



Allstate[®]
You're in good hands.

Guide for **NEW HOMEOWNERS & HOUSE HUNTERS**



Are you a recent homebuyer or looking to purchase a property? Be sure to look beyond the home's esthetics and design layout. Critically observe and pay attention to potential issues to help avoid costly surprises down the road.

Bring in the experts

- Hire a **licensed building inspector** to investigate the property's overall structural status from the foundation to the roof, including the mechanics like plumbing and electrical.
- Consult with a **landscaper or arborist** to evaluate various elements of the front and backyards, including the condition of trees, fences and walkways.
- Talk to your **insurance provider** to make sure you understand coverage options and limitations to ensure your new home is properly protected from the unexpected. Local agents will have background information about the community to advise you on potential issues.
- Ask your **real estate agent** questions about the property's history, such as if and when any structural maintenance repairs or updates were made (including roof, heating and furnace, hot water tank, pool, drainage, the most recent chimney sweep); and about costs associated with heat, hydro and taxes.

Do your research

- Inquire about **historic and legal** aspects of the property, such as the possibility of the lot being susceptible to flooding and the impact of previous land contamination.
- Consult the **municipality's plans for urban expansion** available at city hall or sometimes online. This will give you insight into regional planning as well as future projections on real estate and commercial development in your area.

Pay special attention to:

- Cracks or damage to the **foundation** from the inside and out;
- Missing or curled shingles on the **roof** and the condition of valleys (where two sections of roof meet). Also check for yellow stains on the ceiling on the top floor which may indicate a roof leak;
- Wear and tear on the **patio, balcony, fencing, deck surface** and other structures;
- The condition of the **swimming pool** or spa equipment and liner, if applicable;
- Dripping faucets and leaking drains in kitchens and bathrooms, as well as the age and condition of the **hot water tank**;
- Deteriorated **water supply hoses** on appliances such as washing machines and dishwashers;
- Oversized or untrimmed **trees** close to the property that could cause foundation issues or damage during storms;
- The condition of the **fireplace** and when it was last cleaned and inspected.

GUIDE FOR NEW HOMEOWNERS & HOUSE HUNTERS

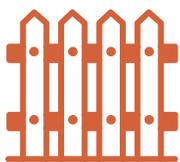
Here are a few critical areas to watch for while shopping for a new house.



Flooding

A major threat every spring is flooding as a result of heavy rains and quickly melting snow. Recently, the Quebec government invested in updating flood zone mapping to help reduce the number of development properties in high risk zones and to help educate homebuyers on the risks associated with buying a home in a potential flood zone.

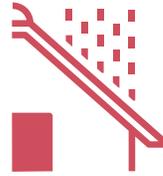
INSPECTION TIPS: In addition to consulting community floodplain maps, hire a building inspector to evaluate the condition of the basement walls, slope or grading of property surrounding the home, downspouts and eavestroughs, the sump pump, and to confirm presence of backwater valve or other sewer backup mitigation devices. The proper functioning of all these elements will help water drain away from the property in the event of rapid accumulation. This will help minimize, or even eliminate, flood damage to the home.



Decks, fences & other structures

Items constructed of wood will naturally deteriorate over time. Depending on how they were built and maintained, structures such as decks, fences, and balconies may need to be repaired or re-built sooner rather than later.

INSPECTION TIPS: Check all elements of the front and backyard, particularly the quality of materials used in structures. Building inspectors and landscapers are the best-qualified to guide potential property buyers through this process.



Roofs & severe weather risks

Extreme temperature fluctuations, wind and precipitation (particularly due to snowstorms, ice storms and torrential rains) can all take its toll on a home and contribute to damage - particularly to the roof.

INSPECTION TIPS: Check the roof for missing and curled shingles, which could result in interior damage to ceilings and walls on the top floor. Always keep an eye out and check the ceilings on the upper floor for yellow stains, which could serve as a clue to issues that may need immediate attention. Old trees surrounding the property should also be inspected by an arborist to assess their health and the risk of them toppling over in winter or during a strong wind. Seasonal tree pruning might be necessary to help avoid tree branches falling off under the weight of snow and ice.



Swimming pools

While very enjoyable on a hot summer day, swimming pools or residential spas can pose special risks to homeowners that will require extra care.

INSPECTION TIPS: Ask about the age and look at the condition of the pool's liner, equipment, fencing and surrounding deck (heaving and cracks are not a good sign). Inquire about past problems or leaks, and see if you can learn who opened and closed the pool annually for the previous owners. Knowing a reputable company cared for the pool will offer additional peace of mind. Be sure surrounding fencing meets local regulations and hire a professional to inspect the pool and equipment before using it.

GUIDE FOR NEW HOMEOWNERS & HOUSE HUNTERS

Here are a few critical areas to watch for while shopping for a new house.



Urban developments

The eventual construction of buildings, commercial businesses, roads, bike paths and parks in the surrounding community may affect the value of the property in either a positive or negative way.

INSPECTION TIPS: If there is vacant land or farming property around the home, be sure to consult the municipality's urban planning department. They ought to be able to provide you with a reference document that outlines future projections on real estate and commercial development in the area. Understanding how urban development will affect your property is crucial when deciding whether or not to buy, given that it could have significant impact on the market value of your home.



Plumbing

Some leaks are often readily apparent, such as a burst pipe, whereas others, like leaking drains from toilets or sinks, can go undetected if not clearly visible. Other sources of plumbing issues could be from older hot water tanks or deteriorated washing machine hoses, etc.

INSPECTION TIPS: Check if the toilet valve constantly emits a hissing or gurgling sound when the toilet is not in use. Open cupboards and look under sinks for puddles of water under the drain. Determine the age of the hot water tank by checking the serial number. Tanks ought to be replaced after 10 to 12 years. Be sure to inspect washing machine supply hoses, and replace them immediately if they have deteriorated or are ill-fitted.



Foundation & windows

Foundation or structural cracks make a home vulnerable to various types of issues, including water and pest infiltration that can cause damage.

INSPECTION TIPS: When buying a home, have it inspected by a professional to ensure there are no cracks in the foundation or other issues with the structure of the house. The inspector would also need to check the condition of the windows. If the window frames are made of wood, they will need extra care and upkeep. If a window is difficult to open or if it appears foggy, replacement is probably necessary and that can be a big expense.



Electrical wiring & other fire hazards

Sometimes fires are a result of poor workmanship and other times it's from wear and tear. Problems may also arise from appliance failure or overloading of electrical outlets or extension cords. Other fire risks include overused or uncared for fireplaces and clothing dryers.

INSPECTION TIPS: If the house is serviced by a fuse panel, check to ensure it has been fused correctly. If there are multiple colours of fuses, you should have a professional electrician inspect it. Also look for clogged dryer ducts in the laundry room and clean them to help avoid a dryer fire. If there is a wood-burning fireplace, or wood stove, it is strongly recommended you have it professionally cleaned and inspected prior to use.

For more tips and advice in the areas of preparation, protection, and prevention, visit goodhandsadvice.ca.

