



Property Inspection Report

140 Lupfer Avenue, Whitefish, MT

Inspection Date: September 26, 2018

Report Number: 180926



Prepared For:
Montana Department of
Natural Resources



**CERTIFIED
INSPECTOR**

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Report Overview

THE BUILDING IN PERSPECTIVE

This is a good quality two story commercial property in a multi-unit building. It has a crawlspace and no garage. The estimated age of the building is 13 years. As with all properties, ongoing maintenance is required and improvements to the systems of the property will be needed over time. ***The improvements that are recommended in this report are not considered unusual for a building of this age and location.*** Please remember that there is no such thing as a perfect property.

CONVENTIONS USED IN THIS REPORT

For your convenience, the following conventions have been used in this report.

Major Concern: a system or component which in the opinion of the inspector will cost thousands of dollars to repair or is an immediate life safety issue. Significant deficiencies need to be corrected. It is up to you to consult a qualified specialist prior to closing so you will have an idea of the cost and methods of repair.

Safety Issue: denotes a condition that is an imminent safety issue and in need of prompt attention.

Repair: denotes a system or component which needs corrective action to assure proper and reliable function.

Improve: denotes improvements which are recommended but not required.

Monitor: denotes a system or component needing further investigation and/or monitoring in order to determine if repairs are necessary. If the report recommends that you consult a specialist, you should do that prior to closing.

Please note that those observations listed under “Discretionary Improvements” are not essential repairs, but represent logical long term improvements. Observations listed under “General Maintenance” are items that should be addressed as standard maintenance items throughout the life of the building. Not all maintenance items can be listed in a report of this type.

- For the purpose of this report, it is assumed that the front door faces east.
- The business was furnished and occupied at the time of the inspection.
- The business employees were present during the inspection.

THE SCOPE OF THE INSPECTION

All components designated for inspection in the ASHI® Standards of Practice are inspected, except as may be noted in the “Limitations of Inspection” sections within this report. To view the Standards of Practice follow this link: <http://www.homeinspector.org/standards>.

It is the goal of the inspection to assess the structure and its major components and to identify its significant deficiencies in order to help reduce some of the risks of purchasing the property. The inspection cannot eliminate all risks. Not all improvements or defects can be identified during a short, one-time visit to the property. Unexpected repairs should still be anticipated. The inspection should not be considered a guarantee or warranty of any kind.

This inspection is visual only. A representative sample of building components are viewed in areas that are accessible at the time of the inspection. No dismantling or destructive testing of building components is performed. This Inspection does not determine if the building complies with past or present building, electrical, or plumbing codes and local regulations. Site stability is not part of a property inspection. Cosmetic and/or decorating issues, such as paint or carpet color and scratches or minor drywall defects are not inspected. Inspecting for and testing of environmental hazards such as asbestos, lead in paint or water, soil contamination, radon gas, buried storage tanks, clandestine drug labs or other indoor or outdoor substances are beyond the scope of a property inspection.

The presence of mold in buildings is a significant concern. Different molds have widely varying effects on the occupants and these effects are not possible to predict. Mold can be present on surfaces, both hidden and visible, and/or in the air. Testing for mold is difficult and can be very expensive; a property inspection does not address this issue. During the property inspection and in the inspection report, obvious, visible mold on surfaces may be reported but there is no obligation on the part of the property inspector to do so. The presence of hidden mold or mold in the air is beyond the scope of a property

inspection and is not addressed during the property inspection process. If you or your associates are susceptible to mold, have mold allergies or other respiratory issues, it would be advisable to get further information and testing by a qualified environmental professional.



You may not use this report unless you have agreed to the terms stated in the Inspection Agreement and returned a signed Agreement to the Inspector. The signed Agreement is part of this report. Keep a copy of the Agreement for future reference. If you object to any of the terms of the Agreement, you must return the Report to the Inspector before you read it and the fee for the inspection will be returned to the Client. Fees for radon testing, water sampling or any ancillary services are non-refundable.

The contents of this report are for the sole use of the client named in this report and no other person or party may rely on this report for any reason or purpose whatsoever without the prior written consent of the inspector who authored the report. Any person or party who chooses to rely on this report for any reason or purpose whatsoever without the express written consent of the inspector does so at their own risk and by doing so without the prior written consent of the inspector waives any claim of error or deficiency in this report.

Please refer to the inspection agreement for a full explanation of the scope of the inspection.

WEATHER CONDITIONS

Dry weather conditions prevailed at the time of the inspection. The estimated outside temperature was 50 degrees F.

RECENT WEATHER CONDITIONS

Occasional rain has been experienced in the days leading up to the inspection.

Structure

DESCRIPTION OF STRUCTURE

Foundation:	•Poured Concrete •Crawl Space Configuration Inspected by Entering
Floor Structure:	•Manufactured Wood "I" Joist •Plywood Sub-Flooring
Wall Structure:	Not Visible, Believed to be: •Wood Frame 2x6 Construction
Ceiling Structure:	Not Visible, Believed to be: •Manufactured Wood "I" Joist •Truss
Roof Structure:	Not Visible, Believed to be: •Trusses

STRUCTURE OBSERVATIONS

Positive Attributes

The construction of the building is good quality. The materials and workmanship, where visible, are good. Seismic resistant construction methods have been employed in some areas. The exterior walls of the building appear to be of 2x6 wood frame construction. This is modern practice and provides space for extra exterior wall insulation. The visible joist spans appear to be within typical construction practices. The inspection did not discover evidence of substantial structural movement.

RECOMMENDATIONS / OBSERVATIONS

Foundation

- **Monitor:** Minor vertical cracks were observed in the foundation. This type and pattern of cracking is usually the result of concrete shrinkage as it cures. Shrinkage cracks are very common and are not normally a concern.

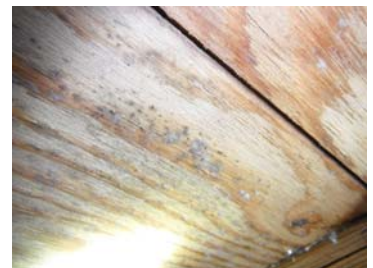
Crawl Space

- **Repair:** Disconnected ductwork in the crawl space should be repaired. Disconnected duct work increases heating/cooling costs, can cause building damage, and in some instances can be unsafe where combustion gases can be vented to the living area.
- **Improve:** The moisture barrier in the crawlspace is covered with several inches of sand/gravel. If water or moisture enters the crawlspace and the sand/gravel gets wet, it will evaporate the moisture over a long period of time, keeping the crawlspace damp. To help keep the crawlspace dry, the sand/gravel should be covered with another moisture barrier.



Floors

- **Monitor:** As in many buildings with crawlspaces, staining of the wood probably due to mold/mildew was found. This often occurs during construction before the roof is installed. When there is a good moisture barrier over the dirt, there is seldom a continuing moisture problem. From a structural standpoint, this staining has not caused a problem. Occasionally check these areas for additional moisture problems. If you have concerns about mold, it may be in your best interest to have a mold professional further evaluate this condition to determine what, if any further action is needed.



LIMITATIONS OF STRUCTURE INSPECTION

As we have discussed and as described in your inspection contract, this is a visual inspection limited in scope by (but not restricted to) the following conditions:

- Structural components concealed behind finished surfaces or obscured by storage could not be inspected.
- Engineering or architectural services such as calculation of structural capacities, adequacy, or integrity are not part of a property inspection.

Please also refer to the Inspection Agreement for a detailed explanation of the scope of this inspection.

Roofing

DESCRIPTION OF ROOFING

Roof Covering:	•Metal
Roof Flashings:	•Metal
Roof Drainage System:	•No Gutters Installed
Method of Inspection:	•Viewed from the ground

ROOFING OBSERVATIONS

Positive Attributes

The roof coverings are in generally good condition. The quality of the installation is above average and better than average quality materials have been employed as roof coverings. This type of roofing is very durable and should last a long time.

RECOMMENDATIONS / OBSERVATIONS

No necessary roofing repairs were visible.



LIMITATIONS OF ROOFING INSPECTION

As we have discussed and as described in your inspection contract, this is a visual inspection limited in scope by (but not restricted to) the following conditions:

- Items listed under 5.2 of the ASHI® Standards of Practice are excluded from the inspection and report unless specifically addressed in the report.
- Not all of the underside of the roof sheathing is inspected for evidence of leaks.
- Evidence of prior leaks may be disguised by interior finishes.
- Estimates of remaining roof life are approximations only and do not preclude the possibility of leakage. Leakage can develop at any time and may depend on rain intensity, wind direction, ice build up, and other factors.
- Roof inspection may be limited by access, condition, weather, or other safety concerns.

Please also refer to the Inspection Agreement for a detailed explanation of the scope of this inspection.

Exterior

DESCRIPTION OF EXTERIOR

Wall Covering:	•Wood Composite Lap Siding
Eaves, Soffits, And Fascias:	•Wood •Wood Composite •Open Rafters
Exterior Doors:	•Paneled Wood •Metal •French Doors
Windows:	•Metal Clad Wood
Walkways:	•Concrete
Deck:	•Synthetic Decking Material (Trex)
Surface Drainage:	•Gentle Slope
Retaining Walls:	•Stone

EXTERIOR OBSERVATIONS

Positive Attributes

The exterior of the building is generally in good condition. Window frames are clad, for the most part, with a low maintenance material. There is no significant wood/soil contact around the perimeter of the building, thereby reducing the risk of insect infestation or rot. The lot drainage was good, conducting surface water away from the building.

RECOMMENDATIONS / OBSERVATIONS

Deck

- **Repair:** The waterproof membrane on the deck appears to be leaking at the edges. Over time the leaks may cause damage to the deck structure. Repairs are recommended to prevent damage.



LIMITATIONS OF EXTERIOR INSPECTION

As we have discussed and as described in your inspection contract, this is a visual inspection limited in scope by (but not restricted to) the following conditions:

- Items listed under 4.2 of the ASHI® Standards of Practice are excluded from the inspection and report unless specifically addressed in the report.
- A representative sample of exterior components was inspected rather than every occurrence of components.

Please also refer to the Inspection Agreement for a detailed explanation of the scope of this inspection.

Electrical

DESCRIPTION OF ELECTRICAL

Electrical Service:	•Aluminum Conductors •Underground- Not Visible •120/240 Volt Main Service - Service Size: 200 Amp •Located: West Exterior Wall
Main Disconnect:	•Main Disconnect Rating 200 Amps •Breakers •Located: West Exterior Wall
Service Grounding:	•Copper Conductor •Ground Rod Connection
Main Distribution Panel:	•Panel Rating: 200 Amp •Breakers •Located: •Kitchen
Wiring Method:	•Copper •"Romex" type Thermoplastic Sheathed Cable
Circuits:	•Grounded
Ground Fault Circuit Interrupters:	•Located: •Exterior •Bathrooms •Crawl Space
Smoke Detectors:	•Present
Carbon Monoxide Detectors:	•None Found

ELECTRICAL OBSERVATIONS

Positive Attributes

The size of the electrical service is sufficient for typical needs of a building this size. The electrical panel is well arranged and all breakers are properly sized. Generally speaking, the electrical system is in good order. All outlets and light fixtures that were tested operated satisfactorily. The distribution of electricity within the building is good. The hand held testing device indicated that all tested 3-prong outlets are grounded. Ground fault circuit interrupter (GFCI) devices have been provided in some areas of the building. These devices are extremely valuable, as they offer an extra level of shock protection. All GFCIs that were tested responded properly.



RECOMMENDATIONS / OBSERVATIONS

Main Panel

- **Improve:** Modern safety standards call for a clear space in front of the panel, but it is blocked by a shelf and items stored on the shelf. The cover plate of the panel could not be removed for an inspection of the interior of the panel.



Outlets

- **Repair:** The installation of ground fault circuit interrupter protection (GFCI) is recommended for the outlet below the sink at the back door. A ground fault circuit interrupter (GFCI) offers increased protection from shock or electrocution. For further information on GFCIs visit the website: <http://www.cpsc.gov/cpscpub/pubs/99.html>. The GFCI may or may not have been required when the building was built, but this minor safety upgrade could potentially save a life.

Lights

- **Repair:** Several lights are inoperative. If the bulbs are not blown, the circuit should be repaired. These lights include two in the crawlspace, the fan/light in the bathroom and the closet light upstairs.

General Maintenance

The smoke detector(s) are not tested during an inspection. To assure safe and reliable operation in an emergency, the occupant should routinely test each smoke detector. Batteries should be changed annually. Refer to the owner's manual or contact the manufacturer for further information.

Smoke alarms older than ten years old should be replaced. There are two types of smoke alarms; Ionization and Photoelectric, with Ionization alarms being far more common. The Ionization alarms are much more susceptible to nuisance tripping and are much less likely to sound an alarm when there is a smoldering fire. For these reasons, many experts agree that all Ionization alarms should be replaced with Photoelectric alarms. The modern standard is to have an alarm on each level of the building and in each bedroom as well as in the hallway outside the bedrooms.

LIMITATIONS OF ELECTRICAL INSPECTION

As we have discussed and as described in your inspection contract, this is a visual inspection limited in scope by (but not restricted to) the following conditions:

- Items listed under 7.2 of the ASHI® Standards of Practice are excluded from the inspection and report unless specifically addressed in the report. Communications, entertainment and security systems are not inspected.
- Electrical components concealed behind finished surfaces are not inspected.
- Only a representative sampling of outlets and light fixtures were tested.
- Furniture and/or storage may restrict access to some electrical components which may not be inspected.
- The main panel cover plate (dead front) could not be removed at the time of the inspection.

Please also refer to the Inspection Agreement for a detailed explanation of the scope of this inspection.

Heating

DESCRIPTION OF HEATING

Energy Source:	•Gas
Heating System Type:	•High Efficiency Forced Air Furnace
Vents, Flues, Chimneys:	•Plastic
Heat Distribution Methods:	•Ductwork
Other Components:	•Condensate Pump

HEATING OBSERVATIONS

Positive Attributes

The heating system responded properly to the thermostats. This is a high efficiency heating system. Heat distribution within the building is adequate.

RECOMMENDATIONS / OBSERVATIONS

Furnace

- **Improve:** Storage in front of the furnace prevented opening the furnace cabinet to inspect the furnace interior. Ideally, the area in front of the furnace should be kept clear to allow access for repair and service.



Supply Air Ductwork

- **Repair:** The ductwork has become disconnected and should be repaired for better operation of the heating system.



General Maintenance

Most manufacturers recommend annual service for their heating appliances. This is usually conducted at the start of the heating season to help assure safe and reliable operation of the system when it is most needed.

The furnace air filter should be checked monthly to determine how often the air filter should be changed. If the filter looks dirty and might restrict the flow of air, change or clean the filter. A dirty air filter that restricts the flow of air will reduce the efficiency of the furnace. A clogged air filter may damage or reduce the life span of the heat exchanger in the furnace.

LIMITATIONS OF HEATING INSPECTION

As we have discussed and as described in your inspection contract, this is a visual inspection limited in scope by (but not restricted to) the following conditions:

- Items listed under 8.2 of the ASHI® Standards of Practice are excluded from the inspection and report unless specifically addressed in the report.

Please also refer to the Inspection Agreement for a detailed explanation of the scope of this inspection.

Air Conditioning

DESCRIPTION OF AIR CONDITIONING

Energy Source:

•Electricity •240 Volt Power Supply

Central System Type:

•Air Cooled Central Air Conditioning •Cooling Coils Installed in Furnace Plenum

AIR CONDITIONING OBSERVATIONS

Positive Attributes

The capacity and configuration of the system should be sufficient for the building.

RECOMMENDATIONS / OBSERVATIONS

No deficiencies were found during the visual inspection of the air conditioning system.

Central Air Conditioning

- **Monitor:** The thermostat would only adjust down to 70 degrees in the cooling mode. The indoor temperature was less than that so the system would not respond.



LIMITATIONS OF AIR CONDITIONING INSPECTION

As we have discussed and as described in your inspection contract, this is a visual inspection limited in scope by (but not restricted to) the following conditions:

- The cooling supply adequacy or distribution balance are not inspected.
- The system was not tested.

Please also refer to the Inspection Agreement for a detailed explanation of the scope of this inspection.

Insulation / Ventilation

DESCRIPTION OF INSULATION / VENTILATION

Roof Cavity Insulation:	•Not Visible •Unknown in Sloped Ceiling Areas
Exterior Wall Insulation:	•Not Visible, Believed to be: 6" Fiberglass Batt R19-21
Foundation Wall Insulation:	•6" Fiberglass Batt R19-21
Vapor Retarders:	•Plastic Over Dirt Floor/Under Gravel in Crawl Space
Roof Ventilation:	•Continuous Ridge and Soffit Vents
Crawl Space Ventilation:	•Exterior Wall Vents
Exhaust Fan/vent Locations:	•Bathroom •Kitchen

INSULATION / VENTILATION OBSERVATIONS

Positive Attributes

Insulation levels are typical for a building of this age and construction.

General Comments

For comparison to your estimated insulation levels, the current requirements for residential construction in Montana generally include a minimum of: R38 for the entire ceiling/attic or roof cavity, R21 in the exterior walls, R19 on the foundation walls or R30 in the floor above the crawl space and R19 in basement walls. The higher the R value, the better the insulation. These requirements can be varied somewhat, depending upon other factors. For a full summary of the residential building energy code, go to: <http://deq.mt.gov/energy/conservation/homes/NewHomes/BuildingCodes.mcp.x>.

RECOMMENDATIONS / ENERGY SAVING SUGGESTIONS

Crawl Space

- **Repair:** The presence of mold on the floor structure may be an indication that the crawlspace ventilation is not performing adequately. Crawlspace usually need some sort of ventilation to prevent moisture buildup which may cause mold on the wood. Although there are numerous options and opinions when it comes to crawlspace venting, I believe the optimal method is to install a humidistatically controlled exhaust fan vented to the exterior, close the remaining exterior vents and install a transfer grille through the floor of the occupied area in the far corner of the crawlspace away from the exhaust fan.
- **Improve:** The moisture barrier in the crawlspace is covered with several inches of sand/gravel. If water or moisture enters the crawlspace and the sand/gravel gets wet, it will evaporate the moisture over a long period of time, keeping the crawlspace damp. To help keep the crawlspace dry, the sand/gravel should be covered with another moisture barrier.

LIMITATIONS OF INSULATION / VENTILATION INSPECTION

As we have discussed and as described in your inspection contract, this is a visual inspection limited in scope by (but not restricted to) the following conditions:

- Insulation/ventilation type and levels in concealed areas are not inspected. Insulation and vapor barriers are not disturbed and no destructive tests (such as cutting openings in walls to look for insulation) are performed.
- Potentially hazardous materials such as Asbestos and Urea Formaldehyde Foam Insulation (UFFI) cannot be positively identified without a detailed inspection and laboratory analysis. This is beyond the scope of the inspection.
- An analysis of indoor air quality is not part of our inspection unless explicitly contracted-for and discussed in this or a separate report.
- Any estimates of insulation R values or depths are rough average values.

Please also refer to the Inspection Agreement for a detailed explanation of the scope of this inspection.

Plumbing

DESCRIPTION OF PLUMBING

Water Supply Source:	•Public Water Supply
Service Pipe to Building:	•Plastic
Main Water Valve Location:	•Crawl Space
Interior Supply Piping:	•Cross-linked Polyethylene (PEX)
Waste System:	•Public Sewer System
Drain, Waste, & Vent Piping:	•PVC Plastic
Water Heater:	•Electric •Estimated Age: 13 years •Approximate Capacity: 46 gallons
Fuel Shut-Off Valves:	•Natural Gas Main Valve At West Exterior Wall

PLUMBING OBSERVATIONS

Positive Attributes

The plumbing system is in generally good condition. The piping system within the building, for both supply and waste, is a good quality system. The water pressure supplied to the fixtures is good. Only a slight drop in flow was experienced when two fixtures were operated simultaneously.

RECOMMENDATIONS / OBSERVATIONS

Water Heater

- **Monitor:** The typical life span of a water heater is 12-15 years. This unit is likely within this age range and may be approaching the end of its useful life. It would be wise to budget for a new unit. One cannot predict with certainty when replacement will become necessary.

Fixtures

- **Repair:** The kitchen sink drain was leaking. The lower portion of the drain system does not appear to be able to handle all the water when the sink drains rapidly. This may be an indication that the grease/oil trap system is in need of cleaning. This should be corrected to prevent damage to the cabinet.



LIMITATIONS OF PLUMBING INSPECTION

As we have discussed and as described in your inspection contract, this is a visual inspection limited in scope by (but not restricted to) the following conditions:

- Items listed under 6.2 of the ASHI® Standards of Practice are excluded from the inspection and report unless specifically addressed in the report.
- Portions of the plumbing system concealed by finishes and/or storage (below sinks, etc.), below the structure, or beneath the ground surface are not inspected.

Please also refer to the Inspection Agreement for a detailed explanation of the scope of this inspection.

Interior

DESCRIPTION OF INTERIOR

Wall And Ceiling Materials:	•Drywall
Floor Surfaces:	•Wood
Window Type(s) & Glazing:	•Double/Single Hung •Awning •Fixed Pane •Double Glazed
Interior Doors:	•Hollow Core

INTERIOR OBSERVATIONS

General Condition of Interior Finishes

On the whole, the interior finishes of the building are in good condition.

General Condition of Windows and Doors

The doors and windows are good quality.

General Condition of Floors

The floors and walls of the building appear to be level and plumb.

The floor coverings are generally in fair condition.

RECOMMENDATIONS / OBSERVATIONS

Floors

- **Monitor:** Typical wear and tear to the wooden floor was noted. Repair is not a high priority.

Windows

- **Monitor:** Some window screens are missing. The renter should be consulted regarding any screens that may be in storage.

Environmental Issues

- **Monitor:** Radon gas is a naturally occurring gas that is invisible, odorless and tasteless. A danger exists when the gas percolates through the ground and enters a tightly enclosed structure (such as a building). Long term exposure to high levels of radon gas can cause cancer. *The Environmental Protection Agency (E.P.A.) states that no level of radon is completely safe and homes with a radon reading of 4.0 picocuries per liter of air have a significant health hazard and should be mitigated.* A radon evaluation is beyond the scope of this inspection. For an additional fee, a radon test could have been conducted for you, but you did not request it. For more information, consult the Environmental Protection Agency (E.P.A.) or visit the website www.radon.com where you can also purchase a variety of radon test kits.
- **Monitor:** Carbon monoxide is a colorless, odorless gas that can result from a faulty fuel burning furnace, range, water heater, space heater or wood burning appliance. Proper maintenance of these appliances is the best way to reduce the risk of carbon monoxide poisoning. For more information, consult the Consumer Product Safety Commission at 1-800-638-2772 (C.P.S.C.) or go to the website: <http://www.knowaboutco.com> for further guidance. It would be wise to install carbon monoxide detectors within the building.
- **Monitor:** Mold was observed during the inspection. Mold might be present in other areas but it was not noted during the inspection. For the purposes of a property inspection, mold is an indication of excessive moisture, either past or present. Mold cannot grow without significant moisture. The source of the moisture should be determined and corrected to prevent re-growth of the mold and additional damage to the structure. Your inspector and Eagle Home Inspection, Inc. are not qualified to address the potential for health issues caused by mold.

Mold testing and evaluation is beyond the scope of a property inspection. For more information on mold and mold testing, contact Wendee Jacobs at the City/County Health Department, Environmental Health office, phone 751-8130. Please visit the Centers for Disease Control and Prevention (CDC) website for more information.

<http://www.cdc.gov/health/mold>

LIMITATIONS OF INTERIOR INSPECTION

As we have discussed and as described in your inspection contract, this is a visual inspection limited in scope by (but not restricted to) the following conditions:

- Items listed under 10.2 of the ASHI® Standards of Practice are excluded from the inspection and report unless specifically addressed in the report.
- Furniture, storage, appliances and/or wall hangings are not moved to permit inspection and may block defects.
- Inspecting for and testing of environmental hazards such as asbestos, lead and mold are beyond the scope of a property inspection. Any mention of mold or mildew is to cite the signs of excessive moisture that may have caused damage to the building materials.

Please also refer to the Inspection Agreement for a detailed explanation of the scope of this inspection.