

Valley Voice

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

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

With the latest government incentives directed towards first-time home owners, I have had many requests for copies of a newsletter I prepared earlier. Property virgins, first-time buyers, young couples, singles, newlyweds...all need a little "extra care" - most have absolutely no experience in homeownership and are easily confused. All "newbies" should know **"what they are buying, how it works and how to fix it"**. My four kids have all needed help - and I'm glad they asked.

WHO ARE THE NEWBIES?

I've inspected homes for people as young as eighteen (who have inherited a whack of money), unmarried couples, newlyweds (who've decided to buy a home while on their honeymoon), single men, single women, kids buying a home for their parents, close friends and a feisty "senior" who was purchasing her very first home.

WHAT DO THEY HAVE IN COMMON?

Most newbies are uncertain, nervous, and confused by all the paperwork, the imposed deadlines and all the other conditions of sale. **There is just so much stuff to absorb.** Many of them know little or nothing about buying a home or what to do with it after they move in.

I can't help them with the first few issues, but I do know a lot about houses. At every newbie inspection, I try very hard to share my knowledge and take as much time as is necessary to show them the most "important" things.

WHAT IMPORTANT THINGS DO THEY REALLY NEED TO KNOW?

Other than the obvious financial considerations, home ownership issues can be broken down into two main components: (1) **ongoing / compulsory maintenance** and (2) **pro-active repairs & up-keep.**

Hand-in-hand with these are: (3) budgeting concerns, (4) experience, (5) various tools required and (6) taxes, etc. Hundreds of books have been written on each of these topics so I will not get into a lot of detail. At a later time, I will discuss things like lawn care, underground sprinklers and pools, to name a few. Many of my clients have never

repaired broken a door, replaced a toilet or know where to start when hanging a ceiling fan. Some are deathly afraid to go into their crawlspace or attic - and most shouldn't even think about going up on a roof. They will change their thinking eventually, but in the meantime...

WHAT ARE THE BASIC "MUST-KNOWS"?

SWITCHES, VALVES AND HANDLES are **extremely important** - so important in fact, that many of them are actually **coloured** usually red, blue or yellow. These are usually safety and emergency shut-off devices and are there for a purpose!

They must be able to locate: the main water valve; the main power breaker; the exterior irrigation handle, the furnace switch and all of the natural gas shut-off valves. Anyone who spends time alone in the home, should know where these are.

GAS FURNACES have three major components: (1) a wall thermostat, (2) a motor, and (3) a heating chamber. If any of these fails, you won't get heat. Familiarize yourself with these components, or at least know what they do when they **are** operating correctly.

Furnaces don't need a lot of owner-maintenance, but you certainly have to change, clean or replace a dirty furnace filter (summer and winter). If the furnace is over 10 years old, have it checked professionally. You'll need basic service with air conditioners, heat pumps, humidifiers and baseboard heaters.

SIDE NOTE: Most newer furnaces do not have a pilot light or a fan belt - so don't look for them. At the inspection, I'll let you know if you have them or not.

WATER HEATERS are either gas or electric... both are common. **Gas units** can have more problems...they have more parts that can fail, they leak more often, they quit working without warning, they all use fuel and fire to heat the water and they have a chimney. **Electric units** generally have fewer parts to wear out, they rarely "fail" without some sort of pre-warning and they are not particularly dangerous. Everyone should know how to turn them off and how to shut off the water and fuel source.

Water heaters do not require much attention, other than the occasional draining of the tank to eliminate sediment. Check the valve on the side or top of the tank for leaks and look for significant corrosion where the pipes enter or exit the tank. Look in the pan for water. If it is gas, make sure the metal chimney is properly sealed where needed.

GAS SMELLS... if you smell gas or know you have a gas leak, grab the kids, the cat and your cell phone and exit the home immediately, leaving the doors open. Call your local gas supplier. Don't have the number?... call 911 then add it as a fav on your cell.

WATER DAMAGE generally falls into three major categories, and all of them can be costly if not corrected quickly. (1) **Roof leaks** usually show up as stains on the upper floor ceiling or walls, (2) **Interior water leaks** can come from broken pipes, faulty drains and over-flowed tubs, toilets or sinks and can show up as stains or moisture on floors, basement ceilings, under sinks, inside cupboards, or wet walls. (3) **Exterior water leaks** from the outside wall or floor in the basement can be due to poor roof or perimeter drainage, improper grading, leaky hose bibs, over-watering or natural ground water or flooding.

No matter which area of the home is being affected by moisture, **it must be stopped immediately!** Right now! Quickly! Pronto! **Water found where it should not be found... can be serious - mould and moisture damage comes to mind!**

OK! WHAT ELSE IS IMPORTANT?

If you smell something **burning or hear strange noises** coming from an electrical appliance or fixture, you have to do something right now! Sometimes it's just a breaker or fuse that has blown...do you know how to re-set it? When should you "unplug" - or when should you "trip" the breaker. What should you do when the power goes out in a bathroom wall outlet? Is it a GFCI outlet? Does it connect to a similar unit somewhere else in the house? Or did a breaker at the main panel trip? Don't panic... think it out, then shut off the related fuel or power source.

Always listen for strange or unexpected noises coming from your major appliances.

If water is leaking beside or behind any appliance or fixture... **shut off the water and find out why.**

Could be a leaky pipe, a worn washer, a damaged valve, etc. If it's a hot water leak, shut off the water at the water heater - this will keep your toilet water flowing.

Kitchen and laundry appliances are not usually inspected by home inspectors, although some will identify the brand and give you part of the serial number. Some will check to see if they are leaking, are vented properly and are draining the way they should - as well as activating them thru a cycle.

And finally, decks which are "professionally built" generally have few problems... a deck built on the weekend by an unqualified homeowner, needs to be watched very, very carefully.

*Unless your inspector is extremely busy or chooses **not** to share his time with you, he should ensure that all his clients benefit from a thorough, fully explained overview of the home, its major components and maintenance concerns. Especially the property virgins.*

Home maintenance is extremely important, not only for your personal safety, but for the health of your family, their comfort and everyone's financial well-being. Deferring maintenance can lead to wood damage, rust, mould, costly replacement issues and huge repair bills.

***If it squeaks and it shouldn't, oil it. If it doesn't move and it should, try WD-40. If it moves and it shouldn't, use duct tape.** These are sayings that everyone should follow... maybe not to the letter, but you get the idea.*

As a property virgin, you should be aware that I have been offering my clients a **FREE lifetime telephone consultation** option - - call me about any issue in the home, advice on purchasing major appliances (such as heat pumps and HRV's), or just common-sense, basic-language help with maintenance issues. Maybe we can't solve every problem together, but isn't it nice to know that you don't have to call a professional (or your ex), whenever something goes wrong? I don't have all the answers but I **don't** have a vested interest in your property and I won't try to sell you anything. You need an honest opinion and the best help available.

However, all free advice starts with a warning ...property virgins will eventually dedicate a drawer, a box, a shed or an entire room, to be filled with tools and other stuff to fix, repair or modify. You'll know it'll be easy, because you've watched them do it on TV.



www.okvalleyinspector.ca
Over 1600 Professional Home Inspections
Serving BC's Interior Valleys



KIETH R. SUTFIN, RHI
Cell: (250) 317-3349
Toll Free: 1-888-575-7784
Provincial License No 47396

