

Valley Voice

OK Valley Home Inspections Where It's All About Knowledge and Experience

A Newsletter for **REALTORS, MORTGAGE LENDERS, HOMEOWNERS** (and other inspectors)

Now that fall is here, folks are starting to think about upgrading or remodelling their homes. Whether it's a basement suite, a storage room or a kitchen, there are several issues that must be considered, especially if your home was built between 1900 and 1990.

I had a client call me recently, and ask if I thought there might be asbestos in his 1954 home. You betcha. Is it dangerous?... not necessarily!

What Is Asbestos?

Asbestos is a mineral fibre found in naturally occurring silicate minerals. Asbestos fibres are not easily destroyed or degraded by natural processes and it has an excellent thermal resilience. Because of these qualities, asbestos has been used in thousands of consumer, industrial, maritime, automotive, scientific and building products.

How Dangerous Is Asbestos?

Asbestos has been shown to cause cancer of the lung and stomach. There is no level of exposure to asbestos fibres that experts can assure is completely safe. Some asbestos materials can break into small fibres which can float in the air and eventually can be inhaled or swallowed. They can pass through the filters of normal vacuum cleaners and get back into the air. After many years, cancer or mesothelioma can develop.

Are All Products Containing Asbestos A Health Risk?

NO! A health risk only exists **WHEN ASBESTOS FIBRES ARE RELEASED** from the material or product and become friable - floating in the air like germs or dust particles. Soft and easily crumbled asbestos-containing material has the greatest potential for asbestos release and therefore; has the greatest potential to create health risks.

Can I Tell if My Home Has Asbestos?

People who have frequently deal with asbestos (such as home inspectors, plumbers, building contractors or

heating contractors) are often able to make a reasonable judgment about whether or not a material contains asbestos. To be absolutely certain, a laboratory specializing in this field would have to make the identification.

Where is Asbestos Found?

The most common products containing asbestos is in the insulation material found on **heating ducts** and **plaster walls** of older homes, and in attics, primarily found in **Zonolite** or **Vermiculite** ceiling insulation.

Some of the other common asbestos-containing products found in homes include: **brick mortar, joint compound, vinyl floor tile, ceiling tile, acoustical textures, exterior siding** and **some roofing materials**.

Less common applications include: **mastics, adhesives, coatings, insulating cement, insulating block, asbestos cloth, gaskets, packing materials, thermal seals, refractory and boiler insulation materials, transite board, asbestos cement pipe, fireproofing spray, duct & pipe insulation for heating, ventilation and air conditioning (HVAC) systems, insulated electrical wire and panels, and brake and clutch assemblies**.

What Should I Do If I Find Asbestos?

Read a copy of **"Asbestos in the Home"** published by CMHC which discusses asbestos and makes recommendations.

In just about every case, materials which are suspected of containing asbestos are best left undisturbed.

When it **IS** necessary to disturb asbestos, contact a qualified asbestos remediation contractor. As professionals, they will be prepared to have the material tested before removal, contact the proper authority for removal approval, seal off the rooms, use HEPA filter masks and negative pressure vacuums, wear hazard suits, place signage on the doors, bag and remove the hazardous waste and deliver it to the proper disposal area and finally (for the health of everyone who lives or visits the home) they should perform a post-remediation IAQ test.

No home is without risk of some sort, and common sense dictates that asbestos should not be a huge red flag when making a purchase. Yellow maybe.

Should Repossessions, Bank Sales or Foreclosures Be Inspected?

The major downside of purchasing a foreclosure (or similar property), is that the vendor is often hostile, not available, not responsive, or is not in a position to **negotiate price** or **make repairs** prior to possession.

Think about it, many of these properties have been subject to misuse, illegal use, poor maintenance or just plain neglect. Can't remember the last time I checked out a great looking, well-maintained foreclosure!

You may not be able to negotiate, but **for your safety, health or financial well-being**, there are some issues that you should absolutely know about the home - before you or anyone else moves into it.

Electrical concerns are always a top priority for me. Most "experienced" pre-owned homes have had something done to the electrical by someone other than a qualified person. Illegal modifications, poor workmanship and improper wiring are some of the worst offenders. This can be a big fire hazard and the result can be death. Unless you are qualified to check electrical power, let an inspector check it over for you.

Water service and drainage issues can cause damage a home and might not be noticed for years. Sometimes it is difficult to see where water has been a problem, or where it might leak and cause damage. Most inspectors are familiar with the common sources of moisture and can give you a heads up. Homes that have been vacant for a length of time can be full of surprises after you move in.

Unless you have a "date-code book" most homeowners could not tell you the **age of appliances** such as furnaces, water heaters or air-conditioners. These can be expensive items to replace and often fail at the worst time. Inspectors pride themselves on dating these appliances and most of us can give you a fairly good idea of their potential life expectancy.

Most people purchasing a home do not take a ladder with them to examine **roofs** and **attics**. Re-shingling a roof can be expensive and so can the damage caused by a leaking roof into an attic. Better inspectors use high-end infrared cameras which can help detect water entry or missing insulation.

Structural concerns can cost plenty to repair and can cause tremendous damage if undetected. Home inspectors will look closely at the foundation and visible structural members to determine if modifications or damage has taken place.

Finally, not all **grow-op's** have been busted by police - and foreclosure properties likely have no such record. Home inspectors can usually detect the existence of a previous grow-op and will look for evidence of mould-like material and electrical modifications. Only a meticulous clean-up by a good remediation specialist can remove all evidence of a previous grow-operation.

When purchasing a property that does not have a live-in vendor (which includes most foreclosures), there is usually not a **disclosure statement** available, nor is there an on-site record of any building **permits**. This can be high risk - as there is little protection afforded the purchaser - it is definitely **"caveat emptor"** - meaning **"as is"** and **"subject to all defects, imperfections and liability"**. There are no assurances or guarantees available.

Arrange for a home inspection no matter what the age or condition of the property. Beside the obvious health and safety issues, it could save you money, minimize your liability and maximize your investment.



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