

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

Valley Voice

A newsletter for **REALTORS, MORTGAGE LENDERS, HOMEOWNERS** - Deal Closing 101

Realtors often discuss curb appeal, de-cluttering & painting. Adding a “pre-listing home inspection” as part of the initial listing dialogue is also suggested. We’ve all seen deals come to an abrupt halt after major defects, or a truckload of smaller concerns, are found after at the buyers’ inspection.

You cannot afford to lose a sale due to poor maintenance or bad design choices. **OK Valley Home Inspections** will continue to identify concerns that should be addressed...before the buyers’ home inspection. Let’s close quickly, **the first time!**

SOIL TOUCHING AN EXTERIOR SURFACE

One of the most critical areas of a home is the junction of the finished outside wall where it meets the concrete foundation wall. Caution should be taken to ensure that ambitious gardeners do not push soil or wood chips against any wood, stucco, vinyl, plywood or brick siding. Doing this is an open invitation for insects or termites to enter the home and is a sure-fire way to damage wood members such as sill plates and rim joists. Soil should be kept at least 15 cm (6 inches) lower than the finished siding.

HAVE YOUR FURNACE SERVICED AND CLEANED PRIOR TO AN INSPECTION

Furnaces, both old and new, contain a number of computer chips, heat sensors, timers, gauges and other hidden or inaccessible elements. Many of these components cannot be found without disassembly of the furnace. Unfortunately, some components cannot be replaced if damaged or broken. Prior to listing a home, it is a good idea to have furnaces over 10 years old inspected and cleaned by a qualified heating professional. He will place his tag somewhere on the furnace showing the date of his inspection. This is his assurance of a properly serviced unit. A heating professional has the tools and skills to conduct a more thorough inspection of a furnace than other inspectors are able to do.

CRACKED, DAMAGED BRICKS, OR LOOSE MORTAR ON A MASONRY CHIMNEY

Chimneys are located where they receive maximum damage by the elements. Rain, snow, wind, heat and freezing weather, all have a high degree of impact on the top of a chimney. A hairline crack in a concrete raincap can fracture due to freeze / thaw cycles. Raincaps without a drip edge will allow shed-off water to run down the exterior brick and mortar. Either of these concerns can cause deterioration to the brick (which supports the chimney) or the mortar (that bonds the bricks together). It is wise to have the exterior of a chimney checked annually and repairs addressed by a professional.

GUARDRAILS OR HANDRAILS THAT ARE LOOSE, DAMAGED AND DANGEROUS

Most homes have stairwells or decks, and having a safe guardrail or handrail system is necessary to prevent falls. In BC, decks or stairwells with a fall of over 60 cm (24 inches) must have a handrail or guardrail. We’ve found handrails and guardrails that are loose, broken, weak and too low. Some have openings that are too large which could allow small kids (and some of us old folks) to fall through or built so kids can climb on. Make sure that these safety devices meet current codes and are built and maintained properly. A good coat of paint or stain will help prevent deterioration. Use screws or bolts instead of nails, and use wood that is not damaged or weak.

DOORS OR WINDOWS WITH INADEQUATE OR DAMAGED WEATHERSTRIPPING

Weatherstripping is inexpensive, easy to install and comes in a variety of types and styles, depending on where it is used. Check the weatherstripping on all openings to ensure that insects, airflow or moisture (in the form of rain or snow), cannot easily enter the home. Excessive airflow is a major contributor to high utility bills.

CLEAN OR REMOVE THE HUMIDIFIER

In order for mold to grow, one needs heat, moisture, a place to grow and a food source. **AND**, what is warmer or more moist than the inside of a built-in humidifier? Having a humidifier is a personal choice; but those who choose to humidify, should be very diligent about cleaning the unit on a regular basis to maintain good health. Remove and clean the filter and trays and make sure the overflow drain is working and attached.

A DAY IN THE LIFE OF "A HOME INSPECTOR"

Many of us are puzzled why anyone would pay top dollar for a Home, a fixed percentage to their Realtor, big bucks for their Appraiser, arms and legs for a Lawyer **THEN**, negotiate for the bottom dollar for a Home Inspection. Picking the cheapest is **NOT** the best way to choose your inspector... some guys are simply **under-qualified**. Unfortunately, in BC, **anyone** can call themselves an inspector, and many are taking advantage of this... at everyone expense!

Here's my interpretation of the various levels of inspectors:

Low-cost or discount inspectors can offer a low-ball price because they have little or no overhead. Most are not members in a BC Home Inspection Association (CAHPI) nor are they required to upgrade skills or maintain proper insurance. Many do not inspect using an accepted Standard of Practice or Code of Ethics. If you choose the discount guy, make sure his credentials are recognized and accepted in BC.



Level	Formal Training and Status in British Columbia	Skills Upgrading Required	Mandatory Insurance	Should they be chosen or recommended?
1	Self-educated, self-evaluated and self-appointed people who have no formal training and possess limited knowledge on the various aspects of a home.	NO	NO	<u>NO recommendation under any circumstance</u>
2	Those who have secured a "certificate" from an American Internet facility or other unreliable source. Formal training is <u>not</u> always offered and an on-line "true or false" exam may be all that is needed to become certified. Upgrading is <u>not</u> mandatory and there are <u>no</u> requirements to follow an accepted standard of practice or secure any form of buyer protection such as E&O or WCB.	NO	NO	These people should not be recommended. Always check their current status and insurance protection.
3	Those who have passed examinations from either a Canadian or American facility. They may have training and knowledge through study programs and hands-on practice. NACHI, ASHI and other American exams may have been taken but membership in CAHPI has not been accepted. They often inspect properties using a foreign or non-local "standards of practice".	YES for some - NO for others	YES for some - NO for others	Use caution when recommending these people. Always check their current status and insurance protection.
4	Those who have formal training from a qualified teaching or training facility and have passed exams necessary for acceptance for membership in a BC Home Inspection Association (such as CAHPI). Membership and upgrading is mandatory and inspectors must carry E&O and WCB coverage.	YES*	YES*	Always check their current status before recommending www.cahpi.bc.ca
5	Inspectors who have reached Level 4 status - AND have completed 250 or more fee-paid inspections. After re-evaluation, they are designated as Registered Home Inspectors (RHI) , a Canadian standard in excellence.	YES*	YES*	Always check their current status before recommending
6	Experienced Level 5 inspectors with RHI status - who have also passed National evaluation requirements. These members may add National Certificate Holder to their credentials.	YES*	YES*	Always check their current status before recommending

* Required by CAHPI




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Selling or buying a home is a major step that requires a great deal of diligence by everyone involved in the transaction. To ensure the smoothest "closing" experience, it is important to:

- Choose the best **Agent** you can - a member of the BC Real Estate Association
- Pick a professional **Appraiser** - a member of the BC-AAIC
- Retain a **Lawyer** who is a member of the BC Bar and finally
- Hire a qualified **CAHPI(BC) Home Inspector** (for your pre-listing **and** pre-purchase inspection)