

# Rules Of Home Ownership

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From the evidence seen frequently in home inspections, most home owners do not understand the basic rules. Understanding this abbreviated list can save you money and help you avoid ugly surprises.

## 1. **Left to their own devices, all houses will self destruct.**

They never improve their performance without periodic maintenance. With a typical design lifetime of 15 – 20 years, maintenance requirements begin almost immediately. Yet, many of us act like they are built to last forever. Mechanical systems wear out. Roofs get eaten by the sun and rain, sometimes faster by trees. Electrical systems never improve with age. Damage from water on your “gingerbread” house are cumulative. Most plumbing systems are consumable. Plants eat houses. Rain falls, wind blows and the sun shines.

“Ashes to ashes and dust to dust” applies to houses too.

Another sub-rule of interest to do-it-yourselfers: No matter how many tools you have collected over the years, the next repair job will call for one you don’t have. Thus, as a home owner, you have also become a tool collector.

## 2. **Very few things are ever repairable with duct tape and pookie.**

The people who subscribe to the reverse philosophy that all things can be so repaired are probably related to the purveyors of another sub-law: “If it doesn’t work, force it, or get a bigger hammer. If it breaks, it wasn’t any good anyway.”

Often, duct [or duck] tape readily comes loose shortly after being applied, though it seems to stick well to everything else it touches along the way, especially itself. This is also a classic case where more is not necessarily better.

“Pookie” is a fun bit of slang describing most any kind of goo or sealant from caulk to glue. While available in many forms and widely used, it is not an effective replacement for proper construction details and cannot be depended upon for any kind of residual strength. No house held together by duct tape and pookie will stand the ravages of anything.

## 3. **Professional does not automatically mean competent, efficient or effective.**

To say it another way: a professional is someone who gets paid for the work, not necessarily one who knows what he or she is doing. Half of the doctors graduated in the bottom half of their class. Twenty percent of the people do 80% of the work. Proper diagnostics is essential for effective problem solving in all fields.

When you hire something done, personal references are nice when you can find them. Qualifications and relevant experience are good as long as the experience is actually applicable. Ten years doing a variety of related things is not the same as one tear’s experience ten times.

## 4. **Value is always more important than price.**

Many people seem to spend a lot of time squeezing dimes to blow dollars. People love complaining about outrageous property taxes, and they are right. But, not many seem to be willing to spend a few dollars, one time, to add insulation to their attic that would save them twice the cost of their taxes. Fixing water leaks when they are young can save thousands compared to the cost of procrastination. Of course, prevention in the first place saves even more.

Remember, while the most expensive approach is not necessarily the best, but neither is the cheapest – which is often misses something important. When it is time for a new roof, don't be tempted to save a few dollars by throwing new shingles over the old. Even if the installers happened to use long enough nails, in the long run, you will shorten the life of your new roof – possibly by as much as 50%. If there are wood shingles underneath, in addition to excessive stresses on the structure from the added weight, it probably voids any warranty as well. Insurance companies increasingly tend to deny claims for multilayer roofs these days, as well.

You never get more than what you pay for – usually less.

Every home needs an inspection, even new ones.

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