



Stoffer Inspections'

# Insight

Insight from the Area's Leader in Home Inspections

Stoffer  
Inspections, L..C.



Member

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## TRICKS of the TRADE

What does an inspector look for? That's the key question in making sure a house is up to snuff. Clue the homeowner into the following areas of concern:

### Floor Coverings

— if the floors are wood (hardwood or softwood), the homeowner

should look at the quality of the finish and the workmanship. If carpeted, the carpeting will be checked for stains or excessive wear. An inspector will also look for wear in tiling. Surface scratches, cracks, mortar or grout deterioration and other imperfections will all be red flags to the inspector.



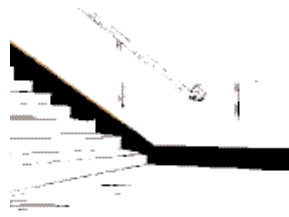
### Fireplaces

— The chimney must be high enough for the building. Generally, it should be two feet above the roof or any other structure within ten feet. The damper door should operate properly, and the flue should be at least one-twelfth the size of the firebox. The inspector will check the inside of the chimney for indications of deterioration.



**Walls and Ceilings** — Believe it or not, there's a "schedule" for the normal cracking that occurs in a plaster ceiling. Cracks typically occur in one direction in approximately 30 to 40 years, while perpendicular cracks appear at approximately 50 to 60 years. If a plaster ceiling has cracks before schedule, it is cause for concern. Tile walls, such as those in bathrooms, usually fail at the faucet first, then down the

side wall toward the front. The inspector will look for repairs that include a waterproof material.



**Stairways** — An inspector will be looking for consistent risers, proper hand rails and adequate tread depth.

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## High Energy Bills



Let's face it — it's easier to grumble about high heating bills than to actually do something about it. But if your client is really interested in lowering that bill, you can suggest he do the following:

**DO put sufficient insulation in the attic.** More heat is lost in this area than anywhere else in the house. Adding attic insulation is easy and inexpensive, and will save the homeowner headaches at bill time.

**DO make sure the home is properly vented.** If it isn't, ice damming or attic moisture (which leads to wood rot) could occur. Styrofoam baffles can be purchased that slide easily into the eaves where the roof meets the attic floor to ensure the necessary air flow.

**DO update the furnace.** Old furnaces — those made before 1980 — waste one-third of the fuel they burn at best (a 67% efficiency). Modern furnaces, on the other hand, are 90% efficient. Sure, they cost more, but the homeowner will save in the long run. ☺☺☺

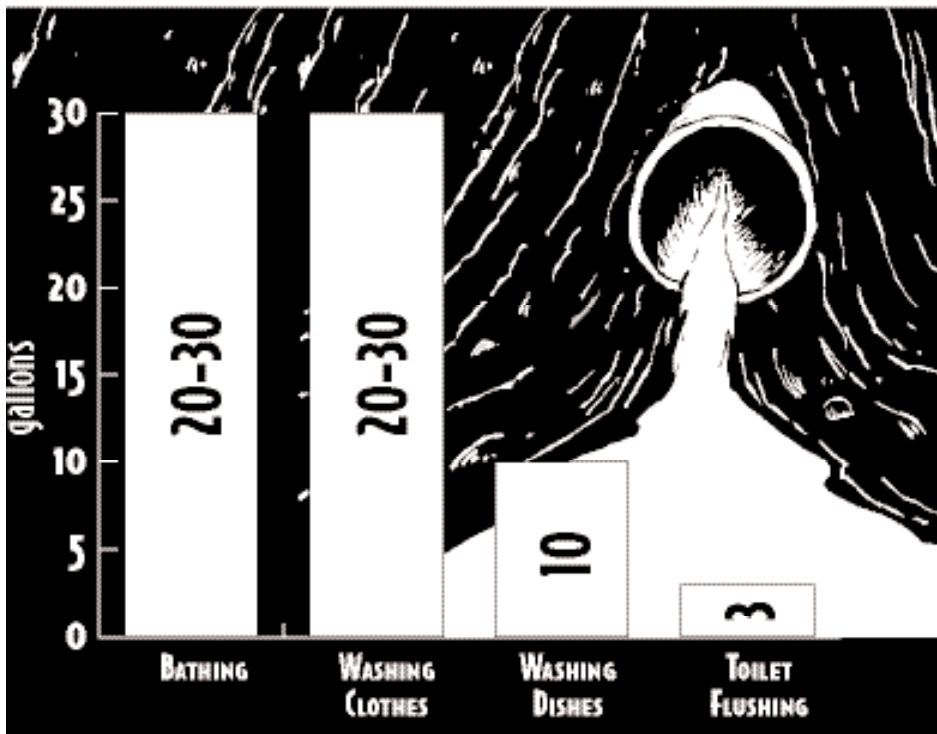


**Windows** — The sash joints at the top and bottom should not be separated. Tight or secure joints are signs of an acceptable sash. The

counterbalance should be operating smoothly, so the window closes properly. The paint and glazing should be smooth. Windows with operating mechanisms, such as awnings, will be inspected to assure the mechanisms are operating properly. The inspector will take special note of windows with southern exposure, which often causes weathering and paint wear, and windows with northern exposure, which are susceptible to rotted sills and excess moisture.

# Home Water Consumption

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**Hardware** — All appliance springs and locks should be in proper working order. The kitchen appliances need to be operable. The inspection will include checking the kitchen and bathroom cabinets, drawers (yes, even the sticky silverware drawer!) and countertops. The inspector will be looking for workmanship, age, quality and functionality.

Another area of concern may be the **insulation and ventilation**. As a rule of thumb, ventilation is necessary if insulation is present. Due to natural thermal convection, the best ventilation is high/low. The inspector may check for evidence of condensation, including rust on nails, dark stains around nails in wood, stains or eroded spots on the attic floor, cupping of roof shingles, discoloration of roof sheathing and excessive delaminating or deterioration of the sheathing. Heads up: any roofing deterioration may present a major concern on a home inspection report. 🏠🔧

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## Stoffer Inspections, L.C. Information

Dave Stoffer provides inspections and is able to explain them to all clients on the most common terms. Stoffer Inspections, L.C. provides 3-D computer generated narrative reports that are both quick and comprehensive. My service also provides digital photography services for complete record keeping. Each Home Inspection includes an evaluation of roofing, electrical, heating and a/c, built in appliances that stay with the home, plumbing and visual structure. Radon screening and septic system inspections are available.

Dave is a certified member of the American Society of Home Inspectors (ASHI) #11750, a charter member and former board member of the Great Plains Chapter of ASHI, and a member of the Pro ASHI Chapter. To obtain certification, members must perform a minimum of 250 home inspections and pass a series of written tests that cover both mechanical and structural aspects of a home. Once certified, members must maintain at least 20 hours of continuing education each year. All of these requirements ensure that your clients will receive a through, experienced, ethical and knowledgeable home inspection.



Certified Member of the  
American Society of Home Inspectors

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## SAVING With SEER

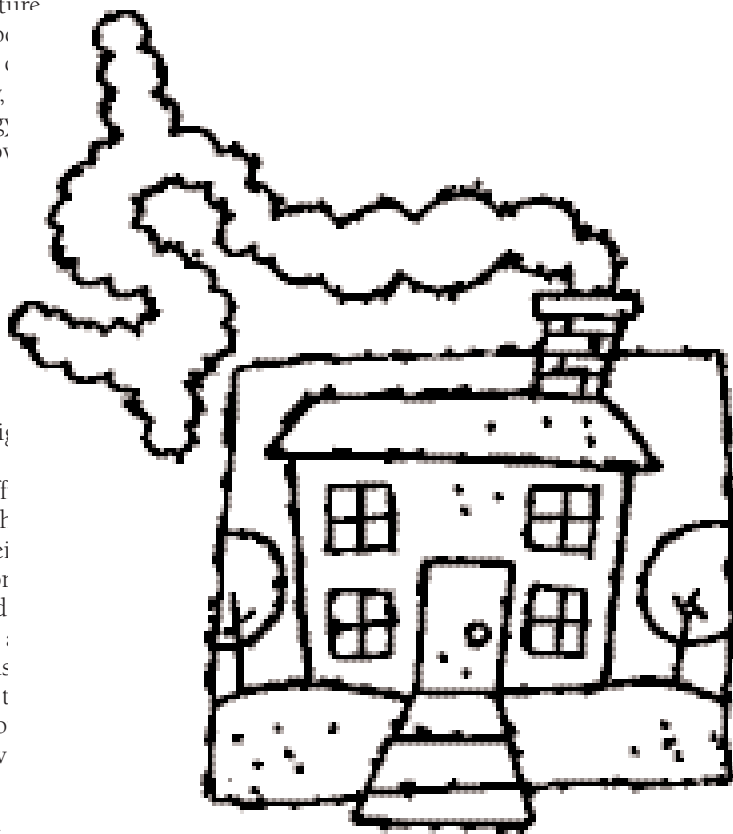
## How High Is Your Energy Efficiency Ratio?

When the temperature rises, we head indoors and blast the good ol' AC. Unfortunately, it gets hotter, energy bills get higher. How can a homeowner save on these bills — without losing his cool?

If the homeowner has an older unit, the key may be replacing it with a model that has a high SEER — that is, Seasonal Energy Efficiency Ratio. The higher the less electricity is being used by the unit. All air-conditioning units currently sold in the United States must have a SEER of at least 10 — which is an improvement over the SEERs as low as 6 in homes built before 1992.

For example, if the annual AC bill is \$600, upgrading from a SEER 6 to a SEER 12 unit will save the homeowner \$5400 in 18 years (the usual life of the unit). The initial investment in equipment will be between \$1200 and \$2000, depending on the size of the home. But energy bills should be cut in half.

Upgrade to a SEER 14 (which will cost \$1600 or more for the unit) can save the homeowner an additional 57 percent of



his bill over a SEER 6. However, units with SEER over 14 are costly and usually aren't worth the investment.

A smart homeowner will contact his air-conditioning manufacturer with the serial number from his current unit to determine what the SEER rating is. Then he can determine if an upgrade would be a wise investment.

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## Climate Control



More air-conditioning news — manufacturers calibrate units for different climates. The unit you buy in Arizona, for example, may not work in the same way as the unit you purchased in Georgia does. Unfortunately, due to shipping errors, sometimes a unit meant for a certain region ends up somewhere else.

### How can a homeowner tell if the unit is right for his location?

He should call the manufacturer before he installs the unit to find out the sensible heat ratio for the particular model number. Humid climates need a unit with a figure of about **.7**, which takes about **30%** of its energy to dehumidify. That would be wasted in dry climates, where a **.85** works more efficiently, since it uses only **15%** to dehumidify.

