



Tahoe

MOLD and
WATER

Remediation & Restoration

HOME INSPECTION

530-583-6653 (MOLD)

WWW.TAHOEMOLDANDWATER.COM

HOME BUYER'S GUIDE TO INSPECTIONS IN TAHOE

When buying a home it is important to practice due diligence! In most cases you will have at least 17 days to receive disclosures, title reports, and perform your inspections. This is plenty of time if used wisely and planned out properly. The seller will usually provide a Transfer Disclosure Statement (TDS) and a Seller Property Questionnaire (SPQ) within the first 7 days of escrow that will go through the items that the seller is aware of, however in most cases there are issues with a house that the seller just isn't aware of. Most of us do not routinely inspect our crawlspaces and attics for leaks and critters, so you should not expect the seller to know about all of the items that are affecting their home. In these instances, you need to hire qualified professionals in the area in which you are purchasing to inspect the home, and find issues that can either cause you to cancel the contract, negotiate for the repairs to be made, or ask for a credit in money to allow you to do the repairs yourself. A good inspection pays for itself!

Questions you may ask an inspector to determine if they are the right fit

1. How long have you been a _____ inspector?
1. What certifications do you hold and need to perform your job?
3. How long is your report turnaround?
4. Do you have experience working in this area? Or on this type of home? (If it is unique)
5. How do you bill? Can you bill escrow?
6. What is the cost?
7. May I see a past report that you have done?
8. Will you be inspecting the attic and crawlspace/basement?
9. How long does it take to do a typical inspection?
10. Can you show me the findings at the end of your inspection?

It is not necessary to ask them all of the questions, only the ones that address your concerns. The subsequent pages will breakdown the assorted inspections available to you. Some people will do every inspection on this list, others will do none. The type and quantity of inspections should be based on concerns about the home as well as personal concerns with particular issues a home may have.

How to choose your inspector

In most cases you will take the advice of your real estate agent. They deal with inspections as part of their business and will usually know the players in the inspection industry. It can be beneficial to ask them who they would choose and why they prefer that inspector. Just like real estate agents, not all inspectors are the same. Some will be extremely thorough and even note items that are not of much concern to you, while others will only do the minimum and in some cases, not even that.



For most types of inspections, the inspector will be required to hold a license and/or certain certifications necessary to legally perform these services. They should also hold Errors and Omissions (E&O) Insurance to protect you the buyer, and themselves in situations in which they neglect to uncover an issue, or say the wrong thing about an issue that ends up harming you financially. That said you can't expect an inspector to always uncover everything. They are human, and will occasionally make a mistake. That is why it is crucial to get the correct inspections, and in some cases they will overlap allowing one inspector to find what another has missed.

One limiting factor of most inspections is that they can only address what is visible, and what is accessible. The inspector is limited to spaces that he can fit into. For some inspectors, it takes a very tight space to impede their inspection. Others will use any excuse possible to avoid traversing a dirty crawlspace or navigate a stifling attic. If the home has tight spaces that need to be inspected, it may be a good practice to ask the inspector(s) what they consider to be inaccessible spaces. In most cases there will be spaces beyond what is reasonable to inspect, though you don't want the entire attic or crawlspace to be outside the realm of inspection. This could lead to costly findings after the purchase of the home.

In some instances, destructive inspection techniques may be necessary. For example, if a house has no attic access and no signs of ventilation to a suspicious space. In this case, the buyer may request that the seller allow them to cut a hole in the ceiling to allow access for inspection. This is done at the discretion of the seller, and they may decline. You will then need to determine whether to move forward with the transaction leaving this unknown, or to withdraw from the deal.

How did I get into this one?



HOME INSPECTION (CONTRACTOR'S INSPECTION)

Price

\$250–\$850 Based on square footage of home and components of home to be inspected

When to schedule

Immediately or within 2–3 days of acceptance of your offer

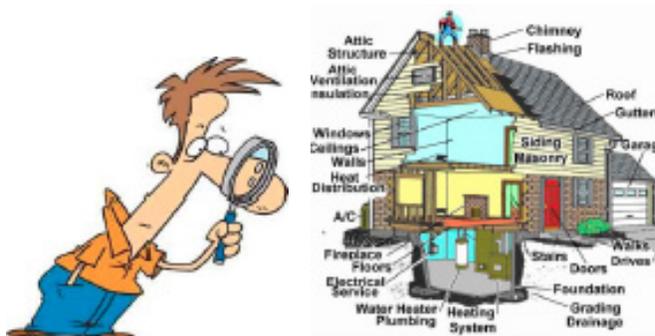
What it covers

Most systems of your home: plumbing, electrical, code compliance, age of appliances, life expectancies, leaks, broken items, problematic items and much more

What it doesn't cover

(Depending on the inspector)

Rot, fungus, roofs, spas, pools, zoning, inaccessible or hidden items, items that are not operational due to lack of utilities, cost of work to be completed



This is the most important inspection that you can do. Most home inspectors are past/present contractors, building inspectors, engineers, or other construction professionals. They go through a certification program and have to take a competency test prior to being certified and licensed to inspect. Their job is to identify and test the systems of your prospective purchase and identify code compliance issues, functionality issues, potential issues with known problematic systems, and expected life expectancy of the systems. This means they flush every toilet, turn on every appliance, and should inspect every accessible (see local OSHA regulations) area of the home. This is called a “Contractor’s Inspection” in many places.

I always recommend using a certified home inspector. They are trained in identifying items that most contractors and handymen just won’t notice. They also hold the key to any supplemental inspections that you may need (roof, engineer, mold, etc.).

A “Contractor’s Inspection” should be scheduled as soon as possible, as they may recommend additional inspections that need to be completed within your timeframe.

PEST INSPECTION (TERMITE INSPECTION)

Price

\$125–\$325 Depends on company and square footage

When to schedule

Immediately

What it covers

Pest issues including termites, carpenter ants, mice, rats, and larger animals. Current and potential rot and fungus issues

What it doesn't cover

Most of what a home inspection includes, mold growth, larger animals such as bears, human pests

This is an inspection performed by a licensed pest control company. They have the ability to remove and rebuild rot damage, identify and exterminate insects with pesticides, and identify potential rot or pest issues. Their reports typically do not include pictures and are quite brief in comparison to the home inspection report. They produce a crude sketch of the property and will indicate where on the sketch the issues were found.

Work is classified as Section 1 or 2. Section 1 work includes known damage and problems that in most cases will need to be done prior to closing if there is a loan and the lender is aware of the damage. Do not give your mortgage person the pest inspection report if there is Section 1 damage unless they require it.

Section 2 work includes items that may develop into a problem, for example earth and wood contact that could create rot. In most cases the pest company will place a bid, and can perform any potential follow-up work. If Section 1 work is a requirement of closing the deal, than the pest company will do the work and write a clearance report indicating the work was completed.

With pest work, the contractor is also the one that typically produces the clearance report. However, you can always ask that another pest company do the clearance.



Carpenter Ant
(A Tahoe Termite)

Rot damage (Can be extremely expensive)



RADON INSPECTION

Price

Free-\$450 For one sample. There are many programs that provide free testing.

When to schedule

Immediately and always

What it covers

Detecting elevated levels of radon, typically in one location. They will test the lowest "lived-in" or lowest livable location in the home. Which test is administered being dependent on whether it is being tested for a real estate transaction or a homeowner.

What it doesn't cover

In most cases the inspector places and picks up the device and reports the findings. They do not typically do an inspection of any kind. Many inspectors will not provide you with a mitigation plan unless they are also a mitigation contractor.

Radon is a [radioactive](#), colorless, odorless, tasteless¹¹ noble gas, occurring naturally as an indirect decay product of [uranium](#) or [thorium](#). (Wikipedia) This gas enters the home through the basement or crawlspace and is the second largest cause of lung cancer deaths in the United States according to the EPA.

In other areas of the country, radon tests are much more common than here in California and Nevada. Some states even require a test as part of the selling process.

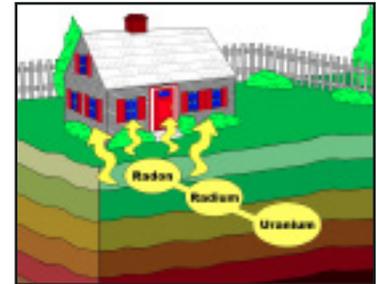
Radon can be tested with either a passive device like a charcoal canister that is sent to a lab for analysis (takes longer), or a continuous monitor that can give you the reading right after the test is complete. A short term test is between 2 and 7 days long, and requires that all doors and windows remain closed except for entering and exiting the residence for its duration.

If the levels in the home are found to be above the EPA recommended level of 4 picocuries, then radon mitigation or follow up testing is recommended. Mitigation involves installing a sealed radon barrier in crawlspaces or drilling a hole in the slab floor and connecting a fan unit that will vent the gas above the roof line. These systems typically cost over \$3,000 and are operational for the life of the home with servicing and retests recommended every 1-2 years.

Charcoal Device



Continuous Monitor



ENGINEER'S INSPECTION

Price

\$125/Hour and Up Depends on what you need.

When to schedule

If you have plans for an addition, immediately or after you find a defect that needs to be inspected

What it covers

Code compliance, structural integrity, ventilation, potential reconstruction, and general assessment

What it doesn't cover

Items the engineer does not feel competent/ comfortable dealing with

In Tahoe, engineers are an important part of every construction project. With climate concerns, snow loads and potential wind factors, almost everything we do up here needs to be engineered. Not typically your cheapest consultant, they are the ones that can answer a lot of the questions no one else can.

If the need to substantially modify your home is a necessary part of your purchase plans, you will want to consult with an engineer to get the requirements, discuss the feasibility of the plan, and potentially get a ballpark figure for the modifications.



ROOFING INSPECTION

Price

\$0-\$300 Dependent on the roofer

When to schedule

When there is an indication of a roofing issue, i.e. cedar shake roofing material with large amounts of moss and warped shingles. Typically the home inspector will note if a roof inspection is necessary.

What it covers

Roof age, possible water intrusion issues, code issues, possible drainage/snow shedding issues, ventilation issues, cost to repair or replace. Possibly the condition/presence of deck and siding flashing.

What it doesn't cover

Other components of the home that aren't roof or water intrusion related issues

Roofing is our best defense against water intrusion in Tahoe. Our roofs deal with ice dams, wind-blown rain, 10+ ft. snow loads, as well as sticking ice that can pull shingles off of the roof's surface.

You should always use a local roofer. They will typically climb the roof and look for visible defects. In most cases, water intrusion issues can be identified with this approach.

The biggest issue with roof inspections is the inability to examine the waterproofing membrane below the roof. When we get large amounts of melting snow, the standing water on a roof can rise many feet beyond the interior wall. If the roof does not have a moisture membrane run above that level then the roof will most likely leak.

Home inspector's recommendations, general wear, or signs of water leaks on the interior are the reasons most people schedule a roof inspection

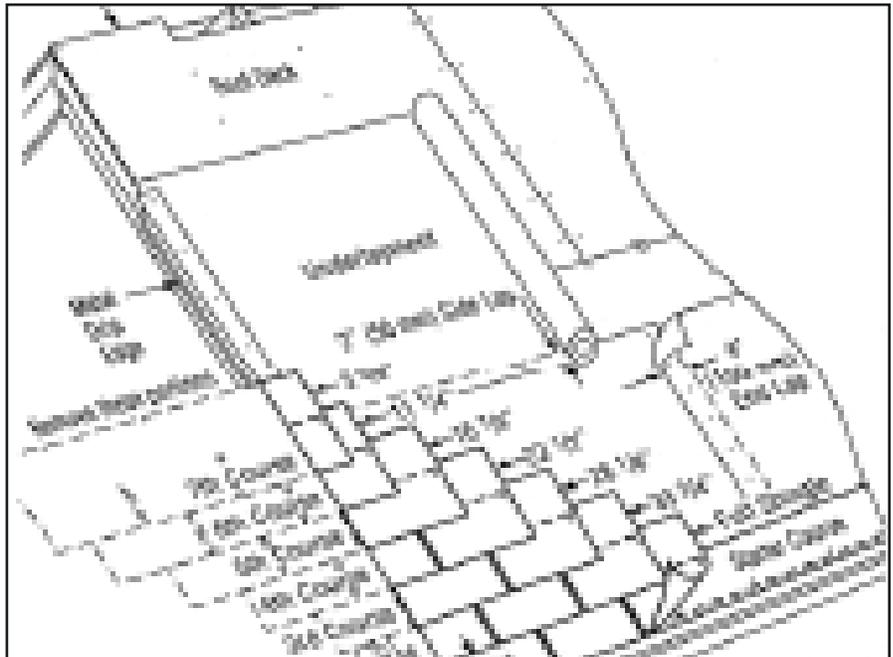
Bitethane Wrapping on a building
(A common roofing material in Tahoe)



Heat Tape Installed on Roof
(Helps prevent ice dams and leaks)



Water stains on inside of the home
(Typically indicate a roof or pipe leak)



A diagram of roof layering
(In Tahoe additional waterproofing typically Bitethane and metal is needed by roof overhang, gable ends, and valleys due to ice and snow build up)

MOLD INSPECTION

Price

\$250–\$2,000+ Dependent on the number/type of samples and the inspector

When to schedule

If very young or elderly individuals, or individuals with compromised immune systems are to occupy the property; than this may be something you want to perform as an initial inspection. In most cases a mold inspection is not necessary unless you suspect a mold issue, know of a past water loss, or are informed by the pest or home inspector that you have “fungus growth” or “an unidentified discoloration”.

What it covers

Will vary depending on the sampling and inspection procedures of the consultant. Ask to ensure your concerns will be addressed.

What it doesn't cover

Issues that don't involve mold growth, humidity issues, or water intrusion.



Mold inspectors are not required to be licensed or certified. There are many designations that inspectors may go by. Reports can vary greatly depending on the consultant you choose. It is good to request a sample report, ask questions regarding your concerns, and voice what you want the report to cover. Some reports have pictures, many don't. Some inspectors perform detailed visual inspections, others don't.

Sampling is a common practice when inspecting, and the following are the types of samples taken:

1. **Ambient Air Samples:** These samples are collected by testing the air quality in a structure and comparing it to a sample of the outside air. The indoor sample(s) are compared to the outside sample to detect elevated levels of mold or certain types of mold that can indicate a known or hidden issue as well as impaired air quality in the home. This does not always find the issue, though is a recommended part of any mold inspection.

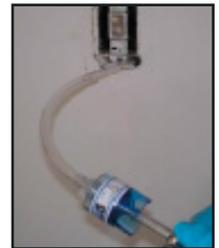


2. **Surface Samples:** These are samples taken of known mold growth areas. Using a tape or swab, the area of concern is sampled. They can be cultured (typically takes at least a week) to determine the exact type of mold, or the spores can be analyzed in a non-cultured sample to determine quantity and types of identifiable mold spores. Many specific molds cannot be identified by only analyzing the spores, and require culturing.



3. **Bulk Sample:** Taking a sample of the material for which the growth is growing on. In many cases a culture will not be necessary to give exact identification of the mold.

4. **Cavity Samples:** When there is an area that you suspect to have hidden mold or when ambient samples yield elevated levels you need to identify the location of the growth. Drilling 1/4" holes in a suspect wall, ceiling, or floor cavities will allow a sample to be taken of the space to indicate whether there is hidden mold in one of the suspected regions.



5. **Carpet Samples:** Taken by vacuuming a set area of carpet in a particular region of the flooring to determine the presence of mold growth on the carpet. Less destructive than cutting up the carpet.

6. **Dust Sample:** Taken by wiping an area of a horizontal surface to determine the type and quantity of mold spores that were collected.

Types of Penicillium in petri dish



Stachybotrys (Black Mold) in petri dish
Doesn't look all that black

ASBESTOS INSPECTION

Price

\$250–\$650 Dependent on the number of samples and the inspector

When to schedule

You will want to test suspect building materials prior to demolition or during escrow if the sale is dependent on a remodel that will disturb these materials.

What it covers

Core or bulk samples of the suspect materials. Typically every layer of material is tested. E.g. For drywall the gypsum board, joint compound, and texture would be separated and tested individually.

What it doesn't cover

Tests of airborne asbestos levels are common during abatement procedures though not typical of a pre-abatement asbestos assessment.

Vermiculite Insulation (Typically older homes)



What contains asbestos? Although asbestos can be found in some contemporary building materials in the United States, the general rule is that materials predating 1981 should be suspected of containing asbestos.

The following are materials that may contain asbestos:

- Vinyl and linoleum floor
- Drywall, joint compound, and texture
- Acoustic and fire retardant coatings
- Vermiculite insulation
- Tile and Floor mastic (glue)
- Older roofing felt and roof mastic
- Older pipe and boiler insulation (typically in commercial settings)



9" Asbestos Floor Tiles (In many older schools)

Asbestos is a set of six naturally occurring [silicate minerals](#) used commercially for their desirable physical properties. (Wikipedia)

Everyone is exposed to asbestos at some point in time as it can be in the air and the water, but having prolonged exposure with large amounts can cause major illness resulting in death. The National Cancer Institute says that over exposure to asbestos could result in nonmalignant lung and pleural disorders, lung cancer, Mesothelioma, and Asbestosis. It is a general rule that homes built before 1980–1982 may have a likelihood of containing asbestos in building materials.



The good thing about asbestos is that if left undisturbed it most likely will not pose a threat. It becomes an issue when these materials are left to degrade and flake or construction results in their demolition.

Asbestos can only be tested by an Certified Asbestos Assessor and should only be removed by a licensed asbestos contractor. There is no amount in California that a homeowner and contractor can remove and dispose of.

Asbestos removal requires that the work area be contained under negative pressure. All workers must be protected with a Tyvek suit, respirator, and gloves. The asbestos is wet down with water to reduce air borne dust created by removing the product. In California it is a hazardous material, so asbestos must be transported by a licensed Hazardous material transporter and disposed of at a special landfill. That said, asbestos abatement can be very costly.

Keep in mind that many homes have asbestos, so having asbestos doesn't make it bad. It may be costly to remove, though after that you don't have to worry about it again.

Acoustic Spray (popcorn) (In many condos & homes)



Asbestos Pipe Insulation (Typically in large buildings)

LEAD INSPECTION

Price

\$250–\$550 Dependent on the number of samples and the inspector.

When to schedule

If it is an old house with flaking paint and you have an infant or small child you may want to consider scheduling this with the home inspection. Also, if you plan on doing renovations or improvements that could disturb old paint, then prior to starting the project

What it covers

Analysis of painted construction materials (pre-1978) and the many layers of paint. A less common practice in a real estate purchase is to take a sample of air to determine the levels of airborne lead particles. This is more common in situations where the lead has been disturbed.

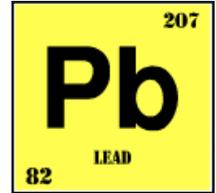
What it doesn't cover

This typically does not include an inspection of the home. In most cases you will indicate what needs sampling and that is the extent of the inspector's work.

Test kits are available at hardware stores to test for lead based paint. You simply scratch the surface you want to test down to the material base that is painted. This is to ensure you are sampling all of the layers of paint.

In many instances, top layers that were applied more recently will be free of lead, while deeper and older layers below the top surfaces will contain lead as a base.

If you are a contractor or real estate agent, you will want to use a certified lead assessor to do the sampling. Contractors with the lead safe renovator certificate can test materials to confirm the presence of lead, though they are not authorized to determine that materials are "lead free." So a certified contractor must use lead-safe practices when dealing with the suspect material unless a professional was hired to determine that the material does not contain lead.



LAND SURVEY

Price

\$600–Thousands Depending on the property and previous surveys and land markers

When to schedule

As soon as possible if it is to get a condition of the sale. Most of the time an ALTA title insurance policy, which is a more comprehensive policy than a CLTA requires a survey as requirement of underwriting the policy. It is also important if you plan on putting an addition onto the home to allow the building department to approve your plans.

What it includes

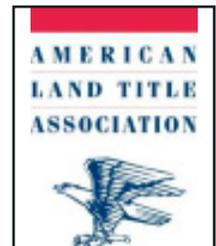
Boundary lines with position of the existing home (if there is one) as well as covered areas like driveways, patios, and decks. Many will indicate large trees, contour lines (elevation), drainage, easements and underground utilities.

What it doesn't include

Structures built after the survey. Items unknown to the surveyor at the time of the survey.

Even though surveys are very important, it is common to find many older houses do not have records of survey or corner markers to determine lot lines. Without marking the boundaries it leaves neighbors confused about the location of a fence or a new bush or tree. This is more of an issue in areas where people landscape, fence, patio, and utilize every inch of their yard. In Tahoe, it is less important due to the building restrictions and in many cases unusable land between homes.

It definitely is possible to get a survey as condition of sale especially if it is raw land, though remember surveys are near impossible during the winter time in Tahoe. If you have multiple offers on a highly desirable house priced right, needing a survey could be a deal breaker. In cases of newer homes, if a survey can't be located you may be able to find lot corners with a metal detector as they typically use metal stakes to demarcate the lot corners.



ADDITIONAL TOPICS TO BE ADDRESSED IN AN UPDATED GUIDE

- Soils Testing
- Well and Water Quality Testing
- TRPA Site Evaluations and Assessments
- BMP Site Assessments
- Building Department Inquiries

About Tahoe Mold and Water

At Tahoe Mold and Water, we strive to keep our customers and clients informed about issues that can affect their homes. If you feel there are additional inspection topics not addressed in this guide, please let us know so we can include it in future revisions. We also are now going to provide all our e-mail subscribers a monthly informational e-mail. If there are issues or topics that you would like additional information on, please let us know so we can use your suggestion as future e-mail topics.

We are available by phone offering 24/7 emergency response to all of your water damage, mold, and radon issues at (530) 583-6653 (MOLD).

Visit our website at www.tahoemoldandwater.com to find interesting articles and resources for dealing with the issues that affect one's home. If you have particular questions about our inspection and restoration services you can e-mail us at info@tahoemoldandwater.com or call us Monday through Friday 8 a.m. to 5 p.m. at (530) 583-6653.

**To schedule an inspection
or estimate, call:**

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Credentials

Certified Mold Inspector | Certified Mold Remediation Contractor | Environmental Hygienist | IICRC Water Restoration Technician | IICRC Applied Microbial Remediation Technician | Radon Residential Measurer 106364RT | Radon Residential Mitigator 10-6415RMT | BPI Building Analyst Professional | BPI Envelope Professional | California General Contractor & Asbestos Abatement Contractor #960994 | Lead Safe Renovator