

Jagger Enterprises, Inc. dba Buckeye Home Inspections
17204 Dorchester Drive
Cleveland OH 44119-1302
(216) 486-4663
Fax (216) 486-9922



"How Should Age of Home Affect the Purchase Decision?"
or
"Be an Informed Buyer - Understanding Older Residences"
by
James Jagger, President of Buckeye Home Inspections
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The **Greater Cleveland** area offers an abundance of quality, pre-owned residences in all price ranges. From "starter" homes through lakefront mansions, from one bedroom condominiums through seven bedroom manor houses, the choice is yours. Work with a **Realtor®** and you will locate a residence that suites your needs.

All homes, in all prices ranges, of any style, in any location share a common condition - **aging**. There is no way to avoid the impact of aging. As soon as a house is built, it starts to age. However, just as with the aging process in people, certain characteristics of aging are normal, some are abnormal. An **Informed Buyer** understands and accepts normal aging characteristics of his/her prospective purchase. With the assistance of a qualified member of the American Society of Home Inspectors® (ASHI®) an **Informed Buyer** can evaluate the condition on a residence before he/she agrees to the acquisition. Critical issues to evaluate are the condition of the major mechanical system - heating, plumbing, electrical, etc. and the major structural components - foundation, walls, roof, etc. A professional, pre-purchase general inspection will provide a potential purchaser with a clear picture of the condition of the the mechanical/structural systems.

Fallacy: The most important concern in whether or not the basement leaks. The Ohio Chapter of ASHI® has no record of anyone drowning in a wet basement.

Fact: The most important concern in a home is safety. Numerous people are injured (or worse) every year in residential accidents. Fires occur due to faulty wiring. People are killed by carbon monoxide leaks from defective heating systems. People suffer serious injuries due to unsafe stairs and substandard hand rails. Your primary consideration in evaluating a prospective purchase must be **safety**. **Nothing takes precedence over safety.** A professional, pre-purchase home inspection will advise you of substantial safety hazards and allow you to take remedial action to eliminate unacceptable risks. Any mechanical/structural safety hazard can and should be remedied in a timely

manner.

After safety issues have been addressed, what else does an **Informed Buyer** want to know about his/her prospective purchase? Questions about roofing systems, siding, porches, driveways and sidewalks, porches and patios, doors and windows, etc. are all items of concern. Questions about garages, foundations, plumbing systems, bathrooms, kitchens, etc. are also vital.

Certain aging characteristics are normal - squeaky floors, cracked plaster, "out of level floors" are common aging characteristics and are to be expected in older properties and are typically not indicative of serious problems. An **Informed Buyer** knows that mechanical or structural defects in a residence (no matter how severe) can be repaired or resolved and are not a reason to reject an otherwise desirable property.

Roofing system evaluation of the is essential. An **Informed Buyer** wants to know what type of a roof is on the house and what is its apparent age. Roofs are a home's primary defense against water entry - if you do not have a good roof, you have a serious problem. As roofs age, the potential for leaking increases. An older roofing system is not a reason to reject a home - roofing system can be repaired or replaced. If a residence is in need of total roof replacement, this can be a significant expense.

Windows are an essential component of the residence. Are the windows deteriorated? Do they operate correctly? At least one window per habitable room must operate easily to allow escape in case of an emergency. What type of windows does the house have – wood, aluminum, vinyl, etc.? Older residences commonly have window systems that were in use when the home was constructed. Modern "high tech" window systems available today are desirable but are not to be expected in older pre-owned residences. It is the exception that windows truly need to be replaced. Improvements can be made to existing windows (such as the addition of good quality storm windows and replacement weatherstripping) that will improve the performance of most older products.

Siding materials include brick, vinyl, natural wood, plywood, aluminum and numerous other products. As residences age, siding will deteriorate. Bricks may need tuckpointing (replacement of the mortar). Natural wood siding will require scraping and painting. Aluminum siding will become dented from bikes and lawnmowers (as well as the occasional hailstorm).

Porches will age. Some will age gracefully, some will not. Careful examination of wooden porches for decayed wood is important. Concrete and masonry porches can crack and settle in an abnormal manner. Careful consideration should be given to these areas. Some defects may be cosmetic, some may be serious.

Driveways and sidewalks are generally easy to visually inspect. Is the surface deteriorated? Are there "trip hazards" (a sudden change in elevation in a surface on which people walk)? Do driveways tilt or lean towards the foundation of the house? A driveway which has a negative grade (tilts towards the house) diverts water towards the foundation and elevates potential for foundation water penetration - a.k.a. Leaky basement.

Garages in older residences are sometimes neglected and in a deteriorating condition. Careful evaluation of the electrical, framing, roofing and foundation of a garage is important. Testing of overhead garage doors for safety is strongly recommended. Most deterioration in an older garage can be repaired but may constitute a significant expense.

Foundations are critical to the residence. If you do not have a solid, well built foundation problems in other area of the residence are predictable. In the **Greater Cleveland Area** foundations are commonly constructed from two different materials: 1) red clay structural tile a.k.a. *Terra cotta*. This product, although very strong, is difficult to keep painted and is prone to water entry and 2) concrete block. All basements in the **Greater Cleveland Area** will eventually experience some measure of water entry. A professional home inspector will conduct a visual examination of the foundation as well as measure the moisture content of the foundation walls with an electronic moisture meter. Visual examination of a foundation will impart information about abnormal and potentially serious cracking. Not all basement cracks are significant - some are due to normal settling. Some, however, such as broad horizontal cracks about halfway between the basement floor and ceiling can be indicative of a bending or bowing wall and potential wall failure. Such cracks should be evaluated by a qualified structural engineer.

Heating and air conditioning systems are not only a comfort issue, they are also a safety issue. Heating and air conditioning systems are costly to replace. A professional home inspection will evaluate the age and condition of the systems and will assist an **Informed Buyer** about prognosis for potential replacement.

Electrical systems are vital. Safety and performance issues are critical. A professional home inspection will evaluate the condition of the electrical system. Many older residences are "underwired" by modern standards. For example, relatively few electrical outlets were installed in pre-WW II homes. We now have many appliances that did not exist when the older homes were built - microwave ovens, big screen TV's, computers, air conditioning, etc. and upgrading of older residential electrical systems is frequently necessary for modern living.

Plumbing systems in older properties vary widely. Older copper water supply lines (some of which date back to the 1930's) provide very good service. Most galvanized iron water supply systems are at or near the end of their useful life and replacement is done routinely. Testing of drain lines (commonly copper, galvanized steel or cast iron) to determine their adequacy is very important. Hot water tanks are a common replacement item with an 8 to 12 year life expectancy. **T**

he wooden framing structure of homes in the **Greater Cleveland Area** is designed to live the life of the home. Improperly designed or installed framing can be a serious problem. Also, water or insects can damage an otherwise properly constructed framing system. Careful evaluation by a professional home inspector and a wood destroying insect inspector is recommended.

Energy considerations such as insulation level, presence or absence of quality storm doors and windows, efficiency of heating and cooling systems are important. Comfort and operating costs come into play in this area.

Environmental risk factors such as lead paint and asbestos are ubiquitous in the older properties and a prudent **Informed Buyer** will arrange to have necessary tests conducted.

An **Informed Buyer** knows that not all aged components need to be replaced. As long as they are working correctly and safely, maintenance is all that is needed.

Older, pre-WWII properties offer many amenities that are difficult (if not impossible) to find in newer construction - examples include a hardwood floors, leaded glass windows, detailed wood and plaster molding, carved bannisters and other treasures from previous generations.

Newer, pre-owned properties offer modern plumbing and electrical systems, ease of maintenance, air conditioning, better thermal efficiency, reduced energy costs, attached garages and modern room layouts.

The decision to purchase a pre-owned, older residence is a very personal issue. An **Informed Buyer** must take into consideration numerous factors when buying a home. **There is no such thing as a perfect house.** All houses are a collection of compromises - you give up one thing to get another.

Many professionals are available to assist the **Informed Buyer** in selecting a pre-owned residence. A **Realtor®** who is a member of **The Cleveland Board of Realtors®** is a great resource in the home buying process. Discuss your needs and desires with your **Realtor®**. Tell him or her what you want in your home. Also tell your **Realtor®** what you will accept and what you will not accept in a prospective purchase. Some **Informed Buyers** seek out "handypersons specials" which others are only interested in a residence in "mint" or "move-in" condition. A **Realtor®** will save you enormous amounts of time by only showing you properties that meet your requirements.

Another person who can assist you in evaluating a pre-owned, older property is a **Certified Member of ASHI®**. Don't buy a home without using the services of a professional home inspector. Purchasing a pre-owned property can be a very positive experience. Some extraordinary values are available in the **Greater Cleveland Area**. Educate yourself about homes, shop the market with a **Realtor®** and have the home inspected. Your efforts will be rewarded.

James Jagger is President of Buckeye Home Inspections. He has over 20 years of inspection experience and has inspected over 10,000 homes.