

DEMYSTIFYING HOME INSPECTIONS

The goal of a home inspection is to eliminate, or at least, greatly reduce the likelihood of unpleasant surprises after moving into a new home.

Often when buyers forego the option of an inspection, the excitement and expectations they feel about moving into their new home give way to disappointment (and sometimes anger) when they find out that instead of buying new furniture or planning a kitchen renovation, they must replace a worn out furnace or the roof should be re-shingled, or even worse, the foundation needs shoring up.

The objective of this guide is to demystify home inspections by addressing some of the key questions typically asked by home buyers.

We will discuss how to choose a home inspector and what you can and cannot expect to gain from an inspection.

WHAT IS A HOME INSPECTION?

By definition, *“the home inspection is a visual examination of the accessible areas of the major systems and components of the building and certain built-in equipment and improvements”*.

A home inspection **IS NOT**:

- A recommendation to buy or not to buy the house
- A hazardous or toxic material inspection
- A comment on the value or purchase price
- A check for code compliance or governmental survey

WHY DO I NEED A HOME INSPECTOR? CAN'T I DO IT MYSELF?

The purchase of a home is probably the largest single investment most of us make in our lifetimes. Yet isn't it surprising that the decision to buy a particular house is usually an emotional one made after a twenty minute walk-through with a real estate agent?

Even experienced homeowners often lack the knowledge and experience of a professional home inspector, and most importantly, most buyers find it difficult to remain completely objective and unemotional about the house they are about to buy. The decision is based on the aesthetic appeal of the house rather than on knowledge of its physical condition. Very often families learn about a home's true condition only after moving in, when they find that thousands of dollars are needed for unanticipated repairs.

The home inspection is performed prior to the purchase to avoid unpleasant surprises after the fact. After reviewing the Property Condition Disclosure Statement, which is completed by the vendor prior to listing and provided to you by your Realtor, protect yourself by making your offer-to-purchase "*conditional on a satisfactory home inspection*". This statement does not mean that either you or your Uncle Charlie can do the inspection. It allows you to have an independent third party perform an unbiased professional inspection of all the accessible components of the home.

Home inspectors are trained to identify and interpret clues that indicate the general condition of a property and can help you learn as much as possible about your investment. Understanding what repairs are required or the possible upgrading alternatives will save you time, stress and money. As well as pointing out defects, an inspection report will reinforce a home's positive aspects and will cover the maintenance required to keep it in good shape.

A professional home inspection can provide you with the peace of mind you need to make a confident, informed purchase decision.

HOW DO I CHOOSE A HOME INSPECTOR?

When you are selecting a home inspector it is important to carefully screen several home inspectors before you hire one. Here are some examples of questions to ask to determine their qualifications:

- What is the relevant education and training of the inspector?
- Does the inspector belong to a Professional Association and follow the Standards of Practice and Code of Ethics set out by this Association?
- Does the inspector carry Errors and Omissions Insurance?
- What does the inspection include?
- Is the inspection strictly visual? Is any testing actually performed?
- What type of report is given (e.g. written or verbal)?
- How long will it take for the report to be completed?
- Can the inspection and report be completed in the time frame set out in your purchase agreement?

- Is the client encouraged to accompany the inspector on the inspection?
- If repairs to the property are completed, can the inspector do re-inspections of the property?
- Does the inspector recommend regular servicing? What about recommending service contractors?
- Does the inspector identify hazardous products such as asbestos, and urea formaldehyde insulation?

Keep in mind that there are currently no governmental licensing criteria for home inspectors. For that reason you should choose someone who belongs to at least one home inspector association.

These associations provide standards for the profession by requiring members to pass examinations, to participate in continuing education programs and to obtain errors and omissions insurance. The three professional associations active in British Columbia are:

- 1) The American Society of Home Inspectors (ASHI) since 1976
- 2) The Canadian Association of Home Inspectors (CAHI) since 1986
- 3) The Western Association of Property Inspectors (WAPI) since 1994

WHAT DOES THE HOME INSPECTOR DO?

To the onlooker, it sometimes seems that the inspector is simply wandering around gazing at things at random. But for the competent home inspector nothing is further from the truth. The home inspection process is a systematic compilation of all the visible components of a particular house and its surroundings.

The home inspector is a generalist, who should be well versed in all the major components of a home.

The home inspector should:

- Climb on the roof (if it is safe and will not damage the roof) and check the condition of the roofing materials and their application, the flashing materials around chimney, vents, skylights and inspect the gutters.
- Enter the crawl space and attic if there is sufficient access. There the inspector should check for signs of condensation or moisture penetration, deterioration of wood components and signs of insect infestation. Foundation walls should be examined for cracking and signs of settlement – other signs of excessive settlement should be sought in all other areas of the building.

- Thoroughly inspect the electrical, plumbing and heating systems
- Operate doors and windows and their hardware
- Inspect interiors of closets and cabinets in kitchens and bathrooms, and the operation of doors and hardware
- Operate garage doors, door bells etc.
- Thoroughly inspect exterior and interior components for any signs of deferred maintenance
- Examine the site drainage, decks and patios

Inspectors should not be expected to:

- Look inside walls or under carpets
- Move personal belongings
- Enter any area or perform any procedure which may damage the property or it's components or be dangerous to the inspector or other persons

DO INSPECTORS COMMENT ON REGULAR SERVICING AND MAINTENANCE?

Yes, Inspectors recommend regular servicing of building components. For instance, they recommend servicing heating systems and other gas-fired appliances as soon as the buyers take possession of the house and yearly maintenance after that.

SHOULD I ATTEND THE HOME INSPECTION?

Choose an inspector who encourages you to attend and participate in the home inspection process.

Buying a home can be overwhelming so you should ask the inspector as many questions as you need to get comfortable with the house you are buying.

Remember that the home inspection provides you with the time to get familiar with your new home, to take measurements for window coverings, or to think of decorating ideas etc.

HOW CAN I ASSIST IN THE PROCESS?

Bring your particular concerns about the property to the attention of the inspector. Read the Property Disclosure Statement (PDS) carefully.

If you are buying a condominium apartment or townhouse, be sure you read:

- 1) a minimum of 2 year's strata council meeting minutes
- 2) copies of the last two AGM (Annual General Meeting) minutes
- 3) any EGM (Extraordinary General Meeting) minutes

When reading the minutes, highlight any comments about membrane or flashing failure, roof problems, hot water/plumbing problems, exterior wall (building envelope) problems, foundation or retaining wall cracks, or leaks of any kind in balconies, garage or planters. If there are any references to an engineering report, get a copy of the report. This information will help you and the inspector evaluate the risk factors involved with the property.

Remember that you are not only buying a strata unit, but also a share of all the exterior components and common areas.

WHAT TYPE OF REPORT SHOULD I EXPECT?

Reporting systems vary in style from:

- 1) Checklist
- 2) Narrative
- 3) Combination checklist/narrative
- 4) Verbal

Reporting systems can vary from a one page checklist to a complete reference binder system.

WHAT ARE THE MOST COMMON PROBLEMS FOUND IN HOMES?

► Water and moisture penetration problems:

- through the roof
- through the foundation walls
- creating condensation in attics and affecting walls and ceilings
- causing mildew, mould and moss to grow on surfaces
- causing wood rot where wet soil has been allowed to be in contact with siding

- Electrical problems
- Roofing problems
- Heating system problems
- Obsolete systems