

A HOME-INSPECTION CHECKLIST FOR NEW YORKERS (YEP, WE NEED THEM TOO SOMETIMES)

by Marjorie Cohen | 2/25/13 - 10:26 AM



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Think home inspections are purely for the suburbs? Think again.

“A few years ago it was rare for me to be asked to do a condo or co-op inspection, but in the last five years the number of requests have quadrupled,” says Kenneth Lee, owner of Brooklyn-based [Green Apple Home Inspection](#). If you're buying a NYC apartment, there are basically three types of situations that warrant a professional home inspection, says closing attorney Adam Stone of [Regosin, Edwards, Stone and Feder](#). The first is if your prospective apartment is in a small building.

“These buildings don't usually have much cash available to fund a major repair. And they usually have low maintenance fees and assess separately for a repair. If it's a five-unit building and the roof needs \$100,000 of repairs, you know where the building is going to come to look for \$20,000 of it,” says Stone.

Second, if there's a particular condition that could potentially cause hard-to-detect problems--such as an apartment on the top floor that is therefore more prone to leaks--you'll want to get the place inspected.

It's also smart to get an inspection if the apartment is in a new development built by a little-known or first-time developer, says Stone.

Inspections must be done before a contract is signed. Expect to pay around \$500-750 for a two-bedroom, one-bath apartment inspection.

Here are 8 things your inspector should look out for:

1. Water infiltration from the outside:

Moisture entering from the roof, terrace, and windows is most common. In below ground level apartments, moisture can enter from ground water as a result of poor drainage. Terraces need to be checked to be sure they're pitched properly.

2. Plumbing leaks

An inspection should involve an electronic moisture meter and a thermal imaging camera to detect hard-to-find leaks. All sinks, tubs, showers, toilets, washing machines and dishwashers need to be operated and checked for leakage.

This includes supply and waste piping as well as faucet valve systems. Dishwasher door seals are prone to leaks and need to be checked, too.

“Strange as it may seem, these problems can be more prevalent in new construction than in older established buildings,” says [Tom Walsh](#), owner of [All Aspects Housing Inspections](#).

Check to see how the toilet has been installed, too.

“To install a toilet properly, you need to place it on a bed of wet plaster of paris. If it’s not done that way, there will probably be a leak,” says [Walsh](#).

For a graphic look at the kinds of leaks he’s found, take a look at [Walsh’s Hall of Shame](#) on his website.

3. Windows

Double hung windows should be examined to make sure that they stay up on their own, as many newer replacement windows are designed with a “spiral balance system.”

This style replaces the old string or chain and weight counter balance systems.

“Many times these windows will not stay up when opened. This can be a safety issue, especially for children,” cautions [Walsh](#).

4. Electric wiring

Is the electrical capacity of the building/apartment up to the demands of 21st century technology? If the building was built 75 years ago, when most people had a radio and a few light bulbs, probably not, unless it’s been rewired by a previous owner.

Watch out for do-it-yourself wiring projects in older buildings.

But new buildings have problems too. Lee tells about an inspection of “a gorgeous million-dollar-plus condo in Brooklyn where I discovered that the entire left hand side of the electrical panel had been on fire.”

Your inspector should also check the GFI (ground fault interrupter) outlets that are installed in locations where there’s a risk of the power source coming into contact with moisture--something to save you if you drop your hair dryer into a sink full of water. A GFI breaker that will not reset indicates that the protection it is meant to provide has been compromised.

5. Heating

Most older apartments have centrally-controlled steam heat with no thermostat to adjust temperatures in individual apartments. In order to lower the heat, residents may disable one or more of their radiators “using other than standard means,” which would mean turning it off by hand, according to [Walsh](#).

“Over-tightening the radiator supply valve and damaging it and capping the radiator or baseboard supply pipe are the two methods I see the most. Reversing some of these methods can be expensive,” he says.

6. Flooring

Your inspector should pay close attention to the flooring -- especially if it’s hardwood --to make sure that there are no excessive gaps and/or buckling and that the installation is in line with industry standards.

Areas where the wood flooring has been patched may indicate a leak, such as near a radiator.

7. Installation of appliances.

Lee says he’s noticed that in some of the newer apartments with high-end counter tops and appliances, the dishwashers aren’t properly anchored.

“It could be that the installer is afraid of damaging such expensive equipment,” he says. The results: shake, rattle and roll when the appliance is operated that eventually can cause damage.

8. Review of common areas

Here’s where it gets tricky. Building management is not required to allow a home inspector to take a look at the roof or the boiler room or the building’s electrical system. If large buildings don’t let you look, that’s not a big worry, but, says Lee, “when a 10-unit building says ‘no’, I’m suspicious.”

“The question of access to the common areas should be sorted out before the inspector arrives on site,” he says.

Where to find an inspector

To avoid a potential conflict of interest, rather than hire an inspector recommended by your broker, ask for referrals from friends, or search through the [American Society of Home Inspectors](#) and the [National Association of Home Inspectors](#).

Lee recommends choosing an inspector "who is licensed by the state, of course, but also one who has Errors and Omissions Insurance in addition to General Liability -- that proves just how serious the inspector really is."