

## Q & A with the General Home Inspector

We've worked with the same home inspector for 12 years and haven't found a more thorough or knowledgeable professional. Here is what Don Hatch of Assurance Home Inspections in Portland, Oregon had to say in response to our home inspection questions:

### How many inspections have you done?

Over 8000.

### What's the shortest home inspection you've done?

About 11 minutes. After 11 minutes there was enough visible damage to the structure to know that massive reconstruction would be needed. For a full inspection 2 hours of inspecting is about the quickest I can get through a house, then add time to talk to the client about my findings...

### How much should a buyer budget for repairs on a typical home?

I have developed a 1% rule. In most transactions what I tend to see is that after all negotiations most people end up with ~ 1% of the purchase price. I like having buyers look at the repair costs as a percentage of the purchase price rather than the actual cost, because some people get really hung up on \$200 here and \$500 there, but they forget that they are buying a \$300,000 house. \$100 might sway your decision on buying a computer, but not \$10. \$1000 might sway your decision when buying a car, but not \$100. Similarly a buyer needs to adjust for scale when buying a house.

### Have you ever done an inspection on a home with no problems?

2 homes, in the past 14 years. The first one was built in 1926 the second in 1957. Both were impeccably maintained. I have yet to find a new construction home without issues.

### What's the scariest thing you've come across in an inspection?

As far as the structure itself, I looked at a condo where the foundation was slipping down the hill. The 5-1/2" wide rear wall of a 14 unit building had less than 1" of wall left bearing on the foundation. I didn't want to stand inside the building, let alone spend any more time in the crawlspace.

Critter wise, I was in a very tight crawlspace (a belly crawler) and moved some insulation out of the way to look at a section of the floor. There was a huge (2") spider that dropped onto the ground and started charging me. True I am much bigger, but it had me moving pretty quick.

Another time I had a squirrel jump out at me when I was lifting the cover to an attic. I think the neighbors heard me scream.

### What are the 3 most common problems you see?

- Moisture build up in attics and crawlspace, simply due to poor ventilation (which leads to rot, mold, bugs...)
- Improper roof and siding flashing
- Poor workmanship (either home owners trying to install or repair thing they don't understand or contractors taking shortcuts)

## **Is it better to buy a new house or an old one?**

There are advantages and disadvantages to both. Most people are very surprised by the fact that you are far less likely to have mold or structural damage due to notable amounts of roof or siding leaks in an older home, where small amount of leaking in a new home tends to cause significant damage. Old houses are drafty and breath very well, which is bad for the heating bills but it is healthy for the structure.

True, older homes tend to need a little more maintenance and inevitably plumbing, wiring, heating, roofing, and siding are in a more worn state. Newer homes still require maintenance! You DO NOT get to avoid maintenance any time you buy a home new or old.

## **What advice would you give a first time buyer?**

Be realistic with your budget and expectations. There tends to be 2 extremes.

- 1.** We have first time home buyers that expect that every home should be perfect and the seller should fix every small little thing that is worn or damaged in the home. There is almost no such thing as a perfect house. The realistic view is that a home is made up of 1000's of components, new or old, and there are going to be a few issues. I also advise the "golden rule" in the view that if the buyer were selling the home and someone was to ask them for \_\_\_\_ or \_\_\_\_\_ would they feel that that is a fair and reasonable request.
- 2.** There are also overly optimistic buyers that look at "fixers" that are in their price range due to lots of wear or deferred maintenance, but they underestimate the time and cost necessary to make the improvements that they want to do or that are needed. Unfortunately I have had several clients that end up not enjoying their home because they are spending all of their free time and more money than they have to make their home livable or salable.

## **What part of the house usually has the most problems, er, issues?**

The crawlspace. Almost no one goes in a crawlspace unless they have to, and even when they do most people and even contractors don't really know what they are looking for or at.

## **Thanks Don- great answers!**

If you are looking for a superb inspector in the Portland, OR, area, we highly recommend Assurance Inspections. You can contact them at 503-970-5360 or check them out at [www.assuranceinspections.net](http://www.assuranceinspections.net)