



# **What to check when you buy a home**



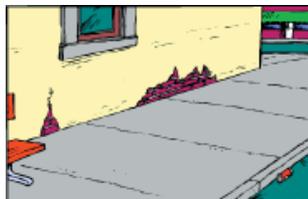
# What to check when you find a home you like

Your REALTOR will help you check these things.

## *Outside the home*

### **Walls**

Do the walls look in good condition—can you see cracks in the cement? If there is siding, does it look old and worn?



### **Windows**

Are the window frames wood or metal? If they are wood, do they need repairs or painting?



### **Gutters and downspouts**

Gutters are around the edge of the roof. They collect water off the roof. Downspouts take the water away from the house.

Do the gutters and downspouts look OK? Are they falling off?

### **Roof**

Can you see if there are shingles missing? Are there shingles which are curled up at the edges? These mean you may need a new roof.



## Front path or driveway

Is the concrete cracked and uneven? This may make it hard if you use walking sticks or a wheelchair.

## Trees

These can look lovely. But are they very close to the house? If so, the branches may fall off on the roof of the house, and the roots may damage the pipes underground.



## Fences, sheds

Will they need to be repaired?

## Yard

Is it big? Will there be a lot of work to do? Do you like to work in the garden, or is it easier to have a home with just a small yard?



## Garage

If you have a car, will you want a garage or carport (a shelter with just a roof), or will you leave your car on the street?

## Sidewalk

If the house is on a corner, remember there may be more sidewalk to keep clear when there is snow.

## Traffic

If the home is on a busy street, you may be close to public transportation. But there will also be more traffic. You must make up your mind if this is what you want.



If you use public transportation, what is the service like? Can you get to where you need to go? If you have children, how close is the home to the schools they will need?

## *Inside the home*

### Walls

Do the walls need repairs? You may need to paint or hang wallpaper.



### Floors

Floors may be wood, or covered with carpet, or some kind of linoleum (sometimes called lino).

If they are wood, is it in good condition? If there is carpet, is it worn? Do you like the colour? If there is linoleum on the floor, is it cracked or curled up at the edges?

### Windows

Do they open and close easily?  
Do the frames need painting?



## Closets

Are there as many closets as you need?

## Bathroom

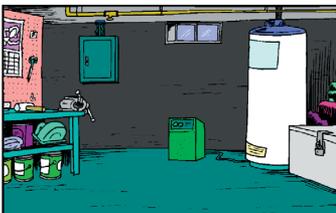
In the bathroom, look at the **caulking** round the bath and basin (*caulking* is the waterproof paste that keeps water from getting behind the bath and basin and into the walls). Will it need to be replaced? That is not a big job, but if it has not been done for a long time, the walls may be damp and rotting. Are there black patches on the walls? This is **mildew**. It is not healthy for you. Does the water flow well. You can check this if you run the tap or flush the toilet.



## Accessibility

If you use a wheelchair or walker, there are extra things to check. Is there a ramp outside (a slope for people who cannot use stairs)?

Are the doorways wide? Is there room to move in the bathroom? Will it take a lot of work to make the home easy for you to live in? That will cost money.



## Basement

Check if it smells damp. Look to see if there are water marks on the walls—that would mean there has been a flood sometime. Maybe water from the sewer came up.

## Condo

If you buy a condo apartment, ask if the building has **post-tension cable**. Some buildings were made with these metal cables and now may need big repairs. There should be reports about them, which you can ask for.



### People who live near

Ask about the people who live near. Are they noisy late at night? Do they keep dogs? Are there people you may like to make friends with?

If you buy a condo, it is important to ask about people who live on each side of you, or above or below you. In some condos, often those made mainly from wood, noise carries clearly and may bother you.



### Bills and local taxes

Ask what the taxes are. Ask to see some bills for **utilities** (electric power and water) and gas. That will help you work out how much it will cost to live in this home.

### What will be left in the home

Ask what will be left when the owners move out. They may want to leave the drapes, the washer or dryer, the stove or fridge, or other things. If the



stove, washer or other electric things are left, ask if they work well.

### **Furnace and water tank**

Ask how old these are. If they are new, you will not need to replace them for some years.



### **Liens (sounds like *leens*)**

Ask if there are *liens* against the home. A lien means that the owner has not paid a bill for work on the home. If the bill is not paid off when you buy the home, it becomes yours and you must pay it. Your lawyer will check if there are liens on the home, but you can ask too.



### **Condo**

If you buy a condominium, you will want to see the *estoppel* certificate which shows how much money the condo association has for repairs and upkeep. It also shows that the building is insured. You will want to know that the fund for keeping the place in good repair is as big as it should be.

### **Living in the countryside**

If you buy in the country or in a small town, there are extra things to ask about.



### Winter

Sometimes it is hard to go places in winter. Ask what the roads are like. Stop and think if you may be lonely if the weather is bad and you are at home a lot.

### Water

Your water may come from a shared pipeline, or your own well, or you may need to pay for a truck to bring water every week or two.



### Sewage

In the country, your sewage (all the used water and waste from your sinks, bath and toilet) may go to a septic tank and septic field. These need to be looked after. You will need to pay someone to empty the tank every year or two.



### Garbage

In the country and in some small towns, there will be an extra cost to have your garbage picked up.

### Ask lots of questions

The home does not have to be perfect, but you need to know how much repairs will cost. The more repairs there are, the cheaper the home should be.



## What the words mean

**Condominium** (often called a *condo*). In a condominium, all the owners in the building together own the land and the outside of the building. All the owners must pay condo fees each month to cover costs of looking after the shared parts. In condo apartments, fees also cover some inside parts, like the stairs.

**Cement.** This is a grey powder which is mixed with gravel and water to become hard and make concrete.

**Estoppel certificate.** This is a paper you need when you buy a condo. It says that the condo association is legal, is insured, and has the money it needs for repairs.

**Lien** (sounds like *leen*). A lien means that the owner has not paid a bill for work on the home. If the bill is not paid off when you buy the home, it becomes yours and you must pay it.

**Local taxes** (sometimes called *municipal taxes*). Money you pay to the local government for services like roads and road signs, sewers (drains), libraries and transportation.

**Post-tension cables.** Materials used about 30 years ago in apartment buildings. Some of these have rusted and cost a lot to repair.

**Sewage.** All the water and waste from your basin, bath, toilet and kitchen sink.

**Siding.** This is what is put on the sides of a house. Often siding is made from aluminum. It protects the house.

**Utilities** Electricity (power) and water.



Here is a list of the booklets which  
may help you buy a home:

- **The first steps when you buy a home**
- **Mortgages and other money matters**
- **What to check when you buy a home**
- **Your home-buying team**
- **Make an offer to buy a home**
- **When it is time to move...**

These booklets are for general information only.  
They do not take the place of professional help.

You will still need to talk to  
a REALTOR (this is a real estate agent), a lawyer, and a lender.

You can get copies of these booklets at:

The Home Program  
c/o CTD Housing Solutions Edmonton Ltd.  
10242 105 Street NW, 6th Floor  
Edmonton, AB T5J 3L5

phone: (780) 504-6161

fax: (780) 471-6831

email: [homeownership@thehomeprogram.ca](mailto:homeownership@thehomeprogram.ca)

website: [www.homeprogram.ca](http://www.homeprogram.ca)

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