

SHAKE HANDS WITH THE BASEMENT

How to Spot Hidden Hazards, Price the Fixes, and Buy a Safe Old House in Grand Rapids

THEO VANDERMEER

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INTRODUCTION

Don't Fall in Love with the Kitchen Until You've Shaken Hands with the Basement

I spend the first thirty seconds in a house looking at things most buyers walk right past. I check the service drop height, the weatherhead and the meter socket, and then I head to the basement before I've looked at a single bedroom. The staging, the paint colors and the little hooks by the back door can wait.

The house that looks fine upstairs

Imagine a young couple touring a renovated house in one of the neighborhoods I work in. They have a toddler on one hip and a second baby on the way. The kitchen is bright, the floors are refinished, and the listing says everything has been updated. They stand in the doorway of the nursery-to-be and quietly start picking out curtains.

In this scenario, nobody has told them what the house is made of. They don't know whether the wiring behind those freshly painted walls is something the family can live with or something that needs to be dealt with before a child sleeps down the hall. They haven't been told whether the paint on

the window sashes will turn to dust every time a window opens and closes. They don't know whether the beam in the basement is simply old or actually failing. Nobody in the room is lying to them, exactly. The listing and the showing are built to sell the parts of the house that photograph well.

The parts that can hurt you don't photograph well.

This book is for that couple, and for you if you recognize yourself in them. You want a house in Heritage Hill, Eastown, Fulton Heights, Garfield Park, Alger Heights, Creston, or the West Side near John Ball Park. You want to walk to the coffee shop and the park, and you want the plaster, the woodwork and the porch. You've also read just enough online to be frightened of lead paint, knob-and-tube wiring and repair bills nobody warned you about. Frightened people stall. They either talk themselves out of every old house, or they stop thinking at all because one kitchen was so pretty.

I want to give you a third option.

Who is telling you this

Before I was an agent, I was a Master Electrician. I ran my own two-van residential service shop in Kent County for fifteen years. I've been licensed as an agent for eleven years and as a broker for four, and I hold an active Michigan Master Electrician license along with EPA RRP certification for renovation, repair and painting work. Those credentials matter less than what they trained my eyes to do.

Most agents walk into a house and see quartz countertops and whether the mudroom is cute. I walk in and see the house's mechanicals, the systems that keep it standing and keep the lights on. I can tell an ungrounded bootleg receptacle by how the faceplate sits on the wall. I can tell the difference between alligatoring in old shellac, which is usually harmless, and flaking lead-based primer on a friction surface, which is not. A friction surface is anywhere two painted parts rub against each other, like a window sash in its channel or a door at its jamb. That is where old paint gets ground into the dust a toddler ends up breathing and crawling through.

I moved from electrical work to real estate for a simple reason. Buyers of these old Grand Rapids houses needed someone who knew what was behind the plaster before they signed the purchase agreement. I had spent years finding out the hard way what those buyers were not being told, and I couldn't keep watching it happen from the wrong side of the closing table. I'll tell you more about what I saw as we go.

I'm also not a gloomy guy. I just have a talent for ruining the romance of house hunting.

The job I think I was hired to do

Plenty of people think an agent's job is to open doors, schedule showings and keep paperwork moving. I disagree with that. Anybody can unlock a lockbox and send a DocuSign link. The real job is risk management and capital preservation: making sure you know exactly which liabilities you are legally and physically assuming when you sign.

That sentence has two halves, and both matter. The physical liabilities are the ones that touch your family: wiring that overheats, paint that sheds dust, structure that has quietly given up. The legal and financial liabilities are the ones that touch your savings: repairs you didn't price, insurance you can't get, a loan that stalls because of something the inspector wrote in the margin. A buyer in your position can get hurt on either side, and the second kind of hurt often makes the first kind harder to fix.

Here's what I believe, and I'll hold myself to it for the whole book. A charming house that harms your family's health or bankrupts your savings isn't a home. It's a trap.



ILLUSTRATION · Kim Siever, PDM (flickr)

I don't say that to scare you out of old houses. I live and work in these neighborhoods, and the housing stock built before the 1950s is what I specialize in. I think these houses are worth buying. What I don't think is worth doing is buying one blind. Charm and safety aren't opposites. The question is whether you can tell a house with manageable quirks from a house with dangerous liabilities, and whether you can do it before you've fallen in love.

Why we look at the basement first

Most of what can hurt you in an older house shows itself downstairs and around the windows. The electrical service comes in and gets divided up there. The structure is exposed there, with its beams and posts and the story of every wet spring. The history of every previous owner's shortcuts is down there too. A 60-amp service, for example, is like drinking a milkshake through a coffee stirrer. You may get by on it, but you'll feel the strain all the time, and you'll know the first time you run too many things at once. The window sashes are the other place to look, because paint wears fastest where parts move against each other.

That is the basis of a Mechanical First approach. The kitchen is a cosmetic decision, and cosmetic decisions can be changed years from now with a weekend and a budget. The service panel, the wiring behind the walls and the framing under your feet are not cosmetic. They are the bones of the house, and I use that word only when I have verified it. Too many listings say "good bones" about houses where nobody has looked.

So when I show you a house, I won't ask you to ignore the kitchen. I'll ask you to hold off on loving it until the mechanicals have had their say. The basement is where a house tells you who it really is. You'll want to shake hands with it before you decide whether you can live with what it tells you.

What this book gives you

By the end, you will be able to run a fifteen-minute diagnostic on your own at a showing, thinking like an electrician instead of like a shopper. You'll learn how to separate a manageable quirk from a dangerous liability: what you can live with, what you can fix over time, and what should end the conversation. You'll learn how to tell a real update from a cosmetic cover-up, and how to put a dollar figure on the repairs so the numbers inform your offer rather than ambush you after closing.

The book also covers the parts that surround the house itself. We'll walk through the inspection, which isn't a pass/fail exam. We'll talk about negotiating without killing the deal, and about the financing maze, including insurance, loans and tax surprises. We'll cover how to manage your first year as an old-house owner. One chapter is about why I sometimes talk my own clients out of houses they love, because sometimes the right answer really is no.

Through all of it, I want you to feel relieved and capable, like you've got the cheat codes that none of the other buyers at the open house have. They'll be admiring the countertops. You'll be quietly checking the meter socket.

Here is the most useful thing I can tell you before we start. Everything that can hurt your kids or your bank account in an old house is findable, and every bit of it can be fixed once you know what it costs and build that cost into your offer. The danger comes from not knowing, or from finding out after you've signed. That is the only part of this process that is truly out of your hands, and the rest of this book is about putting it back in them.

Let's go down the stairs.

CHAPTER 1

The Midnight Spiral: Why You Are Afraid of Your Future Home

Somewhere around midnight, the house you loved that afternoon turns into a research project.

You walked through a place built in the 1920s. The staircase had a banister worn smooth by a hundred years of hands, and you could picture a high chair by the window. Then you noticed a fuse box, or some chipping paint on the porch. Now you're on the couch with your phone, typing "knob and tube insurance" or "lead paint toddlers" into the search bar. Forty minutes later you're a different person than the one who stood in that kitchen. You're sure the house will poison your child or empty your savings, and you're not sure which comes first.

If that's you, nothing is wrong with your judgment. The two worries underneath it are reasonable. One is harming a small child's developing brain with lead. The other is buying a house that needs a $30,000 whole-house rewire the week after you move in, one that drains everything you saved for the down payment. A parent who didn't worry about those two things wouldn't be paying attention.

Why the Internet Gives You Two Answers

The search leaves you worse off, and the reason is structural.

One source tells you knob-and-tube wiring is fine if nobody touches it. Another tells you the house is uninsurable until every inch comes out. Both sources are often telling the truth about their own corner of the problem. A home inspector is looking at whether the wire is behaving. An insurance underwriter is looking at the risk of a claim. You are standing in the middle with a purchase agreement deadline, trying to reconcile two professionals who never talked to each other.

The same thing happens with lead. Abatement, interim controls and encapsulation get tossed around as if they were one thing. They aren't, and I'll sort them out where they belong later in this book. For now, notice that the confusion is built into the vocabulary. You can't weigh a risk when the words describing it keep changing under you.

I'll be honest about my own history here. When I first started, I believed every strand of K&T had to be ripped out before day one or the house couldn't be insured. Years of working with specialty underwriters changed that. What matters is the condition and surroundings of the wire: what's packed around it, and whether anyone has spliced into it. The blanket rules on both sides, "it's fine" and "it's uninsurable," skip the physical facts that decide the question.

That's the whole reason fear takes over. When the advice is general and the house is specific, you're stuck with a general fear. Once you can read the physical situation, the fear gets smaller and has somewhere to go.

The Old House Isn't the Problem You Think It Is

Here's a belief I'd like you to drop early: that a house built in 1915 is inherently less safe than one built in 2005.

A century-old house that has been properly remediated and updated is a different animal. Give it a modern 200-amp service, AFCI/GFCI protection, and encapsulated friction surfaces, and it's often built something like ten times sturdier than a modern tract home held together with OSB and staples. Old-growth framing, plaster and masonry don't care about your Pinterest board, but they hold up.

So age isn't the variable to watch. The variable is what has been done to the house, what hasn't, and whether anyone can tell you which is which. Two houses from the same decade can sit at opposite ends of the risk scale. One has been quietly maintained and corrected for decades. The other has been dressed up so it photographs well.

That distinction between a cosmetic quirk and a safety hazard is the one that matters most to a family, and it's the one the listing is least likely to help you with. A scuffed floor is a quirk. A porch with some chipping paint is a data point that tells you where to look next. An ungrounded circuit or a failing beam is

a hazard, and the home it lives in may be perfectly beautiful. Sorting those piles, quickly and without panic, is what I mean by diagnostic triage. It's the skill this book teaches.

Why a Standard Inspection Won't Settle It

Many buyers assume the inspection will resolve all this. I wouldn't count on it for a house this old.

Most general home inspectors spend far too much time on things like whether the microwave heats a cup of water, and far too little on tracing branch circuits or checking window troughs for lead friction dust. That isn't an insult to the people doing the work. They're running a checklist built for houses where the main question is whether the appliances function. If you rely solely on that checklist for a 100-year-old house, you're flying half-blind.

> **But the day that actually changed my career wasn't about my knees.**
>
> THEO VANDERMEER

> **It has a service entrance, circuits, a panel, surfaces that rub and surfaces that don't, and a frame carrying a load.**
>
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Agents have the same gap from the other direction. The showing is built around what photographs well, and the paperwork gets built around what the listing claims. Nobody in that chain is necessarily paid to look behind the plaster.

What Happened in a Kitchen Near Cherry Hill

I left electrical work because my knees gave out. After twenty-two years of crawling through 1910 attics in July, pulling new cable through blown-in cellulose and horsehair plaster, I could feel it in every joint. But the day that actually changed my career wasn't about my knees.

I was doing a service upgrade on an 1898 Victorian near Cherry Hill for a young couple who had just bought it. Their agent had told them the electrical was "updated," and the evidence was three-prong receptacles in the living room. A three-prong receptacle tells you the shape of the opening. It doesn't

tell you what's wired behind it, and none of those receptacles were grounded. The second floor was still live K&T, buried under vermiculite. The subpanel in the pantry was a fire hazard.

I ended up at their kitchen table with two people who were crying. They didn't have the fourteen thousand dollars to rewire the house before their baby arrived. They had done what buyers are told to do. They found a house they loved, they trusted the word "updated," and they closed. The first-time anyone with the right training looked at what was behind the lath was after the money was spent.

That's when it became clear to me what buyers of these houses were missing. They didn't lack diligence or love for the house. They lacked someone who knew what was behind the lath before they signed the purchase agreement. I don't tell you this story to scare you more.

> **You are standing in the middle with a purchase agreement deadline, trying to reconcile two professionals who never talked to each other.**
>
> THEO VANDERMEER

> **Next, I'll show you how to start answering those questions with your own eyes, in about fifteen minutes.**
>
> THEO VANDERMEER

I tell it because the fear you feel at midnight and the grief at that kitchen table have the same root: the most important facts were out of sight.

From Monster to Machine

Fear feeds on the unknown. A house you don't understand is a monster, because any creak could be the beginning of a disaster and any answer could be wrong. A house you do understand is a machine. It has a service entrance, circuits, a panel, surfaces that rub and surfaces that don't, and a frame carrying a load. Machines have rules. When something is off, it's off in a specific place, for a specific reason, with a specific price to fix it.

Your job now is to stop being only a buyer and start being an investigator. You aren't trying to talk yourself out of the house or into it. You're trying to collect the facts that let you decide.

If it helps, copy these questions into your phone and carry them to your next showing. I'd ask them before you let yourself pick out curtains.

- What does "updated" actually mean in this house, and who has seen what's behind the walls?
- Are the three-prong receptacles actually grounded, or do they only look the part?
- Is any knob-and-tube still in service, and is it buried in insulation or spliced into?
- What size is the electrical service, and what condition are the main panel and any subpanels in?
- Where are the friction surfaces, such as windows and their troughs, and is what I see flaking paint or harmless alligatoring?
- Is what's worrying me cosmetic, or does it affect safety?
- Has anyone tested the branch circuits and the window troughs, or only run a standard checklist?
- What would each hazard cost to fix, and is that number in my offer?
- If the answer turns out to be as bad as it could be, do I have the money to handle it before the baby arrives?

You won't have every answer after one showing. You'll have a better list of what to find out, and that alone changes how a house feels. Next, I'll show you how to start answering those questions with your own eyes, in about fifteen minutes.

CHAPTER 2

The 15-Minute Diagnostic: Walking Through Like an Electrician

Most people at an open house spend their first-minute looking down at the floors and across at the counters. I spend mine looking up, and I do it before I'm on the porch.

That habit is the whole skill, and you can learn it. You don't need a trade license or a full inspection to find out whether a house is a deal-killer. You need to look at the bones first, in a particular order, with a few cheap tools. Everything else in the house can wait its turn.

Look Up Before You Step on the Porch

Stand at the curb and find the wires. Follow the service drop from the alley pole or street pole to the house. Look at the drip loop, the little sag in the wire that keeps water from running into the house. Then look at the service entrance cable itself. If it's frayed grey cloth, you've learned something important about how much of the house has been touched since it was built. If it's modern conduit, that's a better sign, though only a sign.

While your chin is still up, look at the soffits and the porch ceiling. Peeling paint up there doesn't stay up there. Chips drop onto the soil below, and in a yard or along a walkway, that soil is where kids play. A buyer with a toddler should know about that before ever seeing the backyard swing set.

None of this takes more than a minute, and the listing photos will never show you any of it. They were taken to sell the kitchen.

The Day the Quartz Didn't Matter

I learned what this habit is worth in my fourth month in the business. I was showing a 1926 bungalow in Garfield Park to a couple expecting their first kid. The listing sheet bragged about "updated electrical." Everyone else at the open house was oohing and aahing over the quartz countertops.

I went down to the basement and looked up at the sill plate. Someone had run three feet of yellow 12/2 NM-B out of the top of a shiny new load center and spliced it into the old asphalt-loom wiring right behind the ductwork. From the panel, the house looked rewired. Behind the ductwork, it wasn't.

I pulled my non-contact voltage tester out of my shirt pocket (I never show houses without it) and showed my buyers that the third floor still had live K&T on an over-fused 20-amp breaker. They looked at me like I was a wizard.

It wasn't wizardry. It was knowing where a person doing a cosmetic job hides

the seam, and having a tool in my pocket to prove it. We walked away from that house, and two weeks later we found them a solid brick colonial on the West Side. That's when I realized my trade background wasn't just trivia. It was a shield for my clients.

Notice what saved those buyers. The decision didn't come from a report that arrived days later. It came from a few minutes in the basement while everyone else was upstairs admiring the counters.

Why the Kitchen Is Irrelevant if the Basement Says No

I know it's an unromantic order of operations. I've made my peace with being the guy who ruins the mood at an open house.

But think about what the basement holds: the service equipment, the panel, the main runs of wiring, and the structure carrying the whole house. If something down there is a fire hazard, the finished kitchen doesn't change that.

That's why I head to the basement before I look at bedrooms. I'm not asking whether the house is pretty. I'm asking whether the house is worth my buyers' time, and I'd like the answer before anyone has picked out curtains.

Speed matters here too. When eight offers are going in on a house in Eastown within forty-eight hours of listing, nobody is bringing in three specialty contractors before writing an offer. In the basement, I can usually tell a buyer whether they're

looking at a $1,200 weekend fix or a $22,000 gut job. That's the real job of this fifteen minutes: sorting the house into "manageable" or "dangerous" fast enough that you can still act on it.

In a hot market where people are waiving inspections left and right, the stakes go up. My clients and I arrive fifteen minutes early to the showing. While the parents check out the backyard and the bedroom sizes, I do a rapid mechanical sweep. I check the main bonding jumper, look under the panel cover, check the window friction tracks, and look for vermiculite in the attic scuttle. If my buyers have to write a clean offer to win, at least they aren't writing it blind. (Opening a panel cover is a job for someone trained to do it, so don't try that part yourself. Everything else here, you can do with your eyes.)

The Sill Check and the Two-Junction Rule

For any home built before 1978, and especially when I'm walking families with kids under six, I use two tests I've named for myself: the 40-Inch Sill Protocol and the Two-Junction Rule. The sill protocol is how I find lead friction surfaces right away. Those are the places where one painted part rubs against another every time it moves, like window sashes in their tracks, and the rubbing turns old paint into dust. Chapter 4 is about why that matters. For now, just know that I look at the windows early because that's where a toddler's hands and the dust end up together.

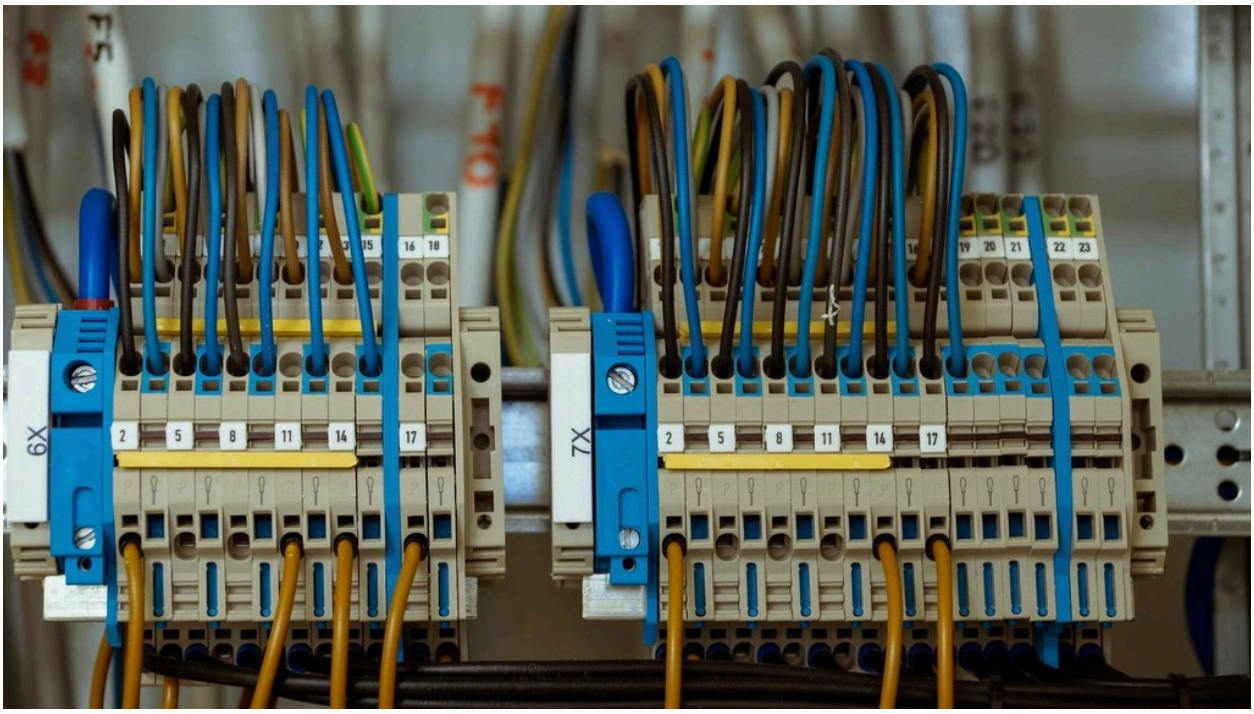

ILLUSTRATION · unknown, CC0 (rawpixel)

The stakes of failing are simple. If a house fails both tests on the first walkthrough, we don't even bother writing an offer unless the seller is pricing in a full abatement and rewire. I've made that rule so I don't have to argue with myself after I've fallen for a staircase.

You don't need to run my tests exactly as I do. You do need to borrow the idea: have a short set of non-negotiable questions, and ask them first. Then a bad answer can end the showing, instead of leaving you with a vague feeling of dread you try to ignore.

What to Carry in Your Pocket

I bring a flashlight, a non-contact voltage tester, and a pair of coveralls to showings. Yes, I look like I'm there to fix the furnace. The coveralls are for basements and crawlspaces that

haven't been visited by anyone in a clean shirt in decades. The flashlight is the one tool every buyer should own. Basements are dark, and the seam that matters is usually behind something.

The voltage tester is the tool that made the difference in that Garfield Park basement. It's inexpensive, it fits in a shirt pocket, and it lets you point at a wire and say, "That one's live," instead of "That one looks old." If you're not sure how to use one, ask for a short lesson at the hardware store, or bring someone who does. A buyer who points a tester at a splice is a buyer who gets taken seriously.

The 15-Minute Old House Showing Checklist

Take this to your next open house. The items are side by side because different houses fail in different places. Work through whatever the house lets you reach, but do the first two before you do anything pretty.

From the street. Look up at the service drop from the alley or street pole. Check the drip loop. See whether the service entrance cable is frayed grey cloth or modern conduit. Look at the soffits and porch ceiling for peeling paint chips falling onto the soil where kids play.

In the basement. Go there before the bedrooms and before the kitchen. Use the flashlight along the sill plate and behind the ductwork, where a new panel might be spliced into old wiring. Point the voltage tester at anything that looks suspicious. Notice whether the panel looks new and the wiring above it does not.

At the windows. Look at the friction tracks, the places where sashes slide against painted frames. Ask yourself whether what you see is dust and flaking paint.

In the attic scuttle. Shine the flashlight in and look for vermiculite.

On the listing sheet. Treat the word "updated" as a claim, not a fact. Ask what was updated, and who has seen behind the walls.

For the house as a whole. Ask whether what you're looking at is a weekend fix or a gut job. If you're walking through a pre-1978 house with kids under six, and the house fails the window test and the wiring test on the first pass, don't write an offer unless the seller is pricing in a full abatement and rewire.

If it helps, put a sticky note on your phone with those six headings and tick them off in the driveway afterward, while the house is still fresh.

You won't find everything in fifteen minutes, and you shouldn't try to. What you want is a clear read on whether this house is worth a deeper look. If it is, you've now got specific questions to hand to a professional. If it isn't, you've saved yourself a month of falling in love with something that was never going to love you back.

CHAPTER 3

The Myth of the Money Pit: Reframing Old House Costs

The most expensive thing I see buyers do in old houses isn't buying a bad one. It's buying a decent one and arriving with $800 in the checking account.

I'll come back to that. First, the number that's probably sitting in your head right now: thirty thousand dollars, due the week you get the keys. Maybe you read it on a forum, or a cousin told you about it at a barbecue. It feels like arithmetic, but it's a guess. A guess with a dollar sign attached is still a guess, and it will scare you out of good houses and into bad ones with equal efficiency.

The Number in Your Head Is a Guess

Fear of the money pit comes from not knowing what's behind the walls. When you can't see the problem, your imagination prices it for you, and imagination always prices high. It rounds up. It assumes the worst wire, the worst pipe, and a contractor who's too busy to call back.

Pricing the fix works differently. You take a specific deficiency in a specific house and attach a specific cost to it. A panel that's too small is a line item. So are supply lines that are past their life and trim that's peeling. Each one has a scope, and each can be quoted by someone who does that work for a living. Once the house is a column of line items, the question stops being "is this house a disaster?" and becomes "is this house worth its asking price minus the work?" That second question has an answer, and you can calculate it.

Chapter 2 gave you a way to spot what's wrong in fifteen minutes. This chapter is about what you do with what you found.

Pick Two

You cannot afford both the neighborhood you want and the finish level you've seen on television without giving up the invisible safety systems of the house. You get to pick two of three: the location, the pretty kitchen, or safe mechanicals and lead-free surfaces. On a $350,000 budget in Eastown, you don't get all three.

I say this out loud because the market is built to hide it. A house that has the location and the glossy kitchen at that price got its money from somewhere, and the place it usually found it was the part you can't photograph. The flipper had a budget too. If the budget went into quartz and flooring, it didn't go into the panel.

So the useful question is which two you're choosing, on purpose. For the families I work with, the answer is usually location plus safe mechanicals. That means living with a kitchen from another decade for a while. A kitchen is the easiest thing in the house to change later. A buried wiring problem or a lead-dusting window is not.

Why the Worst House on the Best Block Doesn't Work Anymore

You've probably heard the standard fix for the pick-two problem: buy the worst house on the best block. Pay for the address, then fix the rest. That was great advice in 1995, when contractors had availability and materials were cheap.

Today in Grand Rapids, if you buy a wreck in Heritage Hill, you'll wait nine months just to get a licensed abatement crew and a master electrician on the schedule. Then it'll cost you $150 a square foot before you've bought a single cabinet. Those nine months aren't free either. You're paying a mortgage on a house you can't safely live in, possibly with a toddler, while the rest of your life goes on.

A wreck is the money pit in its purest form: every deficiency, no information, and a waiting list. What I steer families toward instead is a house with a *known* deficit. It's a house where the problems are visible, bounded and priced, even if it isn't pretty.

Running the Ledger

When I work out what a property should be listed for, I start with the neighborhood comps. Then I run what I call

a mechanical and environmental deduction ledger.

Consider two 1,800-square-foot four-squares on the same street in Fulton Heights. On paper they're the same house, and the comps say they're worth the same money. One has a 200-amp Eaton copper-bus load center, PEX supply lines and encapsulated exterior trim. The other has a crowded 100-amp pushmatic panel, galvanized risers and peeling Dutch lap siding. They are not worth the same money. The difference between them isn't a feeling. It's what it costs to bring the second house up to the first one's standard, and that's the number the offer should reflect.

You can run a version of this yourself before you write an offer. If it helps, make a simple grid with one row per system and let the columns do the thinking:



ILLUSTRATION · Coconino NF Photography, PDM (flickr)

- **What's there now.** Panel and service, supply lines and risers, exterior trim and siding, the wiring you can see, the sewer lateral.

- **What bringing it up to standard would involve.** Replace, remediate, encapsulate, or leave alone.
- **How hard it is to reach.** Open framing and a visible run of wire are a different job from plaster that has to be opened up.
- **Who quotes it.** A master electrician, an abatement or lead-safe contractor, a plumber. Call them before you offer, not after.
- **When they can start.** As the nine-month wait shows, this can matter as much as the price.

You don't need every cell filled in on the first visit. A few quotes from the right trades will turn most of your fear into a short list of dollar figures. A buyer with those figures can tell a seller exactly why an offer is what it is. Chapter 8 deals with that conversation.

The Estate Sale on Madison

The Morales family came to me about four years ago with twin boys and a strict budget. They were looking in the Burton Heights area, and they were stuck on exactly the problem I've been describing. Every house in their price bracket was one of two things. Some were flipped disasters, with gray vinyl plank flooring hiding rotted subfloors. The rest were estate sales that hadn't been touched since 1960.

The flips looked finished and weren't. The estate sales looked scary and were, in some cases, the safer buy. We finally found an estate sale on Madison with two things going for it.

The first was untouched gumwood trim. Nobody had ever painted it, so there was zero lead risk on the woodwork. The second was an unfinished attic where you could see every single run of K&T. Nothing was hidden. That made it super easy and cheap to fish new MC or NM cable down the chases. Because the problem was exposed, I could put a price on it with a straight face.

Other buyers walked through that house, saw a fuse box, and backed away. The house had the same fuse box for them as for the Moraleses. The difference was that we had priced the fix and they were pricing a fear. We got the house for $15,000 under ask, because other buyers were scared of the fuse box.

After closing, a new 200-amp service went in and the exterior lead paint was encapsulated properly. A year later, I watched their boys run around that house. I still get a lift when I drive past it.

The Moraleses didn't win by being braver than the other buyers. They won because they were better informed. They knew what the mechanical deficit would cost, and they had been paid, in the form of a lower price, to take it on.

What Not Knowing Costs

The cost of repair is knowable. The cost of ignorance is not, and it tends to show up at the worst time.

The mistake I see most often is a buyer who spends the entire cash reserve on an appraisal gap guarantee to win a bidding war. They win, and they move into a hundred-year-old house with $800 in their account. Then the clay sewer lateral collapses under the city sidewalk in November. You can't pay an excavator with home equity you don't have yet.

That's the real way old houses become money pits. The house didn't have to be a wreck. The buyer simply spent every dollar on getting in the door and kept nothing for the first surprise. So the framework has a last row, which is your own balance sheet. Fix costs, once priced, belong in the offer and in your reserve alongside the down payment. A buyer who has priced the fixes and still has cash in the bank can absorb a bad November. A buyer without that has the same house and a very different winter.

I know this takes some of the romance out of house hunting. I'm used to it. The romance returns when the boys are running down the hallway and you know what's inside the walls.

CHAPTER 4

The Lead Dust Trap: Why Fresh Paint Is Not Safety

Buyers who tour old houses with me tend to point at the same thing: a chip of paint on the porch rail, a flake near a window, a peeling spot on the garage trim. They ask whether the house has lead. Then they walk into a freshly painted living room, relax, and stop asking.

That reaction is backwards, and I made the same mistake in my first year in this business. The paint you can see is the smaller risk. The bigger one is the dust you can't see.

The Risk Is Dust, Not Chips

What I take more seriously than most people around me is dust. Most people think of dust as an annoyance you wipe off with a rag. In a house built around 1915, the friction dust from the original window channels and door jambs is the number one vector for pediatric lead poisoning.

Kids don't eat paint chips like potato chips very often. They crawl on the floor near a window, get invisible leaded dust on their hands, and put their hands in their mouths.

Every window in these houses is a small machine for grinding paint. A sash slides up and down in a track, and the old paint on the sash, the parting bead and the trough rubs against itself on every pass. That's what I mean by a friction surface. The dust it produces settles on the sill and the floor below, right at the height where a toddler spends the day.

Imagine a couple with a crawling baby who buy a house with spotless white windows. The paint looks perfect, there isn't a chip anywhere, and the listing photos are lovely. But every spring, when they open those windows for the first time, the tracks are doing what the tracks have always done. Nothing in the room looks wrong, which is exactly the problem.

That's why I don't treat a chip on the porch rail as the main event. Chips are visible, and you can see them, photograph them, and sweep them up. Dust is the part that gets into a child's blood, and it never shows up in the listing photos.

The Mistake That Rewrote My Protocol

My first year, I let a young couple waive their lead risk assessment on a 1918 Dutch Colonial in Fulton Heights. There were six other offers, and the walls were all freshly painted. I reasoned that fresh latex paint meant the encapsulation was done and it was no big deal.

What I didn't know, and didn't check, was what the seller had done before listing. He had dry-scraped all the original trim and window troughs, without HEPA vacuums and without

containment. The new paint was sitting on top of surfaces that had been disturbed and not cleaned up.

Two months after closing, their eighteen-month-old daughter came back from her pediatric checkup with an elevated blood lead level.

I won't dress up what that did to me. The guilt nearly made me quit real estate and go back to running conduit full-time.

Fresh paint tells you someone painted. It doesn't tell you what was done to the surface before the paint went on, and it doesn't tell you whether that paint will survive a window being opened a few hundred times.

The Window Trough Swab Protocol

Since that day, I've enforced the same routine on every pre-1978 house. Even when we have to waive a full contingency to win in a multiple-offer situation, I personally do a visual friction-surface audit and a lead-check swab on three interior sills before we ever submit paper.

You can do the audit part yourself, and it's worth knowing what I'm looking at:

- The window troughs, where the sash rides and dust collects
- The parting beads and the inside of the window jambs
- Door jambs, which are friction surfaces too
- Any trough that looks freshly painted or freshly cleaned compared to the

rest of the room, because a surface that has been recently worked on is exactly the surface I want to see up close

The swab is a quick lead check at those spots. Why three sills and not one? A single clean window tells you about a single window. I want to see more than one, so I'm not judging the whole house by the one the seller happened to leave open for me.

The access rule is what makes this a protocol and not just a good intention. If the seller won't let me look at the troughs, my clients don't buy the house.

I've had buyers push back, and I understand why. In a competitive market, a request like that feels like handing the seller a reason to choose someone else. But a seller who refuses to let you see the window tracks is making a decision about what you get to know, and I take that decision seriously. In my first year I accepted a freshly painted wall as an answer. I don't anymore.

One more point about money. In a pre-1940 Grand Rapids house with kids under six, never budget zero dollars for window work, even when the house looks immaculate. The friction surfaces inside the jambs and the parting beads are almost always generating lead dust every time you open the windows in the spring. I tell every family to hold back $5,000 minimum at closing, purely for wet-scraping, encapsulating, and lining the window tracks on the second floor before they

move the cribs in. If your reserves are already spoken for, this is a line that belongs in the budget with the rest of the priced fixes.

Why the Heat Gun Is Not a Weekend Project

Once buyers understand the dust problem, some of them swing to the opposite extreme: they decide to take every layer of paint off themselves and be done with it. I had a client like that.



ILLUSTRATION · D Coetzee, CC0 (flickr)

A guy named Marcus wanted to buy a 1922 craftsman in Midtown and do all the lead paint removal himself, with a heat gun and a shop vac, over a long weekend before his pregnant

wife moved in. He kept saying he'd watched five hours of videos online and it looked easy.

I told him flat out that a standard heat gun runs over 1100 degrees, which vaporizes lead into fumes that he and his wife would breathe right in. A regular shop vac, I said, just aerosolizes lead dust into every room of the house. Both tools are fine for plenty of jobs. For this one, each of them makes the exact hazard worse, and the person doing the work is standing in the middle of it.

He got defensive and told me to stay in my lane as a realtor.

So I pulled out my wallet and showed him my state builder's and electrical licenses and my EPA RRP card. I told him that if he didn't hire a certified abatement crew, or let me walk him through proper wet-scraping and HEPA containment, I would rather tear up our buyer agency agreement than hand him the keys.

“

So I pulled out my wallet and showed him my state builder's and electrical licenses and my EPA RRP card.

THEO VANDERMEER

> **If the seller won't let me look at the troughs, my clients don't buy the house.**
>
> THEO VANDERMEER

That wasn't a bluff, and he could tell. He cooled down and listened, and he ended up hiring a certified firm out of Wyoming to handle the windows.

I tell that story for the reasons underneath it. The videos weren't lying about the steps; they just don't show you what's floating in the air afterward. And a person who is working hard to make a house safe for a baby can be the person who fills it with the most dust.

If you take one rule from Marcus, make it this: lead work on a pre-1978 house is not an area where a confident weekend and a few videos count as qualified. Wet methods, containment, and HEPA filtration are the difference between removing a hazard and spreading it.

Encapsulation or Abatement: You Have More Options Than You Think

Many buyers assume they must strip every window in the house, and that assumption comes from fear. It also sends people toward the heat gun, or toward walking away from a perfectly good house.

Abatement and encapsulation are not the same thing. Abatement means removing the lead hazard from the house. Encapsulation means sealing it in so it can't become dust or flake into a child's reach. With encapsulation the old layers stay where they are, and you add a barrier and a surface designed to hold up where things rub and slide.

I'm comfortable with encapsulated friction surfaces in a house with children, and I'll say plainly that it is often the safer and cheaper route compared with stripping everything. Stripping disturbs more lead than leaving it sealed does,

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and the disturbing is where the danger comes from. A well-done encapsulation keeps the lead where it is and keeps it out of the air and off the floor.

But the phrase carrying all the weight there is "well done." That Fulton Heights house was labeled fresh paint, which sounds like encapsulation, and it wasn't. Someone had dry-scraped the troughs and left behind dust under a coat of latex. The surface that gets all the wear was the surface nobody protected.

Encapsulation done correctly looks like what I described for the second-floor windows: wet-scraping so the dust doesn't fly, encapsulating the surfaces, and lining the window tracks so the sash isn't grinding against old paint every time it moves. The cheapest-looking job, a quick coat of paint, is the one that can leave a child with a blood lead level worth worrying about.

Hiring the Work

Here's how I'd approach hiring, using what I've told you:

1. Ask whether the person doing the work holds EPA RRP certification, and ask to see the proof. I carry my own card for the same reason.
2. Ask how they handle the dust. You're listening for wet-scraping, containment, and HEPA vacuums. If the answer involves a heat gun or a standard shop vac, keep looking.
3. Ask for the scope in writing, window by window, so you know what's being removed and what's being sealed.
4. For larger or full abatement jobs, a certified firm like the one Marcus hired is the right call, and it's reasonable for that to be priced into your offer.

Nothing here is a reason to give up on an old house. A house with worn paint in its window tracks is an ordinary house of its age, and a house where the seller has been open about those tracks and priced the fix is a house I can work with. The ones I won't touch are the ones where somebody has hidden the troughs from me.

You've now got the dust problem, and you have a way to check for it before you write the offer. Upstairs, the hazard is in the paint. Behind the plaster, the question is the wiring, and that's where we go next.

CHAPTER 5

Knob, Tube, and Lies: Demystifying Electrical Fire Hazards

Two Professionals, Two Different Questions

Your insurance agent tells you the wiring has to come out. Your home inspector writes "monitor" and moves on to the water heater. You're left holding both opinions and a pen, and you can't tell which one is protecting you.

Both of them are doing their jobs, and they're answering different questions. An underwriter is pricing the worst thing that could happen in a house they'll never see. An inspector is describing what was visible on one afternoon, usually from the panel, the basement and whatever outlets he could reach. Neither one is tracing the wire. The wire is the thing that actually decides the question.

Knob and tube is a method of wiring, not a verdict. Two single conductors run separately through open framing, held off the wood by porcelain knobs and threaded through porcelain tubes where they pass through joists and studs. The design depends on air. That's why the same system can sit quietly for a hundred years in one house and cause a fire in the house next door.

I used to hold the all-or-nothing view that every strand had to go. Years of working with local specialty underwriters, and a lot of time in other people's attics, changed my mind. What matters is not whether K&T exists in the house. What matters is what has been done to it, and what you're asking it to carry.

The Three Things That Turn Old Wire Dangerous

I can sort the K&T problems I've seen into three groups: it's been buried, it's been spliced, or it's been overloaded. Each is something people did to the wire, not something the wire did on its own.

Buried. K&T sheds heat into open air. That's the whole design. When somebody packs insulation over it, the heat has nowhere to go, and wire that was fine in the open starts cooking in a blanket. This is why the open attic with exposed porcelain runs, however scary it looks to a first-timer, is often the better find than the wall that was blown full of insulation sometime in the decades since. You can see the first one and you can't see the second.

Spliced. Every time someone has tied new wire into old, there's a joint, and joints are where old installations fail. Insulation on the old conductors gets brittle with age. A splice made by someone in a hurry, or made by an owner with a YouTube video and a roll of tape, sits in a wall or ceiling where nobody will look at it again. When I see a mix of old cloth-covered conductors and new cable in the same cavity, I stop and find out exactly where they meet.

Overloaded. Old wire was sized for an old life. Hang a kitchen full of modern appliances on a circuit that was installed for a few lights, and swap in an oversize fuse or breaker so it stops tripping, and you've removed the one safeguard that was keeping the wire from heating past what it can take. In the Garfield Park house I described in Chapter 2, an over-fused breaker was exactly the tell.

What a Livable K&T Setup Looks Like

Here's the arrangement I've come to accept in an old house when the budget doesn't allow a full rewire right away.

The K&T is undisturbed. Nobody has pushed insulation over it and nobody has spliced into it. It runs through an uninsulated interior wall cavity or an open attic. It serves only ceiling lighting loads. The branch circuit is protected at its origin with a dual-function AFCI/GFCI breaker. And everything that draws real power has been moved off the old wire: receptacles, kitchen, bath and laundry loads each run on dedicated new 20-amp homerun circuits.

That last part is what turns scary wiring into a manageable one. The old conductors keep doing light work they were built for, and a modern breaker watches them. The loads that heat wires up have left the building.

Set that beside the other side of the ledger. The setups that worry me are the ones where any of these is true:

- The old wire is buried in insulation, or I can't see its path at all.
- New cable is spliced into old conductors somewhere I haven't found yet.
- Receptacles, appliances or heavy loads are still riding on old wire.
- The breaker or fuse is bigger than the wire was ever meant to handle.
- The word "rewired" appears on a disclosure, but nobody has shown me the runs.

That's why I follow the wire itself, not the paperwork.

The Milkshake and the Straw

Overloading starts at the service. It worked fine in 1930 when all you had was a radio and four lightbulbs. Throw two central AC units, an induction range and a hair dryer on it, and you're going to collapse the straw.

The point of the picture is that there's one supply and a lot of demand. When the demand outgrows the supply, one of two things happens. The protection does its job and trips, which is annoying, or someone defeats the protection, which is dangerous. I'd rather you buy a house where the straw is the right size, or where the price already accounts for replacing it.

With kids in the picture, demand only goes up. A nursery adds a humidifier and a space heater. A dryer runs more often. If the house has an old service and old wire together, I want to know before you buy whether anyone has asked the wire to carry more than it was designed for. Often the

answer is that the family before you did, one plug-in at a time.



ILLUSTRATION · unknown, CC0 (rawpixel)

The Drop Ceiling Deception

In my second year in the business, I took a seller's word on this. The disclosure said "Fully rewired 2012—all new copper." I went to the basement, and the panel looked the part. Modern white and yellow NM-B cables came out the top of the cabinet, tidy and textbook.

The basement had a drop ceiling, so I didn't trace the runs up into the joist bays. I looked at what was in front of me, and it was convincing.

After closing, my buyers pulled down the acoustic tiles. The seller had run four-foot whips of new Romex out of the panel into hidden junction boxes above the drop ceiling. From there the new cable tied right back into brittle 1920s cloth-covered ungrounded wire for the rest of the house. The panel was new, the whips were new, and everything past them was original.

It cost me half my commission to help my buyers make that right. I paid it because I felt so guilty for not popping a ceiling tile. Nobody forced me to. I'd had the trade knowledge to know better, and I'd let a tidy panel talk me out of using it.

The lesson isn't that sellers lie, though some do. The lesson is that a panel is the *start* of a circuit, and a circuit is only as modern as its oldest stretch. Cable can exit a new cabinet and still end up in 1920s wire a few feet away. I trace every whip now. I follow each cable from where it leaves the panel to where it lands, and if it lands in a junction box, I find out what's on the other side of that box. If something is hiding the path, whether a drop ceiling, a finished wall or a sealed soffit, I lift a tile or open a hatch, or I treat the run as unknown and price it that way.

If you're touring a house and the seller or listing says it's been rewired, ask where the old wire went. Rewiring means the old conductors were removed or abandoned and disconnected, and not just that new cable got attached. Ask to see the ceiling. A seller who has done the work will usually be happy to show you, and a seller who hesitates has told you something.

Putting It in Your Pocket

You don't need my trade license to use this. When you walk into a basement or attic with old wiring, you're asking a short list of questions about each run. Is it in open air or buried? Has anybody spliced into it? What is it feeding: a few ceiling lights, or the outlets where your hair dryer and your baby's humidifier live? Who protects it at the panel, and with what? If the answer to any of those is "I can't tell," that isn't a reason to flee. It's the line item you take to an electrician before you write the offer.

The dangerous version of K&T usually isn't the wire that looks scary. It's the wire somebody has covered up, spliced into, overloaded or hidden behind a ceiling. So the next question is how people hide things, and that's where we go in the next chapter.

CHAPTER 6

The Flipper's Mask: Spotting Cosmetic Cover-Ups

The Offer on the Kitchen Island

My buyers were ready to write an offer ten grand over ask, in cash, standing at the kitchen island of a flip in Cheshire Village on the Northeast side. I understood why. New drywall, recessed wafer LEDs in every ceiling, shiny stainless appliances. The place looked like a magazine spread.

Two things bugged me. The dimmer switch in the dining room felt warm under my fingers. And the basement ceiling was drywalled from wall to wall, which I always hate in a pre-war house, because a finished ceiling is a lid on the mechanicals. So I asked my buyers to hold off on the offer until I could look behind the little wainscoting door in the upstairs knee wall.

Behind that door, the original porcelain tubes and the ungrounded K&T were still energized. Somebody had buried them under new fiberglass batts, which is a serious code violation and a fire waiting for a reason. Then they had tied the

old wire straight into those cheap wafer lights. We walked. About six months later I heard through the grapevine that the new owners had an attic fire.

I didn't see the fire and I can't tell you exactly how it started. What I can tell you is what that house looked like on the day my buyers nearly bought it: perfect. The finishes were the disguise, and they worked on everyone who stopped at the finishes.

That is the lipstick flip. Someone buys a tired house, puts money into the surfaces a camera sees, and leaves the walls, ceilings and attic spaces exactly as they found them, or worse. Nobody has to lie about it. They only have to leave the work unfinished where nobody looks.

What the Paint Is Telling You

Some covers are thin enough to read from the driveway. One of my reliable warning signs is heavy coats of cheap latex paint globbed directly over alligatoring oil-based paint that nobody scraped, paired with a top-of-the-market price. When I see that combination, I know the seller wanted the house to look cared for and wasn't willing to do the work that care requires. Smart agents spot it from the car and steer their buyers somewhere else.

The paint is a message about the prep. Alligatoring means the old coating is breaking into scales, and in a house this age that coating may be lead. Painting over it without scraping and sealing it properly leaves the same material under a thin

new skin. Open and close the windows, and that skin and what's under it get ground together. The swab protocol from the lead chapter is how you find out what's happening in the window tracks. The fresh coat on the walls just tells you someone took the cheap route.

Never Trust a Finished Basement Ceiling

One of my regular sayings is "Never trust a finished basement ceiling in a 1920s house." Here is the logic. In a house that age, the basement ceiling is where the original wiring, the plumbing and the ductwork all run. You can read the history of the house up there if you can see it. Someone who has just redone the electrical properly is usually glad to show you, because the work is neat and worth showing.

Finished drywall removes that evidence. It may be covering clean work, but the only way I know to find out is to see the cable, the splices and the junction boxes. When I can't see the mechanicals, I look for the places where the house lets me in anyway: the knee-wall door, the attic hatch, the access panel behind a closet. In Cheshire Village that little wainscoting door was the whole case.

Next to the ceiling, I test the dimmers and switches by hand. A switch that feels warm to the touch is not a diagnosis. In Cheshire Village, how warm that dimmer felt was one of the things that bugged me.

The Five-Minute Check Before You Leave the House

Here is some advice I think is underrated: pull the city's permit history and the water department records before you go to the showing. It takes five minutes on the city website, and it tells you whether the seller is a maintenance person or a cover-up artist.



ILLUSTRATION · bcjreno, CC0 (flickr)

Think about what you are seeing when you stand in a house with a brand-new kitchen, new drywall and new lighting throughout. Somebody did a lot of work. The permit record is where that work should show up on paper. If a house has been visibly gutted and the record is thin, that is a question for

the listing agent before you spend an afternoon falling for the place. If the record shows a seller who pulled permits for a furnace, a roof and a panel over the years, you are looking at someone who took care of the house, and I feel a lot better about the walls.

The record doesn't settle anything by itself. It tells you where to point the flashlight and what to ask. For a family on a budget, five minutes is a cheap way to avoid spending a weekend on the wrong house.

The Day I Lost My Temper on Kalamazoo Avenue

Finding the problem is half the job. Handling it is the other half, and I handled it badly early on.

I was showing a house on Kalamazoo Ave to buyers when I found a blatant unpermitted rewire. Somebody had used speaker wire to jump a switch leg in a kid's bedroom. I was furious. I called the listing agent on speakerphone, right there in the living room, and chewed him out about safety and code violations.

My clients were uncomfortable. The listing agent went on the defensive. And I had wrecked any chance of negotiating a fair price reduction, which was the thing that would have let my buyers buy the house and hire a real sparky to fix it properly.

I learned that blowing my top like a jobsite foreman doesn't help my clients get the house. The sensible move was to document it, keep my voice level, price the repair, and take

that number to the table.

If you find something like this yourself, treat it as a line item. Take a photo, walk out quietly, and call an electrician for a number. Then decide whether the house is still worth buying at a price that includes the fix. Bad work found early gives you leverage. Bad work found with your voice raised gives the other side a reason to dig in.

Red Flags That a Flip Is Covering Something

None of these means walk away on its own. Each one means you stop admiring and start investigating. Here is what I watch for:

- **Fresh, heavy paint over scaly old coatings**, especially at a price near the top of the market.
- **A completely finished basement ceiling** in a house that predates the war.
- **Warm dimmers and switches**, particularly where the lighting looks new.
- **Cheap new lighting everywhere** with no explanation of what it is connected to.
- **Hidden access spaces you can't see into**, like a knee-wall door or attic hatch the seller has made difficult to open.
- **A visible renovation with a thin permit record**, or none at all.
- **Materials that don't belong**, such as speaker wire where a switch leg should be.

- **A seller or agent who gets irritated when you ask to look.** Someone who has done good work usually welcomes the question.

A good flip exists, and I've seen them. A flipper who did the work right will have the permits, the open access and the neat cable to prove it. You just have to be willing to ask for the proof.

My phrase for all this is "Pretty is cheap, safe is expensive." Gray vinyl plank and quartz can be installed in a few days. Making the wiring behind the walls safe takes real money and a licensed professional, and it's the part the flipper skipped. When a house shows me only the cheap half, I say "Let's look at the bones first," and then I go find the door to the knee wall.

CHAPTER 7

The Inspection That Isn't a Pass/Fail Exam

Somewhere in the middle of the inspection period, a PDF lands in your inbox. It runs dozens of pages, it has photographs of your future basement joists, and it has red marks scattered through it like a bad report card. When you are worn out from the search, it can look like a verdict.

It isn't one. The report is a map of the house, and a map is not a punch list.

Why a great house still produces a sixty-page report

The biggest misconception I run into is that the home inspection works like a city exam, with a passing grade and a seller who is legally required to fix everything on the report. That's not how it works. An inspector is hired by you to describe the condition of the house on the day he walks through it. The seller has no obligation to cure the findings, and nothing about the report forces a repair. It gives you information, and then you decide what to do with it.

In an 1895 house, the report is going to be sixty pages long even if the house is in great shape. Of course it is. The house has had a century or more of settling, patching, additions and owners with opinions. A thorough inspector documents all of it: the sticky doors, the slope in the dining room floor, the old fixtures, the stuff nobody ever got around to. A long report on a century-old house means the inspector did his job. It says very little about whether you should buy.

That's why I give my buyers one instruction before the inspection happens. Expect length, and plan to prioritize. The skill is in sorting what the report says, and there is more of it to sort in an old house.

The four lines we hold

I tell my buyers before the inspection: we do not nickel-and-dime a seller over a dripping faucet, a missing window screen, or a sticky door in a hundred-year-old house. Those things are the normal texture of an old home. If you ask a seller to replace a screen door, you spend goodwill and get a screen door in return.

We draw a hard line at four things:

- Active water intrusion
- Structural failure
- Unmitigated lead or asbestos hazards on friction or impact surfaces
- Electrical fire or shock hazards

Each of those can hurt your family or drain your savings, and none of them is a matter of taste. You also learned in earlier chapters how to find these at a showing, so the report shouldn't surprise you much. In the best case it confirms what your own walkthrough suggested, with an inspector's photographs attached.

Your priorities as a buyer go on top of the four lines, and they can matter more than anything else in the report. If you're bringing an infant home, the lead and electrical findings carry more weight for your family than a worn-out chimney cap. Whatever you decide, keep those four categories separate from the long tail of everything else. The tail is what makes reports intimidating.

What you can't ask a seller to do

I wish buyers in Grand Rapids understood that you can't negotiate a 1920s house in Eastown or Heritage Hill like it's a 2015 build out in Byron Center. When we write an offer, we aren't asking the seller to bring the house up to modern NEC standards. You can't demand they swap every two-prong receptacle for a grounded one or put everything on AFCI/GFCI dual-function breakers just because a home inspector flagged it on a PDF.

That surprises people, and some feel it's unfair. But consider what it would mean for the house to be brought up to current code, item by item, before closing. The seller would be paying for a renovation, and the price would have to reflect it. A seller who has already priced the house as a centennial home has

baked in a lot of this. Buyers think every flaw is a price reduction, when really half of it is already baked into the list price of a centennial home. Asking for the same dollars twice is a quick way to sour a negotiation that you might need to win.

What you negotiate on is active hazards. If there's brittle cloth-sheathed NM cable crumbling in the attic or an overloaded subpanel, that's where we hold the line for a credit. Notice how specific that is. It's a condition you can point to, and it isn't a general complaint that the house is old.

The Three-Box Rule

For one category of finding, I follow a rule I call the Three-Box Rule. Basement joists are where I look for a certain kind of evidence, because that's where a previous owner with a drill and a free weekend tends to leave a trail.

If we find more than three uncapped j-boxes or bootleg grounds in the basement joists, we ask for a flat $4,000 escrow holdback or walk.

I use a flat number with an either/or because of what those boxes tell me. One open junction box is a mistake. Three is an unlucky house. More than three means somebody has been working on the electrical who shouldn't have been, and I don't expect to have found every instance of it. The boxes I can see are the tip of a DIY iceberg. A rewiring job like that isn't a

single repair. What I'm asking you to do with the rule is decide in advance what you will accept, so you aren't deciding at midnight with a report open and your pulse up.



ILLUSTRATION · Design by Matt, CC0 (stocksnap)

To be clear, the rule applies to uncapped j-boxes and bootleg grounds, and nothing else. A single open box with a cover plate missing isn't a walk-away finding, and it doesn't have to ruin the sale. It's something an electrician will cover on a service call. The rule exists for the pattern.

Reading the report with a highlighter

When a buyer is freaking out because the inspection report has forty red exclamation marks, I sit down with a yellow highlighter and tell them that thirty-six of those marks are

hardware store Saturdays, three are $500 service calls, and only one is a real negotiation item. I also tell them I've already called my buddy who owns an electrical shop in Grandville to get a ballpark quote.

I break the scary thing down into line items and dollar figures, because fear comes from the unknown. A red mark with no price attached feels like an open-ended bill, and a red mark with a price attached is a decision. Most of what's in a long report sorts into three piles:

- **Hardware store Saturdays.** The things you'll fix yourself with a trip to the store and a free weekend. Sticky doors, loose hardware and missing screens usually land here. Don't ask the seller for any of it.
- **Service calls.** Things that need a professional to come out for a short visit and cost a modest amount. You can fold them into your budget and move on.

> “
>
> **I also tell them I've already called my buddy who owns an electrical shop in Grandville to get a ballpark quote.**
>
> THEO VANDERMEER

> **A single open box with a cover plate missing isn't a walk-away finding, and it doesn't have to ruin the sale.**
>
> THEO VANDERMEER

- **Negotiation items.** The few that fall into the four categories above, or that trip the Three-Box Rule. They get a written scope, a price and a request.

If it helps, take a highlighter to a printed copy and use a different color for each pile. You'll probably notice that the third pile is small, even on a long report. That's the point. A report that looks like a disaster on screen can come down to one or two lines you need to act on.

The pricing habit here is the same one you used on your ledger earlier in the process, only now the line items come from the inspector instead of your own walkthrough. If you can't tell which pile something goes in, that's a question for the right professional. For electrical items it's an electrician, and for lead it's a certified contractor. Get a ballpark number before you decide the finding is a crisis or a nonissue.

A phone call to a contractor I trust has settled more nerves than any reassurance I could offer.

What a good request looks like

When we go back to the seller, I don't just attach a 70-page PDF and say "fix items 1 through 42." A seller or a seller's agent who gets that kind of request has no way to tell what matters, and no reason to take any of it seriously. They'll counter with a refusal or a token offer, and you've learned nothing.

I write out the exact scope of why the existing setup violates NEC standards or creates an immediate hazard. Then we ask for a targeted credit based on actual local labor and material rates. That gives the seller a short, specific document with a number attached, a reason for the number, and a connection to a hazard that nobody can argue is cosmetic. It also means I'm not asking for a favor. I'm presenting a cost.

It reads very differently from a demand. The tone stays factual, which matters more than it might seem. Some will still say no. If the finding falls into the four categories or trips the Three-Box Rule, and the seller won't credit it, you have a real decision to make, and you're making it with the facts in front of you and not an anxious feeling.

That is what the inspection period is for. You pay for a long, detailed report, you sort it into piles, and you ask for a credit on the few items that can hurt your family or your savings. Everything else in the report is the house telling you its age.

CHAPTER 8

Negotiating Without Killing the Deal

The instinct after an inspection is to hand the seller the list and ask them to fix everything before closing. It feels fair, and it feels safe, because the problem gets solved before you ever own it. I'd like to talk you out of that instinct.

The Seller With One Foot Out the Door

Here is what I believe about repairs, and I know other agents disagree. You almost never ask the seller to do them. If a seller didn't care enough to fix an ungrounded circuit or encapsulate peeling basement windows while their own family lived there, what makes you think they'll hire the best craftsman in Kent County now that they have one foot out the door?

They won't. Their goal is to get to the closing table with the least money and effort spent. They'll hire their cousin's buddy off Craigslist to slap bondo over rotted sills and bootleg the grounds with a jumper wire from the neutral terminal. After that, the invoice says "repaired" and the problem is still sitting behind the wall, now with a fresh coat of paint on it.

You also won't catch it. A sloppy repair on a hidden system looks identical to a good one on closing day. Once the work is buried and the seller has the proceeds, you're the one who finds out, usually the first-time something trips, smells warm, or turns up in a pediatric blood test.

So my rule is simple: always negotiate a credit or a price reduction, and hire your own licensed professionals after closing. The seller's money becomes your money, and the person holding the tools answers to you.

What Taking the Credit Buys You

A credit changes who is in charge. When you hire the electrician, you pick the one with the right license and the right references. You decide the scope, you can watch the work happen, and you know whose phone number to call if something is wrong. You're also not waiting on the seller's schedule, which matters because the seller's schedule ends the day they hand over the keys.

It also keeps the deal cleaner. A repair request makes the seller a project manager for work they don't understand, on a house they're leaving. A credit asks them to do the thing every seller already understands, which is to adjust a number. Arguing about a number is much easier than arguing about workmanship.

Before you ask, though, get the figure from the professional who would actually do the work. A credit built on a guess leaves you short, and a credit built on a written estimate is hard to argue with. This is the same

pricing habit from the ledger you built before making an offer, now applied after the inspection. You're telling the seller what the fix costs, and no more than that.

Ask your lender and your closing professionals which form of credit works with your particular loan. Some transactions handle a credit more easily than a price reduction, and some the other way around. I don't want you guessing about that, and neither should you.

When the Appraiser Raises the Flag

Appraisals produce two different kinds of trouble, and they need different answers.

The first is a valuation gap, where the appraiser's number comes in below what you agreed to pay. For valuation gaps, I meet the appraiser with a packet showing the permit history and mechanical upgrades of the house compared to the comps that sold with original systems. An appraiser looking at a quick set of comparables won't automatically know that your house has a newer service and rewired circuits while the comps still have their original wiring. The packet makes the case for them.

The second is a condition flag. In Grand Rapids, that is almost always peeling paint on a pre-1978 exterior or a garage. This is the one place where the work really does have to happen on a deadline, because the appraiser needs to sign off on the final inspection before your rate lock expires. I keep two EPA RRP-

certified painters on speed dial for exactly this. They can wet-scrape, prime and encapsulate a garage or porch within 72 hours.

Notice what's different about this case compared to the seller's cousin. The work is done fast, but by certified people using wet methods, not by someone with a dry scraper and a deadline. If a lender forces a repair before closing, make sure the person doing it has the certification and the containment habits to do it right. A quick scrape-and-paint over peeling lead paint satisfies the form while it creates the exact dust problem you were trying to avoid.

The Pancake Breakfast

I once had to tell a couple that the historic charm they loved was going to cost them $38,000 before they could safely move their infant in. They had already mentally moved into a gorgeous Victorian in Heritage Hill, and they had already picked out names for the bedrooms.

The inspection turned up the usual old-house layers. There were three layers of alligatoring lead paint on every interior door, jamb and baseboard. The entire second floor ran on a single 15-amp circuit of degraded cloth wire, with insulation so brittle it flaked off if you breathed on it. And going back to what I said about panels earlier, the house didn't have the bus capacity to add arc-fault protection without a full service upgrade. There wasn't a single clean fix. The paint, the wire and the panel were all tied together, and each one made the others more expensive.

We sat at the dining room table at Wolfgang's after the inspection, and I told them straight: this house would bankrupt them or make their kid sick unless they had forty grand in cash sitting on the sidelines. It was brutal. She cried right into her pancakes, and they terminated the contract that afternoon.

I don't tell that story to say they made the wrong call, or that I wish I'd said something softer. I tell it because it shows what the credit conversation is really for. You're not just getting a number to bring to the seller. The number tells you whether this house fits your life at all. A credit that covers part of a $38,000 problem still leaves you holding the rest, and you need to know where that rest is coming from before you ask for anything.

Knowing Your Number Before You Sit Down

Walking away is a negotiating tool, and you only have it if you've decided your limit ahead of time. Do that math in a calm moment, away from the house, before you're emotionally attached to the porch.

The questions are practical. How much of the total fix can a credit realistically cover? How much cash will you still have after closing to cover the rest? And what happens if the first round of work turns up something the inspection couldn't see? The reserve question matters because, as I said earlier, a buyer who spends everything just winning the house has nothing left for the house.

Decide what you'll accept, what you'll counter and what ends the conversation. If the seller meets the number, you buy with your eyes open. If the seller won't, you walk with your savings intact and your baby's future bedroom still safe. Both outcomes are fine. The outcome that isn't fine is the one where you talk yourself into the house because you've already named the bedrooms.

Remember that a no on credit isn't automatically a no on the house. If a seller refuses to move on an active hazard, you're not being difficult by leaving. You're doing what the inspection period exists to let you do.

A Credit Request You Can Borrow

When you're ready to ask, keep it plain. The request should say what the finding is, who priced the fix, and what you want in return. Something like this works:

Our inspection found degraded cloth-sheathed wiring feeding the second floor. A licensed electrician has given us a written estimate to replace it. We are asking for a credit at closing in the amount of that estimate, and we will hire the contractor ourselves after we close.

That's the whole message. It names the hazard, it points to a professional's number, and it tells the seller that you aren't asking them to manage anything. If you have more than one major item, list each with its own estimate so the seller can see exactly what the total is made of.

If the seller comes back offering to do the work themselves, you can hold your position. You'd rather take the credit and manage the repair yourself. You don't need to explain what you think of their cousin's buddy.

Then let the seller think. Sellers who have a buyer, an accepted offer and a fair, documented request usually do the math themselves. A credit costs them a number. A fight costs them the sale.

CHAPTER 9

The Financing Maze: Insurance, Loans, and Tax Shocks

You've negotiated the credit and the seller has signed. Now three things can still sink the deal, or your budget, without anyone ever walking through the house again: the insurance binder, the appraiser's condition flag, and the property tax bill. None of them shows up on a home inspection report, and all of them are predictable.

The Insurance Binder Is a Separate Negotiation

Early in my career I assumed that live knob-and-tube meant a house couldn't be insured until every strand came out. That is not how it works in practice. What I actually spend a surprising amount of my week on is knowing which local insurance brokers in West Michigan will write a binder with a 60-day electrical repair escrow after closing.

An escrow like that changes the problem. Instead of "the wiring must be perfect before we can cover you," the carrier agrees to cover the house while a scheduled, funded repair gets done. The electrical work becomes a job on a calendar

rather than a reason to refuse you. It also ties back to the credit you negotiated in the last chapter, because that credit is the money that pays for the work inside the window.

If you call the first big-name carrier whose ad you saw and describe a 1910 house with some old wiring, you may get a flat no, or a quote that makes you question the whole purchase. A broker who has placed these houses before knows which carriers will say yes and what paperwork they want. That includes the electrician's written scope, which is another reason to get a licensed pro's estimate in hand early.

So treat insurance as its own search. Ask your agent which brokers have actually written binders on pre-war houses with known electrical work. Ask the broker directly whether a post-closing repair escrow is something their carriers accept. A house that can't be insured can't be financed, so this question deserves as much attention as the price.

How Peeling Paint Kills Loans

I covered the appraisal side in the negotiation chapter, so here is only the financing angle. A condition flag is a lender problem before it's a lead problem. In Grand Rapids the flag is almost always peeling paint on the exterior of a pre-1978 house or on a garage. An FHA or conventional appraiser can flag one peeling garage window and stop a loan before we ever reach the closing table.

Notice what that means for you. The flag has nothing to do with whether the house is generally well kept. A buyer can have a solid inspection, an accepted offer and a strong lender, and still be stuck because of one window on a detached garage.

Two clocks run at the same time here. The appraiser has to sign off on the final inspection, and your rate lock has a date on it. Once the flag goes up, the repair has to be done by certified painters who wet-scrape, prime and encapsulate, and it has to be finished in time for that sign-off. When the crew is already lined up, that takes days. When you start calling around after the flag, it can take weeks you don't have.

What you can do is walk the exterior like the appraiser will: soffits, porch ceiling, garage, any painted surface that's flaking. If you see it, raise it with your lender and your agent before the appraisal is ordered. Agree with the seller on who handles it. Don't hope the appraiser misses it.

Why Your Tax Bill May Triple

This is the surprise that catches people most, and out-of-state buyers hardest. Property tax uncapping in Michigan under Proposal A catches buyers off guard constantly. Here's the example I give people: if the little old lady who lived in that East Grand Rapids house since 1984 had a taxable value of $70k, your taxes are going to triple the calendar year after you close.

The tax figure on the listing sheet belongs to the seller. It reflects how long they've owned the house, not what you'll owe. If you build your monthly budget on that number, you've budgeted for someone who doesn't live there anymore.

Ask your lender and a tax professional to estimate your bill under new ownership, and do it before you decide how much house you can afford. A payment that works with the seller's tax bill and fails with yours is better discovered while you can still adjust your offer. If it's discovered after closing, it eats the reserve you were saving for the repairs you just priced.

The same logic applies to the money you set aside for fixes. A tax increase is not a repair cost, but it draws from the same pot of cash.

The Water Line Under the Yard

The least visible system in the house is the one that runs from the street to your basement wall. State

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and city mandates for lead water service line replacement are rolling through Grand Rapids right now.

I can't tell you what your particular line is made of or when your street comes up. Nobody can from the sidewalk. What you can do is find out. Ask the seller what's known about the service line, ask the city about the status of that address, and treat any replacement as a line item with a written quote from a licensed contractor, just like the wiring and the windows. Replacement has the same trap as everything else in an old house: it's manageable when you know about it before you offer, and an unwelcome announcement when you find out after.

Two other local rules also show up in budgets, so I'll mention them quickly:

- In the Heritage Hill and Cherry Hill historic districts, you can't swap fifty old wood windows for cheap vinyl from the big-box store. You have to

restore them or custom-match them from the street side.

- If you're buying a two-family flat in Midtown and thinking you'll rent out the upper unit to pay the mortgage, the City of Grand Rapids Lead-Based Paint ordinance and rental certification rules apply. You can't pass the rental inspection with a square inch of peeling paint on the exterior soffits or bare dirt within three feet of the foundation. Plan for that before you count that rent.

Winter Is a Financial Risk Too

One last item. Freeze-thaw cycles off Lake Michigan are hard on 100-year-old box gutters and plaster walls. When an ice dam backs up into an uninsulated soffit, the water can run straight down inside the exterior wall cavity, past the K&T porcelain tubes, and pop the lead paint off the interior window casings. One slow leak therefore touches your wiring, your walls and your lead exposure all at once.

Look at the soffits, the gutters and the wall below the windows, and look for stains or fresh patches. Water damage you find in March is a line item. Found in January, after you've moved in, it's a crisis.

The Financing Checklist for an Old House

Keep this one on your phone next to the diagnostic checklist.

Insurance - Ask your agent for the brokers who have actually written binders on pre-war houses. - Ask whether a 60-day electrical repair escrow after closing is acceptable to their

carriers. - Have your electrician's written scope and estimate ready for the broker.

Loan and appraisal - Walk the soffits, porch ceiling and garage for peeling paint on any pre-1978 exterior. - If you see it, raise it with your lender and agent before the appraiser does. - Know who will do the certified wet-scrape and encapsulation, and agree with the seller on who covers it. - Keep the rate lock date in front of you.

Taxes - Don't use the seller's tax figure for your budget. - Get a professional estimate of your bill after closing, and expect it to be dramatically higher if the seller has been there a long time.

Water and local rules - Ask what's known about the water service line, and ask the city about that address. - Get a written quote for any replacement and add it to your ledger. - If the house is in a historic district, price the windows with the restore-or-match rule in mind. - If you're counting on rental income, check the city's lead and rental certification requirements first.

Weather damage - Check soffits, gutters and window casings for signs of ice dam water.

None of this is as dramatic as a wall full of knob-and-tube, but it's what stands between a signed contract and a set of keys. A buyer who walks into the closing with a binder, an appraisal that's cleared and a tax budget that matches reality can start the work of owning the house instead of trying to rescue the purchase.

CHAPTER 10

The First Year: Project Managing Your Old House

Floors Come Last

The refinished hardwood floor is the first thing most new owners want to do. It's visible, it photographs well, and it feels like the house is finally yours. It's also the project I most want families to hold off on.

Here is the order I give them. The window work comes first, meaning wet-scraping the casings and stabilizing the surfaces that grind paint every time a sash moves. The electricians come next, because they have to cut access holes in the plaster to get at the wiring. The floors come after both. As I put it to my families, if you refinish the hardwood before the electricians open the walls and before the window crew wet-scrapes the casings, you're doing everything backwards and contaminating your newly finished floors with lead dust.

Imagine a family who sands and finishes their floors in the first few weeks, then hires a window crew and an electrician afterward. Every cut in the plaster and every scraped casing sheds dust, and that dust lands on a floor that is still fresh. Maybe the crew lays down protection and cleans up carefully.

Even so, the family has paid for a finish and then asked it to survive the messiest work in the house. Worse, the floor is exactly where a crawling baby spends the day.

The principle is simple: **the dirtiest work goes first and the prettiest work goes last.** Anything that creates dust, opens a wall or disturbs old paint happens before anything you'd be upset to see scratched, stained or coated in plaster grit.

Hiring the Right People

Most of my families have never hired an EPA RRP-certified painter or an electrical contractor. They don't know what to ask for, what a fair scope looks like or how to tell a professional from someone with a truck and a confident voice.

For the window and paint work, you want someone who holds the EPA RRP certification and works the way Chapter 4 described: wet methods, containment and HEPA cleanup. For the wiring, you want a licensed electrician. Not a handyman who has done "a bit of electrical." The people cutting into your plaster and pulling cable through a hundred-year-old wall are working in the part of the house that can start a fire, so the license matters.

Ask each of them where they'll be working, how they'll protect the rest of the house, and how they'll clean up before they leave. A contractor who answers that plainly is usually one worth hiring. And because the order of the trades matters as much as the quality of each one, tell them all what the other

trades are doing and when. The electrician should know the floors haven't been touched yet. The floor refinisher should know the walls are finished being opened.

Clara on the Bottom Step

One client changed my understanding of what my job really is. Her name was Clara.

Clara was a single mom buying a small 1930s Tudor near John Ball Park. I kept giving her my usual data dump: voltage drop, service mast clearances over the roof, EPA lead hazard screens, all of it technically correct. Halfway through our third showing, she sat down on the bottom step of the stairs and started to cry. She told me she didn't need an inspector. She needed someone to tell her whether she was a bad mom for not being able to afford a brand-new house in Hudsonville, where she wouldn't have to worry about poison on the walls or fires in the walls.

That hit me like a ton of bricks. I had been so busy proving I knew what was wrong with the house that I never answered the question she was actually asking. My job isn't to be the smartest sparky in Kent County.

That translation is the work of the first year. I'm not trying to impress anyone with how much I know about the wiring. I'm trying to turn a house that feels like a threat into a short list that has a sequence, a cost and an end.

Writing It on the Counter

When a client is panicking, I take the problem and break it into a sequence of numbers and steps. Panic comes from feeling that the house is an unknowable monster that's going to swallow the bank account. Once you strip away the mystery and show them it's just steel, copper and wood following physical rules, the fear drops.



ILLUSTRATION · cogdogblog, CC0 (flickr)

So I pull out a notepad, right there on the kitchen counter, and write something like this:

Step 1 is window stabilization, $3,500, three days before move-in. Step 2 is kitchen and bath GFCI and panel cleanup, $2,200, one day. Step 3 is everything else, which can wait until next year.

That's the shape of a first-year plan, and it's worth building your own version on a single page. A few things make it work:

- **Safety work goes at the top.** Windows and the electrical cleanup in the rooms where water and appliances meet are the items that protect your family while you live there.
- **Each line gets a dollar figure and a duration.** A vague "do the windows" feels bottomless. A named cost and a number of days have edges.
- **The wall-opening electrical work and then the floors follow in that order.** They need the dust-making work finished before they begin.

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>
> THEO VANDERMEER

> **What I don't want is for you to stumble into it because nobody told you the order mattered.**
>
> THEO VANDERMEER

- **Everything else is allowed to wait.** The paint colors, the light fixtures, the built-in you've been imagining and the kitchen you don't love can sit on the list until next year. Waiting for the kitchen is usually cheaper than fixing the damage from doing it too early.

If it helps, put the list on the refrigerator and cross things off. Seeing the sequence shrink is a quiet kind of reassurance, and a lot of parents sleep better the night the first line is crossed out.

When Advice Gets Ignored

Not every client follows the plan, and I don't expect them to. If they push back on my advice about aesthetics or resale layout, that's their money and their life, so I let it go. I'd never hold up a project over where someone wants a wall.

Safety is different. If a client wants to waive an inspection on a house with visible electrical butcher work, or with severe lead dust hazards and a toddler in tow, I ask them to

read and sign my "Against Broker Advice" acknowledgement form. The form spells out the exact hazard I showed them on site. It's not a threat and it's not a way to protect myself from a conversation. Usually, seeing the hazard typed out in black and white wakes them right up.

The same habit applies in the first year. If you decide to skip a step in the sequence, you should know exactly what you're skipping and why. Maybe you do the floors early because a relative is visiting. That's a choice, and you can make it with your eyes open. What I don't want is for you to stumble into it because nobody told you the order mattered.

Keeping the House From Starting Over

Once the work is done, the job changes from renovating to maintaining. Old houses stay safe the way they stayed standing: somebody keeps paying attention.

A few habits do most of the work:

- **Keep the paint on your window surfaces intact.** The protection you paid for only counts while it stays sealed, so look at the tracks and casings every so often rather than assuming they're fine.
- **Don't let anyone bury, cover or splice into wiring you've been told is a concern.** If you have a contractor in the house for any reason, remind them what's in the walls and attic.
- **Pay attention to warm switches, dimmers and outlets.** Warmth is a sign something is carrying more than it should.

- **Look after water.** Check soffits, gutters and window casings, especially after winter, because water moving through a wall is how the old problems wake back up.
- **Keep the basement visible.** Don't let storage, a new ceiling or a project cover the panel, the junction boxes or the place where the service enters the house. You want to be able to walk down and see the mechanicals the way you did the day you decided to buy.

None of this takes a weekend. It takes a habit of looking, which you already built during the 15-minute showing. You're doing the same walk, in your own house, a few times a year.

By the end of the first year, the monster Clara was afraid of should be a house with a record: what was fixed, who fixed it, what it cost and what's still on the list. A plan with a sequence, and people you trust to carry it out, is what lets a parent sleep at night in a hundred-year-old house.

CHAPTER 11

Why I Talk My Clients Out of Houses

The Paycheck Is Real

You're allowed to wonder about me. I get paid when you buy a house, and I don't get paid when you don't. Any agent who tells you that incentive doesn't exist is selling you something, so I'll start by admitting it does.

Here's what that incentive looks like from my side of the table. When a client falls for a house, every instinct in my business points the same way: write the offer, win the offer, close quickly. A client who loves a house is also the easiest person in the world to sell to. I could take a lot of money off the table by simply being agreeable.

I do something else. Probably three out of every four houses we tour, I point out why the place is a money pit for that family's specific budget. The words "for their specific budget" matter. A house that would ruin one buyer can be a fine purchase for another who has the cash reserve, the timeline and no toddler on the floor. I'm not saying old houses are bad. I'm saying a house has to fit the family's money and the family's kids, and most of them don't. My clients value the "no"

because of what it does for the "yes." When I finally say, "Okay, the bones here are clean, you can buy this one," they sleep like babies.

The Colonial in Alger Heights

Last spring I had a young couple, a nurse and a schoolteacher with two-year-old twins, who were dead set on a gorgeous 1912 Colonial in Alger Heights. It was listed at $385k. We would have easily won it at $400k, which meant a nice commission for me and a quick close.

You can guess how the showing felt. The house was lovely.

We got into the attic through the kid's closet, and I found active K&T spliced directly into modern NM cable with nothing but electrical tape. There was no junction box, and the whole splice was buried under two feet of blown-in fiberglass. Then there were the windows. Every single sash in the house had pulverizing lead paint dust in the wells. The basement made it worse. The setup down there meant nobody could simply swap breakers. The whole distribution system was cooked.

I didn't soften it. I told them straight, with no quotation and no cushioning: they had $15k left after their down payment, the house needed $32k of immediate safety remediation before those twins could sleep on the second floor, and they should not buy it.

Look at what's in that sentence. The first number is what they had. The second is what the house demanded. The last part is the one that matters most: *before those*

twins can sleep on the second floor. I wasn't arguing about taste or resale value. I was telling them the gap between their savings and a safe house was bigger than the savings.

They waited four months. Then they bought a much smaller, boring 1954 ranch for $110k less. A smaller, plainer house is what that budget and those two kids called for, and I'd rather sell that house for less money than the Colonial for more.

I won't pretend the decision felt like a victory in the moment. I lost a sale I'd practically already won. The point isn't that it hurt me less than it looks. The point is that the couple had a plan on the other side of that conversation, and the Colonial would have given them a loan payment and an attic they couldn't fix.

The Tailgate in Heritage Hill

Just three weeks ago, a young couple with a six-month-old baby fell hard for an 1890s Queen Anne in Heritage Hill. They were at the absolute top of their debt-to-income ratio. After closing, they'd have had about $3,000 in the bank.

The house had original pulley-and-weight windows with severe friction dust, peeling lead paint on the huge wrap-around porch, and a 60-amp fuse box feeding the whole place. I won't go through those hazards again here. What matters is what each one costs to deal with, and whether a family with three grand in savings can pay for it.

After the showing, I sat them down on the tailgate of my truck. I don't hold these conversations in the house, where the staging and the porch swing are doing their work on the buyers. I told them that buying this house with three grand in savings would mean living in a construction zone they couldn't afford to finish, and that they'd be terrified to let their baby crawl on the floor.

Notice what I didn't say. I didn't say never. I gave them two ways forward: wait six months and save up another ten grand, or drop their purchase price target by $40k so we could bake the remediation into the budget. A "no" with nothing attached is just a sour mood. A "no" with a route back to the same kind of house is advice.

They were bummed, and I don't blame them. It also delayed my commission by half a year. But it was the only ethical call.

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Why "Deal Killer" Is the Wrong Label

Other agents in my office think I'm a deal killer. I point out the ugly stuff before we even write an offer, and that does look like the behavior of someone who loses deals.

The numbers say otherwise. I close a higher percentage of my pending deals than almost anyone in my office. The reason is simple. My buyers already know the worst-case scenario before we ever submit the purchase agreement. When the home inspector shows up a week later, there are no surprises, so nobody panics and backs out.

Consider what that means for the usual sequence. In most transactions, the frightening news arrives *after* the family has signed, after they've told their parents, and after they've started picking paint colors. Then a 60-page report lands, and the person who just fell in love with a house has to decide in a few days whether to take a hit they

never saw coming. People in that position tend to panic and cancel. When I do my work early, the report is a confirmation of something we've already priced and discussed. The deals I kill are the ones that were never going to close anyway, and I kill them before anyone has spent money on an appraisal or locked in an emotional commitment.

I'd also say the filter works in the other direction. When I tell a family a house is clean, that statement carries weight because they've watched me say the opposite about the houses that weren't. An agent who says "yes" to every house has a "yes" that means nothing.

Honesty Works on Sellers Too

My candor isn't reserved for buyers. If you're selling an old house, here's what I'd want you to know. Hiding defects in an old house doesn't raise your net proceeds. It just delays the reckoning until two weeks before closing, when you have the least leverage.

If we price and disclose the honest condition of your 1910 house from day one, we attract the right buyer and the deal actually closes. That buyer has already priced in the fuse box, or the windows, or whatever else we found, and isn't looking for a reason to leave.

That's the same stance I take with buyers, seen from the other side. Honest condition, stated early, produces fewer collapses. It also happens to be the best marketing I have. Nobody refers

a friend to an agent because the agent was agreeable. They refer a friend because the agent told them something hard, and it turned out to be right.

What a Good Agent Says No To

You don't need to take my word for any of this. You can test any agent, including me, by listening for a few things:

- Do they tell you why a house doesn't work in terms of your actual savings, not just the house's condition?
- Do they put numbers on the problem, so a hazard becomes a line item instead of a feeling?
- When they say no, do they also tell you what would change the answer, like more savings, a lower price target or a different kind of house?
- Do they bring up the bad news before you've written an offer, not after?

If you tour ten houses with someone and every one of them gets a warm endorsement, be suspicious. In my practice, most of them won't make it. That's not pessimism about old houses. It's arithmetic about your budget, and about what a baby or a pair of toddlers does on a floor with a window beside it.

The goal is not to find the house you love and justify it. The goal is to find the house you can afford to make safe, and then love it. When you get there, you should have someone beside you who has already said no to the others and means it when they say yes.

CHAPTER 12

Your New Superpower: Buying with Confidence

Your Diagnostic Toolkit

You started this book as someone who could fall for a house in about ninety seconds and lose a night of sleep over it by midnight. Now you can stand in a driveway and look up at the service drop. You know why I go downstairs before I admire anything, and you know what a window trough can tell you that a fresh coat of paint won't.

I won't walk back through all of it. Three pieces are worth naming, because they work together, and each one spares you a different kind of regret. The 15-minute diagnostic lets you separate cosmetic quirks from real hazards within a single showing, so you know whether a house deserves your time before you fall for it. Once the inspection report lands, the Three-Box Rule keeps the negotiation on active hazards. It also gives you a concrete answer when the report shows a pattern of DIY electrical work: a flat $4,000 holdback, or a walk. And encapsulation tells you that a window problem is usually a job for a certified crew, not a reason to give up on a

house you love. Together they mean you can walk into your next open house knowing what a house will cost you before you commit to it.

None of these asks you to become an electrician or a lead specialist. They ask you to look at the right things in the right places, and to put a dollar figure on what you find before it puts a number on you.

Capable Is Different From Fearless

I should be straight about what this book does and doesn't do. It won't make old houses risk-free, and it won't make you immune to falling for a pretty one. I still catch myself admiring plaster arches, and I've spent a good part of my career being the guy who ruins the romance of house hunting by asking about the junction boxes.

A frightened buyer either freezes or gets swept away by the kitchen. A capable buyer can tell a weekend fix from a service call, and both from the problem that changes the price. That's all the confidence you need.

A Card on My Refrigerator

There's a Christmas card on my fridge right now from the Hendersons. On the back, the mom wrote that every time she plugs the vacuum in without the dining room chandelier dimming, and every time Leo puts his mouth on the windowsill and she doesn't have a panic attack, they thank God they found a grumpy electrician with a real estate license.

I've gotten nice notes over the years, but that one stays on the refrigerator. It's better than any plaque from the local board of realtors.

Read it again and notice what she's thanking me for. She doesn't mention the staging, the neighborhood or the closing date. She mentions a chandelier that holds steady when the load goes on, and a toddler's mouth on a windowsill. That's the electrical service and the friction surface, the two places this entire book keeps sending you. What she describes isn't a house that impressed her. It's a house where the worry went away, and it went away because somebody checked the right things before anyone signed.

That's the outcome I want for you. It won't show up as a photo in a listing. It'll show up on an ordinary evening, when you plug in the vacuum, your kid crawls to the window, and you don't think about either one.

When to Call Me

Here's what I'd ideally like you to do next. Take the 15-Minute Old House Showing Checklist from this book to your next open house. Look in the basement before you look at the kitchen. Then reach out to me, and we'll go walk through your top three houses together with my meter and flashlight.

There's a reason I say your top three. By the time you've narrowed the field that far, you've already done the sorting you can do on your own. What's left are the questions that need a second pair of eyes and some tools: what's actually behind that ceiling, whether a panel is telling the truth about the

rest of the house, and which of the three is the one you can afford to make safe. I'd rather have that conversation standing in the basement with you before you write an offer than at a kitchen table afterward, trying to explain a surprise.

You don't need to wait for a perfect moment. Call if you've run the checklist and a house passed but something still nags at you. Call if it failed and you can't tell whether it's a gut job or a fixable quirk. Call if you've fallen hard for a place and need somebody to check it before your heart signs anything. And call if you haven't found a house yet and just want to know what your budget can realistically buy in Eastown, Creston, Heritage Hill or wherever you've got your eye on.

If I walk through and tell you to pass, that's the service. You already know how I feel about the word "no" when it's backed by arithmetic.

> **Then reach out to me, and we'll go walk through your top three houses together with my meter and flashlight.**
>
> THEO VANDERMEER

If I tell you the bones are clean, you'll know that means something too.

The One Thing to Remember

You can forget most of the details in this book. The sixty-page report, the ledger lines and the order of operations in a first-year renovation all live on the pages, and the pages will wait for you. If I had to pick one thing for you to carry out the door, it's this. Learn to tell cosmetic charm from mechanical risk before you fall for anything. When you walk into a house, you'll see the systems that keep your family safe along with the finishes.

Whatever turns up, you can price it and build it into your offer before you sign. That clarity is your advantage.

> **I still catch myself admiring plaster arches, and I've spent a good part of my career being the guy who ruins the romance of house hunting by asking about the junction boxes.**
>
> THEO VANDERMEER

CONCLUSION

The Keys Are Yours

What You're Carrying Out the Door

I've spent a good part of this book ruining the romance of house hunting, and I'm not going to apologize for it. A couple of hours with a flashlight in a basement is a poor first date. It's also a lot cheaper than the alternative.

You came to these pages afraid of the words: lead, knob-and-tube, "needs updating." Those words haven't gone away. What changed is that you now know what each one means in a real house, what it costs, and which versions of it a family can live with. A scary word with a dollar figure attached is a line item. You can work with a line item.

The Promise, One More Time

Here is what I told you this book would do: you won't have to guess what's hiding behind the plaster. You'll know how to spot the hazards, price the fixes, and buy an old Grand Rapids home that is safe for your kids.

The reason I can say that without crossing my fingers is simple. A house can only keep so many secrets from a person who knows where to look. If you ask me what to remember,

Chapter 12 already boiled it down. Here is the longer version: everything that can hurt your kids or your bank account in an old house tells on itself downstairs and around the windows, and every single bit of it is fixable if you price it in before you sign your name.

So the kitchen can wait. Quartz will still be quartz after the mechanicals have had their say.

Your Next Open House

The 15-Minute Old House Showing Checklist is in Chapter 2. Tear out the page, fold it into your back pocket, or photograph it on your phone. Use it at the next open house you walk into.

When you get there, trust the habit I described in Chapter 12. You'll probably feel a little odd heading for the stairs while everyone else is admiring the island. Go anyway. Whatever you find down there, good or bad, is more useful than anything the staging can tell you.

If You Want a Second Set of Eyes

You can do all of this without me. That's the point of the book.

If you'd like company, though, here is what I'd suggest. Pick your top three houses, take the checklist along, and then reach out. We'll go through those houses together with my meter and flashlight. I'll tell you plainly what's behind the walls and what it's likely to cost. Sometimes that means telling you

to buy. Sometimes it means telling you to keep looking, and I'd rather be the person who says that now than the one who explains it after closing.

There's no pressure attached. If the checklist answers your questions and you never call, the book has done its job. But if you'd like a licensed electrician who also happens to be your agent standing next to you in a basement, the "How to Connect With Me" page at the very end of this book has everything you need.

Until then, bring a flashlight and go look downstairs.

CONNECT

How to Connect With Me

If you've read this far, you know how I think: look at the mechanicals before you fall for the kitchen. I'm not trying to ruin the romance of house hunting, though I admit I'm good at it. I just want you to buy knowing what's behind the walls and under the floor, with the scary stuff broken down into plain line items. If something in these pages sounded like your situation, or you're staring at a house and can't tell a quirk from a liability, reach out. We can have a first conversation, no pressure, and talk it through plainly. My details are just below.

Don't fall in love with the kitchen until you've inspected the mechanicals downstairs.

Get in touch

Email: hello@theovandermeer.example

Website: https://www.theovandermeer.example

Phone: (555) 555-0122

LinkedIn: https://www.linkedin.example/in/theovandermeer

Instagram: https://www.instagram.example/theovandermeer

Facebook: https://www.facebook.example/theovandermeer