


WHAT TO LOOK FOR WHEN BUYING A HOME



Your home isn't just a place to live. It is also probably the biggest and most important investment you will ever make.

To help you protect that investment and find a safe, comfortable place for your family to call home, Canada Mortgage and Housing Corporation (CMHC) offers the following list of some of the things you should look at before you buy a home, to make sure you won't end up having to pay for a lot of expensive repairs:

- **Brickwork and chimney pointing**—look at the brickwork on the outside of the chimney. If it is chipping, crumbling or, turning to powder, or if the mortar is starting to fall apart, it could be very expensive to have it repaired.
- **Decks and porches**—look for signs of rotting wood, even under a fresh coat of paint. Soft spots or places where the wood is splintered could be a sign of more widespread damage.
- **Electrical system**—if you are buying an older home, find out if the electrical panel has been upgraded. If the service says 200 amps, it is an upgrade. A 60 or 100 amp panel has probably not been upgraded, and may not be enough to meet the electricity needs of your family.
- **Floors**—what shape are the floors in? If the floors are hardwood, do they need to be sanded and refinished? Refinishing isn't very expensive, but it is easier if done before you move in, while the rooms are still empty.
- **Heating**—find out how old the furnace is, and what kind of energy is used to heat the home. Natural gas is generally the least expensive option, but it is not available everywhere. Oil and electricity are common sources of energy in Canada but are more expensive, especially for a house with baseboard heaters.
- **Insulation**—insulation keeps your house warm in the winter and cool in the summer. If the house has older plaster walls, it probably has little or no insulation. Hiring an insulation contractor to blow extra insulation behind the walls can be expensive, but it will save you money on your heating bills in the long run.
- **Parking**—find out where you can park and how many parking spaces come with the house. Many older houses in large cities, such as Montréal and Toronto, do not have a garage or driveway. If the house does not have a driveway, can you get a parking permit from the city to park on the street? If not, do municipal regulations allow you to build a driveway or parking spot?
- **Plumbing**—the plumbing system should be copper pipes with copper soldering, or PVC piping. Lead pipes mean that the plumbing is old and will need to be upgraded in the future.

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- **Roof**—is the roof in good condition? A roof is usually good for 20 to 25 years. Some signs that you may need to replace or repair the roof include leaks or water stains near the chimney and on the ceiling of the top floor inside the home.
 - **Sewage and drains**—hire a qualified inspector to find out if the sewer system and drains are working properly. You should also find out if the sewage service from the street has been upgraded recently.
 - **Windows**—if you are looking at an older home that has just single panes of glass in the windows, you may need to upgrade to a new set of windows before you move in.

If you are buying an older home, it is always a good idea to hire a professional home inspector to inspect the home before you buy. A home inspection will give you a complete understanding of the condition of the home you are buying, before you buy it.

For more housing information, please visit Canada Mortgage and Housing Corporation at www.cmhc.ca/newcomers.