

Home / Building Inspection Report

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MA Home Inspector License # 007

Independent Home Inspectors Of North America

Report Prepared For: John Smith
Property Address: 123 Main St, Anywhere, MA.
Date Of Inspection: 03/01/2004.
Time Of Inspection: 09:30 A.M.
Approx. Age Of Property: 175 years old.
Property Type: Single family, colonial.



The report contained herein is **CONFIDENTIAL**, and is given solely for the use and benefit of the client, and is not intended to be relied upon by any other buyer, lender, title insurance company, or other third party. Terms and conditions crucial to interpretation of the report are contained in a separate **Pre-Inspection Agreement**. The report conforms to the Massachusetts Home Inspectors Standards of Practice which can be viewed at: <http://www.state.ma.us/reg/boards/hi/cmr.htm>. Components are identified and their apparent conditions are reported.

INSPECTION LIMITATIONS / MISC

Some of the limitations of this inspection: Living areas had finished walls and ceilings. Stored items and furniture prevented full access / viewing. Crawl space was viewed from access opening only, due to cluttered conditions.

Present At Time Of Inspection: Client, real estate agents and homeowner.

Weather Conditions At Time Of Inspection: Dry, temperature at start of inspection was 38° F.

Weather Conditions Previous Day Of Inspection: Dry.

Building Orientation To North: Building Faces: North.

(Approx. Based On Compass Reading.)

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ABOUT THIS REPORT:

THIS REPORT HAS BEEN DESIGNED TO BE USER FRIENDLY AND INFORMATIVE.

This report is a snapshot of the property we inspected earlier today. Major house component headings are listed in bold large type with the sub-components listed underneath. The observed conditions are plainly stated. The report does not pass or fail a home, nor gives it an overall rating. Explanations are given for most of the problem conditions found. The report is designed to provide accurate, non-bias information, which the client should find helpful in the real estate negotiation process.

If the property owner, a representative of the property owner or agent for the property owner has made a statement/s pertaining to some situation regarding the property, such as a system condition or age of a component, those statements may be incorporated into this report. If photos are included with this report, they will include some but not all defects uncovered.

Under Massachusetts Home Inspector Regulations, CMR 266-6.00: Inspectors are prohibited from reporting: On the market value of property or its marketability, the advisability or inadvisability of the purchase of the property or to determine the cost of repairs. Please refer to the CMR 266 Rules and Regulations for additional restrictions and limitations of the inspection. <http://www.state.ma.us/reg/boards/hi/cmr.htm>

Tips on how you can use the information in this report and tips for choosing a tradesperson or professional for needed services can be found at the end of this report.

DEFINITIONS FOR USE IN THIS REPORT:

Appeared Functional -- The item appeared to be performing its intended function (i.e. the hot water heater heats water, the roof keeps water from seeping into the house, etc.) This term should not be taken to mean that the item is in excellent / good or "like new" condition.

Appeared Functional Except -- There was a deficiency or defect that may or was impairing or adversely affecting the item, or there was a limiting factor in inspecting the item. A qualifying remark will be written next to the particular item.

Safety Concern -- These are items or situations *that in the opinion of the inspector*, are a real or potential threat to safety or health. The cost to repair, replace or correct the situation could be minor or major but needs immediate attention.

Investigate Further -- These are conditions or situations *that in the opinion of the inspector*, appear to warrant further investigation, or require additional information. This includes conditions that require destructive inspection, engineering, research, or analysis beyond the scope of a visual home inspection.

FYI -- For Your Information.

FOUNDATION & BASEMENT & STRUCTURAL COMPONENTS¹

Main Foundation Type: -----Fieldstone and brick.

Main Basement Type: -----Full.

Floor System Type:-----Conventional floor joists

Addition Foundation Type/s: ----No real foundation, had wood, metal and cement supports.

Addition Basement Type:-----Crawl.

Support Column Type: -----Wood posts, & metal screwjacks.

Main Beam / Girder Type: -----Wood.

Basement Floor Type: -----Dirt.

Basement Crawl Spaces:² ----Did not enter crawl space. Viewed area from access opening only.

OBSERVED CONDITION:

Exposed Foundation³: ----- Appeared functional except; Horizontal mid-section of the front foundation wall was bulged inward at least several inches. Dried out mortar detected.

Exposed Sills: ----- Appeared functional except; Not all sections visible.

Exposed Beams / Girders: --- Appeared functional except; Not all sections visible. Rot and powder post beetle damage found.

Exposed Support Columns: -- Appeared functional except; Not all visible. See comment on screwjack / wood type supports next page.

Exposed Floor Joists: ----- Appeared functional except; Not all visible.

Exposed Sub Floor: ----- Appeared functional except; Not all sections visible.

Exposed Basement Floor: --- Possible asbestos material observed in dirt floor.

Interior Basement Stairs: ----- Appeared functional except; Older / rudimentary type.

Sump Pump: ----- None found.

Evidence Of Past / Present

Water In Basement⁴?----- Yes, water stains were found on the bottom of wood items.

¹Identification of components and statements of condition are made only regarding where visible and accessible. This report is not an engineering or code inspection.

²Crawlspaces are not entered if the continuous head clearance is less than 3 feet, if water or mud is present or has other conditions that may adversely affect the health or safety of the inspector.

³The depth of the foundation below grade, and whether a proper footing exists, in most cases can not be ascertained.

⁴While this inspection may report on evidence of past water penetration into the basement or a lack of it, it is not possible to predict if water seepage will occur again and it is not always possible to determine the source of the water.

COMMENTS:

INVESTIGATE FURTHER - Most older stone foundations exhibit some degree of deterioration. Loose stones and dried out mortar are commonly found conditions. In most cases the overall structural integrity is not adversely affected by a few loose stones / bricks or dried out mortar. A large number of loose stones with soil and water penetration coming through the joints would be more of a concern. **Bowed in or bowed out sections would be a greater concern.** Predictions about any future foundation movement and cracking can not be made from a one day visual inspection. The significance of loose stones and bowed in sections would depend on a number of factors which usually requires analysis by a structural engineer. An old foundation of this type is inherently porous by nature. Even with responsible exterior drainage control measures, seasonal water infiltration is to be expected. You should maintain the grading and the downspouts so that water is directed away from the foundation. Storage within the basement should be done with precaution and the basement should be monitored for water infiltration during rain cycles. Corner stones often exhibit signs of movement requiring masonry repairs. Foundations of this type have weak lateral stability and may exhibit bulging inward problems symptomatic of frost damage. Foundations of this type provide sheltered access for wood boring insects. Voids between stones provide easy access for rodents. Foundations of this type require seasonal monitoring and inspection for eroded mortar joints, loose or missing stones, settlement and frost movement.

Suspected asbestos containing material was observed in the dirt floor. Identification of asbestos requires laboratory analysis that is outside the scope of a Home Inspection. The Environmental Protection Agency (E.P.A.) reports that asbestos represents a health hazard if "friable" (damaged, crumbling, or in any state that allows the release of fibers). To determine whether or not asbestos fibers are present and to measure the amount present, an air monitoring test would have to be conducted by an industrial hygienist. Further guidance is available from the Environmental Protection Agency (E.P.A.). In most cases the type of material observed is identified as containing asbestos. The fibers can also mix with the dust and remain in the basement area for an indefinite period of time. Due to the age of construction, there may be other materials within the home that contain asbestos but are not identified by this inspection report. If asbestos fibers are inhaled or swallowed, they can have serious effects on your health, which may not appear until 15 or more years later. Asbestos can cause asbestosis, a scarring of the lungs that leads to breathing problems and heart failure. It can also cause cancer of the lungs and mesothelioma, a rare cancer of the chest or abdomen lining. Special regulations exist for the removal and disposal of asbestos. The Inspector recommends that the client obtain the booklet "Asbestos in the Home" published by the U.S. Consumer Products Safety Commission. The EPA # is 800-368-5888. <http://www.epa.gov/iaq/asbestos.html>

FYI-Most older homes such as this one will have some decay of the wood structure. The powder post beetle damage found was not widespread, however, the damaged beam / header under the abandoned fireplace should be repaired / replaced. Most of the time powder post beetle damage is old damage which occurred during the early years of the structure.

Wood supports are subject to shrinkage and decay, cement filled metal columns with proper footings should be installed in place of the wood supports. Screwjack type supports should be replaced with cement filled metal type support columns and proper footings should be installed under them.

The major reason for the bouncy floors is due to the size (small) and spacing (far apart) of the floor joists.

CENTRAL HEATING SYSTEM

Type/s: -----Forced hot air.
Fuel/s:¹ -----Natural gas.
Estimated Age Of Heating Plant/s: ----- 2 years old.
Estimated Age Of Burner/s: ----- 2 years old.
Did Heating Plant/s Respond To Thermostat Controls:? --Yes.
Presence Of Heat Source In Each Habitable Room:? -----No.
Distribution Ducts / Pipe Type/s----- Steel / sheet metal.

OBSERVED CONDITION:

Heating Plant/s:² ----- Appeared functional.

Blower / Motor/s:----- Appeared functional.

Gas Burner/s: ----- Appeared functional.

Exposed Flue Pipe/s: ----- Appeared functional.

Distribution System:³ ----- Appeared functional except; Limited observations.

Duct / Pipe Insulation: ----- The duct joint wrap appeared to be asbestos containing material. Torn and damaged sections observed.

¹This inspection does not include a search of the property for buried fuel storage tanks. The client is advised to obtain an affidavit from the property owner regarding information / knowledge pertaining to the existence of any underground fuel storage tanks and knowledge of any contamination of the property from an existing or past storage tank.

²The inspection of the heating system consists of verifying that the system operates through the use of normal thermostatic controls, checking for the presence of safety components, checking the distribution components and looking for detectable types of failure. In a small percentage of homes, an inspection done by a heating system specialist will identify defects that this inspection would not. Situations such as exhaust back drafting may occur only during certain seasonal and household conditions and may not be detectable at the time of the inspection. **It is strongly recommended that carbon monoxide detectors be installed near the fossil fueled appliances and near the bedrooms.** Heat exchangers are excluded from the inspection. Accessories such as humidifiers, heat reclaimers, electronic air cleaners, etc. are not included in this inspection. Portable or space heaters are not inspected.

³Uniformity or adequacy of heat distribution or conditioned / cool air is not determined or analyzed during this inspection.

COMMENTS:

INVESTIGATE FURTHER - The furnace appeared to have been installed within the past couple of years. The permit is usually attached to the gas pipe next to the furnace or at the gas meter. A permit tag was not found at either location. Usually, gas systems fall under the jurisdiction of the Municipal Plumbing Inspector. If no permits were obtained and you purchase the house and later do work that would cause a visit from the local Building Inspector, there could be some ramifications. You should also check with your attorney and with the insurance company that will be carrying your homeowner's policy, regarding any possible consequences of work done without proper permits. There may be potential legal, insurance and or unexpected expenses as a consequence.

Recommend investigating about whether you should have the air conveyance system properly cleaned out. Molds / pet hairs / rodent droppings / lint / and more can be found inside heating / cooling ducts, as well as other interior surfaces of a building's air distribution system. (The warm air heating your house and or the cool conditioned air passes through all of this material.) Guidelines for this process have been established by the National Air Duct Cleaners Association in their publication NADCA 1992-01 Mechanical Cleaning Of Non-Porous Air Conveyance System Components. This publication is a good reference for persons considering having air duct cleaning performed in their home. You can visit their web site at <http://www.NADCA.com/>

Do not hire duct cleaners who make sweeping claims about the health benefits of duct cleaning -- such claims are unsubstantiated. Do not hire duct cleaners who recommend duct cleaning as a routine part of your heating and cooling system maintenance. You should also be wary of duct cleaners who claim to be certified by EPA. The EPA neither establishes duct cleaning standards nor certifies, endorses, or approves duct cleaning companies.

The EPA web site for duct cleaning is <http://www.epa.gov/iaq/pubs/airduct.html>

Suspected asbestos containing material was observed wrapped around some of the old heat ducts. Identification of asbestos requires laboratory analysis that is outside the scope of a Home Inspection. To determine whether or not asbestos fibers are present and to measure the amount present, an air monitoring test would have to be conducted by an industrial hygienist. If the material is damaged the fibers can be released and can mix with the dust and remain in the basement area for an indefinite period of time, there is also a possibility that some fibers could get into the ducts at the joints. In most cases the type of material observed on heating ducts such as these is identified as containing asbestos.

FYI- The 2nd floor lacked direct heat sources.

PLUMBING SYSTEM¹

Water Supply Pipe Type/s:---Copper. Inlet from street was an old lead pipe.

Waste Water Pipe Type/s: ---PVC & cast iron.

Water Heater Type/s: -----Gas fired.

Capacity:-----40 gallons.

Water Heater Age, Est:-----3 years old.

OBSERVED CONDITION:

Main Shut Off Valve: ----- Present, appeared functional, (not actually tested.)

Water Heater/s:²----- Flue pipe not properly attached / secured. Pressure / temperature relief valve lacked a discharge pipe. Lack of a flue collar noted.

Supply Pipes: ----- Appeared functional except; Contact with dissimilar metals observed, (this causes corrosion.) Lead pipe from street subject to failure at any time. Some pipe sections appeared subject to freezing conditions.

Waste Pipes: ----- The main drain / waste cast iron pipe was broken open next to the foundation wall. There was an open drain pipe in the crawl space under the kitchen.

Water Flow: ----- Appeared functional.

Main Drainage Flow: ----- Appeared functional.

Bath Sink/s: ----- Appeared functional except; Faucet was loosely secured.

Bath Tub/s: ----- Appeared functional except; Shower feed pipe was not secured tightly in the wall.

Bath Toilet/s: ----- Appeared functional.

Kitchen Sink/s: ----- Appeared functional.

Exterior House Faucets³: ----- Not tested due to Winter season.

¹This home inspection does not determine the type of waste disposal system that may be present. The type of sewerage disposal system can usually be verified by contacting the local municipal sewerage or water department. Wells, septic systems, and water treatment equipment are not inspected, no water quality testing of any type is done. Fire sprinklers or fire suppression systems are not part of this inspection. Lawn sprinkler systems are not part of the inspection. Water supply shut-off valves are not tested, due to the potential for failure / leakage. Overflow drains at bathtubs and sinks are not tested and are not part of the inspection.

²The temperature of the hot water is usually not measured with instrumentation, the water temperature of most water heater systems can be adjusted to suit your needs. Scalding hazards increase when the water temperature exceeds 120 degrees F.

³An anti-siphon valve prevents water from being drawn back into the domestic water supply (which could contaminate the water supply) from siphoning action. An example of this would be when a hose is left unattended in a pool to fill it, if the water pressure at the faucet were to drop for some reason, water from the pool could get siphoned into the water supply system.

COMMENTS:

INVESTIGATE FURTHER - The permit tag from the local plumbing inspector was not found on the gas pipe connection to the water heater tank. (The installation of gas fired appliances requires a permit from the Town/City Plumbing Inspector.) It would be advisable to check with the local municipal building department as to whether or not the installation was legally performed under a permit and inspected. If not, and you purchase the house and later do work that would cause a visit from the local building inspector, there could be some ramifications. You should also check with your attorney and with the insurance company that will be carrying your homeowner's policy, regarding any possible consequences of work done without proper permits. There may be potential legal, insurance and or unexpected expenses as a consequence.

Some of the plumbing observed in the house appeared to have been replaced in the not too distanced past, however, the quality of installation appeared to be less than professional. Proper pipe separation, proper pipe support and professional soldering work were lacking. This would also make it more likely that permits for the work were not obtained and the work not checked by the town/city Plumbing Inspector.

There was an open drain pipe in the crawl space under the kitchen, this opening is likely acting as a vent stack. All plumbing vent pipes should terminate on the exterior of the house. Sewage gas could enter the crawl space from this opening.

The water supply pipe from the street was an old lead pipe. The concern about lead leaching into the water supply from the lead pipe is a possible health threat. The water may contain unsafe levels of lead, it is a known health hazard to ingest lead, the EPA allows a maximum of 15 parts per billion in drinking water. Contact the local health department and the water supplier for more information. Whole house or under the sink reverse osmosis filters or distillation units are sometimes installed to reduce the level of lead in water, obtain information regarding the cost of installation, maintenance and operation of these units from a water treatment firm. Sand and carbon filters are not recommended to reduce lead by the EPA..

Many homes that have the original lead water supply pipe still in use will also have a functional flow restriction because the interior wall of the pipe will usually be coated with rust and sediment. The possibility of the lead pipe leaking or breaking open is also a concern. The cost of replacing the water line is usually not the responsibility of the water utility. The cost involved in replacing the supply pipe from the street to the house varies depending upon how much excavation is needed.

Recommend having the solder joints of the copper water pipes checked for lead content. Since 1986 the use of lead solder containing greater than 0.2% lead has been banned. Prior to 1986 the solder could have had a much higher lead mixture. If a non-plumber has done plumbing work there is a possibility that solder with a higher percentage of lead (50% lead mixture) could have been used. Poorly soldered joints could allow lead to leach into the water supply. Allowing the water to run for at least a minute before using in morning or anytime the water has been sitting in the pipes for more than 6 hours would help flush out most of any lead containing water.

All plumbing pipes in unheated crawl spaces are subject to freezing conditions. Recommend monitoring the crawl space temperatures during the winter. Electrical heat tape may be needed to protect some of the pipe sections.

SAFETY CONCERN - The pressure / temperature relief valve discharge pipe was missing. If the relief valve opened and discharged water, anyone in front of the valve could be scalded. This can be easily corrected. The discharge pipe should be directed to terminate around 6 inches above the basement floor.

The flue pipe for the gas fired water heater was not properly connected, it was partially disconnected and exhaust leakage was found at the opening. The exhaust could contain CO (Carbon Monoxide) which is a deadly gas.

FYI- The broken open section of the main drain / sewage pipe needs replacing. The remaining cast iron pipes are also likely heavily corroded and will likely need replacing in the near future.

The bath sink faucet was loose and the shower supply pipe was loose. These and all other fixtures are required to be securely fastened in place to prevent movement that can cause leakage at pipe fittings. The water supply pipes serving shower faucets, showerheads, and tub spouts are usually held in place by clamps, secured to the wood (or metal) studs within the wall. It is this attachment which also gives stability to the fixtures themselves. In most cases, if there is no removable access panel, part of the wall would have to be removed / opened to facilitate the installation of pipe supports / clamps.

"Galvanic" corrosion occurs between any two dissimilar metals in contact with each other and water, and typically attacks the iron / steel pipe to a degree somewhat dependent upon existing corrosion conditions. Galvanic corrosion is, in fact, defined as an electrochemical reaction of two dissimilar metals in the presence of an electrolyte, typically water, and where a conductive path exists. This very small current flow causes the corrosion of the least corrosion-resistant (active) metal to increase and corrosion of the more corrosion-resistant (inactive) metal to decrease. Since current flow and dissimilar metals are involved, this form of corrosion is called galvanic, or two-metal corrosion. Corrosion progressively destroys the metal, causing weakness, which can lead to failure.

ELECTRICAL SYSTEM¹

Supply voltage is a 120 / 240 (+ - 10%) volt service.

Main service cable from street is an: Overhead type.

Main service entry material: Copper.

Main service panel located: In the basement. It contains: Circuit breakers.

Main disconnect²: 60 amp circuit breaker. Located: Next to the main panel.

10 gauge wiring & smaller where visible: Copper in nonmetallic-sheathed cable.

Total number of branch circuits observed connected to panel: 15

OBSERVED CONDITIONS:³

Exterior Service Cable:----- Appeared functional except; Duct seal was missing where service cable entered the house.

Service Ground Connection:-- Connection present at water pipe. (Not actually tested).

Main Panel:----- Panel cover was off at the time of the inspection. Evidence of water entry into panel observed. Corrosion observed inside panel. See comment next page on Federal Pacific panels.

Wiring: (where visible)----- Appeared functional except; Only a small section was visible. Some incomplete wiring work or disconnected wiring observed. Improper use of extension type wiring observed. Old knob and tube wiring observed still in use.

Over Current Compatibility:⁴ -- See comment on Federal Pacific panels next page.

Interior House Receptacles: -- Bedrooms lacked arc fault protected receptacles. Couple 3 prong tested on first floor had open safety grounds. At least a couple 3 prong tested had the hot and neutral connections reversed. Some older two prong type were still in use. Couple loose outlet boxes were detected.

Interior GFI Protection:⁵ ----- Appeared functional except; Not installed in all recommended areas.

Permanent Light Fixtures: ---- Appeared functional except; At least one ungrounded fixture detected.

Permanent Wall Switches: --- Appeared functional except; Ungrounded switch box detected.

¹The inspection does not include generator systems, low voltage systems, telephone wiring, intercoms, alarm systems, heat, fire or cold temperature warning sensors or devices, cable TV or internet wiring, timers, smoke detectors or saunas. (In Massachusetts the local Fire Department is responsible for checking the smoke alarms prior to the conveyance of the property.) The inspection does not include a "mapping" or circuit directory analysis. Voltage drops due to any cause or the integrity of any connection are usually not ascertainable. Not all receptacles can be or are checked.

²The main fuse or breaker size does not necessarily determine the actual amperage capacity of the service entry cable.

³The adequacy of the service is usually based on the existing electrical demands and not calculated for future needs.

⁴Overcurrent devices (fuses / circuit breakers) are not usually not tripped or tested during the inspection.

⁵The Inspector recommends that all receptacles located near the kitchen sink, spas, hot tubs, fountains, pools, in bathrooms, garages, crawl spaces, basements and outdoors be upgraded to the Ground Fault Circuit Interrupter (GFI) type by a licensed electrician. A ground fault circuit interrupter is a modern electrical device, which when working properly is designed to protect people from electric shock. In the event of a fault in an appliance that you are touching, the current that passes through your body to ground is detected and the circuit is shut off very quickly, protecting you from potentially fatal shocks.

COMMENTS:

SAFETY CONCERN - Duct seal is a putty like material used around the electric meter and service entrance cable to prevent water from running into the meter and then into the service panel. After a number of years this material dries out, cracks and no longer makes a water tight seal. It should be pliable enough so that it can be molded to seal the cable / meter connection tightly.

The main panel had some rust and corroded sections. This may be an indication that water has or is seeping into it from the service entrance cable. Recommend having the electric meter on the exterior of the house opened up and checked by an electrician for possible water entry / corrosion.

A Federal Pacific electrical panel and breakers are installed in this home. These panels are considered dangerous, subject to burnout and some of the circuit breakers may not function properly. Tests conducted have shown that in some cases the equipment may not provide the safety protection (against fire) that was intended. This problem is associated with panels and circuit breakers manufactured in the 1970's and possibly extending to current equipment. Testing was performed in 1982-3 by Wright Malta Corporation for the US Consumer Product Safety Commission. For more detailed information on the test results you can call the US Consumer Product Safety Commission at (800-638-2772) or (800-638-8326). It is strongly recommend that this panel be replaced.

Federal Pacific Electric (FPE) was a popular manufacturer of panels and breakers from the mid 1950's to the early 1980's. Their equipment has a very bad reputation in the electrical industry, and there are many stories of fires attributable to failures in FPE equipment. One problem with FPE is simply the age of the equipment. Breaker manufacturers typically guarantee their equipment for no more than one year. Breakers are mechanical devices and prone to failure like any other mechanical parts.

<http://ablehomeinspection.com/inspection-pom/photo59-sept05.html>

The Institute of Electronics and Electrical Engineers (IEEE) estimates that approximately 1% of circuit breakers do not work. Experience has shown the failure rate of FPE breakers to be higher. Other known problems: FPE breakers often fail to actually turn off when the handle is moved to the "off" position. Breakers often fail to trip under overloads or direct shorts. The contact of the FPE "Stablock" breaker to the bus bar consists of a metal prong on the breaker pressing against the edge of a metal bus socket. If the metal prong on the breaker is even slightly bent, it does not make secure contact with the bus socket. FPE breakers often fall right out of the panel when the deadfront is removed. The loose connections between the breaker and bus often arc and burn. Since the arcing takes place behind the breaker, you cannot see this damage until the breaker is removed. <http://www.inspect-ny.com/fpe/fpestlouis.htm#Introduction>

Some remaining old knob and tube wiring was observed. This is the first / original wiring system installed in the house. While often left in service, it is at the age where its insulation may be brittle and crumbling. This type of wiring usually has numerous splices which lack wire nut connectors, strain relief connectors and box enclosures. Knob and tube is not as safe as modern wiring and in the event of a fault it has a higher risk of causing fire due to the lack of modern thermoplastic wire insulation. It is also an ungrounded system, which increases the risk of shock in the event of a fault. Any receptacle, light fixture, wall switch or appliance connected to this wiring will be ungrounded. Connections are exposed rather than enclosed in boxes, which increases the risk of fire in the event of overheating or sparking at connections. Attic insulation should not be installed over this type of wiring as it is designed to be in free air to prevent overheating. There is also a danger if foil face insulation is placed over this wiring as it may cause short circuiting. You should also be aware that many insurance companies will not write policies on houses that have active knob and tube wiring. The few that do cover homes with knob and tube wiring charge several hundred dollars more for a policy. Immediate replacement of this wiring is strongly advised.

SAFETY CONCERN - At least a couple of the receptacles in the house were the older 2 prong type. Grounding of receptacles (3 prong type) was not required before about 1960. Grounding is a safety feature that provides protection in the event of a fault. It is recommended that you consider upgrading to grounded receptacles for any area that you may be using a grounded type appliance, (appliances with 3 prong plugs.) When a three wire grounded outlet is needed, the first thing that should be determined is whether or not a ground wire exists in the circuit and whether or not the ground wire is properly grounded. It was common in the 1950's and early 60's for a cable assembly with a grounding conductor to be installed for a two wire ungrounded receptacle. This can be easily determined by an electrician. If a grounding conductor exists, it must be used when installing a three wire outlet. (It is unsafe to use 2 prong to 3 prong receptacle adapters that have a wire ground lead.)

An arc-fault circuit interrupter is a device intended to provide protection from the effects of arc faults by recognizing characteristics unique to arcing and by functioning to de-energize the circuit when an arc fault is detected. This requirement became effective January 1, 2002 for bedrooms, although not a retroactive requirement, it would be a good idea to upgrade.

This home had at least a couple of 3 prong type receptacles that had open safety grounds. This situation is commonly found where a non-electrician has done the wiring work. They give the illusion that they are grounded. If the house was built before 1955 then the original wiring of the house may not provide for grounded receptacles. If the house was built or re-wired after 1955 then grounded wiring should be available to the receptacle, unless the grounding wire has been cut or not properly connected between the main panel and the receptacle. All three prong receptacles should be connected to ground. Bear in mind that surge protectors will not function without a properly grounded receptacle. Any appliance that has a three prong cord must be provided with a grounded receptacle for safety reasons.

At least a couple of the receptacles tested were found to have reversed polarity. (The hot and neutral wires are installed on the wrong side of the receptacle.) This situation is commonly found where a non-electrician has done the wiring work. This is a potential hazard that can be easily corrected by an electrician. Polarity reversal can cause certain types of electrical equipment to malfunction and can lead to the housing of certain appliances or light fixtures becoming energized.

At least a couple of receptacles were loose and need to be secured. Receptacles are required to be securely fastened in place to prevent accidental shorts that can occur when movement is possible.

The exposed live circuit end found at the 2nd floor ceiling needs to be enclosed in an electrical box.

Extension cords were observed in use in the house. Extension cords used as permanent wiring are potentially hazardous. The insulation on this type of wiring in most cases, is not formulated for long term use. In some cases extension cord wiring is undersized in relation to the loads imposed on it. Electrical codes prohibit stapling extension cords or running them across doorways. It is recommended that additional receptacles and additional Romex wiring be installed to eliminate their use. The work should be done by an electrician.

The electrical discrepancies found in this property are possible indicators that some of the work was done by an amateur or non-electrician. This also would make it more likely that electrical permits were not obtained for the work.

GENERAL EXTERIOR FEATURES¹

Siding / Exterior Cladding Type:-----Wood.

Trim Type:-----Wood.

OBSERVED CONDITION:²

Siding / Cladding :----- Appeared functional.

Trim:----- Appeared functional except; Sections were in ground contact at the crawl space skirting wall enclosure.

Exterior Doors:³ ----- Appeared functional.

Exterior Landings: ----- Appeared functional.

Steps: ----- Appeared functional.

Walkways: ----- Appeared functional.

Driveways: ----- Appeared functional.

Grading And Drainage: ----- Appeared functional except; There were no street drains observed in front of or near the house.

COMMENTS:

FYI-The bottom sections of the crawl space skirting wall are in ground contact, this results in rot or insect damage.

You should expect water ponding to occur at the front of the house due to the lack of street drains and the fact that the area in front of the house is lower than the neighboring properties.

¹Fire escapes are not part of this inspection. The safety of using any fire escape is not part of this inspection.

²Fencing is not part of the inspection. The client is advised to check with local officials regarding fence requirements for pools.

³Exterior doors will warp to some degree due to temperature differential on the inside and outside surfaces.

GENERAL INTERIOR FEATURES¹

Main Window Type/s:----Single pane double hung sash and thermal pane double hung sash.

OBSERVED CONDITION:

Primary Windows²: ----- Appeared functional except; Thermal seals were broken at the two 2nd floor windows. Most of the 1st floor windows were very old.

Interior Doors: ----- Appeared functional except; Bedroom doorway widths were under 28 inches.

Floors³: ----- Appeared functional except; Sloped / pitched areas detected.

Bathroom Floors: ----- Appeared functional.

Walls:⁴ ----- Appeared functional.

Kitchen Cabinets & Drawers:- Appeared functional.

Kitchen Counter Top/s:----- Appeared functional.

Bathtub / Shower Stall Walls:- Appeared functional.

Ceilings: ----- Appeared functional except; Low ceiling heights noted (under 7 feet).

Stairways: ----- Appeared functional except; High risers and narrow treads noted.

Any Water Stains Observed

On Finished Ceilings / Walls?- Yes, on the bathroom ceiling next to the kitchen.

¹Cracks are usually not mentioned in this report unless they are numerous or if they are indicative of a problem condition. The inspection does not include any evaluation of space considerations, the layout or floor plan of the home, design, closet space or cleanliness.

²Statements of condition refer only to the physical condition and operation of the windows, heat efficiency is not part of this inspection. Not all windows are checked for proper operation. Storm windows, screens, storm doors, shutters and other seasonal accessories are not part of this inspection.

³The degree of floor levelness is not measured with instrumentation, sloped / pitched flooring is noted only if plainly noticeable. Sloped floors are often found in older homes. Floor coverings such as carpeting or linoleum are not part of this inspection.

⁴The sound and noise transmission characteristics of walls and floors is not tested or is not a part of this inspection. A determination as to the existence or type of wall insulation if any is not part of the inspection.

COMMENTS:

SAFETY CONCERN - Discrepancies in stair / step riser heights' or tread sizes presents a potential tripping or falling hazard. The riser discrepancies are noted in this report when the variance is greater than one inch. Tread discrepancies are noted in this report if the discrepancy is greater than 1/2 of an inch of today's standard. The allowable discrepancy under most building codes since 1975 has been 3/16 of an inch. On steps and stairways residential building code standards allow a maximum step riser height of 8 1/4 inches. This standard has been in use since 1975, older homes are more likely to have high or unequal risers. High step risers or unequal risers present a potential tripping or falling hazard. The minimum tread depth requirement since 1975 under the building codes for residential homes has been 9 inches. Many older homes are likely to have narrower treads or unequal ones. The depth can be greater than 9 inches, however the treads on a single stairway must not vary by 3/16 of an inch.

[RE: Mass. State Building Code Pertaining To Ceiling Heights.](#) (For new construction / remodeling.)

780 CMR: MA State Building Code: (Sixth Edition.)

3603.8.1 Minimum ceiling height: Habitable [space] rooms, except kitchens, shall have a ceiling height of not less than seven [7] feet three [3] inches for at least 50% of their required areas. Not more than 50% of the required area may have a sloped ceiling less than seven feet three inches in height with no portion of the required areas less than five feet in height.

[MA CMR - 3603.11.2 Interior Doors:](#) All doors providing access to habitable rooms shall have a minimum nominal width of 30 inches and a in nominal height of six feet six inches. **Exception:** 1. Doors permitting access to bathrooms are permitted to be 28 inches in nominal width.

FYI- The thermal seals at a couple of windows were broken, the foggy type stains indicate that condensation has occurred between the glass panes. The only way to correct this situation is to replace the thermal glass panes.

CHIMNEYS AND FIREPLACES¹

Fireplace Chimney Type/s: ---Brick. Heating System Chimney Type/s:-----Brick.
Fireplace Type/s: -----Masonry. Fireplace Flue Liner/s Type: -----None.
Heating System Flue Liner/s Type:-----None.
Water Heater Chimney: -----Same chimney as heating system.

OBSERVED CONDITION:

Chimney/s Exterior:----- Appeared functional except; A slight bulged out area was observed.

Chimney/s Attic Portion:----- Only a very small section was visible.

Fireplace:----- Some fire bricks were cracked / damaged. Openings between the firebox and hearth wall were observed.

COMMENTS:

SAFETY CONCERN - The brick flue partition between the fireplace and heating system flues was broken open. Repair / rebuilding needed. Some local Building Department codes require gas appliances installed after Jan. 1st 1992 which vent into a masonry chimney, that the chimney have a flue liner. This regulation may also now apply to any new oil fired systems installed, depending upon the local Building Department regulations. Local Building Codes may or may not be the same as State Building Codes. Regardless of codes, a liner should be installed for safety.

Old brick fireplace chimneys without flue liners such as this are considered potentially hazardous as openings can develop over the years that allow sparks or embers to possibly contact wood framing members in close contact to the chimney. If a chimney fire were to occur, there is a greater risk of the fire spreading into the structure. Further inspection and smoke testing should be performed by qualified personnel before use. Flue liner installation is recommended.

When wood is exposed to high temperatures over a period of years, the ignition point or kindling point temperature decreases. This process is known as pyrolysis (thermal degradation) which is the alteration of the wood, breaking large stable molecules into smaller less stable and gaseous molecules. The same is true for wood that has been charred in a fire. Ordinarily a piece of 2 X 4 construction lumber has a catch-fire temperature of 500 deg. F. When this 2 X 4 is exposed to moderate heat for a prolonged period, it undergoes pyrolysis, its ignition temperature is reduced to 200-250 degrees F. and the 2 X 4 (now called pyrophoric carbon) is capable of igniting without a flame -- non-piloted ignition. FYI -- Moderate heat can be defined as any temperature that is more than 90 degrees above ambient temperature. A residential chimney is intended for continuous exposure to flue gases not in excess of 1000 degrees Fahrenheit. The potential danger is that the house framing (wall studs, floor joists, rafters etc) may have been touching the warm unlined chimney for years and have become pyrophoric carbon, which is capable of non-piloted ignition even when flue gas temperatures remain within an acceptable range for a "Residential chimney".

¹It is important that a chimney be cleaned on a regular basis to prevent a buildup of creosote in the flue which can catch fire. It is recommended that the chimney be examined and cleaned if needed before use each year. The chimney and fireplace are examined visually. A fire is not started. The interior evaluation of the chimneys and flue liners is limited to the very bottom or very top sections, a video scan would be required in most cases for a complete evaluation. If no flue liner is present, it is recommended to have one installed for safety. A flue liner is defined as a clay, ceramic, or metal conduit installed inside of a chimney to contain the combustion products, direct them the outside atmosphere and protect the chimney walls from heat and corrosion.

ROOF AND ATTIC¹

Type Of Roof: Intersecting gables.

This roof surface was examined while walking on part of it.

Roof Surface Covering Type: Asphalt fiberglass shingles.

Estimated Age: (Usually based on physical appearance)

Some sections were around 12+ years old and some sections were under 3 years old.

Roof Framing: Conventional rafters sheathed with boards.

Only a very small section of the roof cavity was visible.

Ventilation Type: One gable vent.

OBSERVED CONDITION:

Roof Supports / Rafters: ----- Appeared functional except; Only a small area was visible.

Roof Backings / Sheathing: ---Appeared functional except; Only a small area was visible. Some broken boards observed.

Roof Surface²:----- Appeared functional except; Some exposed shingle nails found. Newer shingles were improperly installed.

Evidence Of Water Leakage

Through Roof Surface?----- Yes.

Evidence Of Water Leakage

Around Flashed Areas?----- Yes.

Gutters and Leaders³: ----- Clogged with leaves / debris.

Attic/Roof Cavity Ventilation:-- Proper ventilation was lacking.

Attic Insulation:⁴----- Some insulation was installed directly to the sheathing.

¹The report is not intended to be conclusive regarding the lifespan of the roofing system or how long it will remain watertight in the future. The inspection and report are based on visible and apparent conditions at the time of the inspection. Most roof surfaces can be adequately viewed from the ground, usually with the aid of binoculars. Under CMR 266 the Inspector is not required to walk on the roofing unless the Client provides safe access and the seller or seller's representative provide authorization that relieves the Inspector of all responsibility of possible damage to the roof. Conclusions made by the inspector do not constitute a warranty, guaranty, or policy of insurance.

²Water stains on the roof sheathing in the attic are often found during our inspections. In many cases if the building is over 30 years old, the stains were likely caused by leaks from a previous roof covering, except in the case where it has slate shingles. In many cases the stains are checked with an electronic moisture meter. Unless it is raining at the time of the inspection, or has rained shortly before the inspection, a full determination of the water tightness of the roof surface and flashings can not be made. Leaks are always possible at isolated areas, especially around flashings. Enclosed ceilings or roof cavities such as found in cathedral ceilings or vaulted ceilings, are not open to view. Insulation, moisture or structural deficiencies cannot be evaluated in those areas.

³Gutters need to be maintained / cleaned so that they can drain freely. Leaves / pine needles, twigs etc. need to be removed from the gutters yearly and twice a year if trees overhang the roof. Drywell drain function not determined.

⁴The determination of the optimal amount of insulation and the feasibility for the installing more are best determined from an energy audit. Many utility companies offer energy audits at little or no charge.

COMMENTS:

INVESTIGATE FURTHER - The flashings around the chimney have been sealed using roofing cement. This is usually an indication that there was previous water leakage around it. Roof cement or tar is only a short term remedy. All flashings should be replaced whenever a new roof surface is installed. Chimneys, vent stacks, roof protrusions and areas where two different sections of a structure join together, are frequent sources of exterior leaks. Many flashed items are installed in a "less than optimal" manner and many lack base flashings which usually cannot be determined by a visual inspection. It is not uncommon to find evidence of water seepage around these areas. The small parapet side wall had very questionable flashing work.

Part of the roof surface appeared to have been recently installed. The quality of the installation was less than professional. There was evidence of leakage found near the chimney and the area between the kitchen and bathroom. There was no access into the roof cavities above those areas.

The slope of the bathroom roof is less than what is recommended for the use of shingles without special underlayment. Low slopes can lead to problems because water drains slowly from these low slopes. They are also very prone to ice dam back up type leakage, this is especially true at the valley area. It could not be determined whether or not the proper underlayment was used. The reasoning behind these provisions is that at lower slopes, water does not run off the roof as easily and is likely to penetrate the shingle surface making the possibility of leaks much more likely.

Some of the insulation was installed directly to the roof sheathing. There appeared to be no space between the insulation and the roof sheathing. This situation can allow moisture and heat to get trapped which can lead to roof sheathing decay and premature aging of the roof surface. It has been found that older homes with wood board sheathing can usually tolerate this situation, however the effectiveness of the insulation is reduced when it gets moist and the roof surface will age faster. When the roof sheathing is plywood or pressed board the likelihood of a moisture problem is greater, composite wood products do not hold up to constant exposure to heat and moisture. Baffles should be placed between the roof sheathing and the insulation to allow proper air flow. A soffit and ridge vent system would also have to be installed. Corrective action would require the disassembly of the ceiling in order to remove the insulation and reinstall it properly.

The ventilation of the attic space was inadequate. Attic ventilation is important to reduce air conditioning costs and to extend the life of roofing materials. When insulation is installed to the roof sheathing, there must be an air gap between the insulation and the roof sheathing. Manufacturers of shingles will not honor warranties where ventilation is low. As a general rule, 1 square foot of screened vent should be provided for every 75 square feet of attic area. The best arrangement is soffit vents combined with a ridge vent at the top of the roof. This takes advantage of hot air's natural tendency to rise.

Asphalt shingles are the most common type of roof surfacing material. They can be either fiberglass or an organic base type. (Most pre-1975 shingles are the organic base type and most post-1975 shingles have a fiberglass matrix base.) Experience has shown that the life expectancy of fiberglass shingles may be slightly less than organic shingles but fiberglass shingles have a better fire rating than organic based ones. The life expectancy of shingles can vary from 15 to 30 years depending on a number of factors including but not limited to: shingle thickness, orientation to the sun, slope of the roof, color of the shingle, attic ventilation, and adverse environmental conditions. Failure of asphalt shingles normally occurs due to wear-through at the slots between the shingle tabs.

EASTERN SUBTERRANEAN TERMITE REPORT

After Making A Visual Inspection Of All Accessible And Exposed Structural Members, Exposed Partition Sole Plates, Basement Window Frames, Basement Door Frames And Basement Stairs:

(123 Main St Anywhere, MA.)

Findings: On (03/01/2004)

No evidence of termite damage was observed.

Comments:

Keep all untreated wood out of ground contact.

Non accessible crawl spaces present a high risk factor to undetectable termite infestation.

Please Note:

The complete assurance of the absence or the extent of termite infestation cannot be guaranteed. This is due to the fact that there are areas which do not lend themselves to visual inspection due to inaccessibility, presence of stored items, wall and ceiling coverings etc.. This termite inspection is generally visual due to the possibility of causing property damage as a result of exploratory probing. As is typical with termite damage, significant concealed damage may be present that cannot be detected without opening walls. Concealed damage is excluded from the inspection and report. A termite inspection is not mandated by MA Home Inspector Standards. This is an optional service offered by our company.

INSPECTOR: Dennis R. Robitaille

The Authenticity Of This Termite Report Can Be Verified By Calling (781) 231-0236.

FINAL COMMENTS, MISC. AND OPINIONS.¹

Recommend checking with your real estate attorney regarding the legal issues and the MA Department Of Public health concerning the health concerns of lead paint in the house. A lead paint test was not conducted, however, experience has shown that when multiple layers of paint are found in older buildings such as this one, the presence of lead paint is likely.

Older houses of this era were constructed without the benefit of modern building codes. Contrary to what most people think, they are not in most cases as strong structurally as modern buildings. Foundations are usually more susceptible to undermining and movement than foundations built in the last 50 years. Framing members are usually spaced further apart than today's building standards and / or they have notched framing members, (which weakens them.) Usually, no consideration was given to wind forces and preventing uplift. As a result, sagging and settling are often evident. This results in cracked walls and ceilings, sloping floors, and doors that bind at the top.

Research on product recalls or notices of any kind are not part of this inspection. We recommend visiting <http://www.recalls.com/> or <http://www.cpsc.gov/>.

Evidence of rodent activity was observed in the house. A professional pest control operator should be contracted. <http://ablehomeinspection.com/photo43-may04.html>

There appeared to be some recent electrical work done in the home. It would be advisable to check with the local municipal building department as to whether or not all of the work was legally performed under a permit and inspected. If not, and you purchase the house and later do work that would cause a visit from the local building inspector, there could be some ramifications. You should also check with your attorney and with the insurance company that will be carrying your homeowner's policy, regarding any possible consequences of work done without proper permits. There may be potential legal, insurance and or unexpected expenses as a consequence.

¹All repairs should be carried out by properly licensed contractors. Repairs made by unlicensed "handymen" are often poorly done. Ask the seller to provide you with the invoices for the repair work. If this is done, there should be no need for further inspection of the repairs. **If you wish to have us inspect repairs, fees are \$75.00 minimum for the first 1/2 hour and \$35.00 per half hour or portion of thereafter, plus travel expenses. We will inspect only those repairs made by licensed personnel.** Items that require further investigation should be investigated before your home inspection clause expires.

SUGGESTIONS ON USING THIS REPORT¹

In Massachusetts, except for code compliance on new construction by the local town or city building inspector and the Title V septic system inspection for homes not on public sewage, there is no mandatory requirement that a home be inspected. There is no requirement that all systems or components be in working condition before the home is sold. There is a mandatory inspection requirement for the smoke detectors but the local fire department is responsible for this inspection and must issue a certificate of compliance before the home can be sold. (It is the owner's responsibility to contact the Fire Department for the smoke detector inspection and it is also the owner's responsibility to obtain the Title V inspection.)

When a home is inspected by a private inspector, (Able Home Inspection, Inc. is a private company) there is no mandatory requirement that the defects or adverse conditions found be corrected by the property owner. (Unless your purchase and sales contract has stipulations regarding this issue.)

Some offers to purchase and / or purchase and sales contracts lack specific language on how the defects or adverse conditions found in a home inspection are to be dealt with. When this is the case, there may be uncertainty about what to do with the information contained in the inspection report². A question many of our clients ask is, "*What is the property owner required to fix?*" The answer is, nothing, unless it's specified in your offer to purchase or in the purchase and sales contract, however, almost every offer to purchase and purchase and sales contract has a clause that allows the buyer to rescind the contract without penalty if the buyer is not satisfied with the inspection findings. It would therefore be in the best interest of both seller and buyer to negotiate the corrective actions, if the buyer still has a desire to purchase the property.

Items or conditions that pose immediate safety or health risks are usually reasonable items to request the owner to correct. (Unless you made your offer aware of those deficiencies before the inspection.) Requesting that faulty mechanical or structural components, that adversely affect the habitation of the home, be repaired would also be reasonable. Items that may be nearing the end of their economic usefulness are usually not reasonable items to negotiate. (The exception to this would be if the age of a component was substantially older than what you were led to believe.) An example of this might be if the owner told you the roof shingles were 5 years old, and the inspection uncovers evidence they are 25 years old, (with little remaining service life). If you were expecting to have 20 years of service life remaining on the roof surface, then this new information should be taken into consideration when negotiating.

On new construction, or with items that are new, your expectations for finding everything in good order are likely to be higher, and justifiably so. It would not be unreasonable to request the builder / owner to address and correct the defects or deficiencies or other concerns raised during the inspection.

Bear in mind that when a real estate agent (not hired by you) is involved in the transaction, that agent has a primary obligation to the seller. This fact is pertinent when negotiating matters related to the sales transaction. It is recommended that you consult with your attorney regarding the report contents, especially if there is reference made to legal matters.

END OF REPORT.

¹This advice is not based on any governmental regulations or requirements. The client is not obligated to follow this advice, nor are property owners or real estate agents required to act on this information. The advice is given only as a guideline, we are not offering legal advice.

²All legal questions and concerns should be addressed by an attorney.

TIPS ON SELECTING A TRADESPERSON OR PROFESSIONAL TO HELP PERFORM NEEDED SERVICES FOR YOUR HOME / BUILDING.¹

I often get asked *"do you have someone you can recommend to perform the needed services for this home / building?"*

To avoid any appearance of a conflict of interest I do not recommend any specific companies or individuals. I can, however, provide a guideline that can help increase your chances of obtaining someone who is qualified and reputable to help you.

Some guidelines for selecting a tradesperson or professional:

1. Check with the State Registration Board to determine if the type of service you need requires a person licensed in that field to perform the work. (Example--plumbing work requires a licensed plumber.) If you're not sure what type of professional or tradesperson you need to perform the required service, call someone in a related field and ask them what type of professional or tradesperson would perform the type of service you need. If you still can't determine what type of person to contact, look in the yellow pages under general contractors, call a couple and see if they can direct you to the appropriate type of tradesperson or professional. Once you have established the type of tradesperson or professional that can suit your needs, you should develop a list with three names on it. This list can be developed by several methods:
2. Check with friends, associates and relatives to determine if they have ever used the services of this type of tradesperson or professional and whether or not they were satisfied with the company or individual they used.
3. Ask the local Chamber Of Commerce for the names of Chamber members who perform those services.
4. Perform a search on the internet, enter in the type of service, city/town and state.
5. In some cases, when you need to have something installed such as roofing shingles, or vinyl siding, the manufacturer or distributor of those products may have a certified or approved list of installers.
6. When you have compiled your list, call the Better Business Bureau or the Attorney General's Consumer Hotline to see if there are any reported complaints against anyone on your list.
7. Finally, contact the people or companies on your list. Ask questions, check on experience, qualifications, insurance and references. Don't let fees or price alone determine who you hire.

¹This information is provided as a guideline only, there may be other methods more suitable to choosing a tradesperson or professional. Able Home Inspection, Inc., its officers and employees are not responsible for the actions, performance or lack of performance of tradespersons or professionals that may be called upon to perform services at this home.