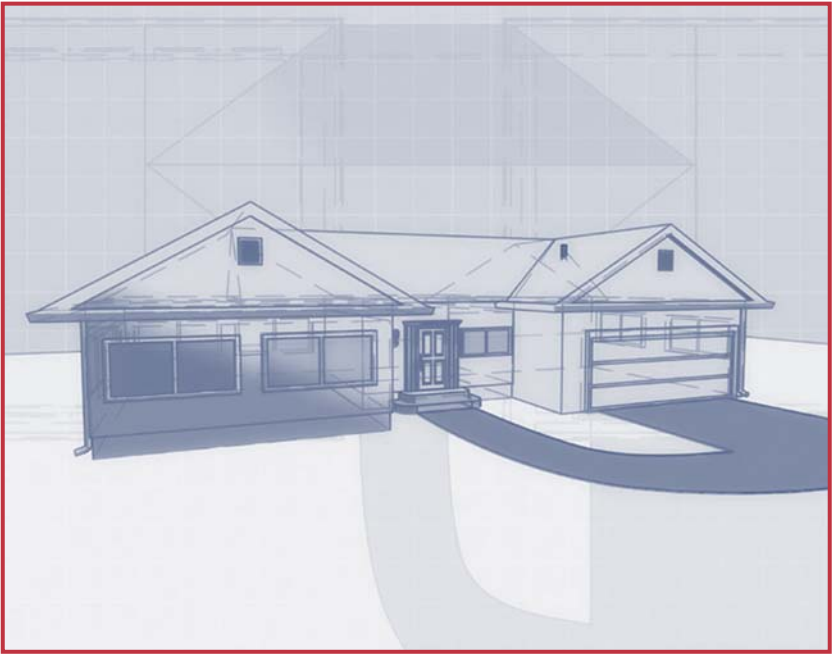


RMC INSIGHT

Building Consultants Inc. +

HOME INSPECTIONS

A Buyer's Guide



www.rmcsight.com

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About RMC INSIGHT Building Consultants Inc.

Incorporated in 1995, RMC INSIGHT Building Consultants Inc. is an independent residential building inspection company serving the Greater Vancouver, Fraser Valley, Squamish and Whistler areas.

Rose Marie C. Moore, President of RMC INSIGHT is the first woman home inspector in BC to achieve National Certification and be awarded the accreditation of National Certificate Holder. Rose Marie is also a Registered Home Inspector (RHI) with the Canadian Association of Home & Property Inspectors – CAHPI(BC) and is a Certified Member with the American Society of Home Inspectors - ASHI. Rose Marie has inspected thousands of homes and strata complexes in the Greater Vancouver region since 1995 and is well known in the industry for her high level of professionalism, unbiased approach, and thoroughness in providing well-documented home inspections.



In April 2006, Rose Marie received The Bill Hopen Award from CAHPI(BC) in recognition of her outstanding contributions to the advancement of the Home Inspection industry.

Rose Marie holds the copyrights to the HOME INSIGHTS Reporting System, which is used by many home inspection companies in Canada.

Rick Buchamer is also a Registered Home Inspector with CAHPI(BC). Since starting his home inspection career in 2005 with RMC INSIGHT, Rick has completed hundreds of residential home inspections and developed a well-earned reputation for his thorough inspections and excellent communication skills. Rick's previous training and years of experience give him valuable, hands-on knowledge of how buildings and their various components work. We are proud to have Rick as a member of the RMC INSIGHT Home Inspection Team.



HOME INSPECTIONS

A Buyer's Guide

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Demystifying 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 that instead of buying new furniture or planning a kitchen renovation they must replace a worn out furnace, reshingle the roof or even worse, fix 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 an inspection.

What is a Home Inspection?

By definition, "the 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:

- X Recommendation to buy or not to buy
- X Hazardous or toxic material inspection
- X Comment on the value or purchase price
- X Check for code compliance
- X 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 lifetimes. And yet the decision to buy a particular house is often an emotional one made after a twenty minute walk-through with a real estate agent.

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 a 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 can remain 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. As well as pointing out defects, an inspection report will reinforce 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".**



What Does a Home Inspector Do?

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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 roof) and check the condition of the roofing materials and their application, the flashing materials around chimney, vents, skylights and inspect the gutters
- ✓ Enter the crawl space and attic if there is sufficient access. 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 interiors of closets and cabinets in kitchens and bathrooms, and the operation of doors and hardware
- ✓ Operate garage doors, door bells, etc.
- ✓ 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:

- X Look inside wall cavities or under carpets
- X Move furniture, appliances or other personal belongings
- X Enter any area or perform any procedure which may damage the property or 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.

Currently, there are no governmental licensing criteria for home inspectors in British Columbia. However early in 2007, “The National Certification Program (NCP) was introduced in Canada.

The National Certification Program and its standards were developed by CAHPI with support from Canada Mortgage and Housing Corporation, Human Resources Skills Development Canada, First Nations National Building Officers Association, the Construction Sector Council, and the Alliance of Certified Building Officials’ Associations.

CMHC now points to the National Certification Program as the first and most important designation a consumer should look for when considering hiring a home inspector. CMHC suggests consumers check with CAHPI to verify an inspector’s standing as a National Certificate Holder in the National Certification Program.

Achievement by home inspectors of National Certificate Holder status, joined with the RHI designation, is the mark consumers should look for to ensure the inspector they select is trained, tested, and accountable.

The three major professional associations active in British Columbia are:

- 1. NATIONAL CERTIFICATION PROGRAM**
www.nca-anc.com
- 2. CAHPI(BC) - The Canadian Association of Home & Property Inspectors (BC)**
www.cahpi.bc.ca
- 3. ASHI - The American Society of Home Inspectors**
www.ashi.com

These associations provide Standards of Practice and Code of Ethics for the profession by requiring members to pass examinations, to participate in continuing education programs and to obtain errors & omission insurance.





Choosing a Home Inspector WORKSHEET

NAME OF INSPECTION COMPANY	RMC INSIGHT Building Consultants
CONTACT INFORMATION	T 604.731.8215 www.rmcsinsight.com
WHAT IS YOUR RELEVANT BACKGROUND AND TRAINING?	Applied Sciences, Business Administration Diplomas and over 25 years experience in Building Inspections.
DO YOU BELONG TO A PROFESSIONAL ASSOCIATION? IF SO WHICH ONE(S)?	The National Certification Program, CAHPI(BC) & ASHI
ARE YOU A REGISTERED HOME INSPECTOR?	Both Rose Marie and Rick are RHIs
ARE YOU A NATIONAL CERTIFICATE HOLDER?	Rose Marie is a National Certificate Holder
DO YOU CARRY ERRORS AND OMISSIONS INSURANCE?	Yes. We also carry Commercial General Liability Insurance.
WHAT DOES THE INSPECTION INCLUDE?	Visual examination of all accessible components and systems.
FOR CONDOMINIUMS, APARTMENTS OR TOWNHOUSES DO YOU INSPECT ONLY THE SUITE OR THE ENTIRE COMPLEX?	In addition to a detailed inspection of the unit, we provide an overview on accessible common elements such as building exterior, roof, boiler/utility etc.
DO YOU IDENTIFY HAZARDOUS PRODUCTS SUCH AS ASBESTOS?	Where possible, we identify hazardous materials, however no destructive or laboratory testing is performed.
WHAT TYPE OF REPORT DO YOU GIVE? VERBAL, CHECKLIST OR COMBINATION.	HOME INSIGHTS is a combination checklist & narrative report in a custom- made, indexed binder.
HOW LONG WILL THE INSPECTION TAKE AND WHEN WILL I RECEIVE MY REPORT?	Typically around 3-4 hours. Your report is compiled and delivered on site.
HOW SOON CAN THE INSPECTION BE DONE?	Usually within 24 hours of your call.
CAN I ATTEND THE INSPECTION?	YES - Participation is encouraged.
HOW IS YOUR PRICE DETERMINED? HOW MUCH WILL IT COST?	Price is based on square footage and other factors. CALL US for details.
LANGUAGES.	English and French.



Should I Attend the Home Inspection?

p. 8

Choose an inspector who encourages you to attend and participate in the home inspection process. Buying a home can be overwhelming so 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 repairs 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, 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 meeting minutes, (2) copies of the last two Annual General Meeting minutes, and (3) any Extraordinary General Meeting minutes.

When reading the minutes, highlight any comments about:

- ▶ membrane or flashing failure
- ▶ roof problems
- ▶ hot water/plumbing problems
- ▶ 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?

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 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 report vs. checklist)
- Additional suite(s)
- Crawlspace vs. basement
- Age of the house
- Additional improvements



What Type of Report Should I Receive?

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RMC INSIGHT has created and uses a reporting system called HOME INSIGHTS which is a user-friendly combination checklist/narrative reporting system fully describing each of the following components:

- ✓ 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 Handrails
- ✓ Roofing, Gutters, Chimneys, Skylights and Flashings
- ✓ Attic, Ventilation and Insulation
- ✓ Interior Walls, Ceilings and Floors
- ✓ Kitchen and Bathrooms
- ✓ Heating Systems and Fireplaces
- ✓ Electrical System
- ✓ Plumbing System

Our inspection reports are compiled on site and given to the client at the end of the inspection, along with a verbal rendering of our findings.

For out-of-town buyers who cannot attend the inspection, the report can be scanned and forwarded by email in a PDF format.

Our reports are confidential and not transferable to any other party.

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.





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**

knob & tube wiring

60amp service

aluminum wiring

✓ **Roofing problems:**

leaks

improper repairs

structural issues

✓ **Plumbing problems:**

leaks

pipng materials

✓ **Heating system problems:**

deferred maintenance

improper venting



CONCLUSION

No house is perfect. If an inspector finds some 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, but 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 Building Consultants Inc. at:

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No Hassle. No Delay.**



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