

# The inside line on how to hire a home inspector

You wisely decided to hire a home inspector.

Now the question is which one. It's an important question.

Home inspectors are not licensed or regulated by the government and as a result some inspectors are much better than others. So how do you make sure the one you hire is good?

The Ontario Association of Home Inspectors (OAH) was formed to encourage professionalism in the industry and protect the consumer.

"When somebody buys a home, they're putting an awful lot of money on the line. The decision should not be made on a whim or guesswork. So when they go to an inspector for good advice, they should get what they pay for,"

says Jeff Clarke, president of the OAH.

Requirements for OAH membership are rigorous, says Clarke.

"A candidate has to have at least 250 professional inspections under his belt, pass three written exams on home inspections and serve a one-year apprenticeship before he's accepted.

In addition, members need to maintain an annual quota of continuing education credits to keep up with new technology and building practices.

Members must adhere to the association's Code of Ethics which demands conditions that ensure honest conduct and objective inspections in the interests of the client. They must also follow

the association's strict Standards of Practice, which outlines the minimum requirements of a home inspection.

An inspection should cover the structure and mechanical systems of the house including the central heating and air conditioning systems, interior plumbing, and electrical system, roofing, ventilation, walls, ceilings, floors, windows, doors, foundations and basement.

"The inspector has two main goals in evaluating a home. First to describe the materials and systems. Second, to identify what needs to be repaired," says Clarke.

But there are limits to what a home inspector can do. For instance, most inspectors won't

design repairs or comment on environmental issues.

Home inspectors are not appraisers. They assess the physical condition of the property, while appraisers determine the home's market value.

When choosing a home inspector, keep these questions in mind:

- Is the inspector an OAH member? (This is important because only OAH members must follow the associations Standards of Practice and Code of Ethics).

- How long has the inspector been in business as an inspector?

- Is the inspector experienced in residential construction?

- Is the company free of any connections that might cause a

conflict of interest?

- How long will the inspection take? (Usually 1½ to 2½ hours. Less time isn't enough to do a thorough inspection.)

- Does the inspector supply a written report?

- What will it include? (Get specifics. Ask to see a sample report).

- How much will it cost? (Usually \$200 to \$400 for an average-size house).

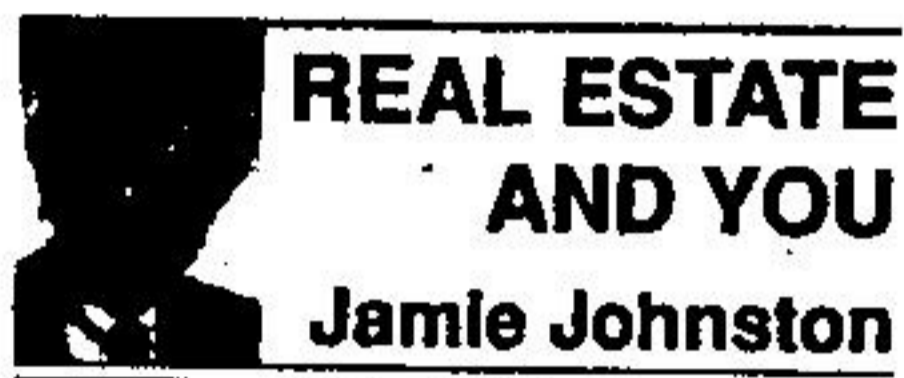
- Does the inspector encourage you to attend the inspection? (An inspector's refusal should raise a red flag).

A qualified home inspector can save you worry and money in what may be the biggest purchase of your life.

## Summer-the season for house sales

(NC)—Traditionally, slow real estate market activity has been a strong characteristic of summer months. In past years, many houses that were listed in spring have sold by summer. There has also been a greater tendency for real estate salespeople to take the summer easy, having done well in the spring months. This year, however, these traditions do not hold true.

Uncertainty brought about by the current economic recession, coupled with greater opportunities from low mortgage rates mean that real estate agents can't afford to be inactive during these summer months. There are still a large number of listings out there and lower interest rates signify the



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potential for sales. Agents are anxious to capitalize on these opportunities, especially after our recent real estate slowdown.

Generally-speaking, full-service companies supply their sales force with the marketing materials and resources necessary to effectively promote their listings. However, with most desk rental type operations, the salesperson is expected to purchase their marketing materials "up front",

and out of their own pocket. Your sales representative may or may not have the finances to support the efforts needed to market your property. The same problem may also arise if your listing is with a small company at this time.

The way to guarantee that your marketing activity is continued at an acceptable level is to get a marketing plan in writing. Some companies even include a marketing warranty at the time your listing is signed. If not, you are certainly within your rights to request a written commitment.

For a free copy of our "How To Sell Your Home" brochure, please call or visit a Canada Trust Realty office near you.

## Repairing cracked paint

Today's Beaver home improvement tip is about something called alligatoring and it has nothing to do with chasing unwanted reptiles out of your house. Alligatoring is an extreme case of paint cracking - caused because a second or third coat of paint was applied before the previous coat was dry.

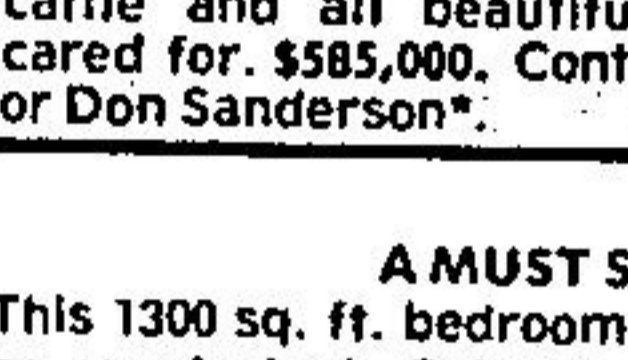
In some cases, it's caused by using an undercoat that was not made for use with the type of finish coat applied. The only solution to this problem is to completely sand away the cracked or alligatored surface. If the area affected is wide, you may need to use power sanding equipment.

After the sanding or scraping has completely removed the cracked paint from

the surface, brush the area thoroughly to remove dust and loose paint particles. Then apply one coat of a good quality undercoat paint, first making sure the undercoat is compatible with the finishing coat you plan to apply.

Allow the undercoat to dry thoroughly and then apply a coat of top quality house paint. Patience is the key here - wait for all paint to dry before applying the next layer. This way, you can be completely assured of an alligator-free paint surface.

Good luck, and remember, if you need further advice or assistance pick up a brochure or talk to the approachable home improvement experts at Beaver Lumber.

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