

CHECKLIST #1

Questions to Ask Real Estate Agents

Whether you're selling or buying, hiring the right agent can be an important part of the home inspection process. Don't be afraid to ask lots of questions when looking for a real estate agent. Here are some of the key things to ask:

1. How long have you been working as a real estate agent?

2. What's your area of expertise (condos, new homes, historic homes)?

3. Do you specialize in listings in one geographic area or neighbourhood?

4. How many buyers/sellers have you successfully represented in the last six months?

5. How will you protect my interests, and why should I hire you rather than another agent?

6. Can you provide me with three to six references of people who have hired you in the past year? (Follow-up on these references is critical.)

CHECKLIST #2

Questions to Ask Real Estate Agents' References

You should check three to six real estate agent's references— more if necessary. If you're buying a house, be sure that some of the references are from clients who have been in their homes for over a year.

1. Did your agent take the time to understand your needs and budget?

2. Did you receive appropriate listings?

3. How many houses did your agent show you?

4. Did your agent ever tell you you "could do better" or recommend you avoid a house after a showing?

5. Did your agent ever pressure you to buy a house that you weren't certain of?

6. Did you feel your agent was honest and trustworthy?

CHECKLIST #3

Documents to Provide When You're Selling Your Home

The best “fluffing” you can do when you’re selling your home is to give prospective buyers all the information they need to know. A good package will include:

- home inspection reports (a recent report and one from the time of your purchase)
- work permits and inspection reports for any work done during the time that you owned the house (and for any work done before, if you have documentation from the previous owners)
- “before,” “during,” and “after” photos for any renovations or repairs
- warranties for any new building materials (windows, siding, shingles, etc.)
- warranties and manuals for appliances included with the house (furnace, heat exchanger, water softener, water heater, air conditioner, kitchen appliances, etc.)
- copies of the previous year’s utility bills, to give proof of heating and cooling costs

CHECKLIST #4

Questions to Ask Home Inspectors

Hiring the right home inspector could save you money, heartache, and nasty surprises. Don't be afraid to ask plenty of questions, including the following:

1. How long have you been working as a home inspector?

2. Did you have any experience in the building trades before becoming a home inspector? If so, what kind, and how much?

3. Do you belong to a provincial association of home inspectors? Are you a certified member?

4. What kind of equipment do you use while inspecting (binoculars/ladder/infrared thermographic imaging camera)?

5. Can you provide me with at least six references from people who have hired you in the past three years? (Following up on these references is critical, especially references from clients who have owned their homes for at least a year.)

CHECKLIST #5:

Questions to Ask Home Inspectors' References

You should check three to six references—more if necessary. If you're buying a house, be sure that some of the references are from clients who have been in their homes for over a year.

1. How did your home inspector check the roof, roofing systems, and chimney?

2. Did your home inspector show up on time? How long did the inspection last? Did the inspector encourage you to take part in it?

3. What tools did your home inspector bring? Did they include a thermographic imaging camera?

4. Did you feel that your home inspector explained the limitations of the inspection thoroughly?

5. Did your home inspector recommend other specialists to investigate any potential problems?

6. Have there been any surprises since you've moved in? Did your home inspector miss anything?

7. Did you feel your home inspector was honest and trustworthy?

CHECKLIST #6

Questions Your Real Estate Agent Should Ask the Vendor

A home inspection can start even before your home inspector comes to look at the house. Here are some important questions your real estate agent should ask the vendor to begin the process.

1. How long have you owned the house?
2. What was the purchase price?
3. What's the sales and renovation history of this house? What repairs or improvements have you made in the time you've owned it?
4. How old are the major structural and mechanical systems—roof, windows, furnace and air conditioning, plumbing, electrical?
5. Are there building permits and building inspection reports for all work done on this house (structural, plumbing, electrical)? (Ask to see any documents.)
6. Do you know if this house was a marijuana-grow operation at any time?
7. Have there been any problems with water and waste drainage?
8. Has the heating system been converted from oil? If so, what happened to the oil tank? (Was it buried on the property?)
9. Are there any rooms that require additional sources of heat?
10. If there is a functioning fireplace, has the chimney been cleaned on a yearly basis?
11. Were the fireplace and chimney properly installed by licensed technicians? When? (Ask to see installation certificates.)
12. What are the annual heating and cooling costs for this house? (Ask to see bills.)

CHECKLIST #7

Questions about the Exterior

This checklist doesn't replace a thorough home inspection by a good home inspector, but these are important questions to ask about a home you're considering buying.

YARD

- If there is fencing, what condition is it in?
- Are trees close enough to the house for roots to damage the foundation, or for branches to damage the roof or the eavestroughs?

DRIVEWAY

- What material is the driveway, and what condition is it in?

ROOF

- What material is the roof, and what condition is it in?
- How old is the roof?
- Is there more than one layer of roofing material?
- Is there an uneven roof line?
- What type of flashing is around the base of chimney? What condition is it in?
- What is the condition of the chimney (bricks/blocks and mortar) and chimney cap, if any?
- What is the height of the chimney in relation to the roof line?
- Are there enough roof vents and gable vents? Are any of them dented or blocked?
- Are all skylights double glazed? Is there any condensation? Is the flashing properly fitted and well sealed?
- Is the dormer flashing adequate and properly installed?
- Are there enough downspouts connected to the eavestroughs? Are they properly attached? Do they extend far enough from the foundation?
- What is the condition of the soffits, fascia, and eavestroughs?

FOUNDATION AND STRUCTURE

- What type of foundation is there?
- Is there any buckling, bulging, leaning, or major cracks in the foundation walls?
- Are any wood members in contact with soil?
- Are all new or enlarged windows or doors framed and supported properly? Are there building permits and inspection reports for these additions?

SHEATHING (BRICK, SIDING, ETC.)

- What type of exterior sheathing is there?
- Are there any signs of moisture, rot, fungus, or other damage?

GARAGE

- What size is the garage (including the door) and what condition is it in?
- If the garage is attached, is there an adequate gas barrier between it and the house? Is there a fireproof door to the house? What condition is the door in?

PORCH/DECK/BALCONY

- What is the age and condition of the structure?
- Are any wood members in contact with soil?
- Is the structure properly attached to the main building?

CHECKLIST #8

Questions about the Basement and Mechanicals

Many of the important systems of a home are found in the basement. This checklist doesn't replace a thorough inspection by a good home inspector (and specialists, when necessary), but make sure you ask and understand the answers to these questions.

BASEMENT (UNFINISHED)

- Is there any evidence of moisture—mildew, mould, a musty smell, condensation on walls and windows, dampness in floors and walls, visible leaking from foundation cracks?

BASEMENT (FINISHED)

- Is there any evidence of moisture—mildew, mould, a musty smell, condensation on walls and windows, dampness in floors and walls, visible moisture of any kind?
- Are any wood or metal studs attached directly to exterior masonry walls? (If yes, check for signs of moisture on walls: mildew, mould, rust, dampness, a musty smell.)
- Is there any insulation on exterior walls? (2" rigid foam or polyurethane insulation is ideal as both thermal break and vapour barrier.)
- Is there insulation under finished flooring? (1" rigid foam board is best.)
- Are there adequate fire escape routes for any basement bedrooms?
- Are there enough heat ducts and a cold air return?
- Is the furnace big enough to heat the house?
- Is all new electrical or plumbing properly tied in to existing systems?
- Is the basement plumbing (toilet, sinks) vented properly?

BASEMENT STRUCTURE

- Do any walls appear to be buckling, bulging, or leaning?
How extensively?
- Are there any major cracks (1/4" or more) running in more than one direction? (If yes, consult a structural engineer.)
- Are any joists sagging or not fully connected to the subfloor above?
- If joists have been given extra supports (e.g., jack posts), have these been installed properly and safely?
- Are there any notches or cracks in the joists?
- Is there any rotting wood in the joists or other supporting members?

ELECTRICAL

- Is the amperage high enough for needs of modern lifestyles?
- Is any knob-and-tube wiring still active?
- Has the electrical service or panel been changed in any way? (If yes, ask for permits.)
- Are there any hidden junction boxes?
- Are fuses or circuit breakers overloaded?
- Are there enough outlets throughout the house?
- Are all outlets near water sources properly grounded (GFCI)?

PLUMBING

- What material is used for supply lines?
- What material is used for waste lines?
- How big are the main supply lines?
- Is there adequate water pressure?
- Are there any signs of water or waste backing up?
- Do toilets and sinks drain quickly?
- Is the vent stack the correct height above the roof line?

WATER HEATER

- Is the water heater chattel of the house, or rented?
- Is it in good condition?
- Is it big enough?

HEATING, VENTILATION AND AIR CONDITIONING (HVAC)

- What type of furnace and heat distribution is there?
- How old is the furnace, and what is its life expectancy?
- When was the furnace last maintained?
- What is the condition of the oil tank (if any)?
- Are there any unused oil tanks in the basement or elsewhere on the property? (If yes, costly environmental cleanup could be needed.)
- What is the condition of the ductwork?
- Is there extra ductwork for an addition or a basement reno?
- Are all vents open and receiving airflow?
- Are all rooms adequately heated?
- How old is the air-conditioning system, and what is its life expectancy?

CHECKLIST #9

Questions about the Interior

A thorough inspection of every room in the home can help you spot any potential issues. Some issues are more complex than others, and some may apply only to older homes, but don't hesitate to ask your home inspector the following questions:

FLOORS

- What is the type, age, and condition of finish flooring (room by room)?
- Are there layers of flooring?
- What is the strength and condition of the subfloor?
- Do the floors bounce?
- Are the floors level?
- Do the floors slope towards the middle of the house, or towards the exterior walls?

WALLS

- Are there signs of water damage near windows, floor levels, corners, or ceilings?
- Are there signs that walls have been removed?
- Are there cracks in walls above windows or doors?
- What is the condition of the plaster or drywall?

WINDOWS

- Are there signs of water damage or wood rot on window frames or on the walls below?
- What is the quality of the windows (number of panels of glass, type of hardware)?
- What is the condition and life expectancy of the windows?
- Do all windows have screens? Are they in good condition?

DOORS

- Do all doors swing and close properly?
- Do exterior doors have adequate protection (roof overhang of some kind) from the elements?
- Is there weather stripping around exterior doors?

STAIRS

- Are there any visible gaps between stringer and wall?
- Are the stairs too steep, or do they have narrow treads?
- Is the handrail shaky, too low, or absent?
- Are there any horizontal supports under the handrail, or any vertical spindles more than 4 inches apart?

KITCHEN

- What is the type, quality and condition of cabinet carcasses?
- What is the type, quality and condition of cabinet doors and finishes?
- Are the cabinets level, and their doors and drawers aligned?
- Are there any visible gaps between cabinets?
- Are there signs of moisture damage, such as rotted wood, especially under the sink?
- What is the type, quality and condition of counters?
- Are there any chips, cracks, stains, or gaps between seams?
- Is there enough counter space, especially next to the sink and range?
- Are there any signs of water damage to the underside of the kitchen counter near the sink?
- What is the age, quality, and condition of appliances (if included)?
- How good is the drainage from the kitchen sink?
- Are there any signs of leakage or previous water damage?
- Is there a window and/or fan in the kitchen?
- Does the fan vent outside (not to the garage or another room)?
- Is the fan powerful enough to remove moist air?
- Where does the central vac exhaust (hopefully not into the house)?

BATHROOMS

- Are there any signs of moisture damage—mildew, mould, a musty smell?
- Is there a window and/or fan in each bathroom?
- Do the fans vent outside?
- Are the fans powerful enough to remove moist air?
- Is there any softness or sponginess in the flooring or the tiled walls?
- Is there a strong toilet flush?
- Is there good drainage from the bathtub and/or showers?
- Is there adequate storage?

ATTIC (UNFINISHED)

- Is there easy access to the space?
- What is the type, amount, and condition of insulation?
- Are there signs of moisture—condensation, mildew, rotted wood?
(In cold weather, check for frost on roof sheeting above.)
- Is there adequate ventilation?

ATTIC (FINISHED)

- Does the attic conform to minimum building code specifications?
(Ask vendors for building permits for attic conversion.)

CHECKLIST #10

Questions about Condominiums

Whether you're buying a new condominium or an older one, research the builder and the condominium development, and ask your real estate agent and home inspector plenty of questions, including these.

1. What restrictions apply to the exterior of the condominium (windows, window coverings, balconies, terraces)?

2. What is the monthly maintenance fee? How much reserve fund is allocated for the building?

3. What is the sales history of the development? Are the units primarily owner-occupied or investment properties?

4. For older developments, have there been any special levies to cover repairs that weren't covered by the monthly maintenance fee?

5. Have there been any major repairs to the condominium? Are there any under way now?

6. What other development is planned in the neighbourhood? (In a condo tower in an urban area, this is an important question—you don't want your priceless view of the city be blocked by another condo tower.)

7. Can I see the minutes from the condo board meetings?
