water that gets behind the gutter and the fascia board and it drips down over the siding and wood trim and that can indicate ice dams, which are a big problem especially the last few years. Siding is very importantand a lot of houses have wood shingles or wood clapboards, it's important to note the condition and the best way to do that is to get close enough to the siding to put your hand on it and that close you can get a real sense of what it looks like. a lot of people think its' the bad weather that causes problems with siding and roofing, it's not really- the big problem is the sun, sunlight just bakes the wood, damages the roof and singles and in many cases causes wood siding to cup curl split and deteriorate over time. So look at the wood shingles and see what the condition is like. Many times people will paint their house just prior to putting it on the market and it can look nice and fresh but if you look closely you can see there's more to this picture, there's missing or damaged shingles. I was talking to a group of first time buyers 20 years ago in dorchester an di was telling em about htis house what they should look for and the very next day, i todl them beware the yellow house bec maybe it was at theat time it doesn't seem to be the case today but here were a lot of peoel fixing up old houses and just flipping them. Dev would go in, spray paint the exterior not fix anything just paint it yellow and you'd be standing out on the street and thinkw ow that house looks great! Yellow! I think it was the next day i'm in dorchester and ehre's this yellow triple decker and it looked nice from the foront and i went down the driveway side and the shingles wer so bad they had deteriorated righ toff the house

and the wood boards underneath the siding were exposed but unless you looked you wouldn't see it they just painted everything yellow and the siding was actually missing on that side so that's an extreme example of how you can be deceived by appearances. If you stand close enough to the house put your hands on it you'll see. You'll also see maybe these are the old double hung windows there's not many of them left most people replace them with vinyl the old wood windows are problematic the sash cords break, the're's damaged putty or damaged stops or broken glass, they're a problem and most of the time and unless you have aesthetic consideration and you like the old style windows and the antique qualities in most cases .

The other thing is decks and porches, there's an amazing amount of problems with decks and porches. Some were poorly constructed from the very beginning, built by unqualified individuals with no building permit, other cases sloppy or amateur repairs that have been made, and then just damaged and deteriorated components. Especially if you're looking at a three decker in Dorchester and you have a big back porch on the third floor, that is a dangerous place if it hasn't been well constructed. even a deck on the first floor. I had one a number of years back where I got a call to come out and do an investigation because the deck had fallen off the building they were having a party and the deck, because the frame hadn't been bolted to the house as it should have been it was merely nailed to the building they were having a party and the deck suddenly pulled away and collapsed. Not to mention with little kids playing around unsafe or damaged or poorly constructed guardrails so decks and porches that's another area that have to be scrutinized and you need to know what to look for.

6. And what are some issues you might notice that you're unable to diagnose and would recommend a specialist look at?

I only have to think back to yesterday I did a house in Middletown and one of the common things I find in an older house, doesn't have to be that old it was 1960s in this case a little over 50 years, it had cast iron drain lines and sewer lines in the house and frequently we find there's corrosion to the extent that there's active sewage leaking into the basement and it's not necessarily in a great amount and in some cases unless you actually go hunting for it you're not going to see it. but once you show it to people they're generally horrified. And what I say to people is it's only a small amount and maybe there's some rust stains on the floor. But how much sewage leaking into your basement is too much for you? and most people want zero, that's pretty universal. The other thing about sewer pipes, the one to the street .sometimes you got a house and it's been completely renovated they've redone all the plumbing and drains are all new and PVC and really looks like all the plumbing has been replaced and in fact it may have, but there's often something that remains and that's the cast iron drain line to the street and that may have been underground for 80 years, and that can really be a problem. People move in, sometimes an older person has lived alone for a while and an active family moves in and puts a lot more stress on that system and boy now we have a problem the toilet in the basement is backing up and it turns out the drain isn't clogged it's collapsed, so that can be a real problem. There are companies that will use a camera right into the pipe to inspect it. We don't do that but customers decide to otherwise it's a roll of the dice when you buy an older house, there's always the potential for concealed damage. It really makes their day just another

worry.

7. Can you talk about some specific examples (you don't need to mention names) of these situations, where you saw something and alerted the homeowner, or recommended a pest or structural inspection, and how that played out with the sale?

That's a dicey subject we don't get involved they may use our findings to renegotiate or somehow have the seller repair things or to reduce the price but that's really up to the buyer and possibly their broker or atty. So they'll use our findings and do whatever they choose to. In today's buying environment there's not a lot of negotiating from what i can see.

Getting back -a good example would be electrical problems. We don't necessarily check every single electric outlet. We check a representative sample. But obviously in most cases there's furniture, stored items in the way they're just not accessible. But in that rep sample we may find various conditions, one might be reverse polarity where the wiring in the outlet is reversed or an open ground where the elec outlet is not grounded, so there are oh i'd say **electrical problems are the most common issue that i find and i believe it's very important to correct these issues.** The problem, **if you have a leaky pipe maybe you'll get a stain on your ceiling or some water on the floor, but with an electrical problem it can electrocute you or burn your house down.** Not to be an alarmist but a good deal of household fires are caused by electrical issues. I think it's prudent to have any electrical problem fixed no matter how small.

8. If you find a problem, are you able to tell the buyer how much roughly it should cost to repair? Do they need to get an official estimate to bring to the negotiating table if they want to get the seller to lower the price?

That's exactly what I can't do. Not anything at all like that. (ballpark figures) I looked at a roof a few days ago and it was, i knew it was 15 years old. There's a lot of detective work, you can't tell how old a roof is by looking at it, you might come up with an educated guess or a range but roofs, to estimate the age of a roof is like estimating the age of someone's grandmother, you might come within a range but you're not going to hit it right on the button. So here are things a buyer can do. I always suggest to people they check in with the local building dept and in the city of Boston for example these records have been digitized and you can go to cityofboston.gov and the inspectional services dept and check to see the jacket for a part building. So the goal is to have them all digitized i don't know if they all are but many are and as a matter of public record you can see all the permits that have ever been pulled on a part house. If you check the building dept records and see they last resingled a roof 12 years ago, and it's a 20 year shingle, that's some pretty easy arithmetic right there. Maybe it's got 10 years or so but maybe i'm good for a while. Unless there's physical damage then no question you'll need to repair it. And if you repair a roof that will need to be replaced soon, that money is gone you'll never get it back. That's an important decision, throwing good money after bad. I did a job today in charlestown and the furnace it had a gas fired forced hot water furnace and it turned out there was an active leak inside the inside of the cab was pretty rusted. It might be a simple repair but the problem is the furnace was 21 years old, beyond warranty totally depreciated and that may need to be replaced sometime soon, i wouldn't say to people you have to replace it. It wouldn't

be accurate, it's possible it could last 10 years or 20 years, that's pretty unlikely they're usually good for 25 years or so but after 20 do you really want to spend possibly hundreds of dollars to fix that or just say it's time to get a new one and the new one's going to be more efficient. and those are the kinds of decisions people need to make.

9. What do you make of buyers waving their inspection contingency? I know you said last time you don't do quick walk-throughs for legal reasons, but what DO you recommend people do in hot markets like Boston where they feel pressure to waive all contingencies to win the bid? (In my mind, it's still worth biting the bullet and getting a full inspection done, even if you're unable to renegotiate the price, right? At least you know what to expect when you move in, and you could pull out of the deal -- losing just earnest money I think? -- if you uncovered a really bad problem?)

That's a great point, *from my perspective i can only say, unless you're willing to be open to major risk you really need to get a home inspection*, you could have a builder come with you, maybe you have an uncle who's a contractor i did a job a couple days ago the guy brought his father and the father was somewhat of an electrician never finished training, didn't have a license. But he knew something about it. And people *a lot of older guys who have been in the trades they can be a wealth of knowledge but in my opinion there's no substitute for a thorough home inspection.*

Folks get so distracted today by intense pressure of finding an affordable home in greater boston. Sometimes they're willing to do things to their detriment and one would be buying a house without an inspection. But on the other hand, it's challenging out there. I've had people come in after they own the house even, they just want to know what's going on. And for their knowledge, that can be helpful, you don't have any recourse but on the other hand it can be a good guide to creating a repair list. In the software that i use, we have the capability to create a repair list within the software so they can take our report and drag and drop and pick and choose well this is important to me maybe that isn't and then they can create a repair list and they'll use that as an addendum to some of the documents what people do is the kind of document that you can attach to aP&S ag

10. Speaking of, what are some really bad problems, like the worst stuff you don't want to see, stuff that could or should kill a deal?

It's often an accumulation of things, let me say this, it's a caution actually and that is sometimes *in the course of a home inspection the amount of negative information can be overwhelming to a buyer. And it's important to be able to discern the important things, the expensive things, the dangerous things from just the nuisance items and aesthetic problems. So you've got some bedroom doors to fix maybe, no big deal. Windows that aren't opening properly, no big deal. Some hw floors that need to be patched or refinished, you've got damaged plaster on the ceiling or the walls, maybe the cabinet doors are not working properly, it sounds sort of like a fixer upper it's an accumulation a ton of stuff that needs to be fixed but it's the kind of thing you can DIY or do over time. But things like major electrical problems, I've got a job friday the guy told me look it's a fuse box, this is what I know about that house before I even go if you've got a fuse*

box you're going to spend a lot of money there to upgrade the electric service, put in a new panel and not only that probably substantially rewire the house if it's old enough to have a fuse box it almost certainly has all old wiring of one kind or another so it'll almost certainly need an expensive upgrade. Plumbing is another expensive item. People think oh we'll put in a new vanity, well some of the piping is maybe all antique brass pipes that could break anytime. Old drains, or cast iron drains so it might require all new plumbing and that can get expensive. Heating systems, there's a lot of money there. I usually talk to people about the big five and sometimes at the end of the inspection i always used to point out the bad things sometimes what id' do is let's look at it like this, the big five are the roof, the structure, the plumbing, the electrical, and heating. So as a wild card there are environmental considerations as well, there could be lead paint, asbestos, mold, problems with an oil tank leaking or other kinds of environmental problems too. but the things people are most interested in they want to know the condition of the roof and exterior envelope so if you've got a new roof that's a real plus. If the siding and trim is good enough, most houses you're going to find a little deterioration of exterior siding and trim here and there, well the next time it's painted someone can fix up any damage to the siding and trim if the exterior siding and roof if that's good that's a big deal. If the structure, people see cracks in the main beam cracks in the stone foundation almost all of these old stone foundations have some cracks in them. should they be repaired, is it an emergency? most of the time it's not. Those cracks in the main beam, most of the time, no. so i don't say that's no problem but it's nothing to panic about most of the time. I did have one a few weeks ago where it was a major crack right through the whole beam and they'd propped it up with a temporary post and that's something the home inspector will find but that can be repaired. The plumbing electric and heating, the thing to remember there is the newer is better. New plumbing is great. If you've got old plumbing old electric old heating it sounds a little like a fixer upper and you're going to spend money and people know that going in. heating systems that can be costly too and if you have an old boiler or an old furnace things don't last forever and if it's older than you can anticipate repairs or even possible replacement if you're buying a home look for good maintenance notice if there's any rust or corrosion or water on the floor next to the boiler those can be a dead giveaway. And last, environmental, we don't inspect for lead paint but if you're buying an old house that's got old double hung wood windows with the ropes and it's got many years of paint and peeling paint in some places and no ones indicated that the house has been lead tested well there's a good possibility there's lead paint there. And the best way is consult with a licensed lead paint inspector. when we see things like mold or asbestos we're not testing for that we're not environmental scientists or microbiologists, if i see something i've known in the past to contain asbestos, like old whiteish greasy heating pipes, well it probably does contain it. We say on the report well that old heating pipe may contain asbestos. people can decide what to do there's no law saying they need to remove it. but most people feel that having it removed by licensed people under safe conditions and once it's gone it's over. When we see mold we say hey that looks like it could be mold over there, maybe have that further evaluated. The problem with mold and making recommendations, no. 1 we can't say for sure what it is but let's face it if it looks like a duck it probably is a duck. It probably needs to be evaluated by an expert. And maybe they'll say mold remediation is needed, maybe it's not needed.

We're not allowed to recommend contractors, and we're not allowed to give a price for repair costs, we cannot estimate repair costs.

Email Interview with Liz Martin, home inspector in Brookline

----- Forwarded message -----

From: **Elizabeth Martin** <lizmartinemail@gmail.com>

Date: Fri, Jun 22, 2018 at 5:03 PM

Subject: answers to inspection questionsRe: Interview for the Boston Globe?

To: Jon Gorey <jongorey@gmail.com>

Here you go Jon. More information can be found [here \(Mass. gov site\)](#) and [here \(ASHI New England\)](#).

Liz

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Liz Martin Home Inspections

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617-447-0747

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1. Can you briefly explain the home inspector's role in the home buying process?

The home inspection is an opportunity to look critically at the property before committing to the purchase. **It is the most important step in the process** of purchasing a home because it calls upon the buyer to think objectively about the purchase. **The issue is no longer whether the bedrooms are sunny, or proximity to transportation, instead it becomes what shape is this house or condo in, and can I afford the repairs and the maintenance.**

2. What should a home buyer expect from their inspection and their home inspector?

It is an educational opportunity. The buyer should attend the inspection and ask lots of questions. They should not feel rushed to "get through" the inspection but feel like the inspector has their interests in mind. After the actual inspection they should get a clear well written report that adheres to the Massachusetts Standards for Home inspectors. Finally, they should feel like they can ask follow-up questions of the inspector.

3. And what should they not expect? What are you unable to tell them?

Home inspectors in Massachusetts are licensed by the state. We must follow the Standards of our practice that are outlined on the Massachusetts government web site. Some prohibitions listed are:

266 CMR 6.06: Prohibitions

Inspectors are prohibited from:

- (1) Reporting on the market value of property or its marketability and/or the suitability of the property for any use.
- (2) Advising their Client about the advisability or inadvisability of the purchase of the property.
- (3) Offering or performing any act or service contrary to law and/or 266 CMR 6.00.
- (4) Determining the cost of repairs of any item noted in their Report and/or inspected by them and/or their firm.

3a. Do people ask you, for example, whether you'd let your own kid buy this house? What do you tell them? Are there legal limits to the advice you can provide?

A home inspector should present their findings objectively. I've inspected houses that simply needed paint only to have the buyer express concerns about "all the work we need to do" and I've had clients be utterly unconcerned about major problems because they were buying "a hobby" and they had the temperament, skills and money for a fixer-upper. One man's trash is another's treasure.

4. What can a home buyer do to get the most value from their inspection, and from your expertise and time? Ask lots of questions and follow the recommendations of the inspector.

5. What are some common home problems that you can plainly see and tell the homeowners about? Asbestos insulation in the basement, asbestos tiles on the floor, missing handrails, how to manage damp basements, unsafe electrical work, ageing roofs, ageing or improperly installed boiler/furnace, the list is endless.

6. And what are some issues you might notice that you're unable to diagnose and would recommend a specialist look at? If a house has structural concerns that cannot be clearly diagnosed I will recommend a structural engineer. Recently I inspected an old house and 3 of the basement walls bulged out quite a bit and the columns in the basement were old trees, (which is not itself necessarily a problem). The trees however were all bowing. I recommended they bring in an engineer. Another time in a 3 decker the floor was so uneven none of the doors would stay shut and the buyer had to sit down he was so nauseous from the pitch of the floor. There was absolutely nothing visible to tell me what was going on, nothing. I recommended an engineer.

7. Can you talk about some specific examples (you don't need to mention names) of these situations, where you saw something and alerted the homeowner, or recommended a pest or structural inspection, and how that played out with the sale? A home inspector stays out of the sale process, we have no role in that. If a buyer decides not to buy a property because of the inspection findings an inspector will only know that if the client tells them or uses them again for another inspection.

8. If you find a problem, are you able to tell the buyer how much roughly it should cost to repair? Do they need to get an official estimate to bring to the negotiating table if they want to get the seller to lower the price? Massachusetts inspectors cannot quote prices for repairs. Think about it, some electricians may charge \$45 an hour, other \$100. **We don't estimate repair costs.** As far as negotiating, the real estate agent will engage with the client on estimating the repair costs and how to use that data in the negotiations.

9. What do you make of buyers waving their inspection contingency? What do you recommend people do in hot markets like Boston, Brookline, etc. where they feel pressured to waive all contingencies to win the bid? (In my mind, it's still worth biting the bullet and getting a full inspection done, even if you're unable to renegotiate the price, right? At least you know what to expect when you move in, and you could pull out of the deal -- losing just earnest money I think? -- if you uncovered a really bad problem?)

Caveat emptor!! I can't imagine making the biggest purchase of my life and not spending the money to inspect the house. People do tours of colleges and test drive cars but will consider spending upwards of a million dollars and forgo a careful inspection of the property. The argument is that they want their bid to be "competitive" but the risk associated with that is phenomenal. A house could have structural problems, potential mold, a lead water line, or other expensive or dangerous issues, and the buyer can say that they beat out the other bidders for these problems!

10. Speaking of, what are some really bad problems, like the worst stuff you don't want to see, stuff that could or should kill a deal? No issue should be seen as "killing a deal", that is entirely up to the buyer. Buyers all have their own tolerance for home repair and maintenance. If you have any skills for simple repairs, or if you have access to people who do, or maybe you have deep pockets, then an amazing house that needs care could be the perfect home for you. Sometimes it feels like the buyer may be in over their head, they watch too much DIY TV, but all we can do is make sure they understand the scope of the problem to the extent that it is apparent, and hope their enthusiasm is tempered with a good list of tradesmen and women.

http://www.lizmartininspections.com/A_HI%20Facts%20for%20Consumers.pdf

Interview with Marie Presti, owner of the Presti Group

First: How common is it in Boston area to make an offer without an inspection contingency? If someone does that, can they still get a home inspection and then pull out of the deal losing only earnest money) if, say, they discover the house needs like \$50,000 in foundation repairs or something?

Right now we're at the end of June and what I've noticeing I just submitted 2 offer syesterday one accepted, once an investor on efirst time buyer, the first time buyer it included the

inspection and it got accepted, there was no pressure for that. The house had been on the market for several weeks. So at this point we're heading into the summer season, right after school ends, by the third week in June, people are into vacation mode for the summer so the whole market tends to change from spring to summer market. pretty instantly too. and what's happening is people when they go away they're not paying attention to what's coming on the market. **Probably downtown there are still a few bidding wars going on but it's not quite like it was this spring. That's typical for this time of year every year.** People think oh the market's crashing the markets falling, we still have a very low inventory but **our summer season is always a little bit slower bec buyers go on vacation and they're not keeping their eye on the ball.** So if you're a buyer and you're keeping an eye on the housing market, my first time buyers had lost on a bidding war about a month ago and this one they got a good deal including a home inspection. so i think the typical buyer in the summer season the goal is to be persistent. If you're going to go away do it at the end of the summer if you can. And then be quick to make a decision. in the spring there are deadlines but you might not get that in the summer, offers due by tuesday at noon. **But that doesn't mean you shouldn't make a quick decision. if you wait a week or two those people on vacation last week may come back and see it and now you're in a bidding war.**

If it is a bidding war, do you have to waive your inspection or not? It depends on the transaction and the property. If the property is going to have a bidding war and we know there are four, five, six buyers that are talking about an offer, how do you make yourself look better. **I never recommend waiving an inspection, especially for a first time buyer. But see if you can get your inspector into the house before the deadline and ask the agent or seller if they're open to a pre-home inspection where they come in just for an hour to look at the big ticket items for you. Sometimes sellers won't let us come in early to do that. They want to sell it as is. As soon as the pre-home inspection is done whatever comes out of it normally if the seller knows about it if there are major defects they have to disclose that to the next buyers.** So a lot of sellers don't want to have that. I had a listing it was a cute cape in newton we got 7 offers and they asked if they could do a pre home inspection and my seller said no i don't want that to happen and she said i don't want the inspector turning this on and off it could break. **And they asked could they do a visual inspection, come in like a showing visually look and give the buyer advice he walked around didn't turn anything on and made an offer. And they got the offer accepted they didn't include an inspection contingency. They had the money and were prepared to spend some money to fix things up anyhow. If you're looking for a home in move in condition and you don't have a lot of money to fix things up. you need a home inspection to make sure that's the case.** Every buyer should have a right to an inspection esp if they don't know about materials and construction. I have an investor who just put an offer in on a 4 family in quincy and the owner is selling it as is. There are four offers in so it's a bidding war in quincy, it's a decent price for a 4 family and my buyers are experienced investors we know the age of the roof the age of the furnace, the owner disclosed a lot of info upfront and the buyers decided to waive their inspection. They're experienced buyers they have the money to spend once they own it. The house was built in 1971 it's not 100 years old, we know the wiring is newer, we know when the

roof was put on and when the high efficiency furnace was put in, we can tell from just visually going in there. So the big ticket items they know about and know it's newer.

I have seen some buyers put an offer in and they say "home inspection for informational purposes only." The listing agent will write that. They're basically saying we're going to have a home inspection however we're not making the offer contingent on it. that means if you put \$1,000 or \$5,000 down with your offer it means if you walk away after the home inspection, you're willing to give up that \$1,000 or \$5000. so some buyers say it's worth it to me to still win the bid and get a home inspection. So what's the risk as long as you have the inspection before the offer and the P&S gets signed your not putting that extra earnest money down, the 5% or 10%. Some sellers see that, they say ok you can have the inspection but you have to have it after the P&S gets signed, after the 5% down. That means you're putting a higher dollar amount of risk down. But all of this stuff is how agents make our living, negotiating these things back and forth.

Previous interview with Harold Popp, home inspector: 617-548-5002

1. First, can you tell me about yourself, how long you've been at this, etc?

I'm 71 years old I have a small co just myself and my son and on onther inspecoor a three person little home inspection com and i've been doing this for about 25 years, and i was in construction i had a building and remodeling co for many years started that back in the mid, early 80s, quite awhile ago i did that for a long time and we had our ups and downs as always in that industry and at one point i took a look at my skills and said i need to do something else, this isn't working and i have a friend hwo's a realtor and he said why don't you try home inspections, he called me a week later, put a screwdriver and a flashlight in my back pocket and got a clipboard and i went out and di my first, ever since then it's been a great experience.

2. So, is it true that "they don't make 'em like they used to"? and is that a good or bad thing or both?

That's really it's not an either or, there isn't an either or answer to that. The answer is really both. I think in many cases, I tell people this: it's a darned good thing they don't make em like they used to because some of them are pretty sad and not holding up well under the test of time but others were extremely well built. And a lot has to do with the commitment and the craftsmanship of the builders and often that's associated with money, so you'll find a lot of nice well built victorian houses and other types of old houses in places like brookline and newton, not to the exclusion of other comm's but a lot of the exp houses were really well built bec they could afford the craftsmanship. and on the other hand you have a lot of worker built houses, workers houses and i've seen plenty when i was in the remodeling bus it's amazing some houses you undertake a renovation on and you take it apart it just gets worst and worse as you dug into it. Some pretty exp houses in cambridge, where you had houses built by workers and in some cases it was clear they were bringing home scraps from work and putting it all together at home and building

a house. So that's probably true i think a lot of the new building materials are superior in many ways to the older materials including engineered lumber LVLs, some of the new truss joists are more uniform so there's less bounce in the floor, so those kind of things hold up well, and some of these antique houses we see they have aspects that are reminiscent of old post and beam construction so you have floor joists just notched into the sills and they're falling out or split and they get hacked up by various tradesmen over the years, we see that quite a bit. But all in all, i think progress is beneficial, the materials in most cases are superior. One exception might be a lot of the old houses were built with old growth lumber, that old growth lumber was superior in so many ways. you might find, i've seen this doing renovations in the south end for example where you'd have windows and window sills and wood trim that's over 100 years old and in some cases neglected not painted but it was so dense and so durable it held up pretty well. And on the other hand we find some of the new lumber wood trim on the exterior around the windows, doors, soffit,s rakeboards ,it's much softer in a lot of cases and just doesn't hold up well. So that's kind of an exception but i think most thing sare better today. We have a lot of things like AZEK and plastic used on teh exterior trim rather than wood ther's virtually no maintenace caring for that it holds up really well it's not going to rot. Some fot he sidings like hardy board its a tremendous siding it looks like quality wood clapboard but it's made from wood fiber cement and resins it's a low maintenance very attractive material and it holds up well. And when you compare it to something like vinyl, they like the idea of vinyl that it's low maintenance but on the other hand they don't really like the appearance bc it lacks that authenticity that you get in wood clapboards or shingles, and the hardyboard is a good alternative it looks a lot like wood but it's low maintenace and durable and very attrractive.

3. How are the materials in use today different than those in homes built 100 years ago -- both the better and the worse?

4. What about the construction methods builders use, like joinery and masonry, has that changed quite a bit too? Yeah again top to bottom when we look at , there are some pretty complex hosues built today on the high end of things where there's really high quality and skilled workmanship in tvolved in the interior finishes, magnificent staircases, beautiful tile and stone work that still exists but it's rare. I think that one of the things that happened, when we're in a busy construction environment like we are in boston right now, we're in a boom of course, so it makes sense that when there's a lot of work going on the pool of workers just doesn't support the amount of work that's around so new people are brought in. i think the best example is tile work. When things are normal, whatever that means, when there's not as much work around, you have enough good tile guys to take care of all the business, you have enough really good hardwoord floor installers to take care of the business. but when things get really busy you might see situations where someone who isn't as skilled takes on the tile work, maybe they'll volunteer and say hey i can do tile, well there's a lot more to it and sometimes i see the results of that where you're in a really nice beautiful house and you start looking at the bathrooms and showers in particular and you look closely at that tile and boy, the joints don't line up. it's just pretty sad sometimes, i find that's particularly discouraging because there are some things that

can be fixed - a sloppy paint job or some of the doors aren't fitting quite right you can fix those things. but a bad tile job, it's very hard to fix that. I've seen customers who when I do an inspection of an expensive new home for them and it turns out the tile work is substandard they're really disappointed. So that's one of the things that happens. **it's not fun buying a house anymore you have so many people all looking at the same house and people are spending way more than they ever wanted to, they're getting less than they think they should, and they're competing with other people for this opportunity. people used to be really happy when i'd see them at the time of a home inspection, it was very happy time. and i find that today they're just more relieved that they seem to have gotten a house. they're not as happy as they used to be.**

Pre-inspection so they can waive contingency? Yeah i'll tell you **i used to do that and i don't do it anymore and the reason i don't is, as license dhome inspectors we're required to do a full inspection and that includes providing a written report that's compliant with standards in MA**ss and for us anything short of that doesn't meet the standards, so we just don't want to get involved in that question. Sometimes people will ask me just to take a quick look while they're going through and that could be problematic. Our business has been affected, there are a lot of people that forego home inspections which is very surprising to me i didn't think that would ever happen but because of the market conditions they're put in a situation where sellers are saying look we're not giving any kind of contingency.

5. What are some ways homes built today are superior to those built 100 years ago?

6. What are some warning signs a home buyer ought to pay attention to that might indicate shoddy construction?

There are, well the general impression when we go through, we're opening windows closing em cabinet doors room doors i look at, when i do a new construction i use a very bright flashlight and shine that light from the side on the walls and even on the trim and it's amazing how bad some of these paint jobs are and how inferior the plaster work is, it's very hard to see unless you've got a trained eye -- **we spend 3-4 hours in the house** and people who are buying if they spend a half hour maybe an hour that's a lot, but they don't have the trained eye to look for things. Just look at the fit and finish, so what i mean by that is how about the doors, how's the spacing around the doors, does the door fit squarely in the opening? is there equal spacing all around, do the windows go up easily or do you have to use two hands to open the windows? that's a bad sign. When you look at wood flooring is it inice and uniform or are there places where there's swirling or dry spots or little bumps, sometimes there's sawdust in the air that settles in the floor finish and you can see that if you stand in a room and look out toward the window and the light is on the floor, look at the light on the floor you can see all the imperfections in that floor and it's either going to be good or bad. If the floors are uniformly shiny and free of defects that's a really good sign. I find that construction in houses is holistic in a way. You can look at one part of it and that's not going to tell the whole story but it'll be a strong indicator of the rest of the house, it's going to tell you how committed and how confident the builder was and whether they did proper management of their subcontractors. The good ones,

it'll be good the whole way through, the bad ones it'll be mediocre. So kitchen cabinets, try em out see how they fit, see how the drawers work, look for defects in the cabinets themselves. One thing i tell people on new construction we want it to be move in clean, that would be ideal conditions sometimes it's not possible bec of construction schedule but the reason is so we can see these defects. If there's sawdust and still some tools and materials around you can't see these small details that show up when everything's nice and clean like a chip or little scratch in the tub that might not show up unless it's move -in clean.

7. Are there common problems you see on an inspection based on the age of a house? Like new homes vs. those built 20 years ago vs. 40 years ago vs. 100 years ago?

Yeah that's interesting, that's true. There are certain things we find in houses of a certain age. Of course antiques are always interesting around here you might find a house built in the 1600s, that's still possible and it's amazing to think so. 1700s, 1800s not unusual at all. And old construction methods rotted wood, insect damage, not to mention substandard structural repairs so what i mean by that is basically homeowners that made structural repairs or contractors that may not have even been licensed and gave it a try but it's not up to par, you find a lot of substandard repairs in these old houses. And then of course you talk about **one of the most common problems we find are electrical problems. The words nobody wants to hear are knob and tube wiring, that's a tough one. That's a real problem. One thing i tell people when i do an inspection is to prepare them to manage their expectations i liken it it's just like going to your primary care physician he's going to give you a good going over and you may need to see an expert, he may send you to a specialist. So you may need an electrician or insect expert or plumber to come out or a structural engineer..** We find those kind of things some things do need to be investigated and repaired by a licensed contractor. A couple years ago i mentioned that to my doctor and i told him how i said that and he said gee i'd like you to come out and take a look at my house sometime so i said sure, i went out and it tunred out he had a bueatufi home in reading but it was loaded with knob and tube wiring just chock full and i saw him last week and he said i had my electrician took care of all that knob and tube. There's that, there's lead water mains, still in the street, one of those common things we find are old cast iron drain lines and half the time we find them deteriorating or leaking or signs of rot and of course when you buy an old house in quincy you have an old cast iron drain line going out to the street. We know one thing it's old and you can't see it, so what happens sometimes people move in and they have a blockage they call roto roooter they come out and jeez i'll have to spend a couple hundred bucks, it turns out it's not clogged it's collapsed that's a little surprise you can get from buying an old house that can be very upsetting to people.

Brass pipes, they're very brittle. This is many years ago, i was telling this guy gee you've got some brass water pipes here they get brittle after a while and they can snap then you got a big problem just want to let you know you probably want to have a plumber come in and replace those. He said you know why they get brittle? And i said no i have no idea. And he said well the chlhorine actually leaches the zinc out of the alloy and it becomes brittle and i sadi how do you know that and i teach metalurgy at MIT.

8. What do you think were some of the best or worst time periods for home building? For example, one contractor I spoke with said the late 80s was a “Dark Age” for construction, when everyone and his brother got into home building, whether they knew what they were doing or not.

Yeah gee that would take a thoughtful analysis. I think, I have a real fondness for houses built in the 1930s, I don't know what it is in particular there's a certain sturdiness and quality of workmanship about them. Obviously most of those houses have been remodeled numerous times so occasionally you find one that's been well taken care of still got a lot of the original features maybe a new kitchen and new baths but a lot of the original materials and features are there they seem to stand out to me. I don't have a strong recommendation for anything built in the 60s or 70s, not even the 50s, they all seem to have their drawbacks, but there's something about the 1930s I can't tell you specifically what it is but just the quality of workmanship. It was better than what they built earlier because there were some advancements in construction they worked out some of the problems, and maybe there were a lot of people looking for work so the quality was better.

9. It seems to me one difference between old and new houses is that, the problems with old houses are pretty obvious and well known at this point, as are the fixes -- whereas with new construction we may not know the problems - or the solutions - until 10 years from now? For example, certain materials that were introduced and then found to be off-gassing dangerous chemicals or creating other unforeseen problems?

That's a good question I think maybe some houses were just built a little too tight and they don't get adequate ventilation so you can have problems with mold and subsequently deteriorated wood, the wood can rot. One of the well documented problems is with ethus the styrofoam product used as a base for stucco, Efus stucco system, where if you go to a taco bell it looks like the alamo made of adobe and if you knock on it it'll sound hollow it's made of styrofoam with a coating of stucco on it, and in some cases that material hasn't been installed properly you can have problems with rot. I had a house in boxford 4-5 years ago and I was in a crawl space under the stairs the house wasn't that old I guess at the time it might have been 15 years old and it had a major carpenter ant infestation in the plastic so that's something. I think that a lot, I'm not expert on that, I expect that we will have some issues. Every era has its problems whether it turns out it's asbestos or things that produce mold or shortcomings in electrical systems or some problem with pipes, the jury's still out on a lot of this stuff we just don't know. One thing I find somewhat interesting is on the fiberlgasls sinsulation label, if you look at the vapor barrier on some insulation production that the state of california has determined this is a carcignogenic material along with all the precaustions, well how can that be? How can that cause cancer in California but not in CT? There are some things that are just unknown some that there's a lack of consensus on and I think time will tell.