



Home Inspection Services Newsletter

February, 2011

Educational: Home Warranty

Many homes include a one year warranty with their purchase. Warranty policies differ relative to what is covered and the limits of coverage but almost all cover the Heating and Air Conditioning system (HVAC), dishwasher, roof leaks, pipe leaks, etc. Repair or replacement of covered items is free (up to the stated policy limits) after a nominal co-pay (usually about \$50). When the policy expires after the first year, the homeowner can renew at their expense. **Should you renew?**

Our home was built in 1996. We bought it in 2003 and didn't use the warranty so we let it expire. By 2007, our original AC units began acting up so we paid repairmen a few times to replace components. I got nervous about a total AC system failure so I researched home warranty companies and purchased a policy. Here are our results:

2008: Replaced the garbage disposal

2009: Fixed an under slab pipe leak (which exceeded the \$1000 policy limit)

2009: Replaced an AC system (we received \$1000 in lieu of repair)

2011: Repaired an electric garage door opener

Adding up the bills, repairs are slightly ahead of premiums paid PLUS I didn't have to do any of the work!

Here's what I've learned:

- **Warranty companies will repair versus replace. Always. Period.**
- **Technicians are always specialist** who generally look at an item and know exactly what to do. The garage door opener was re-built in 30 minutes with parts off the truck (I would have spent 5 hours putting in a brand new opener).
- **You can pay extra to upgrade** (We paid an extra \$20 for the ¾ HP disposal). Warranty companies replace "in kind".
- **You can take cash in lieu of repair.** Our new AC system cost \$5500. The warranty company gave us \$1000, APS gave us \$450,

and the Feds gave us a \$1500 rebate. So the plans are flexible. We got a brand new 14 SEER system for \$2500 (or we could have let the warranty company fix the old unit and paid our \$50 co-pay). We are keeping our policy in place. The house is now 16 years old; stuff wears out. I like picking up the phone and watching a specialist fix or replace stuff. Maybe I'll add the pool equipment next year; it's old too.

Monthly Question: **What's a high loop at the dishwasher drain line?**

Dishwashers drain through the garbage disposal. Bits of food will be ground up the next time the disposal is run. The flexible dishwasher drain line is required to have an "anti-siphon" feature. This can be the vacuum breaker that is mounted to back rim of the sink or a simple clamp that fixes the drain line higher than the point of entry into the disposal. **The purpose of the "anti-siphon" feature is to prevent the cross contamination of waste water into potable water.**

Maintenance Item for Feb: **Garbage disposal leakage**

Garbage disposals are not as robust as they used to be. Years ago, I seldom saw a leaky disposal. Now, I see them all the time. The best way to inspect the disposal is to first view it with a flash light and look for cracks (usually a rust line). Next, **fill and drain the sink while running the disposal.** If there is leakage, you'll see where and why. Have leaky & rusty disposals replaced.

Safety Tip: **Water heater pan and Drain**

A Water heater's typical failure mode is leakage. Depending on location, a leaky water heater can cause a lot of damage. Water heaters inside homes and on garage platforms should have a pan with a drain pipe under the units. Since most water heaters do not have this safety feature, we recommend that they be closely monitored for leakage and that a pan and drain be added when the water heater is replaced.

Home inspection question?: Feel free to call me. If I don't know the answer, it's probable that I know someone who does!

Let our experience work for you!



Daryl Gates



Mark Andrews



Lauren Andrews