



HOME INSPECTIONS

A Buyer's Guide



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About RMC INSIGHT Building Consultants (2011) Inc.

RMC INSIGHT is an independent residential & commercial building inspection company that serves Metro Vancouver and is known for providing thorough, accurate and well-documented building inspections.

RMC INSIGHT is owned by David C. Rolland, offering prospective home buyers the ultimate in professionalism. David is a Consumer Protection BC licensed home inspector and a member of The Canadian Association of Home and Property Inspectors, CAHPI (BC).

In April 2010, David was awarded The Larry Hipperson Memorial Presidents Award for recognition of exemplary Service to CAHPI (BC) and its members.

With extensive renovation experience, David amassed a wealth of practical knowledge about the complex systems in a home and their relationships. Adding to this, David has completed the stringent Carson Dunlop certification training for residential inspections and specific training for commercial properties.



With David's professionalism and dedication to customer service, he is always ready to address any concerns the client may have. His strong communication skills ensure the client will walk away from the inspection with a clear understanding of the condition of the home.

HOME INSPECTIONS

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The goal of a home inspection is to eliminate, or at least greatly reduce, the likelihood of unpleasant surprises after moving into a new home.

Often when buyers forego the option of an inspection, the excitement they feel about moving into their new home gives way to disappointment and frustration when they find out instead of buying new furniture or remodeling the kitchen they must replace worn out furnace, re-shingle the roof or worse, repair the foundation.

The objective of this guide is to demystify home inspections by addressing some of the key questions typically asked by home buyers.

We will discuss how to choose a home inspector, and what you can and cannot expect to gain from a home inspection.

What is a home inspection?

By definition, “a home inspection is a visual examination of all the accessible areas of the major systems and components of the building and certain built-in equipment and improvements”.

A home inspection is **NOT** a:

- Recommendation to buy or not to buy
- Hazardous or toxic material inspection
- Comment on the value or purchase price
- Check for code compliance
- Government survey

Why do I need a Home Inspector?

The purchase of a home is probably the largest single investment most of us make in our lifetime. The decision to buy a particular house is often an emotional one made after a twenty-minute walk-through with your realtor.

Often the decision to buy is based on the aesthetic appeal of the house rather than on knowledge of its physical condition. Very often families learn about the home's true condition only after moving in, when they find that thousands of dollars are needed for unanticipated repairs. Even seasoned homeowners can benefit from the knowledge and experience of a professional home inspector who remains completely objective and unemotional.

A home inspection is performed prior to purchase to avoid unpleasant surprises. After reviewing the Property Disclosure Statement, which is completed by the vendor prior to listing, and provided to you by your Realtor, protect yourself by making your offer-to-purchase "conditional on a satisfactory home inspection". This allows you to have an independent third party perform an unbiased professional inspection of all the accessible components of the home.

Home inspectors are trained to identify and interpret clues that indicate the general condition of a property and can help you learn as much as possible about your investment. Understanding what repairs are required or possible upgrading alternatives will save you time, stress and money. An inspection report points out defects, reinforces a home's positive aspects and will cover the maintenance required to keep it in good shape.

A professional home inspection can provide you with the peace of mind you need to make a confident, informed purchase decision.

**Protect yourself by making your offer to purchase
"Conditional on a satisfactory home inspection".**



The home inspection process is a systematic inventory of all the visible components of a particular house and its surroundings.

The home inspector should:

- ✓ Climb on the roof (if it is safe to do so and will not damage the surface) and check the condition of the roofing materials and their application, as well as inspect the gutters, the flashing materials around the chimneys, vents and skylights
- ✓ Enter the crawlspace and attic, if there is sufficient access and it is safe to do so. The inspector should check for signs of condensation or moisture penetration, deterioration of wood components and signs of insect infestation. Foundation walls should be examined for cracking and signs of settlement – other signs of excessive settlement should be sought in all other areas of the building
- ✓ Thoroughly inspect the electrical, plumbing and heating systems
- ✓ Operate doors and windows and their hardware
- ✓ Inspect interior of closets, cabinets in kitchens and bathrooms, and the operation of doors and hardware
- ✓ Operate garage doors, doors bells
- ✓ Thoroughly inspect exterior and interior components for any signs of deferred maintenance
- ✓ Examine the site drainage, decks and patios

Inspectors should not be expected to:

- ✗ Look inside wall cavities or under carpets
- ✗ Move furniture, appliances or other personal belongings
- ✗ Enter any area or perform any procedure which may damage the property, its components or be dangerous to the inspector or other persons

Please refer to the Canadian Association of Home & Property Inspectors Standards of Practice and Code of Ethics for a complete description of their minimum requirements, as well as a list of limitations and exclusions.

The home inspector is a generalist. The inspector should be well versed in all the major components of a home. Speaking with the home inspector prior to the inspection will give you an opportunity to determine that he has the skills and experience to do a complete and accurate inspection.

Since 2009, home inspectors operating in British Columbia have been required to be licensed by Consumer Protection BC, (CPBC), a not-for-profit corporation mandated by the Government of B.C.

To be licensed in the Province of B.C., the inspector is required to be a member in good standing to one of four associations that have been accredited by the CPBC. These associations require its members to take and pass examinations, and to participate in continuing education programs. They also provide a Code of Ethics and Standards of Practice that it's members must adhere to.

The four professional associations in British Columbia are:

1. CAHPI (BC)

The Canadian Association of Home & Property Inspectors
www.cahpi.bc.ca

2. BCIPI

British Columbia Institute of Property Inspectors
www.bcipi.com

3. CanNachi

Canadian National Association of Certified Home Inspectors
www.cannachi.org

4. NHICC

National Home Inspector Certification Council
www.nationalhomeinspector.org



Choose an inspector who encourages you to attend and participate in the home inspection process. Buying a home can be overwhelming. You should ask the inspector as many questions as you need, to get comfortable with the house you are buying. Remember that the home inspection also provides you with the time to get familiar with your new home, to take measurements for window coverings, or to think of decorating ideas, etc.

Information You Can Share with the Inspector:

Bring your particular concerns about the property to the attention of the inspector. Read the Property Condition Disclosure Statement (PCDS) carefully and have your Realtor obtain information regarding any repair or renovations, particularly if work has been done without relevant permits. Your Realtor should also obtain information about any transferable warranties or guarantees on major components, i.e. roof or furnace, etc.

If you are buying a Condominium Apartment or Townhouse:

Be sure your Realtor provides you with - 1. A minimum of two years' strata council minutes. 2. Copies of the last two Annual General Meeting minutes. 3. Any Extraordinary General Meeting minutes.

When reading the minutes, highlight any comments about:

- ▶ membrane or flashing failure
- ▶ roof problems
- ▶ hot water/ plumbing problem
- ▶ exterior wall (building envelope) problems
- ▶ foundation or retaining wall cracks
- ▶ leaks of any kind in balconies, garage or planters

If there are any references to an engineering report, get a copy of the report. This information will help you and the inspector evaluate the risk factors involved with the property.

The Realtor should also arrange access to the roof, utility rooms (boiler, electrical), garage, storage rooms and other common facilities.

Remember that you are not only buying a strata unit, but also a share of all the exterior components and common areas.

How long does a Home Inspection take?

The time it takes to complete an inspection varies a great deal from company to company. Our experience suggests that it should take about 3 to 4 hours to perform a thorough investigation of all systems in an average house. The inspector should take the time to explain how certain systems work, the different options for repairs, and the maintenance required to keep the house in good condition.

The reporting system the inspector uses is one factor which may affect the amount of time the inspection will take. The HOME INSIGHTS reporting system is clear and precise for the client and time efficient for the inspector.

Do Inspectors Comment on Regular Servicing and Maintenance?

RMC INSIGHT recommends regular servicing of building components. For instance, we recommend servicing heating systems and other gas-fired appliances as soon as the buyers take possession of the house, with yearly maintenance after that. A Maintenance Schedule forms an integral part of the HOME INSIGHTS report as a reference for our clients.

Do Inspectors Recommend Particular Contractors or Service Personnel?

A home inspector cannot endorse any particular trades personnel, nor guarantee the performance of their work, however the inspector may be able to provide you with a list of companies they know to be reputable.

You should obtain a minimum of three quotes, check references and choose the contractor you feel most comfortable with.

The inspector should take the time to explain how certain systems work, the different options for repair, and the maintenance required to keep the home in good condition.



The cost of a Home Inspection is based on different factors such as:

Square footage of the house

Type of property (residential vs. commercial, single family dwelling detached vs. condominium apartment).

Purpose or type of report (pre-purchase vs. litigation, full narrative vs. checklist).

Additional suite (s)

Crawlspace vs. basement

Age of the house

Additional improvements

Please call, email or fax us for an estimate:

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Reporting systems vary in style from:

1. Checklist 2. Narrative 3. Combination checklist/narrative 4. Verbal

Reporting systems can vary from a one-page checklist to a complete reference binder system. RMC INSIGHT uses a reporting system called HOME INSIGHTS, which is a user-friendly combination checklist/narrative reporting system. Your completed report will describe each of the following components in detail with written comments regarding any defects found and includes maintenance suggestions.

- ✓ Foundation and Structure
- ✓ Basement and Crawlspace
- ✓ Site condition Analysis, including Lot Grading and Drainage
- ✓ Garage and Carport
- ✓ Exterior Walls, Windows and Doors
- ✓ Porches, Decks and Patios
- ✓ Roofing, Chimneys, Skylights, Gutters and Flashing
- ✓ Attic, Ventilation and Insulation
- ✓ Interior walls, Ceilings and Floors
- ✓ Kitchen and Bathrooms
- ✓ Heating Systems and Fireplaces
- ✓ Electrical System
- ✓ Plumbing System

Our reports are compiled on site and are given to the client at the end of the inspection, along with a verbal description summarizing the report and comparing it with other homes similar in age and type. This report is confidential and not transferable to any other party.





What are the Most Common Problems Found in Homes?

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✓ **Water and moisture penetration problems:**

- through the roof
- through the foundation walls
- around windows and doors
- creating condensation in attics
- affecting walls and ceilings
- causing mould, moss and algae to grow on surfaces
- causing wood rot

✓ **Electrical problems:**

- particularly in older houses

✓ **Roofing problems:**

- leaks
- improper repairs
- structural issues

✓ **Heating system problems:**

- deferred maintenance
- improper venting



Conclusion

No house is perfect. If an inspector finds faults in your new home it doesn't necessarily mean that you shouldn't buy it, only that you'll know in advance what repairs to anticipate. The house may simply be aging and components are wearing out. Although the inspector is looking for indications of serious problems, many defects found on an inspection demonstrate deferred maintenance or amateur workmanship. These items may not require major repairs. They may simply indicate the need to improve regular maintenance.

When significant unexpected problems are revealed during the inspection process, you have the following options:

1. Ask the vendor to make the repairs.
2. Negotiate a reduced price.
3. Budget your own finances to accommodate the added expenses.
4. Look for another house.

To ensure these options however, you must make your Offer-to-Purchase, **SUBJECT TO A SATISFACTORY HOME INSPECTION.**

If you have any questions regarding home inspections or the information in this booklet, please contact **RMC INSIGHT** at:

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"Every person who invests in well-selected real estate in a growing section of a prosperous community adopts the surest and safest method of becoming independent, for real estate is the basis of wealth."

Theodore Roosevelt



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