



Understanding a Home Inspection

Presented by
Legacy Inspection Group
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Serving Chicagoland and southern Wisconsin since 1995



TABLE OF CONTENTS

1. Areas Covered by a Home Inspection.
2. A Description of the Major Areas Inspected.
3. The Principles of a Good Home Inspection.
4. Understanding the Inspection.
5. Five Biggest Home Inspection Mistakes to Avoid.
6. What is Radon Gas.
7. How does Radon Gas Enter a Home.
8. Radon Testing Procedures.
9. About Legacy Inspection Group
10. Our Home Inspection Process.
11. Home Safety Tips and Maintenance Reminders.
12. How Long Will My Roof Last?
13. How Long Will My Furnace and Air Conditioner Last?
14. How Long Will My Water Heater and Boiler Last?
15. Inspection Notes
16. Standard Illinois Home Inspection Contract

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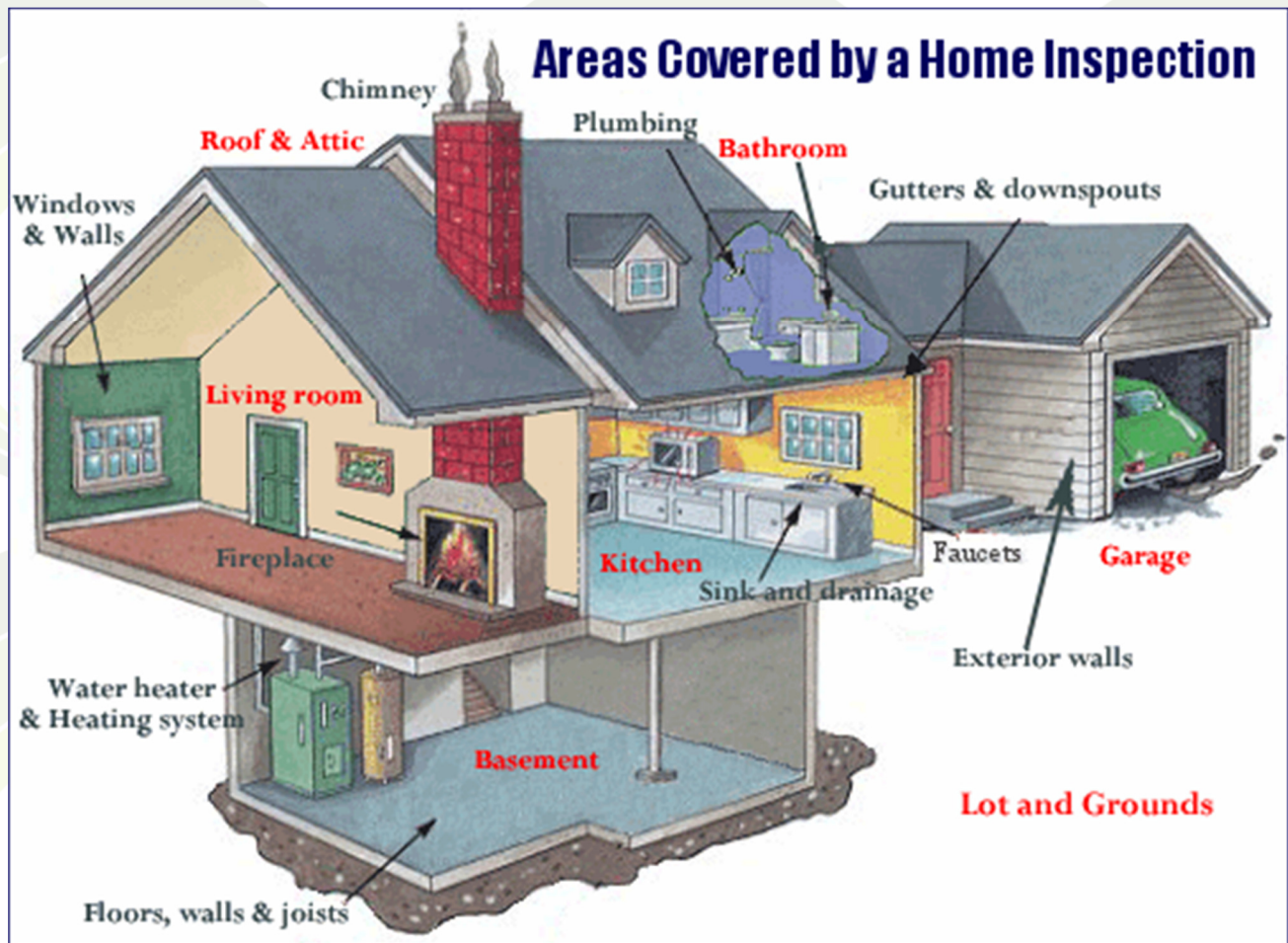
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A Brief Description of the Major Areas Inspected

Roof

- On the exterior of the home the number of layers, condition of the shingles, and an approximate age of the roof will be assessed.
- The inspector will check the living areas and all attic areas for signs of past or present roof leakage.

Structure

- All accessible structural components in the basement and attic will be examined for signs of alteration.
- The foundation walls and floor will be inspected for structural deficiencies and signs of movement.

Plumbing

- The overall water pressure and drainage of the home will be evaluated.
- All accessible water supply pipes, drains, and fixtures will be examined for signs leakage.
- The age and condition of the water heater will be determined.

Heating and Cooling

- The furnace or boiler will be checked for proper operation and indications of recent maintenance or service.
- Weather permitting, the air conditioning unit will be operated and evaluated.
- The age of all HVAC units will be determined.

Electrical

- The amperage and voltage of the electrical system will be determined and assessed.
- The electrical panel will be examined for over-crowding, corrosion, and safety hazards.
- All accessible outlets will be checked for proper grounding and polarity.

Windows

- The cost of replacing all windows in a home can be the most expensive system to update.
- Windows will be checked for proper operation, damaged glass or framing, broken thermal seal, and efficiency.

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The Principles of a Good Home Inspection

- Plan to be at the home with the inspector and follow along with the inspection.
- Try to do the inspection with the minimum number of spectators.
- Ask any and all questions as to what something is and how it works.
- Do not miss the forest for the trees. Concentrate on these major areas:
 - A. Roof
 - B. Foundation
 - C. Windows
 - D. Heating And Cooling
 - E. Plumbing
 - F. Electric
- Make sure you are acquainted with the operation of all systems of the home before the inspection ends.
- You must trust the inspector, if you don't, he is the wrong person for you.

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Understanding the Inspection

THE PURPOSE: The home inspection is the opportunity for the buyer of a property to hire a licensed professional to examine the home and to provide a report as to the condition of the home on the day of the inspection. It can be invaluable in determining the livability of the home, what pertinent improvements must be made, how safe the home is, and how well it has been maintained.

ATTENDANCE: The buyer should plan on being present for the inspection. It is a better inspection when the inspector can demonstrate the items he will include in the report, both positive and negative. The State requires the buyer sign a pre-inspection agreement which specifies what will and will not be done during the inspection.

A GOOD INSPECTOR: The qualities a buyer should find in a good inspector are experience, professionalism, objectivity, and understanding. With each inspection the learning curve increases and the more home an inspector investigates the greater awareness he will have of the likely sources of problems. Being on time, neatly attired, and respecting the home are the situation defines an inspector who respects his client, the agent, and the inspection process. A good inspector will evaluate the home, report on all aspects, good and bad, and give a balanced, unemotional report. Finally, a quality inspector understands the buying process and delivers a concise, readable report at the conclusion of the inspection.

THE LIMITATIONS: The inspector may not be able to access the roof. He will be limited by snow cover. He may not turn on valves or mechanical items that the owner has willfully closed or shut down. He will do no probing or dismantling of items. Air conditioners cannot be operated when the exterior temperature is below 65 degrees Fahrenheit.

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Home Inspection Mistakes

From 5 Biggest Home Inspection Mistakes To Avoid

By Damian Wolf

Published June 24, 2013

1. Don't cling onto your wallet with a death-grip

Trying to find the cheapest inspector is not a good tactic.

In fact, a cheap inspector will end up costing you more in the long run as he will not be qualified to perform a thorough inspection and chances are he is not going to have a very extensive checklist, nor the capability to notice little details that can lead to major problems.

If you hire a home inspector who can do a good job, but decide that you can live with some structural issues as long as they lower the price, you will end up living in a death trap and money vacuum of a house. Have the little problems fixed, but if there are too many problems, just look elsewhere.

2. Don't hire "Janie's cousin Bob" or "this guy I know"

This is quite a common scenario, especially when people are not doing so well financially or they want to give someone in their family an opportunity to make a bit of money.

Even if someone is willing to "help you out" and do it for free, just respectfully decline and get in touch with a property inspection company that has trained and certified professionals working for them.

3. Don't take their word for it – ask to see some credentials

There are a lot of professional-looking and professional-sounding hacks out there, every profession has them. These loudmouths can talk the talk but can't walk the walk, so ask to see some credentials.

What company do they work for? What information can they provide on that company? How long have they been working? What types of inspection are they certified to perform – radon testing, health and safety? Ask to see a sample report and interview several inspectors before making a decision.

4. Don't just sit back and wait for the report

The best thing you can do is go along for the ride. Be at the inspector's side and ask him about things that you don't understand.

It's easier to get a clear picture when you are staring at the problem point blank then when you have a short remark about it on a piece of paper.

5. Don't rely on just one person to assess the state of the house

A property inspector is a jack of all trades, but the master of none. He can point you in the right direction and give you some basic information on the state of the plumbing, wiring, heating and structural integrity, but you will need to have a few specialists, e.g. electricians and plumbers, have a closer look at these specific aspects of your new home.

When all is said and done the best advice anyone can give you is to focus on getting the best property inspector available, then getting a more detailed look and following through with the recommended measures. A bit of maintenance work early on saves you a lot of trouble down the road.



Radon Gas

- Radon is a Class A carcinogen. It is known to cause lung cancer in humans.
- 38% of homes in the Chicagoland have a radon level at or above the DNS action level of 4.0
- Radon comes from the soil, not the home. No home, new or old, expensive or modest, is exempt from radon.
- Each home interacts with the ground beneath it differently. This is part of the reason why homes next door to each other have dramatically different radon levels.
- Radon levels will fluctuate, daily and seasonally within a reasonable range. A short-term test is a snapshot and a good indicator of whether or not the home has a radon problem.
- Radon has a half-life of 3.8 days. This means that radon levels will not be any greater if the house is closed up for 6 years, 6 months, or 6 days.

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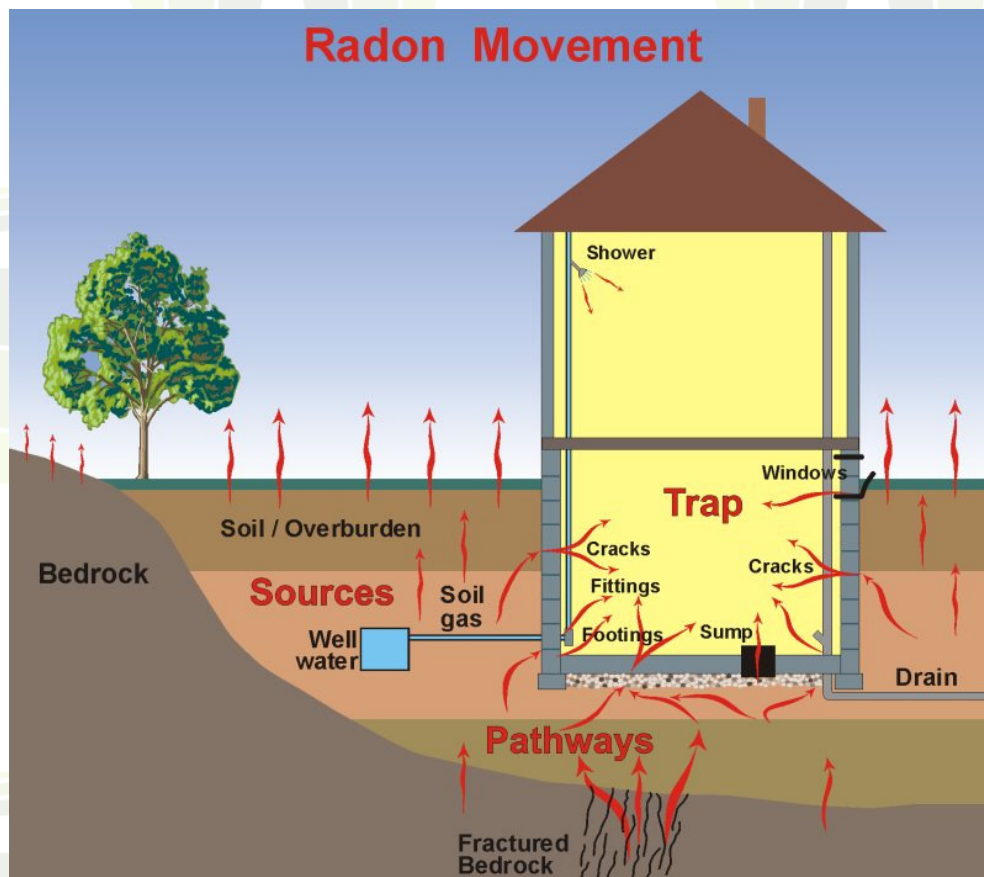
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How Does Radon Enter a Home?

- No home is completely air tight.
- Radon gas can enter through any penetration in the home such as sump pits, plumbing and utility entrances, and small cracks in the foundation.
- The only way to know the level of radon in the home is to have it tested.



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RADON TESTING PROCEDURES

What to do **BEFORE** a test:

1. Close all the exterior doors and windows 12 hours before the start of the test. Normal entry and exit is fine.
2. When in use, the heating and air conditioning systems must be set to a "normal temperature range". Unoccupied homes must have the thermostat set from 67-77 degrees with the fan in the AUTO mode.
3. These are called "CLOSED BUILDING CONDITIONS" and the must be maintained for the duration of the test, which is a minimum of 48 hours.
4. If Closed Building Conditions are not in place 12 hours prior to the beginning of the test the State of Illinois requires extending the testing period.

What occurs **DURING** a test:

1. A continuous radon monitor is placed on each different type of foundation in the home. *For example: A bi-level home with a basement, crawlspace, and slab on grade room requires three monitors. Monitors are never placed in crawlspaces, instead, they are placed in the rooms above.*
2. The testing period is a minimum 48 hours. The test can last longer. It will not adversely affect the results.
3. It is okay to use bathroom fans, hood vents, and clothes dryers as usual. Minimizing their use is advised, but complete abstinence is not necessary.
4. Fireplaces and wood burning stoves cannot be used, and flues should be closed.
5. Air cleaners and dehumidifiers cannot be used within 20 feet of a monitor.
6. Ceiling fans cannot be used in the immediate testing area.

What to expect **AFTER** a test:

1. On the day the test is concluded, we will release results to the client unless otherwise directed.

What to do if the test comes back at or above 4.0pCi/l:

1. The home will need mitigation to bring levels into the acceptable range.
2. If you need a list of licensed mitigators, you can call our office.
3. Be sure that your buyer requires a professional post-mitigation test. It is not uncommon to see a system that needs some adjustment to be effective.

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Legacy Inspection Group was founded in 1995 by a single home inspector and has since evolved into a full service firm offering home inspections, radon testing, and mold testing.

Legacy now features five experienced home inspectors, three certified mold technicians, and five state licensed radon technicians serving all of Chicagoland and southern Wisconsin.

In 2003 *Legacy Inspection Group* founded *Home Inspection Training Services*, a State of Illinois licensed education provider offering education for individuals looking to obtain an inspection license as well as established home inspectors seeking continuing education.

To date, *Legacy* has performed over 12,000 home inspections and trained over 500 home inspectors.

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Our Home Inspection Process

Inspections performed by *Legacy Inspection Group* are unique in that the process is completed by two experienced inspectors. The dual inspector team ensures a very thorough and efficient home inspection.

A digital report featuring photos of the home and a summary page noting the pertinent issues discovered is completed on site and e-mailed to the home buyer, their agent, and their attorney.

A summary report is printed on site for review by the home buyer and their agent.

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Home Safety Tips

- Replace the batteries in all smoke and carbon monoxide detectors twice a year.
- Fireplace chimneys and flues should be inspected and cleaned by a professional chimney sweep annually.
- Keep combustible and flammable materials away from water heaters and furnaces.
- Create an escape plan with two exits. Review and practice this as a family annually.
- Keep clothes dryer vents clean. Lint buildup can cause fires and carbon monoxide backup.
- Keep a fire extinguisher where it is easily accessible. Train all members in the family on proper operation.
- Do not overload electrical outlets. Make sure that you have no more than one high-wattage appliance plugged into a single outlet.

Maintenance Reminders

- Replace or clean the furnace filter once a month. This extends the life of the unit and keeps the air and home cleaner.
- Sump pumps should be replaced every five years to help prevent failure.
- Keep the exterior gutters clean. Make sure all downspouts have extensions directing the water away from the home. This helps keep the basement dry and protect the home from flooding.
- Drain and winterize exterior plumbing: Remove hoses from exterior water spigots. If there is an interior shut-off valve, turn it off before freezing weather occurs.
- Inspect roofing annually for damaged, missing, or loose shingles.

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How Long Will My Roof Last?

The lifespan of a roof depends on a number of factors: Material, type and quality, number of layers, climate, and exposure.

Asphalt roof shingles come in many grades measured in life expectancy ranging from 10 to 45 years. As asphalt shingles near the end of their useful life they begin to “cup” or “curl” and lose their granules. This is a sign the shingle is no longer repelling water but has begun to absorb it.

A typical wood shingle or wood shake roof can last 20 to 40 years, once again depending on the quality of the material that was installed. As wood roofs age, they begin to curl, much like an asphalt shingle. The butt-ends of the shingle may also begin to rot and wick water up into the shingle. A good way to assess a wood roof is to access the bottom layer of shingles from a ladder and press your finger into the end of a shingle. If it has begun to rot or deteriorate, the roof may soon need replacing.

The climate and exposure a roof is subject to may also effect its lifespan. The sun accelerates the aging process of a roof. The roof of a home in a less shaded area may not last as long as a roof in a shady area. In homes in northern climates, the south face of the roof may age quicker than the north face as it is exposed to the sun for the majority of the day.

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How Long Will My Furnace and Air Conditioning Last?

Furnaces:

The typical lifespan of a gas or electric furnace ranges from 20-30 years. Furnaces should be professionally cleaned and serviced annually or bi-annually to get the maximum life from the unit. The HVAC technician will also inspect the heat exchanger for cracks which can be a safety hazard. Furnaces in crawl spaces or damp basements may not last as long as units located in dryer areas.

Air Conditioners:

The average life of a central home air conditioner is 20 to 25 years in northern climates where they are used less frequently and 15 to 20 years in warmer climates. A homeowner can assess the performance of an air conditioner by checking the temperature of the suction lines leaving the compressor and entering the home. The thick copper tubing on the exterior of the air conditioning unit should be cold to the touch. If it is warm, or only slightly cooled, the fluids in the air conditioner may need refilling. The unit should be serviced annually and the technician will top off the fluids if need be.

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How Long Will My Water Heater and Boiler Last?

Water Heaters:

The approximate life of a water heater is 13 years. The life of the tank is effected by the quality of the water to the home as well as how much the tank is used. Older tanks begin to leak slightly from their clean-out valve or their pressure relief valve. A leaking tank may need to be replaced. Also, corrosion and staining at the burner compartment door may be a sign the flue is blocked and not properly venting carbon monoxide.

Boilers:

Boilers typically last 25 to 30 years. As with most heating systems, periodic maintenance is recommended. Gaskets and gauges and air vents should be checked along with other components once per year. Flushing the hot water boiler and removing minerals adds to the long life of the boiler system. If mineral deposits are not removed, their buildup can cause serious damage.

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INSPECTION NOTES

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Standard Contract

This is a report of a visual inspection of the readily accessible areas of this building, In accordance with the terms and conditions contained in the PRE-INSPECTION AGREEMENT, which is part of this report and incorporated herein. Please read the remarks printed on each page and call us for an explanation of any aspect of this Report, written or printed, which you do not fully understand. The body of the report is the official document.

The Home Inspector agrees to conduct an inspection at the above mentioned property, for the purpose of identifying and disclosing to the client certain conditions of major systems of the property in order that the client may better understand the physical aspects of the property. Major systems include foundation, central heating and air conditioning, internal plumbing, electrical systems, roofing, attic insulation and ventilating, ceilings, walls and floors. The inspection and report are performed for the sole, confidential and exclusive use and possession of the CLIENT, using the Standards and Practices of The American Society of Home Inspectors and those set by the State of Illinois.

It is understood and agreed that this inspection will be of readily accessible areas of the building and is limited to visual observations of apparent conditions existing at the time of the inspection only. Latent and concealed defects and deficiencies are excluded from the inspection. No items will be dismantled; no closed valves will be opened. If performed after dark, the entire exterior is excluded from this inspection.

The inspection and report do not address and are not intended to address the possible presence of danger from any potentially harmful substance or environmental hazards including but not limited to radon gas, lead paint, asbestos, mold, urea formaldehyde, underground storage tanks, toxic or flammable chemicals. Also excluded are inspections of swimming pools, wells, septic systems, chimney interiors, security systems, central vacuum systems, water softeners or sprinkler systems, intercom systems, low voltage decorative lighting, and the presence or absence of rodents, termites, and other insects. Any comments about these systems, items and conditions and the Summary Section of the written report, are informal only and do not represent an inspection. The inspection does not cover compliance with or lack of compliance with government building codes. (See the back of this page for full disclosure of all items not included in this inspection and report.)

The parties agree that **The Home Inspector** assumes no liability or responsibility for the cost of repairing or replacing any unreported defects or deficiencies, either current or arising in the future, or for any property damage, consequential damage or bodily injury of any nature. Any liability is limited to the cost of the inspection. The inspection and the report are not intended for, or to be used as a guarantee or warranty, expressed or implied, regarding the adequacy, performance or future condition of any inspected structure, item or system or that all deficiencies or problems with the home will be discovered during the limited time of this inspection.

The CLIENT agrees that at the walkthrough prior to the closing, the CLIENT will operate all appliances, look for standing water in the basement or crawl space, operate the furnace and the air conditioner (weather permitting), check for hot water, test all plumbing fixtures for leaking, drainage and operation, and examine the windows. If problems are found, the CLIENT agrees to postpone the closing until all deficient conditions are rectified.

The CLIENT agrees to notify the inspector at least 72 hours prior to repairing or replacing such system or component that CLIENT feels was not in the condition reported by the inspector, before repairing or replacing such. Furthermore, The CLIENT agrees that any dispute, controversy or claim for, but not limited to, breach of contract, any form of negligence, fraud or misrepresentation arising from this contract, the inspection and inspection report shall be submitted to final and binding arbitration under Rules and Procedures of the Expedited Arbitration of Home Inspection Disputes of Construction Arbitration Services, Inc. Arbitration must be commenced within one year of the date of the inspection or the claim will be deemed waived and forever barred. Acceptance and understanding of this agreement are hereby acknowledged.