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Home Inspection Guide Do It Yourself Inspector Checklist

Family Circle Articles

"Is Your Home In Good Condition?"

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Original Title: "Is Your House Healthy?"

Published June 8th, 1982 - Family Circle Magazine

Updated August 8th, 2005

Your house is probably the biggest investment you've ever made. So keeping it in tip-top shape selling it at a profit someday. But even if it's the house of your dreams and you have no intentions of moving, we want to help you keep it that way. That's what this FAMILY CIRCLE 67 Minute House Checklist all about.

In the care of your house, nothing is truer than the old adage. "A stitch in time saves nine." Spotting the small problems and correcting them before they turn into major repairs will save you money and peace of mind. For instance, as a washer replacement when that hot-water leak first appears will save you precious energy dollars and help you avoid the costly future replacement of the entire faucet-easily a \$45-to-\$100 expense.



Use our checklist below to see how healthy your house really is. In a little more than an hour, you can make a basic inspection of your home the kind you have to pay a housing engineer or appraiser to do. You don't have, to be an expert to diagnose many of the common problems that plague homes. All you need are your basic senses of sight, touch, smell and hearing. Most around-the-house problems have do-it-yourself solutions and remedies, but some require an expert's hand.

Your House's 6 Biggest Problems: Biggest Money Gobblers

- Gutters & Leaders: If these are cleaned regularly and kept in good working condition with tight collections, they will do the job of taking rain water away from your house. You could wind up with the following costly problems: flooded basements, ruined furniture, damaged heating equipment, rotted wooden siding or soil erosion around the house (see #3a on checklist).
- Grading of Earth: Improper grading of the soil around the foundation of your home can cause extremely costly damage. For instance, soil that touches wood siding or trim can cause rotting and attract insects, particularly termites (see checklist #2e & #2f).

Biggest Enemy Wasters

- Attic: If it's uninsulated or under-insulated, you could be paying up to 20% more than you should on your home's yearly energy costs. In most areas of the U.S., 12" of fiberglass or rockwool insulation is desirable.
- Storm doors & windows: We recommend that all houses have storm doors and windows. If you don't have them, you could be spending 20% more for your heating and cooling bills than necessary (see #4b).

Biggest Safety Hazards:

- Stairs & handrails: These are the major contributors to accidents in the home, causing more than two million injuries a year. So keep stairs and handrails well-lit, clutter free and in good condition (see #23)
- Chimney flue connector: This is the "exhaust pipe" that connects your furnace to the chimney. Oil, gas and wood burning heating systems must have sound chimney flues and connections. Loose or corroded sections or missing pieces are extremely hazardous. Toxic fumes, which are by-products of heating equipment, can seep into your house and be noxious, asphyxiating or explosive. This also applies to hot-water-heater flues (see #7e, #10d, #10e).

FAMILY CIRCLE'S 67 - Minute House Checkup Checklist

Check each item for its appropriate condition in your home. When you finish our checkup, total your score, giving yourself 20 points for each GOOD answer, 10 points for each FAIR and answer 0 points for each POOR answer. At the end of the checklist, we'll tell you how "healthy" your home really is.

1. FOUNDATION (Check three times a year)

- a. Cracks
 - (20) GOOD None apparent.
 - (10) FAIR Hairline cracks evident.
 - (0) POOR POOR Water leaks through.
- b. Shifting
 - (20) GOOD None apparent.
 - (10) FAIR Open cracks.
 - (0) POOR Open cracks that are out of alignment.
- c. Damages
 - (20) GOOD Dry, with or without a white powdery substance.
 - (10) FAIR Some dampness evident, with excessive white powder.
 - (0) POOR Wetness and erosion of masonry.

2. EXTERIOR WALLS (Check in spring and fall)

- a. Exposed foundation
 - (20) GOOD No cracks.
 - (10) FAIR Hairline cracks.
 - (0) POOR Open cracks.
- b. Brick
 - (20) GOOD No broken bricks or mortar erosion.
 - (10) FAIR Mortar erosion, missing pieces.
 - (0) POOR Cracking; erosion of mortar; missing, loose or settled bricks.
- c. Chimney (Masonry)
 - (20) GOOD Clean, sound, straight.
 - (10) FAIR Mortar erosion missing pieces.
 - (0) POOR Excessive erosion of mortar; cracking and/or shifting away from house; many missing bricks.
- d. Chimney (Prefab)
 - (20) GOOD No evidence of corrosion or deterioration.
 - (10) FAIR Some corrosion and missing chimney cap.
 - (0) POOR Excessive corrosion, out of alignment and/or missing section or fallen chimney.
- e. Grading of Earth
 - (20) GOOD Ground slopes away from building.
 - (10) FAIR Ground is level.
 - (0) POOR Ground is eroded and/or pitched toward house.
- f. Siding and-Wood Trim
 - (20) GOOD At least 4" above ground level.
 - (10) FAIR Earth touches siding.
 - (0) POOR Earth is piled against siding or trim.
- g. Siding
 - (20) GOOD No evidence of warping or deterioration.
 - (10) FAIR Some looseness warping and/or cracking.
 - (0) POOR Loose, missing and broken sections; decaying pieces.
- h. Painted Surfaces
 - (20) GOOD Paint appear~ fresh and clean.

(10) FAIR Some flaking, blistering and cracking.

(0) POOR Peeling, excessive flaking and discoloration.

i. Shrubby and trees

(20) GOOD Do not touch wall or roof.

(10) FAIR Some branches touch house.

(0) POOR Rubbing against house, covering gutter and leaning on roof.

3. ROOF. GUTTERS & LEADERS (Check in spring and fall)

a. Roof Soundness

(20) GOOD No, leaks, no missing, tiles or shingles.

(10) FAIR No leaks, some missing tiles or shingles, evidence of wear and aging.

(0) POOR Leakage, deterioration, missing sections.

b. Gutters and Leaders

(20) GOOD Aligned, straight, no leaks or corrosion.

(10) FAIR Some misalignment, broken hanger straps, leaf and debris blockage.

(0) POOR Leaking sections, corrosion, missing sections.

c. Flashing

(20) GOOD Chimney, skylight and piping flashing are sound and well-caulked.

(10) FAIR Evidence of deterioration and missing caulking.

(0) POOR Corrosion; leakage.

4. DOORS & WINDOWS (Check in fall)

a. Glazing

(20) GOOD No broken or loose glass.

(10) FAIR Cracked glass and missing putty.

(0) POOR Broken and missing glass panes; no putty.

b. Condition

(20) GOOD Aligned, work easily.

(10) FAIR Difficult to operate and misaligned.

(0) POOR Broken and missing glass panes; no caulking.

c. Weather Stripping

(20) GOOD All doors and windows are fully weather.

(10) FAIR Deteriorated or missing sections.

(0) POOR Structure has no weather stripping.

d. Screens

(20) GOOD All doors and windows fully screened; no holes or tears.

(10) FAIR Some holes, loose corners and edges.

(0) POOR Complete deterioration and missing sections.

e. Storms

(20) GOOD All doors and windows have storms that work properly.

(10) FAIR Evidence of aging or rusting: loose sections, broken glass and difficult to operate.

(0) POOR No storms; missing rotting and/or broken sections.

5. DRIVEWAYS & WALKS (Check in spring)

a. Concrete and Asphalt

(20) GOOD No evidence of cracking or heaving; good drainage problems (puddles).

(10) FAIR Some cracks and unevenness; some drainage problems (puddles).

(0) POOR Deterioration, potholes, erosion and serious drainage problems (flooding).

6. FLOORS & STAIRS (Check frequently)

a. Flooring

(20) GOOD Straight, level, tight

(10) FAIR Uneven, wavy, loose, excessive squeaking.

(0) POOR Broken, missing, rotting sections; severe unevenness.

b. Stairs

(20) GOOD Solid, tight handrails, well-lit.

(10) FAIR Loose treads and risers; handrail loose, parts missing; inadequate lighting.

(0) POOR Broken treads, missing; inadequate lighting.

7. KITCHEN (Check frequently)

a. Cabinets

(20) GOOD Well-maintained; doors and drawers aligned and operative.

(10) FAIR Worn, difficult to operate.

(0) POOR Missing or no cabinets, broken doors and drawers, missing hardware.

b. Countertops

(20) GOOD Level, smooth edges; no cracked, worn or missing sections.

(10) FAIR Unevenness, discoloration, aging.

(0) POOR Deteriorated, burnt, rotting and loose; sharp edges.

c. Sink

(20) GOOD Unstained; no chips or cracks or abrasions.

(10) FAIR Some porcelain chips or cracks; worn spots.

(0) POOR Excessive wear; chips, cracks and leakage.

d. Sink

(20) GOOD No evidence of any leakage or corrosion; has hot and cold water cut-off valves.

(10) FAIR Signs of corrosion of pipes; no cut-off valves.

(0) POOR Excessive corrosion of pipes and fittings; leakage.

e. Electrical

(20) GOOD Sufficient number of electrical outlets, no appliance cords hanging over sinks or ranges.

(10) FAIR Insufficient number of electrical outlets; no ground-fault circuit interrupters.

(0) POOR Too many appliances plugged into a single outlet; regular blowing of fuses or tripping circuit breakers.

f. Ventilation

(20) GOOD Has window or mechanical fan with ducts.

(10) FAIR No window; mechanical vent not in working order.

(0) POOR (No windows or mechanical vents).

8. BATHROOM (Check frequently)

a. Toilet Bowl

(20) GOOD Unstained; in good condition and working order.

(10) FAIR Worn porcelain, discoloration.

(0) POOR Cracked bowl, not flushing properly.

b. Sink and Bathtub

(20) GOOD Unstained; in good condition and working order.

(10) FAIR Worn porcelain, discoloration.

(0) POOR Excessive chipping and/or wear; leakage.

c. Tiles

(20) GOOD Sound, tight and well-grouted.

(10) FAIR Some loose and missing grout.

(0) POOR Missing tiles, loose sections.

d. Switches and Outlets

(20) GOOD Ground-fault circuit interrupters on all outlets.

(10) FAIR Switches and outlets are close to tub or shower.

(0) POOR There are pull-chains on light switches; extension cords used for lights and outlets.

e. Ventilation

(20) GOOD Window or mechanical fan . with ducts.

(10) FAIR No window; vent not in working order.

(0) POOR No windows or vents.

9. FIREPLACE (Check frequently)

a. Draft

(20) GOOD Fire draws well; no smoke backup.

(10) FAIR Hearth too large; has slight back draft and some smoke enters room.

(0) POOR Hearth much too large for flue; flue is blocked and cannot start a fire.

b. Damper

(20) GOOD In good working order; outside operating arm.

(10) FAIR Difficult to operate or jammed; has inside operating arm.

(0) POOR No damper, or damper broken or corroded.

c. Hearth Shelf

(20) GOOD 18" to 24" wide.

(10) FAIR Less than 18" wide.

(0) POOR None.

10. HEATING & COOLING SYSTEMS (Check periodically; more frequently during heating season)

a. Servicing

(20) GOOD All systems are cleaned and checked by professional service people twice a year.

(10) FAIR Systems professionally cleaned and checked once a year.

(0) POOR System not checked or cleaned.

b. Noise

(20) GOOD Systems run quietly, even at night.

(10) FAIR Annoying low-level noises.

(0) POOR Loud noises, which are annoying and disturb sleep.

c. Filters (air)

(20) GOOD Changed once a month during the heating and cooling seasons.

(10) FAIR Changed infrequently.

(0) POOR Never changed.

d. Smokestack Connections

(20) GOOD Tight, well-fitted and pitched slightly upward to chimney connection.

(10) FAIR Slight corrosion; evidence of smoke and soot leakage.

(0) POOR Excessive corrosion, loose sections and/or missing or blocked sections.

e. Odors

(20) GOOD No smells perceptible.

(10) FAIR Slight smell of oil or gas.

(0) POOR Heavy odors of oil, gas, smoke.

f. Water leakage

(20) GOOD None evident.

(10) FAIR Slight dripping at fittings.

(0) POOR Significant water accumulation around furnace.

11. PLUMBING (Check periodically)

a. Main Shut-off Valve

(20) GOOD Operational and easily accessible.

(10) FAIR Difficult to open and close and/or inaccessible.

(0) POOR Corroded valve, cannot be operated; handle missing or broken.

b. Leakage

(20) GOOD No evidence of any leaks.

(10) FAIR Slight leakage, corrosion; evidence of some corrosion.

(0) POOR Excessive leakage, corrosion; diminished water pressure.

c. Noise

(20) GOOD System is quiet.

(10) FAIR Some gurgling when sinks and tubs drain.

(0) POOR Pipes bang when water is shut off.

12. ELECTRIC SYSTEM (Check periodically)

a. Main Panel Box

(20) GOOD All circuit breakers or fuses are properly marked for location.

(10) FAIR Evidence of corrosion; wiring is loosely secured.

(0) POOR Old panel or fuse box; excessive corrosion; exposed or loose wiring.

b. Outlets

(20) GOOD Sufficient outlets, according to local codes. Rule of thumb: One outlet on every wall in every room; large rooms require more.

(10) FAIR Insufficient number of outlets; use of extension cords in lieu of outlets.

(0) POOR One outlet (or less) per room; extension cords nailed to base-boards or laid under carpets.

c. Electrical Service Connection Outside

(20) GOOD Post or bracket is well-secured.

(10) FAIR Post or bracket is rotting or corroded.

(0) POOR Post bracket is broken.

d. Wiring or Rewiring

(20) GOOD All electrical wiring work has been done by a professional electrician.

(10) FAIR There is no middle ground.

(0) POOR Work performed by unqualified individuals.

HOW HEALTHY IS YOUR HOUSE?

Check your check-up and add up your score. If your score is 760 - 1,000: Congratulations! Your house is almost too good to be true. You should receive an award from the Dedicated Home Owners Association. If you ever sell your house, you'll get the best price!

510 - 750: Keep up the good work! Your house is in really good shape. With a little extra care, you could be battling 1,000 next time you give your home a checkup.

260 - 500: Your house is crying for help. Give it some tender loving care. You'll not only save money in the long run, but you'll keep your home safe and happy.

0 - 250: Wow! Do you have troubles. Get to work, and remember: "For the want of a washer, a faucet was lost. For the want of a faucet, a sink was lost. For the want of a sink, a flood came in and ruined the house. All because 5 cents were not spent".

DO I NEED TO CALL AN EXPERT

If your house has health problems, diagnose them and treat them as soon as you can. Don't be afraid to tackle a repair job. Some repairs are easy and can be done by all of the people all of the time. Some repairs are difficult and can be done by some of the people some of the time. Some repairs are very complicated and need to be done by a qualified professional or a very skilled do-it-yourselfer.

Since you alone know what repairs you can really do yourself, we won't presume to tell you which projects are within your grasp. But, when the time does come to call a professional repair person or building contractor, these trips can help you choose the right person to do the job:

- Get recommendations: from a neighbor (who has had similar work satisfactorily completed); from your real estate agent; from the local utility company from listings in the Yellow Pages (a listed contractor is usually not a fly-by-nighter).
- Call two or three contractors for competitive estimates. Always get the estimates in writing, detailing the work to

be done, materials to be used, and the total cost. Never assume you'll get more than what's written in the estimate.

- Avoid door-to-door solicitors for repair or remodeling work. Reputable contractors do not resort to this business practice.
- Ask to examine two or three previous jobs done by the firm or individual.
- Before making your final choice, call your local Better Business Bureau to check on contractor's "Customer satisfaction rating." They can tell you whether significant or frequent complaints have been lodged against a contractor.
- Be sure about what you want done and how you want it to look, before you begin. Once the repair work starts, changing your mind or altering the agreement can cost many extra dollars.

A final word of advice: Many towns or localities have "codes" for repairing or remodeling, which set safety standards and protect you and your family. It is the contractor's responsibility to obtain necessary permits and to perform the work in compliance with local codes.

INDOOR POLLUTION

Carbon monoxide, the most common and the most frequently lethal inhaled poison, is especially dangerous because it is colorless, odorless and tasteless. The most frequent causes of carbon monoxide poisoning are:

- Inadequate ventilation in a car-particularly when the car is in a closed area, such as a garage, with the motor running.
- Heating equipment that is in disrepair. Charcoal grills which are used in an enclosed area.
- Unvented fuel-burning space heaters and gas ranges.

Symptoms: Victims may appear symptom-free, or may exhibit any or all of these signs. Headache, confusion, impaired judgment, fainting or respiratory difficulty.

What to do: Immediately remove the person from the contaminated area into fresh air. Loosen any constricting clothing. If the individual is unconscious, take him to the hospital; otherwise contact your local Poison Control Center and follow their instructions.

Recently researchers have found high level of formaldehyde - a dangerous pollutant emanating from such unlikely sources as new carpets, draperies and permanent-press clothing. In addition, improperly installed formaldehyde-urea-base foam insulation has been known to cause frequent eye, nose and throat irritation, coughing, shortness of breath, headaches, dizziness and skin rashes.

The U.S. Consumer Products Safety Commission has banned the installation of this type of insulation. However, if you have had this type of insulation installed without experiencing any of these symptoms, there is no need to worry about replacing it. Other formaldehyde releasing culprits include plywood and particle board (widely used in home construction), which have been found to release formaldehyde as their glues season.

A number of chemical substances may cause discomfort and irritation when used in a poorly ventilated area. These include household paints and solvents (paint thinner and dry cleaning fluid for example).

To protect yourself against injury and to forestall a dangerous buildup of these indoor pollutants, follow these safety precautions:

- Have all heating equipment checked out each season.
- Always leave garage windows and door open when running an automobile inside the garage. If your garage is attached, make sure the fumes are not drifting into the house.
- Have your car's muffler and tailpipes checked regularly. Carbon monoxide can leak into your car's interior from a faulty exhaust system.
- Burning charcoal gives off large amounts of carbon monoxide. Use barbecue grills outside only. All fuel burning heaters, including kerosene space heaters (outlawed in certain areas), should be vented to the outside.
- Never use a gas range or stove to heat a room. Don't over insulate without installing an air-to-air heat exchanger. The device, which operates on the same principle as an air conditioner, fits into a roof vent or window, exchanging stale indoor

air for fresh outside air.

- If possible, let building materials containing formaldehyde-base glues season outdoors for a few months. Areas in which new carpeting has been installed should be aired frequently for at least the first 10 months after installation.
- Air out new permanent-press clothes before wearing. Air them again if they smell of chemicals after you have had them dry-cleaned.
- A hood over your gas range, vented directly outdoors, will eliminate potentially toxic fumes from the flame atop the stove (these differ from gasfumes).
- Use cleaning fluid and other chemicals in a well-ventilated area.
- Ventilate your home by opening a window or door for a few minutes a day. Researchers have found that indoor air pollution, usually high in winter months, falls dramatically during the summer when windows stay opened.



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