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Home inspection: The hidden horrors

By [Julie Sturgeon](#) • Bankrate.com



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"A lot of people have money in their pockets, but they really don't have an idea of what things really cost to remodel," says John Gaweda, owner of John Gaweda RA Architectural Services in Brooklyn.



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The specialist should evaluate the expansion joints, inspect ladders and diving equipment, and examine any pool covers. Goldstein checks the pump's rated amperage and voltage under load. He also gauges the pump's vacuum, and checks the filter for costly leaks. The heater -- a \$1,600 stumbling block the Kirchgessners later discovered -- should fire smoothly.

"I once inspected a pool where the current homeowner advertised a heated pool, but then he disconnected the heater from the system because it was so rotted out it was inoperable," Goldstein says. "I've

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Real Estate Adviser

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Homeowners bidding on acreage that contains mature trees (older than 15 years) or evergreens -- pines, junipers, spruces -- risk purchasing borers under the barks, as well as scale bugs, bag worms, spider marts and other killers.

You can either produce several hundred dollars a year for treatments for each ill tree or shell out \$1,000-plus to remove each after it dies.

The latter strategy quickly devalues your property, says Richard Glover, the arborist who owns Richard Glover's Tree Service in Indianapolis.

"Inspecting these should be a no-brainer," he notes.

Again, costs vary, but set aside \$150 to \$350 for this peace of mind.

Pests and mold: Preins has witnessed wooden foundation joists hollowed out by termites and carpenter ants, literally leaving the home on shaky beams. Because pests are so destructive, many general inspectors also obtain licenses to offer this service for an additional fee.

Expect the bill to hover in the \$75 to \$120 range, depending on the home's total square footage.

The pest inspector (and some general inspectors) may express a willingness to search out wood-destroying organisms as well -- a fancy term for mold, dry rot, mildew and other fungi.

Thanks to the rise in allergy susceptibilities, ASHI anticipates this to be the next hot specialty area. Typically, your tolerance for this fee should be tied to your health condition. What one homeowner won't notice can wreak havoc on a new buyer's sinuses. However, if you don't like playing any odds, cough up the money now to at least check for the toxic stachybotrys mold, warns Kenn Brown.

Brown, owner of Environmental Services and Products in San Marcos, Texas, is learning everything he can about what he calls "the Latin critter." One of his clients abandoned a multi-million dollar home near Austin to escape this organism that doctors suspect, at its worst, can

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Don't get taken

At some point, the law of diminishing returns means homeowners are spending inspection money foolishly.

"If your family doctor gives you a clean bill of health after a physical, you don't then consult a neurologist, an orthopedic surgeon and a cardiologist," says Preins.

Lead-based paint falls into this category. Thanks to Title X national legislation, sellers in all real estate transactions must disclose that homes built before 1978 may contain lead-based paint. However, any inspection findings are non-negotiable, so the seller isn't legally obligated to do anything about the results.

"So what does a test get you? Nothing," Preins says.

The inspector, however, may need to recoup the \$15,000 investment price and \$4,000 annual maintenance on the necessary equipment, so keep that in mind if he pushes this roughly \$375 test.

Preins tells his clients to simply assume all paint in these homes contains lead and assign the children's rooms accordingly. He recommends wiping out friction areas such as windowsills and doors once a week with a soapy rag, and saving your bucks to repaint over the existing wall coloring.

Kuhn admits radon's presence doesn't raise red flags today either. Like mold, it's a personal health risk decision, and the cost to actively mitigate the problem is under \$1,200. (Passive measures cost less.)

Certain areas of the country are prone to higher radon levels, so check with your state department of environmental protection for data on potential radon activity for your zone. Then budget the \$100 to \$150 for the test when you are more flush with cash down the road.

Finally, think hard before paying \$60 to \$100 to a chimney service. Sending cameras down your fireplace flue to scour for cracks sounds sane, but in reality a re-line job isn't costly enough to warrant that attention, Preins says.

"If the home is 50 years or older, you might consider it," he says. "But most good home inspectors can give you a clue about this structure."

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