

THE FIELD OF REAL ESTATE

Question: Are Home Inspections necessary?

Answer: Clients often ask me if it's necessary to spend the money on a home inspection. My answer is always a resounding Yes! Home inspections in the Okanagan cost an affordable \$250 - \$350.00 plus G.S.T. and they are worth it.

Home Inspectors systematically check over all aspects of the homes' construction. They look closely at the plumbing, heating and electrical systems. They check out basements and crawl spaces with moisture meters. They scrutinize any cracks in the foundation and offer guidance about whether the buyers should consult an engineer. They get up into the attic and look for mildew and mould and inspect the insulation. Home Inspectors evaluate the roofing and estimate its' life expectancy. They inspect the site to see if there are drainage concerns or other factors.

All in all, it's their systematic approach and their training that make them such a valuable service.

Best to keep in mind that all houses have some minor deficiencies and quirks. Plus, most homes are overdue with some aspect of maintenance. So keep those particular home inspection findings in perspective.

Also of value is the aspect of the inspector familiarizing the home buyer with the workings of the house. They show buyers things like water main shut offs and breaker panels. Home Inspectors also suggest proper maintenance schedules and offer guestimates of repair costs.

The beauty of this service is that the buyer proceeds with the purchase better informed and presumably really knowing what they are buying. Buyers get to know both the bad with the good.

Home inspection is not perfect science. Over time I have seen a few things overlooked by these inspectors (I guess that makes them

human) but overall I think they do a very good job and offer a meaningful, relevant service.

Question: How do I choose a Home Inspector?

Answer: Selecting a Home Inspector is an important question too. The Okanagan Mainline Real Estate Board speakers/lecturers advocate use of the Inspectors with the Registered Home Inspector (RHI) designation. To achieve that rating, the inspectors have to have taken 10 specific courses of instruction and must have completed 250 fee-paid home inspections.

Remember when you are deciding to buy a home it's not what you can see that is always of concern, it's what you can't see.

When making the offer on the property you wish to buy, make it "subject to receiving and being satisfied with a home inspection from the certified home inspector of the Buyers' sole choice"

Question: Is it necessary to inspect building sites?

Answer: If you are purchasing a lot to build on it is prudent to get a Geotechnical Engineers Report. It is most often a requirement when you apply for a building permit, anyway.

A Geo-Tech report evaluates the type of soil on the lot. If its clay (and it often is) then there is a certain standard of water drainage design that must be used in the homes construction. If the soil is found to be fill then chances are the fill from the footing excavation will have to be hauled away and replaced with compactable material. While this is not difficult to do, it can be expensive.

If solid rock is found this results in both blasting and hauling costs. Again it could mean thousands of dollars of expense.

In most subdivisions these factors are known and the asking prices reflect the shortcomings of the lots. This doesn't lessen your need to know exactly what expenses lie ahead of you before making a final commitment to purchase the lot.

Question: Are there any other inspections that should be done?

Answer: When buying a home with a septic system, (as opposed to being on city sewer) always have a septic inspection. The cost is approximately \$200 to \$220. The method of inspection is to have the tank pumped out by a professional. He can tell fairly adequately by the amount of solids in the tank whether the system is working properly. The tank won't need to be pumped again for most households for 3-5 years according to the septic service companies.

If the water supply on the home is a well be sure to have a water potability test done. This determines if the water is healthy to drink. The test is only around \$40 and worth every penny.

Occasionally a home comes on the market and it has foundation cracks, significant wall and ceiling cracks and/or heaves in the floors. It's good business to have an engineer(s) do an evaluation for you, prior to finalizing your purchase agreement.

Less common inspections are pest inspections (mice, termites, carpenter ants) and radon gas inspections.

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