

## PREMISES DESCRIPTION

Architectural Style..... Multi level frame dwelling  
No. of Kitchens..... 1  
No. of Bedrooms..... 5  
No. of Bathrooms..... 4  
Foundation..... poured concrete & slab-on-grade  
Basement ..... finished  
Crawl Space..... accessible  
Garage..... one-car attached  
Age of Original Premises... 55 years (reported by MLS)

For the purpose of this report, all directions, front, right, left and rear are taken from the prospective of facing the building from the street.

## ALTERATIONS, ADDITIONS & UPGRADES

Municipal approvals are required for most structural, electrical and plumbing alterations and any additions in order to ensure that the work complies with code and zoning requirements. Our inspection revealed the following apparent improvements which may require approval from the local municipality:

- House extended above the garage;
- House expanded to the right
- Finished rooms in basement;
- An Underwriters Certificate is needed for each electrical upgrade added to original wiring of this premise.

## LIMITATIONS

The following conditions prevented us from conducting a complete inspection:

- Insulation blocking wood framing in crawl space ceiling;
- Rugs covering floors;
- Finished walls and ceilings in the basement are concealing wood framing and hiding foundation walls.
- Finished walls and ceilings in the ground level are concealing wood framing and hiding foundation walls.

**The condition and quality of components (framing material, insulation, electrical wiring, plumbing, etc.) concealed within finished interior walls, floors, ceilings, exterior siding and underground were not assessed as they were not visible. Any damage or deficiency to underlying components cannot be determined without some destructive examination.**

**Prelude. This is big house with a new extension, multiple levels, 5 bedrooms, 4 Bathrooms, 4 Split Air Conditioning systems, multiple roof joints, skylights, several levels of the house are underground, etc With this type of house you must understand the frequency of something going wrong is higher than the average Long Island house.**

## Findings and Recommendations

---

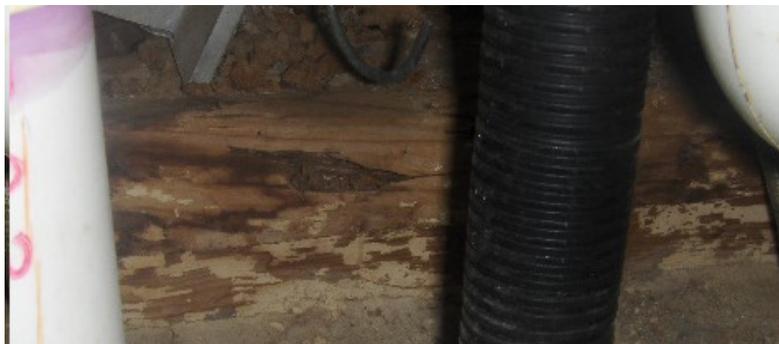
### STRUCTURAL SYSTEM

Foundation..... poured concrete & slab-on-grade  
Basement..... finished  
Crawl Space..... accessible  
Type of Structure..... wood frame

Most of the load bearing components of the house were hidden within finished walls. The visible portions of the load bearing wood framing are located in the crawlspace and the observable sections of the basement. Our inspection of the only unfinished area of the basement is located in the washroom closet. Our survey of this closet revealed termite damage to a sill plate. Since the sill plate is termite damaged it must be replaced to restore the original loading bearing capacity of the wall. Estimated cost is \$1,000.



Please note, this is the only visible sill plate in the basement (or the slab section of the house) and this location contains termite damage. There is a very good chance there is other termite damage to the hidden wood framing. Make sure the seller has the property treated for termites and obtains a transferable and renewable guarantee.



Our examination of the finished areas revealed the bedroom floor located over the garage/kitchen has more than usual flex and the kitchen floor contains damaged tile joints due to movements of the underlying wood structure. The tile floor and extension was reported to be one year old. Make sure you obtain all paperwork for these extension which proves the structure was built to municipal standards. In an attempt to stop further damage to the newly installed kitchen tile floor, install vertical columns in the crawlspace to support the kitchen floor beams at the floor beams mid points.



Termites. This house is very susceptible to termite infestation because of the following:

- Termite damage was visible on a basement sill plate.
- A section of the house is built over a slab where the underlying wood framing such as the house sill plate cannot be seen.
- The basement is finished, hiding common termite entry points.
- Superficial termite damage is visible in the crawlspace.



These conditions reveal that termites have hidden access from the soil through slab and foundation cracks to the concealed wood framing. Note, termites can remain active within the walls for years before any evidence of infestation is observable outside the finished walls.

When evidence of termite infestation is found, it is customary for the seller to acquire the termite certificate needed for closing. If the house was recently treated for termite activity, the seller would need to contact the company which issued the service for a termite certificate. If the property was not recently treated, the seller should have the property treated and obtain a renewable and transferable termite contract. You must transfer the contract to your name and pay the termite contract renewal fee each year. Never allow the termite contract to lapse.

Permits. The following apparent improvements were added to this premise:

- House extended above the garage;
- House expanded to the right
- Finished rooms in basement;
- An Underwriters Certificate is needed for each electrical upgrade added to original wiring of this premise.

Make sure you obtain from the seller all municipal certificates certifying that each improvement conforms to the approved plans, and provisions of the building code and any other applicable laws and regulations.

## **SITE IMPROVEMENTS & DRAINAGE**

Public Sidewalk ..... concrete  
Driveway ..... asphalt  
Patio ..... brick  
Kitchen entrance ..... wood  
Fence ..... wood and metal  
Lawn Water System ..... four-zone, automatic

Paved Areas & Steps. The paved areas and steps were inspected for safety hazards and deterioration. Our inspection revealed the following conditions:

- The sidewalk exhibits approximately 7 flags that are cracked, damaged, contain settled sections and require replacement. If not replaced, rain water seepage and the cold weather freeze/thaw cycle will cause more extensive and serious damage to develop. Anticipated replacement cost is \$2,000.



- The seller reported the driveway to be 4 years old. This relatively new driveway contains multiple cracks. We believe the cracks are due to a nearby tree spreading its roots under the driveway. It is recommended that the trees growing near the driveway be removed. Also, the cesspools are located under the driveway. It is strongly recommended that the cesspools be inspected prior to closing for possible damage.



Underground Lawn Watering System. The house has an underground lawn sprinkler system. The system could not be turned on by myself or the owner. The seller must set up a demonstration of the sprinkler system prior to closing.

Fences. The wood fence located on the right of the property is old and has sections with rotted support posts, missing pickets and termite damage. We recommend that you replace the fence before injury occurs. Estimated cost is \$2,000.



Landscaping. As stated elsewhere in this report, remove trees adjacent to the driveway because they are causing apparent damage to driveway. Ballpark cost estimate is \$3,000.

## **GARAGE**

Garage Type ..... one-car attached  
Garage Door ..... overhead  
Mode of Operation ..... automatic opener  
Auxiliary Door ..... none  
Interior Walls ..... freshly finished  
Floor ..... concrete

Our survey of the freshly finished garage did not reveal any defects. The garage door is structurally sound, the automatic door opener operated, the safety reverse feature operated and the garage electricity is protected with GFCI.

## **BUILDING EXTERIOR**

### **Main House Roofing**

Type of Roofing ..... asphalt shingle  
Age of Roofing ..... 4 years (reported by seller)  
Anticipated Service Life . 25 to 35 years  
Main Roof Configuration. pitched

### **Auxiliary Roofing**

Type of Roofing ..... asphalt shingle  
Age of Roofing ..... 4 years (reported by seller)  
Anticipated Service Life . 25 to 35 years  
Main Roof Configuration. pitched

Chimney ..... brick  
Gutter/Leader System ..... aluminum  
Exterior Walls ..... vinyl & brick  
Primary Window Type ..... thermal glass

Roof Covering. Our inspection of the main roof covering revealed that it is in good condition however we found ceiling water stains in multiple locations.





The seller stated the roof covering is 1 year old over the extension and 4 years old over the original section of the house. Roofs are typically guaranteed against leakage by the roof contracting company for the first ten years after installation. Therefore you must obtain from the seller all documentation and the receipt which verifies the age of the roof covering along with its remaining guarantee.

With any roof, regardless of the age, minor leakage must be expected from time to time. This can occur at plumbing vents, fresh-air vents, along the edges of the roof, at joints where roofs change angles and at the chimney flashing. Normally, these repairs are easily accomplished.

Chimney. Repair several courses of cracked mortar joints and loose bricks near the chimney top. The present condition poses a safety hazard, and if not repaired, will degenerate into more extensive and serious chimney damage during the winter freeze cycle. Estimated immediate cost is \$2,000.



Exterior Walls, Trim and Foundation. The walls and foundation are plumb and appear to be structurally sound. Our inspection of the exterior siding, trim and foundation identified defects that need correction:

- Repoint the cracked mortar joints between the bricks at the leaders in order to prevent moisture penetration from damaging the underlying structure.



- Restore the dry and crumbling caulking at skylights for weather protection.



Windows and Doors. Our inspection and operation of the entryway doors and a representative number of primary windows revealed that they operate and the glass is not broken or cracked.

Gutter-Leader System. The purpose of this system is to aid in preventing basement water seepage, rotting of the exterior siding and trim, and erosion of the topsoil by directing roof rainwater runoff away from the house.

The overall physical condition of the system indicates that it may need to be replaced. Because the gutters were dented, and there was obvious overflowing causing damage to the brick siding. Before you change the gutters we recommend you perform the following:

- Once you take ownership you must immediately clean all leaders and gutters of leaves and debris and seal all joints. You must perform this maintenance several times a year, especially at the end of November when most leaves have fallen for the season.
- Observe leaders which discharge into pipes leading into the ground for any backups. If backups are found, remove the leader from the pipe and let it discharge onto a splash pan which carries water away from the foundation walls.

If this maintenance does not provide an acceptable drainage of rain water then you must install a new gutter leader system. If the fascia board (wood where the gutters are nailed) are rotted from chronic exposure to rainwater, several section may need replacement. Estimated immediate cost to replace gutters and several damaged boards is \$2,000.

Electrical. Have a licensed electrician replace all exterior standard electrical outlets with GFCI protected electrical outlets. Cost estimates will be included in the Electrical section of this report.



## BASEMENT

Finished Area..... 100%

Obstructed Locations..... unexposed sections of the foundation wall and wood framing in the finished areas

Foundation Water Leaks. Our inspection of the basement walls and floor revealed characteristic evidence of recurrent foundation water leaks. These include moisture on a basement rugged room and water on the floor of boiler room.



Based on our observations, we suspect that the leakage is the result of:

- Air Conditioner compressor installed too close to the structure;
- Foundation settlement cracks behind the finished walls;
- Chimney damaged joints causing water to leak down to tee basement;
- Condensation from the air conditioner unit
- Overflowing gutters and leaders which allow rain water to pond next to the foundation wall;
- A high ground water elevation which causes water to penetrate through the floor.

Before you undertake any costly water leakage control measures, such as exterior waterproofing or an interior sub-slab drainage system, you must first perform the following maintenance:

- Regrade any low areas adjacent to the foundation, at a positive slope of ½ inch per linear foot for a distance of six feet away from the house;
- Clean gutters and ensure the gutters and leaders never overflow and the leader ells discharge water at least three feet from the foundation;
- Repair Chimney.
- Move Air compressor away from the house;
- Open wall and patch any foundation cracks with hydraulic cement;

After making these improvements, you must then observe the basement over a period of several months in order to determine if additional repairs are required. This is particularly important because the extent of foundation cracks and leaks could be hidden behind the wall panels in the finished areas.

## **ELECTRICAL SYSTEM**

Service Entry..... overhead  
Size of Service..... 200 amps at 110/220 volts  
Main Panel..... circuit breakers  
Type of Wire..... copper in the 15 and 20 amp circuits

Capacity Evaluation. The electrical service capacity was determined from the size of the service entry conductor and the amp rating from the main panel box.

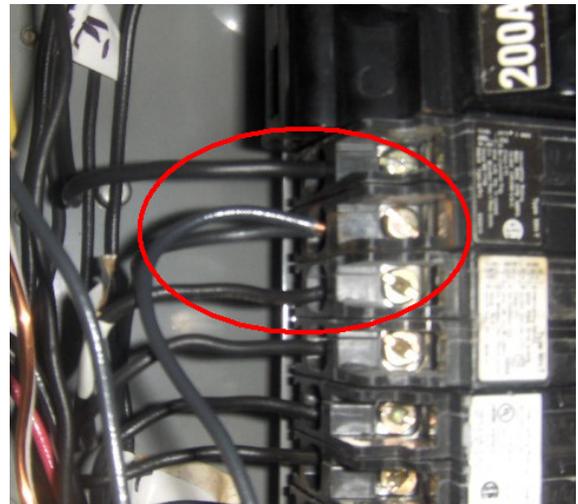
We do not recommend increasing the 200 amps electric service capacity because the existing service is adequate for satisfying the anticipated power requirements of a house this size.

Electrical Distribution. The interior and exterior areas were surveyed for adequate outlet and lighting coverage, and sampled for defective outlets, switches and potentially hazardous conditions. This examination is limited because most of the wiring is concealed within the walls and bulbs are missing or burnt-out in fixtures. Prior to closing, you must have the seller demonstrate that all lighting fixtures, outlets and wall switches are operational. Our survey of the house revealed the following:

- Ground Fault Circuit Interrupter (GFCI) protection was found in the kitchen, garage and bathrooms and some exterior locations. We recommend you install GFCI in all wet areas including the rear exterior wall and near the bar sink.



- There is a double tapped circuit breaker installed in the main panel box. This must be corrected. Only one circuit can be connected to a circuit breaker.



A licensed electrician must make these immediate miscellaneous repairs. Estimated cost: \$500.

Since un-professional electrical upgrades have been performed to this premise, the entire electrical system must be inspected and corrected by the licensed electrician and certified free of defects prior to closing.

Ground Fault Circuit Interrupter (GFCI). GFCI's are supersensitive circuit breakers that monitors the current flow on the wires of a circuit. If a fault exists, the GFCI will cut the power off the circuit. This could save lives because a continuous flow of electricity through your body can be lethal. GFCI's have there own test and reset buttons. We recommend testing the GFCI's monthly.

Permits. Make sure that the owner presents you a New York State Board of Fire Underwriters Certificate of Inspection for each electrical upgrade perform to this house which includes but is not limited to the extension circuits;

**PLUMBING SYSTEM**

Water Service..... municipal service  
Service Main..... copper  
Interior Water Piping.... copper and PEX (where visible)  
Waste Disposal..... cesspool  
Age of Cesspool..... 4 years (reported by seller)  
Cesspool Service Life.. 15-20 years

Pressure/Flow. The adequacy of the flow and drainage was checked by running the water simultaneously at several fixtures for a total of 20 to 30 minutes.

When the fixtures were operating individually, the water flow was acceptable throughout the house. However, when several were operating simultaneously, the hot water flow dropped significantly more than the cold water flow.

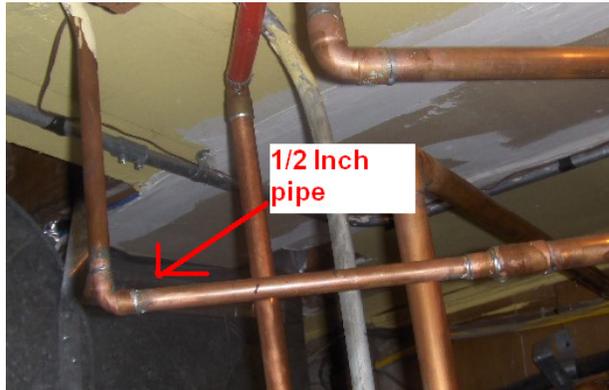
This drop is most probably the result of a constriction inside the hot water coil, and the use of ½ inch pipe in the hot water supply pipe.

Operation & Condition. While the water distribution pipes were inspected from the exposed areas, most of the risers cannot be readily examined because they are concealed within the walls.

Age related corrosion was noted on the interior water supply lines, valves and fittings, and in time, will periodically develop leaks which will have to be repaired as part of normal maintenance.

Our inspection of the water distribution piping, drainage pipes and interior plumbing fixtures uncovered the following:

- Active leaks was found under the hallway bathroom's vanity sink.
- The water to the refrigerator was not operational.
- The use of a ½ inch pipe in the main hot water supply pipe will cause the hot water flow rate to be low during periods of high demand. This defect will be corrected when a new hot water tank is installed.



The seller must have a licensed plumber survey the entire premise and repair all plumbing leaks.

On-Site Sanitary Waste Disposal System. We tested the waste disposal system by discharging several plumbing fixtures simultaneously for 20 to 30 minutes. This procedure did not produce a backup or gurgling sound at the lowest building fixture or fresh air vent. Other signs of a backup, such as a sewage odor in the vicinity of the cesspool, were not present. Please note, the house is vacant, therefore the cesspools were empty.

The cesspools are located under the driveway. This is not a desirable location. It is strongly recommended that the cesspools be inspected prior to closing for possible damage.

A cesspool has an average “maintenance free” life expectancy of 15 to 20 years with proper use. As the cesspool approaches that age you must expect periodic backups which will require the cesspool to be pumped out or chemically treated. When backups begin to occur frequently, the cesspool will have to be replaced.

To obtain maximum service life from the cesspool, never pour oil or grease into the drainage system. Oil and grease will clog the soil and reduce its ability to accept waste water that percolates out of the buried cesspool. Eventually, it will result in a back-up that can be temporarily corrected by using an emulsifying agent.

## DOMESTIC HOT WATER

Hot Water Heater..... tankless coil built into boiler  
Fuel..... oil-fired

This house contains 4 bathtubs including a Jacuzzi. A tankless coil system is inadequate for this house. We ran the hot water at several fixtures simultaneously (while the heating system was operating) and found that the hot water output at the plumbing fixtures turned lukewarm quickly and that there was a low flow rate. Based on this observation, it is our opinion that hot water will be in short supply during periods of high demand.

If you want continuous hot water on demand then you must install a separate oil fired hot water heater. Estimated immediate cost of \$2,000.

The new oil fired hot water heater should have a minimum capacity of 50 gallons and a minimum recovery rate of 120 gallons per hour. The new unit should be glass lined and have a ten year guarantee.

## HEATING SYSTEM

Heating System..... forced hot water  
Boiler..... steel  
Age of Boiler..... less than 5 years (estimated)  
Useful Service Life..... 25 to 30 years  
Fuel..... oil-fired  
Fuel Storage Tank..... above ground  
Zones..... multiple  
Thermostatic Control..... automatic setback & manual  
Heating Outlets..... baseboard & conventional radiators  
Service & Maintenance..... maintain a premium service contract

Operating Condition. The heating system was activated by its thermostatic control and allowed to operate continuously for approximately 15 minutes.

Under operating conditions, our inspection of the overall condition of the boiler, fuel supply components, exhaust pipe, heat distribution piping and radiators did not reveal defects or operating problems that need to be immediately repaired. The radiators became uniformly warm, the combustion chamber was not damaged, ignition did not produce a puff-back or smokey odor, no leaks were detected and the boiler pressure remained within its normal operating range.

Useful Service Life. The service life of a steel boiler is estimated to be approximately 25 years. The estimated service life is a general estimate and may vary. Some of the heating system components, such as the burner and circulating pump, have a much shorter life and are usually replaced under the provisions of a premium service contract.

This boiler appears to be less than 5 years old and still under manufacturers warranty. Make sure you obtain copies of the installation receipt and boiler warranty documentation from the owner.

Maintenance. Periodic maintenance and repairs must be expected. The entire system must be serviced immediately after you move in and annually thereafter to ensure proper and efficient operation at all times. Have the service company representative inform you regarding proper operation of the system, the required normal maintenance procedures and there limits of responsibility for maintaining and repairing the system. Remember, always call your service company when repairs are required.

Above Ground Oil-Storage Tanks. Our inspection revealed that heating fuel oil is stored in an above ground tank located in the basement. We could not inspect the tank because it is enclosed in a finished wall. Repair or replacement is usually covered under a premium service contract.

Gas and Smoke Detectors. You must install carbon monoxide detectors, as well as smoke detectors on each level of the house for improved safety.

## **CENTRAL AIR CONDITIONING SYSTEM**

Type of System.....	4 split system
Age of Compressor.....	16, 16, 16 & 1 year (estimated)
Service Life of Compressor.....	15 to 20 years
Zones.....	4
Thermostatic Control.....	remote and manual
Service & Maintenance.....	maintain a service contract

Our inspection of the 4 systems revealed the following:

- The air conditioner located on the ground level did not operate. The seller must have this air conditioner operating prior to closing.
- The handler located in the basement is leaking. The seller must have this corrected prior to closing.
- Three of the compressors are reaching their serviceable life. Anticipate replacement cost is \$4,000 each.
- The filters were filled with dirt which may have caused damaged to the systems.

Prior to closing, the seller must have an air conditioner expert survey all units and provide required repairs and service.



Maintenance. At the beginning of the air conditioning season, the entire system must be checked by a qualified serviceman. During the air conditioning season, replace the air filter once every four weeks.

Useful Service Life. The anticipated service life of the compressor is 15 to 20 years. This is a general estimate made from our knowledge of similar components and variations must be expected.

## **INTERIOR AREAS and ATTIC**

The following survey includes an inspection of the interior rooms, stairwells, hallways and storage spaces.

Interior Walls, Ceilings and Floors. There are minor cosmetic defects and imperfections. This is the result of normal settlement or warping and shrinking of building components due to changes in temperature and moisture.

Appliances. You must operationally check every appliance that is included in the purchase agreement within the week before closing title.

Kitchen. Our inspection of the kitchen revealed the following:

- The counters and cabinets are secure, and their doors and drawers operate smoothly.
- Electrical switches and lights are operating, outlets coverage is adequate, and GFCI outlets are installed within six feet of water.
- The floor tile joints are cracked.
- The water supply to the refrigerator was not operating.
- The ceiling exhibited evidence of leakage;

Bathrooms. Our inspection of the bathrooms revealed the following:

- Electric switches, outlets, and lights are operating, and GFCI protected outlets are installed.
- The hot water supply to the hall bathroom sink is leaking.

Bedrooms. The entry doors and closet doors did not bind. All accessible electrical outlets are operational and the electrical outlet coverage is adequate. The sampled windows operated and the panes were not cracked. The master bedroom contains a tripping hazard at the steps.

Fireplace. Our inspection of the fireplace revealed that it is in satisfactory condition. The firebox did not exhibit deterioration, the damper operates and the hearth is adequately sized to protect the adjacent surroundings. We recommend that you have the flue cleaned because it is coated with a layer of soot and/or creosote. Have the seller give you a demonstration of the fireplace prior to closing.

Attic. Since the house contains cathedral ceilings in all upstairs rooms. There is no attic space.

\*\*\*\*\*

## Summary of Cost Estimates

---

<u>Components</u>	<u>Immediate Repairs</u>	<u>Anticipated Repairs</u>	<u>Desirable Improvements</u>
Structure.....	\$1,000		
Termites.....			
Site & Grading.....	\$7,000		
Garage.....			
Building Exterior.....	\$2,000	\$2,000	
Basement.....			
Electrical System.....	\$500		
Plumbing System.....			
Hot Water System.....	\$2,000		
Heating System.....			
Central Air Conditioning.....		\$12,000	
Interior Rooms.....			
Insulation.....			
<b>TOTAL ESTIMATED COSTS</b>	<b>\$12,500</b>	<b>\$14,000</b>	<b>\$0</b>

While precise costs must be obtained by contractor bid, these estimates provide an order-of-magnitude guide for establishing a repair budget.

It is your prerogative to judge whether these costs are within your budgetary limits. Our task has been to inform that judgement without preempting it. We trust that we have succeeded.