

# HOME & COTTAGE INSPECTIONS ARE IMPORTANT IN COTTAGE COUNTRY

**BY ROLY & SUE WIGHT, CLEARVIEW HOME INSPECTION** | Buying a home or cottage is a major decision and of considerable financial consideration. In cottage country, there are many unique nuances to purchasing a home or cottage property. As part of the buying process, most real estate agreements include a home inspection condition. Home inspections generally cost between \$400–\$500 for a small to average sized home or cottage. The cost is usually based on the square footage of the building and will likely increase for larger buildings. Count on the inspection taking approximately four hours to complete a thorough top to bottom assessment of a small to average sized house or cottage, and this can take longer if the building(s) are larger or there are a number of them to inspect (i.e. bunkies, garage).

In cottage country there are many considerations in purchasing a property, as rural properties are unique and the buildings are rarely as straight forward as they tend to be in more urban areas. One way to mitigate some of the unique challenges to developing a full understanding of a property's complexities is to hire a home inspector. Sometimes people look at the added expense of an inspection and think about asking a friend or hiring an inspector who charges the least amount of money. Asking a friend who has some experience in certain aspects of home or cottage construction or maintenance may be helpful, however a professional home inspector is trained to inspect and consider all components of the home or cottage, how these work together, and how a problem in one area can affect another, or conversely how an improvement in one area will help in another. Professional home inspectors utilize equipment such as moisture meters, gas sniffers and thermal imaging cameras to provide detailed information. They follow a consistent pattern of inspection and identify items in the home or cottage that are of future consideration. They make suggestions about areas that may be a problem down the road, make suggestions about preventative maintenance, and comment on how attending to smaller issues may prevent bigger, costlier repairs in the future.



Utilizing a computer program that breaks each building down into components, a building is fully inspected identifying aspects of the building that are defective, marginal, acceptable, not present or not inspected. A final report is generated, identifying defective and marginal items, generally providing pictures of these areas, and sums up areas and issues that the client should be aware of, areas that need to be addressed, and finally areas that are acceptable, not present and/or not inspected.



Here are just a few of the areas that home inspectors address in an inspection:

- 1) ELECTRICAL PANEL:** Is there aluminum wiring present? Double taps? Live wires? Do all of the outlets work? Are GFCI outlets present and functioning?
- 2) ATTIC:** Is the insulation adequate? Is it vermiculite? Is there rodent intrusion? Is there moisture present or previous water damaged areas?
- 3) STRUCTURE:** Is it adequate? Has it shifted? Is there water damage, cracking, wood rot? Is there significant rodent or bug damage?
- 4) PLUMBING:** Is it adequate? Are there leaks present? Are there non-working taps? What is the type of plumbing? Is there room for improvement? Is there a water filtration system?
- 5) ROOF:** What is the condition: roof drainage, flashing, skylights, chimney, plumbing, venting?
- 6) SAFETY ISSUES OR HAZARDS:** Inspection of railings, decking, smoke detectors, CO2 detectors, firewalls, proper grounding. Is the septic too close to the well?
- 7) WATER HEATER:** Are there any Water Heater Temperature Relief Valve (TPRV) issues?
- 8) HEATING:** Are there any issues with the oil heating system or furnace?



In cottage country there are additional considerations for home and cottage inspections. Additional services that a home inspector provides are septic assessments and WETT certificates. It is generally more cost effective to hire a home inspector that can complete all components of your home or cottage inspection, including a septic inspection and completed WETT certificate.

## SEPTIC SYSTEM INSPECTION

Septic system inspections are an added service, not part of a routine inspection, however they are important as septic repairs can be major and costly. A septic inspection includes a flow test to assess the efficiency of the septic bed, a visual examination of the tank and baffle, and a dye test, if requested. The flow test involves running the water for twenty minutes which also provides information about the functionality of the pump and well. The septic is examined in conjunction with the plumbing system and suggestions will be offered if improvement is suggested or potential problems are identified. It is worth noting that septic companies generally do not conduct flow tests, they examine the tank and baffle only. A septic inspection is approximately \$125 with a home inspection, and approximately \$175 to \$200 if this is the only service provided.

## WETT CERTIFICATE

A Wood Energy Technology Transfer (WETT) certificate is issued by a licensed WETT inspector and is usually needed by your insurance company if a wood burning appliance (i.e. wood stove, fireplace, pellet stove) is present. These appliances must meet certain requirements before an insurance company will provide insurance. A WETT inspection with a home inspection is approximately \$175, and approximately \$250 if this is the only service provided.

## WHAT TO LOOK FOR IN A HOME INSPECTOR

Here are a few questions that we would suggest you ask:

- 1) What is the inspector's qualifications? Is s/he certified?
- 2) Is the inspector insured?
- 3) Can the inspector provide recent references?
- 4) What services are provided? Does the inspector inspect all components or only some components?
- 5) Can the inspector complete a septic inspection?
- 6) Can the inspector issue a WETT certificate?
- 7) What type of report is provided? Is it comprehensive? How long will it take?
- 8) How many inspections does the inspector do in a day? week?
- 9) What is the inspector's availability to complete the inspection?
- 10) Does the inspector regularly do inspections in cottage country?



It is a good idea to speak with your home inspector prior to the inspection to identify any questions or concerns that you have and to share your thoughts about the experience you are hoping to have on the property. People have different ideas about how they want their home or cottage to be. For some, a repair or renovation is no big deal as they have the skills, time and inclination to deal with these. Others do not feel this way and are not looking for a home or cottage that requires repair or renovation - they want low maintenance! It is also a good idea to speak with your insurance company to obtain a list of items they will require to insure the property. It is helpful to share this list with your home inspector. Finally, it is not necessary for you to be present during a home or cottage inspection, although it is certainly preferable. Being present facilitates the ability to share first hand areas of concern, discuss possible solutions, and talk about future changes and/or renovations. Even if you are not able to attend the full inspection, attending for the last hour will likely be enough time for you to develop an educated understanding of the condition of the property.

## BOOK AS SOON AS YOU KNOW YOU NEED AN INSPECTION

It is a good idea to book your home or cottage inspection as soon as you have an accepted conditional offer as it may take a few days to get an appointment. There will also be a turn around time for the data to be reviewed by the inspector, the report to be written, and the document to be forwarded to you.

If you have any questions about Home Inspections, visit [www.clearviewhome.ca](http://www.clearviewhome.ca) or contact them directly by phone or email.

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\* See Clearview Home Inspection's ad on page 19.