

# Valley Voice

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

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

May 2002 - May 2014...

**1800+ INSPECTIONS**  
**OVER 300,000 KM**  
**130,000 PHOTOS**

## **I HAVE THE "BEST JOB" - EVER!**

I once worked as a computer operator for a full-service printing shop in Kelowna. One of our regular customers was a **home inspector** - one of the original inspectors in this area. He was always tanned, looked physically fit, and always boasted that he had the "best job ever".

I didn't think much about it at the time, but when I ran into the same guy about three years later, he was still inspecting and still assuring me that he had the "best job ever". Finally, curiosity got the best of me, so I asked if he was willing to take on a novice "just so I could learn the ropes" - I really had to get out of the print shop!.

My resume showed that I had 20 years of construction experience with the Provincial Parks Department. This gave me hands-on experience in structural and facility design, construction of staff residences, water systems, concession buildings, pump houses, irrigation and sewage systems, and specialty things like weed harvesters, camping stoves, picnic tables, etc.

Over the next year or so, I job-shadowed the home inspector and his team, and eventually wrote my final CAHPI exams, becoming a "Candidate" inspector. In those days, I was fortunate that it took only a short while to perform the required 250 professional inspections to qualify me as a "**Registered Home Inspector**" (RHI), the highest professional level in our membership.

Over the next 10 years, I inspected hundreds of **houses, condos, mobiles, garages, sheds, barns, a horse arena,**

**houseboats, vacation cabins, log cabins, campgrounds, several commercial warehouses, a dress shop, a bookstore, a hardware store, and several restaurants.**

I've been an expert witness for construction deficiencies and workmanship issues, and I've written several reports on defects. I've witnessed and examined termite damage, mould concerns, identified asbestos sources and have attended hundreds of grow-op properties - some with an **armed RCMP escort**. "*Come with us they said. It's safe they said! We have guns!*"

**My three most memorable jobs:** (1) a concrete bunker-style home, buried underground in Peachland overlooking the lake, and (2) an active underground grow-op (with a tunnel access) at an RCMP bust near Princeton. On one occasion I even had to charter boat to get to a property on the other side of a Shuswap Lake.

**My clients include:** families from all over the world - England, Netherlands, Australia, Germany, USA, Mexico, Belize, and virtually every province in Canada - except PEI.

**Who are my clients?** Doctors, lawyers, a Hollywood actor, professional hockey players, local realtors and their families, a local TV personality, property management companies, banks, insurance companies, and people from virtually every walk of life, trade or profession.

**What do I like about my job?** I enjoy the challenge of giving my clients accurate information so they can make an informed, educated and factual decision regarding their purchase. Buyers often hinge on every word inspectors say. We are one of the final lines of defence when they are making the decision to purchase. As their inspector, my job

is to let them know if there are any significant concerns in the home, what might happen to the home if there concerns are not addressed, and finally, how can things be fixed.

I love helping “first-time” homeowners... they are so confused and naive. Reminds me of my kids. I like helping older people too! They can’t always easily get into crawlspaces, on roofs or in attics.

One of the greatest feelings in the world is when I get a letter of thanks after an inspection. We always hope the

sale was successful, and our clients were made aware of all significant surprises. No one, especially the inspector or the agents involved, ever wants to hear from an unhappy client after the purchase.

If you need someone, somewhere in the BC interior, give me a call. I work just about any weekend, as long as it is still light enough outside, I accept major credit cards and my rates are super competitive... I actually publish them on my website so my competition can compare pricing.

## A DAY IN THE LIFE OF A HOME INSPECTOR

### FIRST TIME BUYERS

A while back, I was asked to speak at a gathering of “**home purchasers**”, sponsored by a busy realtor office. They had the traditional variety of speakers there: a lawyer, property manager, home inspector, insurance rep, appraiser, mortgage lender, and of course, some realtors. Our guests were mostly locals, but they represented a combination of up-graders, downsizers, first-timers, investors and some “just thinking”.

I find it somewhat disturbing, and I continue to be surprised, by how many people purchase houses and have absolutely no idea of what they are getting into - even those who are on their second or third home.

When it was my turn to speak, most guests were still reeling over the list of unexpected expenses - closing costs, appraisals, lawyers, home inspections, insurance, deposits, movers, address changes, taxes, etc.

Unfortunately, my news didn’t fare much better. Even though I have inspected thousands of homes, I found it very difficult to recall more than a half-a-dozen homes that did **NOT** have some sort of concern. I always refer to my “**TOP-10 list of problems found in homes**”. The list, of course, is directly related to the age of the home and the amount of “**work**” performed by previous homeowners.

For example, new properties less than five years old are

usually under the radar. Mostly exterior stuff - grading, vegetation, drainage. But, after that age, the list of concerns begins to grow, starting with electrical, plumbing, exterior and so on. Virtually every older home (over 10 years) needs some electrical corrections. Many concerns fall into the “**what were they thinking**” category. Most corrections are easy fixes, including reversed polarity, missing covers, wires installed on walls, etc. Anything done inside an electrical panel or junction box **MUST** be done properly (with a permit).

Most issues are “**homeowner fixable**”, as most of the problems were “**homeowner caused**”. Unfortunately, even though they might be considered weekend chores, they almost always have an unexpected hidden cost.

Alas, no home inspector wants to tag every concern found in a home. The good ones will usually stress the “major concerns” - while mentioning there is a possibility of a plethora of smaller problems - not always reported.

**Are they serious or difficult to repair?** Well, that depends on the client, and the expertise of his or her friends. First-time buyers are often so excited and blinded by the new kitchen cupboards, the downstairs bar or the triple garage, they often overlook some obvious concerns. Not only will there be immediate repairs, but every home will need on-going maintenance - forever! **How much will this cost?** Again, it depends on the age, type and location of the home, previous maintenance, the homeowner’s abilities and family help.

OMREB recently noted that **first-time buyers** represent about 22.3% of home purchasers. That includes a lot of young people that have never owned a house before, who have never had to “fix, repair or replace” things. Suddenly, they need to know about water heaters, shut-off valves, furnaces and fireplaces, roofs, grading, painting, carpeting, and budgeting. We can’t help them all with all their answers, but my goal is to assist them as much as possible. My inspections do not end when my car drives away!



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