

CAHPI-ATLANTIC WARNS HOME BUYERS TO LOOK BEFORE THEY LEAP!

The cost of the Canadian dream has literally gone through the roof in recent years. And whether mortgage rates are up or down, the purchase of a home still represents the largest single investment most families will ever make in a lifetime.

The Canadian Association of Home & Property Inspectors (CAHPI), an organization of professional home inspectors, warns home buyers to fight the temptation to jump quickly at what may first appear to be a good deal.

Most houses for sale today, old and new, have maintenance, defects or repair needs, many of them serious. In these cases, any savings achieved through lower mortgage rates or purchase prices can easily get absorbed by unanticipated repair costs after the family moves in.

Defects often go unnoticed by the average person, but are quickly and accurately identified by a qualified home inspector. The smart consumer, therefore, will take the time to call in and accompany a professional home inspector for a thorough and impartial inspection of the condition of the house before making a final decision.

CAHPI inspectors recommend that even before the official inspection, home buyers can do some checking of their own that will tell them a great deal about the condition a home is in when they first see it, and before they start falling in love with it.

OUTDOORS

1. Take note of the overall impression. Is the house well maintained?
Are the exterior walls straight or out of line? What is the condition of the paint, especially on the south and west sides, where sun exposure is greatest? Is the ground sloped away from the house for adequate drainage?
2. Observe the condition of the roof. Are composition shingles curling and lifting? Find out how old the roof is, and you will have a pretty good idea of when you will have to replace it. A tar and gravel roof should last up to 15 years, asphalt shingle 15 to 20, wood shingles 15 to 20, and wood shakes about 20 to 25 years, less in southern regions of the country.
3. Look closely at window and door frames. Is the glazing putty dried and shrunken, allowing water and air to seep in? Is the wood decayed?
4. Check pavements, driveways and brick surfaces. Have all cracks been filled? Is there damage from freezing? What is the condition of the mortar between bricks? Is any pavement buckling from spreading underground tree roots?

INDOORS

5. Look for insulation in the attic and crawl space. Is it complete?
Does it cover the soffit air vents, preventing circulation of air?
6. Test the plumbing. Turn on the upstairs shower and the bathroom sink faucet, and then flush the toilet. Does the flow from the shower lessen noticeably? Fill the sinks and bathtub with three inches of water, and then open the drains simultaneously. Do they empty easily without hesitation or noises? Do any of the faucets leak?

7. Look over the interior. Are there signs of leaks, such as water stains? Are walls and ceilings straight and level? A newly painted interior may look nice, but it could be hiding something. Do doors and windows open easily?
8. Open the cabinet door to the fuse boxes or circuit breakers, **BUT DON'T REMOVE THE PANEL COVER**. The average home typically requires 100-Amp service panel (120/240 volts). Is it labeled as such? However, this is no guarantee of safety or adequacy and is something only a professional home inspector or a licensed electrician can check.
9. Check the oil/gas/electric heating equipment. How old is it? Has it been maintained? Ask to see the owner's heating bills from a previous year. This will give you some idea of the efficiency of the system as well as the effectiveness of any insulation.
10. Look for evidence of wood destroying insects on basement wood structure. Is there wood or paper debris? Do you see insect tubes or tunnels?

These are only preliminary guidelines. If no major problems are apparent, the expert eye of a professional inspector will yield a more accurate total picture.

Finding faults in a home doesn't necessarily mean one shouldn't buy it, only that the consumer will know in advance the type of repair costs to anticipate. Often sellers will make adjustments on the basis of major problems discovered in an inspection. If the inspector finds no need for major repairs, then the peace of mind in making an informed purchasing decision can be just as important as avoiding a potential nightmare.

Home inspectors who are members of one of the provincial/regional associations of CAHPI are impartial professionals who have met the Association's demanding accreditation and experience requirements.

For further information on home inspections, or to obtain the names of qualified home inspectors in your area, visit: www.cahpi.ca - and link to the website applicable to your province.