

**I** recently inspected a home which my client decided NOT to purchase. She called days later and asked if I could do another inspection for her. "Sure could" I said. Her agent strongly recommended this unit be inspected as it was "older and just upgraded". Alas, my client called later that night and cancelled the inspection - she felt this home was so much "nicer looking than the first, she didn't think it needed inspecting". I always wonder "who did the upgrading", and how long before problems show up?

After the "offer-to-purchase" has been signed, the home quickly approaches the final contract phase and the process of near-endless cheque writing begins. There are so many extra costs involved, such as appraisors, surveyors, realtor commission, BC transfer taxes, and lawyer fees. You might be tempted to skip the **home inspection** and its \$400 to \$500 cost. Here are some reasons why you **NOT SKIP** this step.

1. **At around \$400, it's a pretty great deal.** It's only about 1/10 of 1% of the cost of the home. Balance our fees against your other costs and you'll see that **a very large part of your expenses are going to people that have never stepped foot inside your home.** Inspectors are **un-biased** and have absolutely **no vested interest** or benefit should you decide to purchase or not. We're inexpensive!
2. **It Provides an "Out"** A home inspection can reveal critical information about the condition of the home and its component systems. It makes the buyer aware of what costs, repairs and maintenance the home may require right now – or what to expect in the future.

If, as the buyer, you find that you are not entirely comfortable with the findings of the

home inspection, you'll benefit from one last legal opportunity to discuss the purchase with your realtor. This step is very important as it could save you thousands and thousands of dollars and potential major headaches. Most "offers-to-purchase" have a pre-determined dollar value for repairs or omissions.

3. **Safety** - A home inspection can help detect safety issues involving fire or gas threat, carbon monoxide and mould. Some inspectors will discuss insects and other pests, radon gas and even check for racoons in the attic. Make sure that the offer-to-purchase contract states that "should such hazards be detected...", you have various options available.
4. **Reveal Illegal Additions or Installations** - A home inspection can help reveal if various rooms, garages, decks, basements or other modifications were completed with a proper **permit** - we really don't have to see a permit to determine if the work was inspected. Permits generally indicate or imply that the addition was "**built-to-code**", at the time of the build.

In some areas, physical additions or finished basements cannot be included in the "finished" area of the home unless a valid permit is available - the addition simply does not exist. Furthermore, If a house has illegal rooms or additions, it could affect the insurance, taxes, usability and the overall value of the home at resale. "Legal Suites" come to mind as well.

5. **Protection – Did you get everything you think you purchased?** Home inspections are even more critical if you are buying an "as-is" foreclosed property or bank sale. You may not be able to modify the selling price, but you will get a better understanding of what the home offers (or doesn't offer). Dwellings that have been vacant for an extended time, can develop hazardous mould problems, which are costly to

remedy and pose health concerns. Also, it's not unusual for home inspectors to find copper plumbing pipes and wiring and outdoor air-conditioning compressors have been removed from foreclosed properties. Many such homes have been stripped of almost anything of value, including light bulbs and fixtures, appliances and even the toilets.

6. **Forecast Future Costs – No one wants to buy a money pit.** Most home inspectors can approximate the installation age of major components or systems in the home - plumbing, heating and cooling, and equipment like water heaters. We can examine the current condition of the structure itself, and approximate how long various fixtures have been in the home. Remember, virtually every component in the home has a “shelf-life.” Understanding when they might require replacement can help you make key budgeting decisions, and it could determine what type of home insurance coverage or warranties you should consider.
7. **Learn to Protect Your Investment** - Many home inspectors are a valuable educational resource. We can suggest tips on how to maintain the home, what needs to be done seasonally, and ultimately we can save you thousands of dollars in the long term.

In my inspection reports, I explain what concerns I have found, what might happen if they are not addressed, and - if possible, I'll try to explain how to “make it right”.

8. **The Big Picture: Are you making the right decision?** – Often, the purchasers are blinded by the beauty or functionality of the home... it meets all the requirements they were looking for, it's in a great neighbourhood and it “looks” great. However, sometimes the home inspector will reveal something about the home that surprises you, things that you simply cannot live with. For example, it might have a septic tank system when you expected municipal sewage, or leaded paint or asbestos inside the living quarters. Often not a serious issue, many findings can be a major decision-maker when balanced against the positive features.
9. **Insurance and mortgage lenders: Some want to know everything about the home.** - Some insurance companies will not insure a home if certain conditions are met. Home inspectors can identify which types of piping has been used, the practical age of the roof or insulation, and the types of wiring used. Most inspection reports will identify a myriad of details that can be used throughout the total purchasing experience. Many mortgage lenders will not release funds until an inspection report is completed, and they are satisfied that their investment is safe.
10. **Peace of Mind** – Isn't it good to know that a fully-trained, qualified, and licensed home inspector, with many years of local experience, has looked at the home and has not ran out the back door screaming. We all know that parents, friends, neighbours, and other people who are important in your life, will offer to give you their free “expert” opinions. Remember, inspectors just don't look at one or two “trade related” elements, we look **all** of them: furnaces, air conditioners, electrical service and distribution, plumbing, siding, water heaters, insulation, roof coverings, flashings, chimneys, gutters and downspouts, just to name a few. Everyone of these items can be especially important when it's your money you're spending. **You could be putting a lot of trust and responsibility on a close friend or relative.**



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