

Ten questions homebuyers should ask before buying a home



Buying a home is often the purchase of a lifetime. To avoid unpleasant surprises, Chubb has put together a checklist to help you ask the right questions before starting a new life in a new home.

INTERIOR

Are there stains on the ceiling, walls and floors? Water stains on ceilings, floors or walls are a clear sign of water problems. Look specifically in corners on the upper floors for signs of roof leaks. Ceiling damage on the lower level is a sign of plumbing or fixture leaks on upper levels. Water stains can easily be covered with paint, so bring a bright flashlight with you and shine it on walls, floors and ceilings to look for signs of imperfections and staining.

What is the condition of the plumbing fixtures? Are there signs of deterioration in and around plumbing fixtures? Flush the toilets to make sure water runs properly. Firmly grasp the toilet bowl and try to rock it to ensure that it is firmly sealed to the floor. Look in sinks for stains and signs of leaky faucets. Check under and around sinks for leaks or previous water damage.

Are the “details” in the home well maintained? Sure, the floors are clean and the walls are freshly painted, but what is the condition of the caulk around the tub, shower stall and sink? Deteriorated or mildewed caulk can allow water to gradually work its way behind plumbing fixtures and into the home’s walls. Check for fresh caulk where counters meet back splashes or walls.

What is the condition of the water-bearing appliances and their connections? Dishwashers, washing machines, kitchen disposals and water connections for icemakers account for hundreds of millions of dollars in damages to homes in the United States and Canada. Look for watermarks around water-bearing appliances. Check the condition of the hoses and connections on water-bearing devices. The washing machine should be no closer than 4 inches from the wall to avoid kinks in the hoses.

BASEMENT

What is the age of the hot water heater? It’s important to determine the age of the hot water heater since most have an average life of 10 to 13 years. There’s usually a metal label on the heater that is date stamped. If not, the first four digits of the serial number represent the month and year it was manufactured.

Is there a potential for a pipe burst due to freezing? In colder climates, water supply lines in unheated areas of the home may freeze and rupture. Determine if there are any plumbing lines that run through crawl spaces, garages, attics and even exterior walls exposed to wind. Although insulating these lines may keep them from freezing, a more extensive solution may be necessary.

Is the basement dry? Check the basement area for dryness. Stains on walls are one indicator, but the existence of a sump pump is a sign that ground water is a possibility. Ask if the pump is in working order or require a demonstration by having water poured into the pit to ensure the pump is functional.

EXTERIOR

Are the gutters and downspouts clear of debris? If the home is in a wooded area, gutters can become clogged with fallen leaves and debris. This may cause rainwater to spill over, which results in water entering the home either through the roof or basement. It may also damage exterior wood siding. Check to see that gutters and downspouts are clear, especially in the fall.

Have you visually inspected the roof shingles, overhangs, wood siding and windowsills? Asphalt shingles or wood shakes on the roof that show signs of curling or cupping may be indicative of poor ventilation or improperly installed insulation in the attic. Peeling paint or signs of rot on roof overhangs, exterior trim boards, wood sidings or windowsills may indicate excess moisture in these areas. If these problems exist, a licensed professional contractor should inspect these areas and repair them as needed.

Is the property properly graded? Ground that does not allow water to drain away from the foundation during a heavy rain storm or after a big snowstorm may result in the water seeping down along the foundation and ultimately into the basement. Also, if the property is lower than the neighbour’s, be sure any water runoff from surrounding properties is diverted away from the foundation. A properly working exterior drain system is important for all properties where the ground slopes toward the foundation.

Chubb Insurance Company of Canada
www.chubbinsurance.com

Chubb Creates Certainty.