



Guide for New Home Buyers

a) Make sure a current up-to-date Certificate of Occupancy exists for the entire house as it is presently constituted. This should be on file with the Building Department in your area. The Certificate of Occupancy should confirm that the building and any alterations [if any] were constructed in accordance with the building code and zoning resolutions in force at the time of the construction in both the accessible and inaccessible areas [if any] including under the ground and in the walls. Building codes have more significance than just structural and zoning requirements. Any building code requirements deal with issues such as means of escape during a fire, personal safety, etc. Failure to comply with building codes may be a problem.

Noncompliance may mean serious hazards exist in the house.

The Certificate of Occupancy and plans on file at the Building Department should correspond exactly to the building as it currently exists and should be available to the buyer for review. This should include number of rooms, usage of rooms, and number of bathrooms on each level. The dimensions of rooms should also correspond exactly to the plans on file at the Building Department. Also, be sure that all windows, doors, and fixtures correspond to the plans on file.

If the plans on file differ from the building as built, then either the building was not built according to the filed plans, or a change was made after the building was built. In either case, there is a risk of structural problems in inaccessible areas and code violations. These problems are not detectable during a normal home inspection. It is not possible to advise you herein about where changes were made.

To check this out at the Building Department, we recommend determining the official designated address of the building in terms of map name (if necessary), section number, lot number, and block number. This information is usually available on the tax stubs, and can easily be checked out at the Building Department by examining the files.

The existence of an up-to-date Certificate of Occupancy generally is taken to mean that plans were filed in accordance with the local regulations at the time of the construction, that inspections were performed during the construction, and that proper paperwork exists now upon completion.

b) If these items are present make sure an up-to-date Certificate of Compliance exists for any outdoor storage sheds, retaining walls, fencing, furnace hookup, hot water heater hookup, sewer hookup, the whirlpool tub hookups [if present], the municipal water hookup, and any plumbing replacement [if applicable]. This should also be on file with the local Building Department. Note that the term Certificate of Compliance may not necessarily be the exact proper name in your building department. (Sometimes it is called Certificate of Completion or Alteration Certificate or other similar variations). Its function is to assure you that any improvement was constructed in accordance with the building code in force at the

Time of the construction and that it conforms to local zoning resolutions. The existence of a Certificate of Compliance implies that plans were filed in accordance with local regulations that inspections were performed during construction and that proper paperwork now exists.

c) Obtain an up-to-date Building Violations Report from the local Building Department. Make sure that there are no outstanding building violations and/or complaints that you are not capable of handling, or, that you are unwilling to deal with. Also, make sure the lot is zoned for your intended usage. This information should be available at the Building Department.

d) Make sure Electrical Inspection Certificates exist for the circuit breaker panel hookup, and all the wiring, throughout the house. These should have been ordered or provided by the electricians when the work was done and will help assure you that the wiring is done properly inside the walls, outlets, and other hidden areas (which were inaccessible and unobservable during the inspection). Unless such certificate(s) exist, you cannot assume the house is in compliance with applicable electrical codes. This inspection is not an inspection for electrical code compliance. Up-to-date Inspection Certificates mean that the wiring was inspected and approved when it was accessible during its construction phase. [if applicable] If you purchase the house and still have not gotten an up-to-date certificate, then call the local electrical inspector, have an inspection, and take whatever steps they deem necessary to get one to avoid the risk of fire. Note that if there are problems in presently inaccessible areas, then there may be significant costs involved. Therefore, you can see why it is important to have the present owner secure an up-to-date certificate.

e) Contact the local Fire Department and obtain their recommendations for smoke detectors and other fire protection equipment that should be in this building. This report does not include specific recommendations for smoke detectors. If the building has inadequate smoke detectors, your risk of injury and death is significantly increased in the event of a fire. If the existing fire protection equipment is inadequate, we recommend you install adequate fire protection equipment. There are various regulations for smoke detectors in a building that is being sold. For example, New York State requires smoke detectors in all one and two family dwellings being sold, and requires smoke detectors in all multiple family dwellings. New York City also regulates smoke detectors. Check with your attorney regarding what smoke detectors are required in this building, and whether the seller is required to provide smoke detectors.

Carbon monoxide is a colorless, odorless gas that can be deadly. Ordinary smoke detectors will not detect carbon monoxide. In addition to smoke detectors, carbon monoxide detectors should be present in this house. As with smoke detectors, if carbon monoxide detectors need to be installed, this should be done before you move in. Many state and local jurisdictions have specific requirements for carbon monoxide detectors when new buildings are constructed and/or when a home is sold. Ask your attorney about the specific requirements for this home. The State of New York enacted Amanda's Law (www.dos.state.ny.us/code/COAlarm.htm), effective February 22, 2010.

It requires that carbon monoxide detectors are present in many buildings, including in existing buildings. Your insurance company may have specific requirements including, but not limited to, smoke detectors, carbon monoxide detectors, fire extinguishers, emergency lighting, and other fire protection equipment. Contact your insurance agent to find out about your insurance company's specific requirements. The presence of smoke detectors, other fire protection equipment, and carbon-monoxide detectors does not guarantee that they are in working order. We recommend that any smoke detectors, other fire protection equipment, and carbon monoxide detectors in the house be tested before you move in. If any of the units are battery powered, fresh batteries should be installed before you move in. This inspection does not include checking for compliance with fire detector, smoke detector, and carbon-monoxide detector requirements. Prior to occupying any part of this building, you should have an alarm company survey the property and provide recommendations for smoke, fire, and carbon monoxide detectors.

f) Obtain the past gas bills. [if available] When this house was built insulation was less than today's codes. Buildings may have higher heating bills. Thus, your heating costs may be higher than you might otherwise have expected. Ask the owner what temperature the building was kept at. If you plan to keep the building warmer than it was kept by the current owner, you can expect higher heating bills. For more information on reducing energy costs in this building, visit www.energystar.gov/.

HELP PROTECT THE ENVIRONMENT: Some utility companies provide energy conservation recommendations at little or no cost to their customers. This generally involves checking for air leakage around windows and doors, assessing insulation, and testing the efficiency of heating and cooling systems. Applying energy conserving measures helps protect the environment and can reduce your expense in operating the home. For more recommendations on reducing your energy expense, visit <http://www.energyguide.com/>. You may also be able to purchase energy conserving devices such as automatic setback thermostats [if not already present] from the utility company at a reduced cost. Contact your utility company for more information.

g) Contact the local health department to find out if radon gas is likely to be a problem in this area. Radon is a colorless and odorless gas that is formed by the decay of radium. Radon's radioactive decay products are inhaled and stick to the airways in the lungs. As these decay products break down further, they release small bursts of energy that can damage lung tissue. For more information about radon, visit www.epa.gov/radon/pubs/citguide.html. In outdoor air, radon is diluted to safe low concentrations. However, in enclosed areas such as a building, radon accumulates. The amount of radon depends on the soil, ventilation, and building construction. Radon enters a building through openings such as cracks in a basement. Radon can also enter a building through the drinking water supply, usually well water. Buildings constructed in sandy areas are less likely to have radon problems than those constructed in rocky areas. The United States EPA says that most buildings are not likely to have high radon levels. There is no way to predict radon levels without testing. If there is any question as to radon risk, a screening test should be performed. Should radon gas mitigation be necessary, the cost can run from several hundred dollars to thousands of dollars.

h) If not already provided ask your real estate broker, or the seller, for a copy of the EPA booklet: Protect Your Family From Lead in Your Home. As of December 1996, Federal law requires the seller to disclose known information on lead-based paint hazards in pre-1978 construction homes designated as target housing. This building may have been painted with lead-based paint at some time in the past. Although lead-based paint has been generally banned since the 1970's, paint with a lead base was available for a while after the ban. If you are anticipating renovations of painted surfaces, or if some painted surfaces are blistering, flaking, or cracking, you should request a test for lead-based paint in this building. Because of the paint's sweet taste, children and pets may eat or suck surfaces that have been painted with lead-based paint. Sanding or scraping painted surfaces releases lead particles that can be inhaled or swallowed. In these cases, lead poisoning can result. Lead poisoning can cause very serious damage to the brain, kidneys, nervous system, and red blood cells. We recommend assuming the paint contains lead until it can be proven otherwise. Until you know whether the paint contains lead, good housekeeping practices that keep dust to a minimum will limit exposure to lead-containing dust. For more information, visit www.epa.gov/lead/pubs/leadinfo.htm.

i) Request that the operation of the central air conditioning system be demonstrated to you on a warm day prior to Closing. [if possible] If you cannot have the air conditioning system tested prior to Closing, then there are steps your attorney can take to protect you. Ask your attorney about these steps. Ideally, the operation of the air conditioning system should be checked when the outdoor temperature is at least 80 degrees Fahrenheit, and the interior of the building is at least as warm. Note: In homes that are occupied this may not be possible. Below this temperature, the air conditioning system's task is relatively easy and operational testing will not conclusively tell you if the system is functioning properly. Note that this report does not include evaluation of the adequacy of the air conditioning system.

HELP PROTECT THE ENVIRONMENT: Air conditioning system filters can become obstructed by dust and pollen, reducing the operating efficiency of the system. This increases energy use, which is both costly and potentially harmful to the environment. Prior to activating the system, it is advisable to service all filters in accordance with the manufacturer's recommendations.

j) Change all door locks upon taking Title. This should be done as a precautionary measure to assure that only authorized persons have access to the premises.

k) Request that an alarm system technician test the alarm system [if present] prior to Closing, and that you be provided with a written report of the test results. This should include testing the function of all sensors and detectors that are part of the alarm system. You should have a security company verify that the alarm provides adequate protection for the whole house. Determination of how well an alarm system protects a house is best done by a company that specializes in security, and is beyond the scope of this inspection. Alarm systems can alert you to intruders, fires, excess carbon monoxide, gas leaks, cold temperatures, and other conditions. Systems can also provide video surveillance. It is best to consult with a company that specializes in security to determine what best suits your needs. Have the technician erase all PIN codes stored in the alarm system. This will help assure that only authorized persons have access to the premises. You should also obtain written operating instructions for the alarm system.

l) Request that the floors under the carpeting be examined prior to Closing [if possible] to determine the nature and condition of the floors beneath the carpeting. We are not authorized to lift wall-to-wall carpeting during our inspection, nor are we authorized to roll back rugs. Make sure that any area rugs are removed prior to the pre-Closing inspection. This will allow checking whether the flooring has been damaged by past animal droppings, water leakage, termite infestation, rot, or other causes as part of the pre-Closing inspection.

m) [If Present] Check with the local building department to see if there are plot plans on file for this building that show the location of possible drywells into which drains may empty. If the drains empty near the foundation walls, they could be a source of water buildup against the foundation walls, which, could be a source of water penetration into the basement. Water in the basement can result in damage and mold growth.

n) If there is a basement and the lower level is built on a concrete slab and that, if any floor covering is removed, you may find cracks in the slab. This is normal for this type of construction and is not normally structurally significant. Anytime there is a floor on a concrete slab, there is a possible risk of rot, mold, carpenter ant activity and damage, termite activity and or damage, and moisture penetration. Such damage and/or activity is generally in the inaccessible and unobservable areas where the wood is in contact with the slab. Note that there may be pipes buried either under the concrete slab or within the slab itself. Should any leakage develop, then it will be necessary to dig up part of the slab. The underlying soil may be eroded by water from the leaking pipe. This can significantly increase the cost of repairing a leak. Also, note that leaks in these pipes are generally undetectable even when extensive leakage has occurred.

o) Realize that homes which are occupied usually have stored items in the basement, the closets, the garage, and the lower level. Although we were able to view parts of these spaces, other areas were inaccessible and unobservable. Recheck for problems (including leaks, mold, termite and other insect damage, structural defects, wiring problems, etc.) prior to Closing.

p) Occupied homes may have personal property, debris, and other stored material in the basement, the garage, the shed, [if present] are often overlooked when a house is made broom clean. Request that all of these spaces be made broom clean prior to Closing. Otherwise, you face future carting costs.

q) Ask the owner for a written explanation of what all the individual light switches control [if occupied]. This will save time-consuming trial and error testing when you move in. Check the operation of all light fixtures at Closing.

r) Realize that there maybe pictures, mementos, window treatments, stored materials, furniture, and artwork blocking the walls should be reexamined as part of the pre-Closing inspection and checked for stains, damage, or other evidence of defects.

s) [If Applicable] Realize that there maybe finished walls covering some or all of the foundation walls. There is the possibility of mold, rot, termite, or other damage in the inaccessible and unobservable areas behind these walls. Only areas that are visible can be report on.

t) [If Applicable] Realize that parts of the basement structure maybe covered by ceiling material. There is the possibility of mold, rot, termite, or other damage in the inaccessible and unobservable areas above this ceiling.

u) Obtain the bills of sale and warranty (including any extended warranties or service contracts) for anything that is comparatively new. These may contain long-term guarantees or implied warranties that will help you in the future if problems develop. Examine the dates involved. Make sure that any existing warranties are transferred to you.

You should also check to see if the warranties are prorated, contain a deductible, have limitations, or have any exclusion. These conditions may reduce the value of the warranties. Request the instruction and/or installation manuals for anything that is relatively new. If not, you can usually obtain these manuals by visiting the manufacturer's website.

IMPORTANT: You cannot assume that because something is relatively new problems will not develop. A manufacturing defect or improper installation can cause premature failure. If the wrong fastener is used, or a gasket is installed without proper preparation, premature failure can occur. There is no way to detect these conditions during a visual inspection such as this one. Your best protection is obtaining all warranties, and making sure that the warranties protects you against future failures. If you fail to obtain a warranty, you are taking a risk regarding future replacement costs. Make sure that your Attorney requests all warranties as part of the contract to purchase this home.

v) Request a demonstration of operation of the attic exhaust fan on a warm day. [If present] It maybe a thermostatically controlled fan Make sure it is demonstrated to your satisfaction prior to Closing if weather allows.

w) Realize that mold is part of the natural environment and breaks down dead organic matter such as fallen leaves and dead branches outdoors. Indoors, microscopic mold spores can land on a wet or damp spot and grow. Initially, this growth is visually imperceptible. Mold spores can cause allergic reactions in people, which sometimes are serious. Mold is a living organism and grows quickly. For example, food may be visually moldfree. Soon thereafter, parts of the food may be completely covered with mold. Similarly, mold in a building can grow quickly and can change from being visually imperceptible to being obvious in a short period of time. Mold is a potential problem regardless of the age of a building. Mold often exists in inaccessible and unobservable areas, and may not be visible until all stored material is removed. For example, there may be mold growth under a box that is stored on a concrete slab. There may also be leakage or moisture buildup in a currently inaccessible and unobservable area of this building. Mold causing (but not otherwise significant) condensation and/or dampness (which could feed mold spore growth) may also be transient and therefore not detectable during this inspection. All homes and buildings have mold in inaccessible and unobservable areas. This inspection does not include

checking for mold, mold hazards, or the risk of mold in non visible areas. For more information on mold, we recommend that you visit the EPA web site at www.epa.gov/iaq/molds.

x) Realize that any house requires maintenance. Maintenance can range from routine service to emergency repairs. Maintenance costs can sometimes be high, and you should be prepared for those expenses.

y) If possible, obtain a copy of the as-built plans for this building. Having these plans available for service technicians may help improve the quality and reduce the expense of future maintenance and repairs.

aa) Make sure the owner provides you with a written explanation of how the heating and cooling zones are set up in this house, and which thermostat controls which zone. This will save time-consuming trial and error testing after you move in to the house.

bb) Realize that if a home is occupied, personal property, debris, furniture, and stored material in the basement, along the basement walls, in the garage, in the shed, [if present] partially blocking the walls, the windows, the closets, the cabinets under the sink, on the floors, partially blocking the lower level apartment walls, piled on the floors, along the walls, and throughout the house in general. Personal property, debris, furniture, stored material, etc., can hide problems in a building. Serious problems and defects that are currently hidden may exist. In addition, wood boring insect evidence and evidence of rodents may be hidden. There also may be hidden accesses to crawl spaces or other areas. Defects related to wiring, plumbing, heating, air conditioning, the roof, or other systems may exist and currently be hidden. Water penetration and leakage evidence may exist. Mold may exist in currently inaccessible and unobservable areas. Structural defects may be inaccessible and, therefore, undetectable. We recommend that the house be reexamined after the contents have been removed. This should be done as part of the pre-Closing inspection. This will allow careful observation of currently hidden areas. If this is not done, you risk finding additional problems in currently inaccessible and unobservable areas. Such problems could be expensive to fix and/or hazardous. Termites like dark, warm, damp, well-protected areas. Many of these areas are sometimes blocked by the contents of this building. Termite evidence may exist in currently inaccessible and unobservable areas. In other words, termite evidence may exist in areas that are currently inaccessible, but that will become accessible after the contents of this building are removed. This is one of the reasons it is important to have a pre-Closing inspection.

Possible evidence of rodents is an especially serious concern, because rodents can carry diseases such as the deadly Hantavirus. We recommend that the building be carefully rechecked for any evidence of rodents after all of the personal property, debris, furniture, stored material, etc. has been removed.

Water penetration, leakage, or dampness may result in mold. Mold can cause allergic reactions, and some types of mold are toxic. If mold is found after the stored material is removed, it should be immediately cleaned and disinfected.

cc) [If present] Establish who owns the fence located near the property borders in the event that maintenance, repair, or replacement is needed in the future. Note that maintenance of this fence is necessary to prevent future deterioration. Eventually, replacement will be necessary.

dd) Request water test results from the local water supplier. Contaminated water has been identified as a health hazard. Because the water quality is probably monitored, you run only a small risk in this regard. If you are concerned about water quality, have the water analyzed. For more information on ground water and drinking water, visit www.epa.gov/safewater/. In order to eliminate bad taste, rust, odor, and chlorine, we recommend that a granulated activated charcoal filter be installed under the kitchen sink or on the water main if not already present. If the property uses well water, a water test may be required. Responsibility for this test depends on the municipality that the home is located in.

ee) Return to the house, if possible, during a heavy rain between now and Closing. That way, problems with leakage and drainage that were not detectable during this inspection may become apparent. Be sure and look behind any curtains or other window treatments for evidence of leakage.

ff) If the home is inspected during the colder weather we recommend returning to the house, if possible, during a bitter cold day between now and Closing [if applicable]. That way, problems with the heating system and drafts that were not detectable in warmer months may become apparent.

gg) Realize there are over 3,000 common products and materials that have been identified by the EPA as containing asbestos. For more information on asbestos, visit the United States Environmental Protection Agency asbestos website at www.epa.gov/asbestos.

hh) Realize that our description of the rooms in this house is based on their apparent intended or present use.

jj) [If applicable] Contact the building department and find out if there are any outstanding permits, permit applications, and/or building department enforcement actions in regards to this building.

kk) Go to the Building Department and inspect the file for this building. Make sure there is nothing on record which is negative and that the building, as it exists now, corresponds to the layout and improvements on the approved plans. The file is usually available, although you may have to file a Freedom of Information Act or other request to obtain the file.

ll) This inspection is not intended to determine if this building meets the standards set down by mortgage agencies. Agencies such as The State of New York Mortgage Agency (SONYMA, www.nyshcr.org/Topics/Home/Buyers/SONYMA), The United States Department of Housing and Urban Development (HUD, www.hud.gov), The United States Department of Veterans Affairs (www.benefits.va.gov/homeloans), Fannie Mae (www.fanniemae.com), and Freddie Mac (www.freddiemac.com) may have specific requirements before they will grant a mortgage. Banks and mortgage companies may also have specific requirements for mortgages. This inspection report is not intended to determine if this building meets the standards required for any agency, bank, or mortgage company. You should check with the bank or mortgage agency to determine their requirements. They may have requirements that are beyond the recommendations in this report. You face potential expenses to make the building conform to those requirements.

mm) You should check if any of the equipment or components of this home are the subject of any recall. Visit www.recalls.gov for more information.

nn) Leakage is often undetectable even a short time before leakage becomes serious. This means water pipe leakage, drain pipe leakage, bathroom leakage, stall shower pan leakage, leakage (and damage) behind bathroom tiles, roof leakage, boiler leakage, oil tank leakage, hot water heater leakage, pipes connected to water heaters and boilers, etc., can occur at any time without warning. While there is no way to assure yourself that problems will not begin immediately after Closing Weather conditions can affect a building in ways that cannot be predicted. Heavy rain, flooding, snow, hail, ice, strong winds, hurricanes, tropical storms, earthquakes, freezing temperatures, and unusually warm temperatures can damage buildings. Any time the National Weather Service or local authorities issue a severe weather warning, the risk of damage to the building exists. Problems caused by weather, should be checked for as part of the pre-Closing inspection as is recommended on page 38.

There are certain things that we have found sometimes occur in the periods between the inspection and Closing. Because the seller is moving out of the building, any repairs that are undertaken may be done poorly or the seller may choose to camouflage a problem rather than repair it. Moreover, a seller may be reluctant to perform normal maintenance or undertake needed repairs. There are risks created by the moving process. Furniture may be forced through narrow openings, causing damage to doors or windows. A hand truck may hit into part of the building or equipment, causing damage. The moving truck may be backed into the house, causing damage. These and other risk situations are further reasons why pre-Closing inspections are advisable. During the pre-Closing inspection, the house should also be checked for hidden crawl spaces, hidden utilities, and other hidden accesses. Such accesses may have been covered by carpeting, stored material, furniture, etc.

oo) Environmental aspects of the building are not part of this inspection. Environmental aspects that are not part of the inspection include, but are not limited to lead, mercury, asbestos particles, gas content, formaldehyde, water quality, sewer gases, noxious gases, moisture content, oil leaks, oil spills, radon and other radioactive elements, bacterial and fungal particles and/or colonies, mold, mildew, suspended particles, carcinogens, unhealthy characteristics, silica, silica dust, toxic gases, any other environmental issues. There are also other risks and hazards that come to public attention every day. Most are of minor concern to the general public. Occasionally, a risk or hazard becomes well publicized, and becomes of concern to the general public. Risks and hazards that have received a lot of public attention in the past include aluminum wiring (www.cpsc.gov/cpsc/pub/pubs/516.pdf), formaldehyde and UFFI (www.epa.gov/iedweb00/formalde.html), asbestos contamination (www.epa.gov/asbestos), radon gas (www.epa.gov/radon/pubs/index.html), lead based paint (www.epa.gov/lead), underground oil tanks and oil leakage (www.epa.gov/OUST), carbon monoxide (www.epa.gov/iaq/co.html), mold (www.epa.gov/mold/moldresources.html), and bed bugs (www.oasas.state.ny.us/AdMed/FYI/bedbugs.cfm). It is not possible to predict future risks and hazards, and it is not possible to include future risks and hazards in a pre-purchase inspection report.

Generally, if you can find a risk or hazard on the United States Environmental Protection Agency web site (www.epa.gov), the National Institute of Health web site (www.nih.gov), the New York State Department of Health web site (www.health.state.ny.us), the New York State Department of Environmental Protection web site (www.dec.ny.gov), The Cornell Cooperative Extension web site (cce.cornell.edu), The United States Consumer Product Safety Commission web site (www.cpsc.gov), the Center for Disease Control and Prevention web site, (www.cdc.gov), the Occupational Safety and Health Administration web site (www.osha.gov), or any of the many other web sites that list environmental and other hazards and risks, it is not included in this inspection. For any risks or hazards that you are concerned about, you should retain an appropriate environmental testing company.

New environmental risks and hazards are uncovered every day. Most are of limited concern to prospective home purchasers. There is no way to predict future risks or hazards based on the observations made as part of this prepurchase inspection. The American Society of Home Inspectors Standards of Practice [A copy is available on our web site, abetheinspector.com] do not require any environmental examination, other than noting the presence of suspect asbestos containing materials, evidence of the presence of underground storage tanks, and the presence of suspect UFFI.