

**Older Homes**  
April-2015

Presented By




*Continuing Education Program*

FOR REAL ESTATE PROFESSIONALS




---

---

---

---


---

---

---

---

Presented By:  
Andrew Howard  
*Southern Hartford County*  
Keith Eves  
*Northern New Haven County*




---

---

---

---

---

---

---

---

**Pillar To Post®**

- Welcome to the Pillar To Post® presentation: **Older Homes**
- Introductions
  - Who am I?
  - Who are you?
  - Any technical people?




---

---

---

---

---

---

---

---

### The Hand Out Package

- Your handout package contains:
  - all of the relevant slides you will see today
  - all of the information about Older Homes
- You can follow along and make notes if you like



---

---

---

---

---

---

---

---

### Course Goals

- To learn some of the characteristics of an older home
- Help your clients to know what to expect from an older home
- To help you serve your clients better



---

---

---

---

---

---

---

---

### Course Outline

- What to expect from an older home
- Old Systems
- Energy efficiency
- Environmental
- A home with character



---

---

---

---

---

---

---

---

### What To Expect

- Older homes may have older systems and components
- Some things may have been upgraded others may not
- Buyers should not expect perfection
- So what is normal?



---

---

---

---

---

---

---

---

### Normal Maintenance Cycle

- Everything eventually wears out
- Wear out at different rates
  - Conventional furnace lasts 20 to 25 years
  - Galvanized steel plumbing last about 40 years
  - Asphalt shingle roof surface last 15 to 20 years
- A house that has been cared for, settles into a 'normal maintenance pattern' after a number of years



---

---

---

---

---

---

---

---

### Normal Maintenance

- Normal maintenance costs about 1% of the value of the home per year
- For a \$250,000 home, that's \$2,500 per year
- Imagine you buy a home and you replace the furnace in year one (\$3,000) and you resurface the roof in year four (\$6,000). Is this unreasonable?
- That's \$9,000 in four years or \$2,250 per year



---

---

---

---

---

---

---

---

### Deferred Maintenance

- Imagine a home that needs a new roof surface, a new furnace and the electrical system is completely obsolete.
- We call this deferred maintenance.
- It's going to cost much more than 1% per year for the first few years until you catch up.



---

---

---

---

---

---

---

---

### Summary So Far

- No home is perfect
- A well maintained home will cost about 1% of the value of the house per year on average to maintain.



---

---

---

---

---

---

---

---

### Course Outline

- ✓ What to expect from an older home
- Old Systems
  - Energy efficiency
  - Environmental
  - A home with character



---

---

---

---

---

---

---

---

## Old Systems

- Older houses may have old and obsolete systems
- We will look at
  - Obsolete electrical system
  - Heating system near end of life cycle / obsolete
  - Worn out / obsolete plumbing system



---

---

---

---

---

---

---

---

## Obsolete Electrical System

- Three concerns
  - May be inadequate for buyers needs and life style
  - May be unsafe
  - May be difficult to get insurance on the home



---

---

---

---

---

---

---

---



---

---

---

---

---

---

---

---



---

---

---

---

---

---

---

---

### Knob & Tube

- In the previous two photographs, the knob and tube wiring is exposed and clearly visible in the basement.
- Sometimes there is new wiring in the basement and on the main floor with old knob and tube wiring inside the walls and ceiling on the second or third floor. You would only discover the knob and tube if you were to open up some switch boxes or outlets.

PILLAR TO POST HOME INSPECTORS

---

---

---

---

---

---

---

---



---

---

---

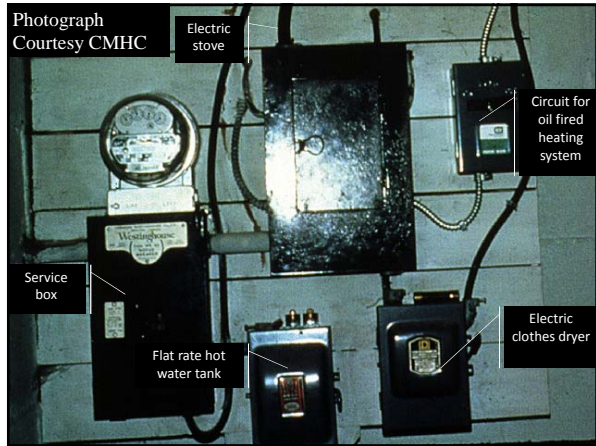
---

---

---

---

---



---

---

---

---

---


---

---

---

### Old Heating System

- In old homes you occasionally see very old heating systems that just refuse to quit
  - Old cast iron boilers
  - Old 'octopus' furnaces



---

---

---

---

---

---

---

---



---

---

---

---

---

---

---

---



---

---

---

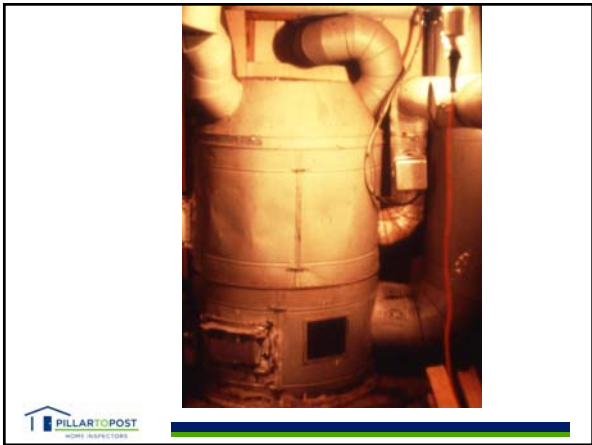
---

---

---

---

---



---

---

---

---

---

---

---

---

**Old and Obsolete Plumbing**

- Galvanized steel pipes
- Lead water main

The Pillar to Post Home Inspectors logo is located in the bottom left corner of this section.

---

---

---

---

---

---

---

---



### Galvanized Steel Pipe

- Galvanized steel pipes were used for water mains and for interior distribution piping from 1920 to about 1950
- It corrodes from the inside out
- The functional life cycle is about 40 years and it has not been used for about 50 years



---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---



---

---

---

---

---

---

---

---

### Lead Water Main

- This may be difficult to identify unless you want to get dirty
- Upstream of shut-off valve may be lead pipe
- Lead water main indicates pre 1930 construction.

---

---

---

---

---

---

---

---



---

---

---

---

---

---

---

---

### Implications of Lead

- The main concern most home buyers will have is the health.
- If you have been away on vacation, you should probably run the water to flush the stagnant water from the lead pipes before you drink the water from the tap.
- In practical terms, on a day to day basis, the lead levels are likely acceptable.
- The reality is, most people will want to replace the water main.



---

---

---

---

---

---

---

---

### Re-Cap

- Most old homes will have some old systems
- They don't necessarily have to be replaced
- On the other hand, what may have been acceptable for the seller, may not work for the buyer



---

---

---

---

---

---

---

---

### Course Outline

- ✓ What to expect from an older home
- ✓ Old Systems
- Energy efficiency
- Environmental
- A home with character



---

---

---

---

---

---

---

---

### Energy Efficiency

- Insulation levels
- Old windows



---

---

---

---

---

---

---

---

### Insulation

- Many old homes have little to no insulation
- Most areas are not economical to upgrade
- The exceptions are
  - The attic area if it's accessible
  - The basement or crawlspace



---

---

---

---

---

---

---

---

### Old Windows

- Many old homes have old windows that are not very energy efficient
  - Single pane windows
  - Windows that are not tight fitting
- Often only the windows that face the street get upgraded (visual appeal to home)
- New windows save energy but it's a very expensive upgrade



---

---

---

---

---

---

---

---



---

---

---

---

---

---

---

---



---

---

---

---

---


---

---

---

**Biggest Energy Saver**

- Heat loss in a home happens in two ways
  - Convection (hot air drafting through openings in windows doors etc.
  - Conduction
    - heat travels through materials that make up the house structure and exterior envelope – for example, on a cold day, if you put your hand on the inside of a pane of glass, it feels cold. Heat is conducting from inside the house, through the glass to the exterior



---

---

---

---


---

---

---

---

- In an old home, the biggest saving in energy for least amount of cost is to cut down on convected heat loss.
- This means weather stripping doors and windows and caulking gaps etc.
- Glass doors on the fireplace (or at least close the damper)



---

---

---

---

---

---

---

---

### Heat Loss Consultation

- There are companies that specialize in conducting heat loss inspections of homes
- The idea is to help the owner prioritize where to spend money to save energy



---

---

---

---

---


---

---

---

### Course Outline

- ✓ What to expect from an older home
- ✓ Old Systems
- ✓ Energy efficiency
- Environmental
- A home with character



---

---

---

---

---

---

---

---

### Re-Cap

- Older homes tend not to be as energy efficient as newer homes
- There are things you can do to save energy without spending lots of money
- A major insulation upgrade is only practicable during a major renovation



---

---

---

---

---

---

---

---

### Environmental Issues

- Oil tanks
- Asbestos
- Lead



---

---

---

---

---

---

---

---

### Oil Tanks

- Environmental Issue
- Insurance Issue



---

---

---

---

---

---

---

---



---

---

---

---

---


---

---

---

**Asbestos**

- Older homes are more likely to have asbestos in the building products
- If the asbestos is in bad shape (friable) the asbestos fibers get into the air. Breathing these fibers can cause cancer
- While encapsulation is often a viable solution, many home owners will want the asbestos out!

 **PILLAR TO POST**  
HOME INSPECTORS

---

---

---

---

---

---

---

---



---

---

---

---

---

---

---

---



### Lead Based Paint

- Paint today does not have lead in it
- Older homes may have paint with lead in it
- The concern is that toddlers may inadvertently ingest the lead and it could cause lead poisoning
- Wear surfaces like door jambs and windows are areas where paint dust will accumulate. The paint dust may get on a toddlers hands etc.



---

---

---

---

---

---

---

---

### Testing

- The only way to know for sure is to test the paint
- If the house is very old, you can be sure it has lead based paint unless substantial remediation has already taken place
  - Remove wood door jambs and replace etc.



---

---

---

---

---

---

---

---

### Re-Cap

- Environmental issues crop up in new and old homes
- If it's not mold and poor indoor air quality it's lead based paint an asbestos
- Environmental issues require specialized testing and inspections beyond that of a standard home inspection



---

---

---

---

---

---

---

---

### Course Outline

- ✓ What to expect from an older home
- ✓ Old Systems
- ✓ Energy efficiency
- ✓ Environmental
- A home with character



---

---

---

---

---

---

---

---

### A Home With Character

- Bulging plaster
- Worn hardwood floors
- Sagging floors



---

---

---

---

---

---

---

---



---

---

---

---

---

---

---

---

### After Plaster Came?

- Gypsum lath (1930 to 1960)
  - It's actually a plaster wall
  - If you see characteristic cracks or "shadowing and sagging", separated by 16 inches
  - Most common from 1950 to 1960
- Drywall
  - Sharper corners
  - Fewer curves
  - Sounds more hollow when you tap it



---

---

---

---

---

---

---

---

### Worn Hardwood Floors

- Cosmetic Issue?
- Depends if you can still sand them.



---

---

---

---

---

---

---

---



---

---

---

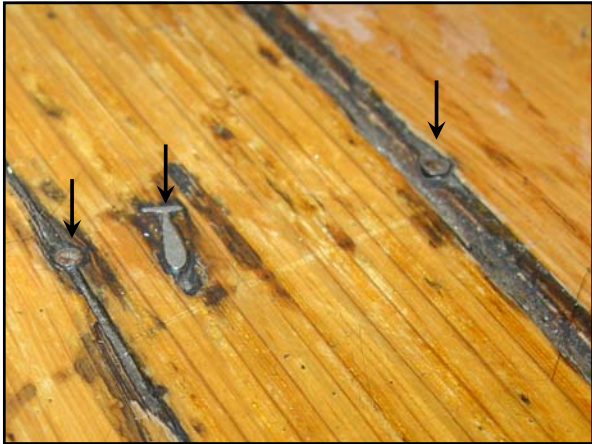
---

---

---

---

---



---

---

---

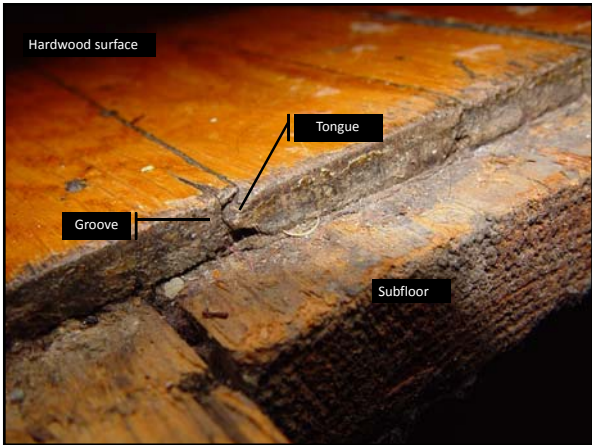
---

---

---

---

---



---

---

---

---

---

---

---

---



---

---

---

---

---

---

---

---

### Cosmetic Issue?

- If there is enough wood to sand the floors, it's a cosmetic issue
- If you have to tear out the existing hardwood floor and replace, it is quite expensive



---

---

---

---

---

---

---

---

### Floor Squeaks

- Most old floors squeak
- Sometimes it's just a matter of the buyer getting used to it – after all, how else are you going to know what time your kids get home at night!
- Usually you need to be able to get at the subfloor to solve the problem
- Sometimes you can get at it from the basement and sometimes it's a major issue involving replacing the subfloor and the surface



---

---

---

---

---

---

---

---



---

---

---

---

---

---

---

---

### Sagging Floors

- All floors sag a little
- The floors in an old home may sag even more (the floors 'creep' a little over time)
- This is not necessarily a structural problem
  - Each home has to be evaluated on a case by case basis



---

---

---

---

---

---

---

---

### Re-Cap

- Older homes may have worn out cosmetics.
- Cosmetic does not mean it won't cost a lot of money to fix.
- A buyer may have different expectations.
- We all have to work to align the expectations with reality



---

---

---

---

---

---

---

---

Thank You

Andrew  
&  
Keith



---

---

---

---

---

---

---

---