

OK Valley Home Inspections *Where It's All About Knowledge*

Valley Voice

A newsletter for **REALTORS, MORTGAGE LENDERS, HOMEOWNERS** - Deal Closing 101

Now that the recession seems to be easing, interest rates are low, and the HST has not yet been introduced, its time to ensure that every listing is a sold listing. Vendors should never take the chance that a buyers' inspection might find hidden problems. These newsletters are produced to help everyone complete the sale with fewer concerns.

I am pleased to publish the twelfth in this series of newsletters, discussing concerns that **should** be addressed **before** the purchasers' Inspection.

WHAT'S UNDER THE FRIDGE?

A few weeks ago, I was checking under a fridge for water damage from an ice maker. I noticed number of dust bunnies, clinging to the trim around the fan vents. I took the cover off and WOW!, was there ever a lot of dust inside the compressor compartment. Hidden inside, is a plastic pan that catches and evaporates water after a "self-defrost" cycle. This is an area that must be cleaned on a regular basis to ensure the fridge cools properly and allows the evaporation pan to work properly. **Dirty and wet evaporation pans can contribute towards mould growth and odours.**

WATCH FOR THE "DIRECTION ARROW" ON A FURNACE FILTER

Everyone knows when and how a furnace filter should be installed. Right? Well, not always. Upright furnaces usually have a fan and motor in the bottom compartment with the filter on one of the side panels. A metal cover about 1" wide and 16 to 24" high covers the opening - sometimes there is a screw holding the cover in place. If there does not appear to be a cover or opening, the lower furnace compartment cover might have to be taken off. There are several types and qualities of rigid filters on the market, and just about all of them have an arrow printed

on one of the edges. It often says "airflow". This means that **the arrow should point toward the fan**. If installed backwards, the suction of the fan could actually suck the filtering material out of the filter and into the fan.

GARAGE ATTICS - INSULATE OR NOT?

Should attics over an attached garage be insulated? That depends on a few things. If the walls between the garage and the house are insulated, then there is little chance of heat-loss through the ceiling of the garage. Even though the garage door has openings around the edges, heat trapped inside a garage from a warm engine in winter will keep the area quite comfortable. In summer, lack of insulation can trap heat and will create a very hot area, possibly affecting your cooling costs inside the home. If the garage is to be heated, then insulation is a must.

USING AN INFRARED CAMERA

By now, we've all seen the "Holmes Inspection" on TV and marvelled at the tools in his bag. One of these goodies is an **infrared camera**. The suggestion is that these cameras can find mould, water or insects. Actually, they don't! What they do, is detect and exaggerate small differences in surface temperatures. If an unexplained temperature variation (anomaly) is found, an in-depth, hands-on and physical examination of the area is still required to determine the cause. Air flow behind walls, missing insulation, wall moisture and overheated electrical components show up quickly, accurately and safely.

Done properly, this type of equipment can reduce callbacks for both the realtor and the inspector, and will definitely increase client satisfaction and confidence.

SMOKE ALARM SAFETY TIPS

- Replace batteries at least once a year with new batteries
- Batteries should also be replaced when alarm makes a chirping sound
- Test alarms monthly and plan an escape route
- Have at least one smoke alarm on every floor of your home and outside each sleeping area
- Install units on the highest part of wall or ceiling, away from windows, fans and ducts - see instructions
- Never paint your smoke alarm
- Vacuum or dust the smoke alarm every six months
- Never borrow a battery from your smoke alarm for a toy or appliance - they never seem to be put back.
- Don't remove batteries to avoid nuisance alarms
- Smoke alarms should be replaced every 7 to 10 years

A DAY IN THE LIFE OF "A HOME INSPECTOR"

TIPS ABOUT AN INSPECTION REPORT

When interviewing a home inspector, when asking about the cost, you could also ask what type of report format he or she provides. There are many styles of reports used by inspectors, including: the checklist; the computer generated inspection programs; and the narrative style or; combinations of two or more types.

Some reports are delivered on site, some are E-mailed the same day and some may take as long as 3 - 5 days for delivery. All reporting systems have pros and cons.

The most important issue with an inspection report is the **description or detail** given for each item or component. Some reports might indicate a specific condition as "Good", "Fair" "Poor", "Functional" or "Acceptable"... but without a detailed explanation of what each means, the report can be easily misinterpreted.

An example of a vague condition would be:

Kitchen Sink: Condition - Functional, Good, Fair*, or Poor* or Needs Attention*

None of the last three statements*, gives the homeowner an idea about what is wrong. Does the sink have a cosmetic problem? Does the home have a plumbing problem? Is the sink attached properly? Are there water stains under the sink? A good report should supply you with **specific details** and **descriptive information** on the condition of the home.

A better example of a descriptive condition is:

Kitchen Sink: Condition - Minor wear, damaged caulking, leaky taps, rust stains, chips in enamel finish. Recommend sealing sink at counter top.

This is a narrative description and it also includes a recommendation for repair. Reports without recommendations for repairing deficient items may be difficult to understand, especially if ones' knowledge of construction or mechanical elements is limited.

"Checklist Reports" reflect a detailed overview of everything the inspector has looked at and has made comments on. Generally, unchecked items were not checked or not applicable. It is up to the inspector to determine the severity of the concerns. If necessary, he will add a narrative describing any concerns, and suggest or recommend a repair or replacement option.

At the end of the inspection your inspector may provide a summary page (unfortunately, this usually means the rest of

the report will NOT be read), or he might sit down with you for a verbal summary, including a question and answer period. Use this opportunity to ask questions regarding technical terms or conditions that you might not be familiar with. The good inspector should be able to explain the answers to your questions. For instance, if the inspector's report states that the concrete foundation has "typical cracks", you might ask, "What makes them typical?" The answer should be along these lines: "cracks are usually due to normal concrete curing and or shrinkage". The inspector's knowledge and experience is how the size and characteristics of the cracking is determined. If necessary, he will explain the difference in various patterns. If a question cannot be answered, he should offer to research the question and obtain the answer for you at a later time.

I always suggest that my clients accompany me through the inspection if at all possible. This helps them understand how an inspection is conducted and also helps to explain some of the details contained in the report.

Take the time and become familiar with your report. Besides the detailed inspection, a good report will also have a legend or index and a number of descriptions and narratives. It is important to read and understand them thoroughly. The more information provided about the site and home, the easier it is to understand the overall condition and make a decision regarding the purchase. **READ THE ENTIRE REPORT!** And finally, don't be afraid to ask questions both at the inspection, and before you purchase.

WARM SIDE OR COLD SIDE?

Last week I checked under an addition to a home, which was now being used as heated living quarters. The contractor did a great job of anchoring the joists to the wall and support beams, he had good foundations under the supports and he insulated under the floor with 8 inches of fibreglass batt insulation. Then he held it all in place with a 6 mil poly vapour barrier. BUT, this is where he went seriously wrong. He knew he needed a vapour barrier so he carefully stapled it to the joists under the insulation. Unfortunately, this type of vapour barrier should always be placed on the **warm side of the insulation**. What's going to happen is that condensation moisture can get trapped in the insulation between the floor and the vapour barrier. In a short time he might notice damaged sub-flooring (due to excessive moisture) and a chance of fungi growth, trapped within the insulation. This barrier should have been a breathable product to allow air to flow through and moisture to escape - not moisture-proof poly.

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Pre-Listing and Pre-Purchase Inspections throughout the

Okanagan and Nicola Valleys



KIETH R. SUTFIN, RHI

Cell: (250) 317-3349

Toll Free: 1-888-575-7784