

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

Valley Voice

A newsletter for **REALTORS, MORTGAGE LENDERS, HOMEOWNERS** - Deal Closing 2010

Do home-buyers understand how important and valuable a professional home inspection is? A good inspector will let buyers know if any major problems exist and explain why they should be addressed. No one wants to find out about an expensive repair shortly after moving into their new home.

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

ATTIC OPENINGS LOCATED ON THE OUTSIDE OF YOUR HOME SHOULD BE LOCKED

Although it doesn't happen often, criminals wanting to break into a home would prefer to make their entry invisible and quiet. Where better than an unlocked attic hatch on the outside of a home? These attic hatches are usually at gable ends of the house or in darkened carports. Once inside the attic, robbers can pop a hole through the ceiling and drop into any room without being noticed. Add a padlock or combination lock to any outside attic opening (or screw the cover in place).



REDUCING ENERGY COSTS

There are several quick "fixes" homeowners can do to reduce energy costs within their home.

- Install a programmable thermostat or set your thermostat back at night.
- Insulate doors and windows with plastic, caulk and/or weather stripping. An uninsulated window or door can lose 10 to 20 times as much heat or air conditioning as the same area of a well-insulated wall.
- Repair leaky faucets promptly; a leaky faucet wastes litres of water in a short period.
- Homeowners with gas or electric water storage tanks should insulate them, being careful not to cover the water



heater's top, bottom, thermostat, or burner compartment - when in doubt, get professional help.

- Turn off lights when they are not needed. Lighting can account for up to 10 percent of the electrical consumption in a household. Biggest user - the stove
- Reduce your utility bill by up to 21% by turning down the thermostat from 22°C to 20°C Lowering it even further, to 18°C, can save another 18%.
- Change light switches to dimmer switches and use lower-wattage bulbs or CFLs when possible.

Many homeowners do not have the time or knowledge to do many of the simple repairs which could save them hundreds of dollars over time in utility bills. A small investment now and your energy costs could be significantly reduced in the future.

FIREPLACE DOORS

Safety, appearance, energy saving. There are fireplace doors that are single doors that cover the entire fireplace opening, and there are two piece and bi-fold glass fireplace doors that open on hinges with the connecting seam running down the middle of the fireplace opening.

These two types of fireplace doors make up the vast majority of fireplace doors, yet there are some more contemporary and unique styles that don't quite fit into either of these categories. Additionally, not all fireplace doors are sold as complete units. With some types of fireplace doors, you will have to purchase the framing portions separately from the individual door pieces.

There are fireplace door frames in nearly every type of material and finish imaginable, from gold, silver and pewter, to iron and many other types of materials. Whether your décor is dark, light or somewhere in between, there are door frames for every style or taste you may desire.

DISCOUNT FOR FIRST TIME BUYERS

Firsttime home buyers need a break - they don't know what to expect in their new home. We'll take the time to explain how most things work and then we'll take 20 bucks off the inspection to help them out as well.



Susan and I would like to offer our sincerest condolences to the family of **Jack Acres** of **Pillar to Post Inspections**, who passed away on Christmas Eve, 2009

The Valley Voice is **NOT** written in the USA and deals with issues found in the central interior of BC.

A DAY IN THE LIFE OF A HOME INSPECTOR

I CAN'T BELIEVE IT IS STILL HAPPENING

Last year, I was scheduled to inspect a mobile home during a lengthy cold snap. It was postponed for a week because a water line under the unit had ruptured and it would take a while to find someone to fix it when the temperature was so cold. Seems that the homeowner moved out in the middle of summer and expected the unit to sell before it got cold. Next thing he knew, the park office called him at his new home and told him that there was a problem at his old home. Without hesitation, he blamed his realtor - who paid for the repairs.

This home was shown several times - when the weather was warm, but obviously, no one thought about winterizing this unit or checking the heat tape when it got cold.

WELL, NOW IT'S HAPPENED AGAIN - TWICE!

One was a rancher in Penticton and the other was a mobile home in West Kelowna. Both of these vacant homes were listed with a realtor and both had the gas shut off!

The rancher was a nice place with a partially finished basement. However; once the home got cold enough, a pipe in the basement popped a seam and water was squirting all over. Fortunately, most of the water reached a floor drain and made its way out of the home. The water was limited to the immediate area around the broken pipe, but it did damage the bathroom and an adjoining laundry area. The foundation walls were insulated with fibreglass batts, which acted like a sponge. Repairs to this home included new flooring in the bathroom and laundry areas, new insulation in the walls and some carpeting. And a general cleaning and drying of all wet areas.

Yesterday, I received a call from a remediation company*. They were called in by the realtor to "clean up" a vacant double-wide. This will NOT be an insurance claim, so they wanted to keep additional repairs to a minimum when examining damage and completing their estimate (without punching holes in walls and floors). I was asked to determine the exact outline of the damage so we used a non-invasive moisture meter and an infrared (thermal imaging) camera to mark out the perimeter of the damaged areas.

In this case, the toilet tank exploded and water sprayed

in all directions, possibly for a few weeks. Damage inside the bathroom was extensive, as it not only ruined the walls, flooring and sub-floor, but it damaged newly installed bathroom cupboards. Water that did not leak down into the heating ducts, flowed through the adjoining bedroom, an ensuite bathroom, a closet, the furnace room, laundry area and part of the kitchen - damaging the flooring, sub-floor and walls, soaking the insulation and possibly weakening the exterior wall structure. It also seeped into the under-floor insulation and bellyboard material. In this case, all the flooring and sub-floor will have to be removed and replaced, as well as damaged wall surfaces and the insulation in both floors and walls. Some of the bellyboard material will have to be replaced and the heating ducts will need to be dried and sanitized. It is very fortunate that, as a double-wide, water damage was confined to one half of the unit only.

WHAT HAPPENED? Well, someone forgot that houses and crawlspaces freeze in winter, sometimes toilet connections fail and sometimes water pipes rupture unexpectedly. Heat tapes are not always plugged in (or damaged) and sometimes they just quit working. Both the realtor and park manager were aware that the place was vacant and one of them missed a very logical and important call. **Why wasn't the water shut off? Why was no one asked to visit the house on a regular schedule? Why wasn't the home winterized?**

In all cases, the water should have been shut off at the main.... even if the gas or power has been left on. It is unlikely that insurance will ever cover any of these damages... they always insist on someone doing a regular **home watch service** (see below) to mitigate damages - especially with a vacant property in winter. The cost of winterizing and having a home visit is minimal compared to the \$8,000 to \$10,000 damage that was caused.

When a purchaser asks for an inspection, the realtor(s) should ensure that utilities (heat, water and gas) are turned on and appliances are in their proper operating mode... pilot lights lit, water tanks turned on and furnaces and fireplaces activated.

* Central Okanagan Clean Sweep

HOME WATCH SERVICES

When any property is left vacant due to a vacation or a pending sale, it is **not wise** to leave them unattended for extended periods. "Home Watch" service companies provide regular visits - checking furnaces & utilities and ensuring the home has a "lived in" look. Some also pick up mail, water plants, shovel driveways and cut lawns.

See www.snowbirdsecurity.ca

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www.okvalleyinspector.ca
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www.okvalleyinspector.ca

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