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Old Boilers, Sagging Floors, and Other Home Inspection Boo-Boos



These days, people are always moving or relocating. It's actually a trend as old as time itself. And with interest rates at where they are right now, it's no wonder people are buying up houses to turn into their new homes.

Now, for a home inspector, you know what that means. It means you have a job to do – to have a look-see at the house the home buyer is planning to purchase.

A home inspection is a visual examination of all the major components of a home, including the physical structure and all its systems from the roof to the foundation. When you get a hold of a standard home inspector's report, you'll see that it includes an evaluation of the condition of the home's heating system, central air conditioning system (temperature permitting), interior plumbing and electrical systems, the roof, attic, visible insulation, walls, ceilings, floors, windows and doors, the foundation, basement, and other visible structures.

The process is actually similar to giving your house a physical check-up. The home inspector is the doctor whose responsibility includes identifying problems or symptoms found. Once that is done, he will then refer you to the appropriate specialist or tradesperson for further evaluation.

For an ordinary home buyer, you might find some of the problems enumerated in the home inspector's report a bit difficult to understand. For instance, what does sagging floors mean? Does it mean you have to replace it immediately? Spend a lot of money? Or will it last for a few more years before you absolutely have to do something about its repairs? And what about the problem with the roofing system?

The cost for repairs is not getting any cheaper. As a home buyer, it's only natural that you would strive to protect yourself from spending more than you have to. In an effort to aid you on these issues, we have provided you with some answers to questions you might have during or after the home inspection.

How much does it cost?

Price is, of course, the first question of the day. As soon as you sign that purchase agreement with your broker, the question you'll be asking yourself is what a typical home inspection would cost. Well, inspection fee for a typical one-family house varies according to geography. In addition, within a given geographic area, the inspection fee may also vary depending on the size of the house.

Other factors that could affect the cost for home inspection are the particular features of the house, its age, and possible additional services, such as septic, well, or radon testing.

If you want some basic idea on the price of an inspection fee in your locality, it's always good if you ask around or consult the Yellow Pages. In the end, however, the cost shouldn't be a deciding factor when trying to find out whether to have a home inspection or not. It shouldn't also be a factor when selecting your home inspector.

A home inspection is not only important as a form of surety that house you are investing your life-savings in is well worth it, but also because a home inspection can give something that no amount of money can buy – peace of mind. Plus, the knowledge you gain from an inspection isn't something to be overlooked either.

Can a house fail inspection?

The answer is no. A professional home inspection is an examination of the current condition of the your potential home. It is not similar to an appraisal, like most people believe, because the latter concerns itself more with determining the home's market value, rather than its condition as it is.

Neither can you compare a home inspection to a municipal inspection, which verifies local code compliance. The job of the home inspector is merely to describe, as accurately and as independently as possible, the physical condition of the house and indicate what may need repair or replacement. He does not pass or fail a house.

Are old boilers a cause for concern?

And now we go down to the details.

One of the systems a home inspector must inspect, especially in old homes (e.g. circa 1800 home) is the boiler, which is really just a general term for a central heating system. It works by heating water then distributing the heat to the living areas of the home. Even today, boilers are still manufactured for gas, oil, coal fuels, and the occasional electric. And if maintained properly, they can be reliable systems.

When it comes to old boilers, they are typically made of cast iron and are often converted from coal-fired systems. The great thing about cast iron boilers is that they can last for a very long time, provided that you give them regular maintenance. In inspecting old boilers, the inspector should:

- Visually examine the boiler for failures and installation standards,
- Verify that it operates to the provided controls, and
- Verify a heat source in each room of the house.

If your boiler system has a service contract, the contractor may have detailed records of previous repairs and components that have been updated. Not only that, he may also offer insight into life expectancy. However, if you want something more than just old records, you can have the home inspector do a more detailed and thorough inspection of your system. This would include additional evaluations, such as:

- Viewing the combustion chamber,
- Monitoring of system pressure,
- Measuring for carbon monoxide and combustible gases,

- Determining if materials suspected of containing asbestos are used in the boiler,
- Verifying the presence of safety controls, and
- Providing advice on future maintenance needs and potential remaining service life.

Ultimately, however, the age of the boiler is not the main cause for concern. A boiler can be very, very old and still function properly with regular maintenance. What you should concern yourself with is the physical condition, as determined by past and future maintenance.

Are old sagging floors a serious flaw or charming old house character?

One big concern with old homes is that contractors tend to talk big when it comes to repairs. Often, old home owners are talked into getting unnecessary repairs. It's an old home, what else can you expect?

If you think that your contractor is overreacting, there's only one advice we could give you: get an independent inspector for a look-see. It's even better if you get a home inspector that does not do repairs or contracting.

Typically, sagging floors are not a problem, provided that they are not caused by wood rot or insect damage. The home inspector must therefore thoroughly probe your home for these.

Similarly, cracks do not need much attention, especially if they are for the most part superficial.

Sometimes, your home inspector may say something about “checking” in the foundation or in the floors. This refers to cracks that run in the direction of the grain and form when the wood is drying out. These cracks don’t often affect the structure. But if you want to make sure that these do not pose any danger to you and your family, get an experienced carpenter who understands the properties of old timber to check them for you.

When is it time for a new slate roof?

Ah, slate, the “100-year-roof.” Don’t get fooled by its name though, because slate roof may last long, but that doesn’t mean it doesn’t need maintenance for a century. Like all roofs, slate roofs should be inspected annually.

Cracked, broken, loose, or missing slates should be replaced as soon as possible by a roofer experienced in slate work. The keyword is “experienced.” Many have been the case when slate roofs are repaired inappropriately. Inappropriate repairs can do more harm than good on a slate roof.

For instance, contractors unfamiliar with slate roofs falsely believe that chasing a leak with the black goop is enough. Such “repairs” are not only unsightly, they can also easily conceal other repairable defects like bad flashing or isolated broken slates. When you ignore or cover up such minor defects, pretty soon you’ll find yourself having to replace your whole roof.

If your house is old, the common flashing materials used are terne coated sheet iron, lead coated copper, lead sheet, galvanized steel and copper. An evaluation of these components is similar to an evaluation of any other roofing systems. However, you need to know that slate roofs often outlast the flashing. Then, if your roof leaks, the solution may not always be to glob on tar or other sealers. Have a home inspector examine the flashing first because that might be what’s causing the leaking.

Should you be worried about stone foundations?

If your house was built before World War I, chances are it has a stone foundation. The feature might have been standard fare during its time, but today, it's a source of frequent worry among buyers and owners of old homes.

A house that suffers from sloping floors and cracked plaster could mean that there's failure somewhere in the stone foundation. Then again, even if your house's floors are level and crack-free, you shouldn't ignore the foundation down below all together.

A brief visual inspection by a competent home inspector will quickly show you bulging, bowing, shifting or settlement of a stone foundation. Such conditions when found in your home mean that you ought to call in the services of an experienced mason.

Some houses do have foundations where the stones are exposed. If they appear to be where the original builder placed them, then you can probably handle the repairs and maintenance yourself.

Be wary of the mortar coating that most stone foundations have or have had at some point. The coating is used to hold the stones together. With moisture migration, the coating will inevitably flake off, which causes the erosion of the soft, sandy mortar in between until the stones start to fall out. If this occurs, prepare to have re-pointing so the voids are filled up.

With every problem, there is always a corresponding solution. Your home inspector may not always be the problem-solver, because often his job is restricted to pointing out the flaws. But you know what they say, finding out the problem is the first step to solving it.

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