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Important Contact Information

Personal Information	name		
	physical address		
	mailing address		
	tel	cell	email
Emergency			
Professional			
Support			
Utilities			
Services			
Community			



MAINTENANCE

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Annual Maintenance Calendar

SPRING

- inspect the roof (binoculars are useful) for missing or damaged shingles and flashing;
- clean eavestroughs, downspouts and window wells and ensure water drains away from house;
- check the attic, basement and crawl spaces for signs of moisture (such as discoloured insulation) and rodents/insects/animals;
- inspect and clean fresh air intakes;
- have air conditioners serviced;
- test sump pump;
- test the main water shut-off valve. Turn it off and on to make sure it has not seized up;
- test well water quality;
- check the septic system and pump out as required;
- for more on landscaping, see page 20.

SUMMER

- inspect main beams for straightness and make adjustments to the teleposts (if you have them) as needed. See page 23;
- clean debris from outside air conditioning components;
- clean coils inside air conditioners to improve efficiency and prevent mold growth;
- clean around doors, screens and windows;
- clean siding and windows;
- repair and repaint wood doors and windows;
- lubricate door hinges, latches and garage door hardware;
- check and repair driveway and sidewalks;
- inspect and repair fences.



YEAR ROUND

- clean or change central air and furnace filters at least every two months;
- clean range hood filters monthly;
- check for water leaks in appliances, plumbing fixtures and water lines;
- monitor floor and fixture drains for adequate water seals.



AUTUMN

- have the heating system professionally inspected;
- vacuum furnace rooms, heating ducts (through heat registers in rooms), electric baseboard fins, converter fins and radiators;
- have chimneys cleaned;
- clean leaves from eavestroughs, downspouts and window wells;
- turn off and drain exterior taps;
- drain and store garden hoses;
- trim trees and dispose of accumulated garden waste and garbage;
- check and repair caulking and weather stripping around doors and windows;
- cover or remove window air conditioners;
- apply mulch over perennials.



WINTER

- have heating systems inspected and serviced;
- ensure outside wall air intakes and exhaust vents are free from snow;
- clean or change the furnace humidifier filters every two months;
- check regularly for condensation and humidity;
- inspect your safety and security systems, window and door locks, smoke and CO alarms, fire extinguishers, and fire escape routes.



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Planning Home Improvements

USUALLY WE PLAN A RENOVATION for our own comfort and enjoyment or a specific need, but homes are also a financial investment. Whether you are doing the work yourself or hiring professionals, the basic steps for handling a project are the same. Plan carefully, spend your money wisely.

IMPORTANT QUESTIONS TO ASK YOURSELF

Why Do You Want to Renovate and What are the Priorities?

Comfort and convenience? Added safety and security features? Improved energy efficiency? A new addition to the family? A healthier home?

How Long Will You Live in Your Home?

Will there be a retirement or significant changes in your family within the next 10 years? Are you planning to sell your home in the near future?

What Will You Do During the Renovation?

Will you continue to live in your house and, if so, what steps will you need to take to stay safe and healthy?

CHECK ZONING, BYLAWS AND BUILDING CODES

Whether you are making improvements in a long-established area or a new subdivision, your home must conform to current zoning requirements such as size restrictions, maximum height and location of the house on the lot. You must also be cognizant of construction standards and building codes:

- talk with local building authorities regarding building permits, zoning approval, bylaws and building codes;
- consult with qualified building professionals regarding the impact your project will have on the existing house structure and/or electrical, plumbing and heating systems. What may seem like a small job may turn out to be a complex and expensive proposition;
- consider hiring an architect or designer if the work is of a complex nature. They can do some or all of the investigative work for you.

ESTABLISH A BUDGET

- obtain at least two estimates from the professionals you plan to hire;
- if you are doing the work yourself, investigate the cost of materials, equipment rentals, hired labour, etc.;
- add an additional 20% to the total for changes in material prices, unexpected costs and project changes. Use the estimating chart on page 43;
- discuss the financial implications of your project with your banker, financial adviser and real estate agent. Will you retrieve the investment when you sell your home?

ANALYZE YOUR SPACE AND YOUR TASTE

- make a list of what room elements to keep and what needs to be changed;
- study traffic and light patterns to make sure they work with your ideas;
- develop rough drawings. Refer to "How To Draw and Use Plans", starting on page 45.

Establish a Must Have List and a Wish List

You may not be able to do everything you hope to, so focus on what is most important and keep a wish list of items you can add as your budget allows.

Build an Idea File

... that includes product samples, room layouts and colour scheme ideas.



THINK SAFETY

Consider building in a few additional safety features to make your home more safe and comfortable for years to come.

Access

- make all access, wheelchair-friendly.

Lighting

- add diffused lighting in stairwells and work areas;
- install dimmer switches or sensor lights in hallways.

Doors

- widen doorways;
- replace doorknobs with lever handles angled away from door openings.

Stairs

- ensure backs of stair risers are closed;
- install ground-level lighting and non-skid surfaces;
- install handrails on both sides.

Flooring

- use non-glare, slip-resistant flooring;
- use the same floor level throughout to eliminate uneven surfaces.

Kitchen

- install locks on cabinets containing prescription drugs, chemicals or cleaning fluids;
- install low-level shelves in the pantry;
- install lever handles on doors and cabinets;
- add sensor-controlled taps.

Bathrooms

- install lever handles on taps;
- install bath grab-bars and a hand-held shower head.

Closets

- install lights inside closets.

FINALIZE YOUR PLANS

- firm up your ideas;
- draw a final plan or have an architect/designer/draftsperson do it for you;
- decide on who will do the work.

WHO WILL DO THE WORK?

Do It Yourself

The DIY approach can be rewarding—and extremely frustrating. Be sure you have the skills, knowledge and time before you decide to do it yourself:

- evaluate the scope of the project to get an overall sense of the work involved. It is easy to underestimate the amount of skill and time required;
- what skills, equipment and knowledge will be needed for the project? Can you hire professionals for skilled jobs and do the rest yourself?
- do you have the available time to do drawings, get permits, coordinate trades and schedule inspections?
- do you have the appropriate insurance should an accident happen?

Home Improvement Professionals

Qualified professionals offer experience, knowledge and an equipment infrastructure that will help avoid pitfalls and solve problems. Their involvement can range from a visit to your home and a brief consultation, to looking after the entire project.

More complex jobs can be done with an architect/designer or a full-service renovator. These professionals can be involved during the planning stage, do drawings, obtain zoning approvals and building permits, hire contractors for you, supervise work and approve payments to contractors.

Whatever the size of job it is important for you to know enough about the renovation process to better explain what you expect and to protect your interests.

CHOOSING A CONTRACTOR

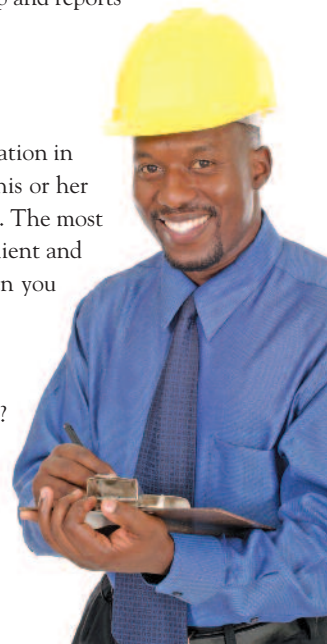
- ask friends, family and colleagues for referrals;
- contact local home builder associations. They maintain lists of member contractors;
- check the Better Business Bureau for membership and reports on many types of contractors;
- ask building supply centers for referrals;

References

A builder with a record of stability and a good reputation in the community will be glad to supply the name of his or her bank and references from customers or tradespeople. The most important references to obtain are from a current client and two recent clients. Important questions to ask when you check references:

- did the job start and finish on time?
- were there unexpected problems during the job?
- was the job completed for the amount agreed upon?
- were you able to contact the contractor easily?
- how did the contractor handle changes to the original contract?
- would you hire the same contractor again?

Examine the contractor's work to see if it meets your standards.



Asking for Estimates

Ask for written estimates from at least three contractors. Give all prospective contractors a complete description of the project in writing. Use supporting drawings, sketches and photographs to describe the project as completely as possible. Have all contractors visit the site and inspect the job.

Comparing Bids

Contractor's bids should cover:

- a description of the work to be done and type, grade and quality of materials (or allow for differences);
- a schedule with starting and finishing dates;
- total price and schedules for payment;
- warranties.

Low bids are not necessarily the best—they could be mistakes or indicate that the contractor may not know enough about the project to estimate realistically. Always have written contracts. Refer to “Contract Checklist” on page 42.

CONSTRUCTION

Before

- discuss disruptions in the home with the contractor;
- anticipate utility interruptions;
- confirm workers' access to site (including washroom) and hours of work;
- anticipate how to handle dust and noise.

During

- inspect work as it progresses and try to resolve disputes with the contractor before the problem escalates;
- keep the construction site tidy and clear of hazards;
- mark and secure hazardous areas with adequate barriers;
- see page 11 for more on working safely.

After

Do not certify job as complete or release final payment until all deficiencies are completed. Do not release the lien holdback until lien period has expired. A lien is a claim against property for money owing and may be filed by a supplier or a subcontractor who has provided labour or materials but has not been paid. It has a limited life prescribed by statute that varies across the country. If the lien-holder is not paid, they could obtain a court order and force the sale of the property to pay off the debt.



THINK GREEN

Consider environmental friendly. Most of these improvements/retrofits may also be eligible for government grants. Contact the Federal and Provincial Governments for more details.

Heating System

- replace heating equipment with energy efficient models;
- install programmable thermostats;
- install renewable energy systems such as thermal arrays or photovoltaic panels;
- replace domestic water heaters with instantaneous heater or condensing water heater.

Ventilation System

- install heat recovery ventilators;
- upgrade existing ventilation. See pages 24 and 32.

Cooling System

- replace your central or window air conditioner with energy efficient units;
- add landscape features. See page 20.

Insulation

- upgrade insulation in attic, exterior walls, basement walls and crawl spaces.

Sealing

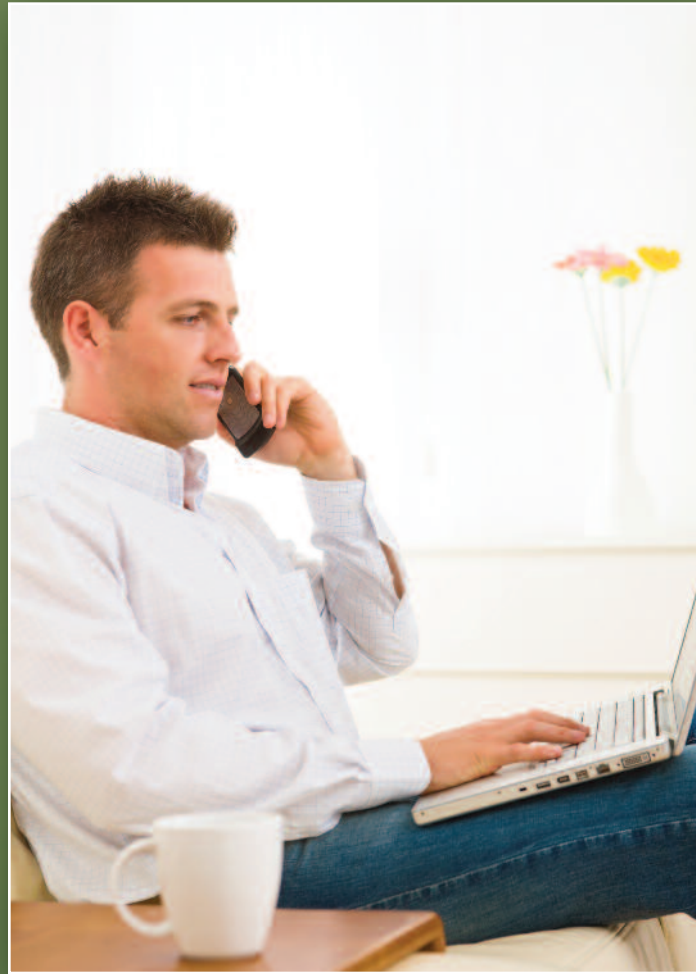
- improve air tightness by sealing around windows, doors and siding.

Doors / Windows / Skylights

- replace windows and doors with energy efficient models.

Water / Energy Conservation

- Implement water and energy conservation practices. See pages 20 and 34 for details.



HOME DETAIL RECORDS

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Structure and Exterior Details

	type and colour	manufacturer and supplier	phone	date
Structure	foundation			
	framing			
	insulation			
Siding and Roofing	eavestrough			
	roofing			
	siding			
	soffits			
Doors and Windows	atrium			
	doors			
	garage door			
	skylights			
	windows			
Outside	decks			
	driveway			
	fence			
	gazebo			
	paths			
	sidewalk			

Interior Finishes

	room	type and colour	manufacturer and supplier	phone	date
Paint and Wallpaper					
Flooring					
Cabinets					
Hardware					
Lighting					
Plumbing					

Appliance Details

	model and serial no.	colour	manufacturer and supplier	phone	date
Kitchen					
Laundry					
Entertainment					
Computer					
Other					



BUYING AND SELLING

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Buying a Home

ANTICIPATING A MOVE to a new home is exciting, but may become overwhelming. Good planning can help you to avoid the pitfalls of viewing too many homes.

BEFORE YOU BEGIN YOUR SEARCH

Define what you want and need before consulting with a real estate agent:

- what do you like about your current home?
- what attributes you would like in a new home?
- would you like a large yard? No yard?
- what areas or communities are appealing and in your price range?
- how much can you afford for a down payment? What is your price range?

WHEN YOU FIND A HOUSE

Your First Look

Look at each room and envision your decorating and future plans for changes to the family.

- does it have all the features you want?
- do you like the neighbourhood?
- how close are services like schools, shopping and recreational facilities?
- will your present furnishings fit?

Your Second Look

Take a closer look at the condition of:

- heating and plumbing systems;
- wiring and power outlets;
- roof and foundation;
- walls;
- doors and windows;
- appliances.

If you are still interested, invest in a certified home inspection.

Home Inspection Report

If you are seriously considering a property, invest in an inspection by a reputable and qualified inspection firm. You are buying structural and mechanical systems as well as appealing features.

An inspection report is a comprehensive written narrative about positive aspects and possible defects or concerns. The report will include:

- maintenance and upgrading requirements that maybe necessary to keep the home in good shape;
- the overall condition of the house;
- the structural soundness;
- condition of mechanical systems.

YOUR BUDGET

Make arrangements to get a pre-approved mortgage—having a clear account of your financial situation will make your search much easier. Discuss your mortgage limit and types of mortgage options available with your mortgage specialist and financial advisor. For more information on mortgages, refer to page 72.

Additional expenses may include:

- sales taxes (if applicable);
- legal fees and disbursements;
- adjustments (reimbursements to the seller for unused portion of prepaid property taxes, interest, utility bills);
- land transfer tax;
- estoppels certificate fee (if buying a condominium);
- home inspection fees;
- surveying fees;
- appraisal fees;
- mortgage placement fees;
- a high ratio mortgage insurance application fee and premium;
- proof of insurance coverage for your new home;
- moving expenses;
- service hook-up fees;
- home improvement and furniture expenses.



MARKETING YOUR HOME

Find out what homes are selling for in your neighbourhood and consult with local real estate agents. Make sure you estimate the total costs to sell your home. These include advertising costs, agents commission, legal fees, home repair and preparation, and moving costs.

Photographs

Make sure your photos are good quality – many people view homes on the Internet.

Find a Good Agent

A good real estate agent acts in your best interest to help you determine your home’s market value and screen potential buyers. Check with friend and acquaintances to find out their experiences with different agents.

Records of Home Details

Thorough documentation of finishes, materials, warranties and service work can be a good selling point.

Important Documents You Need to Sell Your Home

- survey or location certificate
- property tax receipts;
- mortgage verification;
- deed or title search;

Other documents such as annual heating, electrical, water expenses and recent home improvement costs are helpful.

Renovations for Resale

Renovating kitchens, baths and external features are some of the more important areas to make changes if renovations are necessary. Consult with your real estate agent about areas in your home that can be improved to make your property more saleable.

TRY TO LOOK AT YOUR HOME as though you are the potential buyer. Most important is that everything is very well maintained and clean.

PREPARING YOUR HOME

Do what you can to support the market value of your home and don’t have anything that a buyer can point out that would lower the price. Refer to “Home Detail Records” starting on page 59 and fill in as much available information as possible. This information can be very helpful to others purchasing your home, and is an excellent marketing tool.

Establish what the best features of your home are. Do what you can to enhance these features before considering renovations projects.

First Impression: Curb Appeal

Many people may drive by without stopping for an inside look. To make your home visually appealing, make sure you have the following:

- an inviting entry way;
- sparkling windows;
- swept driveway and sidewalks
- attractive landscaping;
- fresh-looking paint and siding.

Now That Your Buyer is Inside

Make the atmosphere open and welcoming. The potential buyers should be able to easily imagine themselves living happily in your home:

- fix anything that is broken, damaged or just needs sprucing up;
- touch up paint;
- ensure home is absolutely clean;
- keep the kitchen sink free of dishes and clear countertops in the kitchen and bathroom;
- put away lawn equipment and gardening tools. Neatly arrange outdoor items such as firewood or furniture;
- turn off the television and radio;
- ask a friend to care for your pets or take them to a kennel or day care;
- if you don’t already have one, consider a natural decor with neutral colours;
- arrange the furniture so the rooms look as spacious as possible;
- display fresh towels and guest soaps in each bathroom;
- put new logs in the fireplace;
- set your dining room table with colour-coordinated place mats and table settings;
- put out a new doormat;
- open drapes and pull up shades;
- replace light bulbs with the highest-wattage bulbs your fixtures will allow to make rooms seem brighter and larger;
- remove all clutter. Now is a good time to streamline;
- clean and organize storage areas;
- remove personal items and photos;
- add colour and fragrance to any room with fresh flowers;
- put a bowl of fresh fruit in the kitchen;
- to give your home a pleasant aroma, bake cookies or bread, burn candles or potpourri, boil a pot of cinnamon sticks or put a dab of vanilla on cold light bulbs before turning them on;
- grind a piece of lemon or other citrus fruit in your garbage disposal to eliminate lingering food odors.

	description	home 1	home 2	home 3
Home and Property	address			
	style			
	square footage			
	number of bedrooms			
	kitchen			
	dining room			
	living room			
	family room			
	home office/den			
	storage			
	special features			
Location	yard			
	garage			
	other			
Financial	distance to work			
	distance to schools			
	shopping			
	community activities			
	asking price			
	mortgage			
Other	mortgage payments			
	taxes			
	condo fees			
	monthly costs			



DOCUMENTS AND INSURANCE

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Important Document Checklist

EVERY HOME COMES with myriad documents to understand and keep track of. Having documentation when you need it can save you frustration, time and money.

STANDARD DOCUMENTS

Title

Describes the location of the property, the right of ownership and the rights of others to that property:

- your title lists encumbrances, liens and other interests in the property. Check particulars because it could effect what you can or can't do with your property;
- you will need title verification to sell your home, to obtain a mortgage or to arrange for contractual agreements affecting the property.

Legal Survey

A legal survey shows the boundaries of the property, placement of permanent structures within the property and encroachments on adjoining property:

- if you are building a fence or other structures on your property you can avoid costly encroachments on other people's property by using your survey to confirm your boundaries. If you don't have a survey, an authorized surveyor can do one for you. Check your local Yellow Pages. Always contact your local authorities to make sure your changes comply with area regulations;
- surveys also show dimensions of lot and home and are an effective aid in developing plot, landscape and floor plans;
- a current survey is required to obtain a mortgage when purchasing a home.

Drawings, Floor Plans and Condo Strata Plans

Drawings describe construction details and give the outline of the home and the dimensions of each room (condominium strata plans also show all common areas):

- drawings can help you plan improvements to your home or yard;
- you can use floor plans to arrange furniture in a room before you purchase;
- floor plans help you to estimate costs to replace finishes;
- make a point of asking for drawings or floor plans when you buy a home.

Photographs

These are evidence of the physical appearance and condition of your home. You should keep photographs of your house in a protective plastic cover.

- good photographs are excellent marketing tools when selling your home. Take photographs during the spring or summer when the landscaping is most attractive;
- photographs of the interior and exterior can be helpful in settling insurance claims;
- you can use photographs to develop a design for home improvements.

OTHER IMPORTANT DOCUMENTS

- mortgage;
- insurance;
- service contracts;
- warranty contracts;
- inspection reports;
- appraisal reports.

COUNTRY HOME DOCUMENTS

well reports
septic field reports



CONDOMINIUM DOCUMENTS

condominium/strata plan
by-laws
management agreement



QUESTIONS TO ASK

It is important to have your insurance representative explain the policy to you before you sign. You can never ask too many questions. No policy covers everything that could go wrong. Ask your insurance brokers to explain the exclusions (perils not covered) before you sign.

A good place to start your questioning is to ask what isn't covered as well as what is:

- what can happen to your property that will not be covered unless you make special arrangements?
- are there items with certain limits on insurance payments and do you need additional coverage for those?
- does your policy provide adequate replacement cost coverage for your home contents?
- does your liability limit reflect today's costs for medical coverage and damages if someone slips on your sidewalk?
- on what basis are claims going to be paid – replacement or actual cash value (replacement cost less depreciation)?
- what type of documentation does your insurance company require in the event of a claim?

Beware: Government disaster recovery programs will not compensate for damage and loss if insurance was readily and reasonably available before the disaster occurred.

INSURANCE COVERAGE ON YOUR HOME should begin as soon as you become the legal owner or tenant and prior to beginning any construction. Be sure your possessions are insured.

BUYING INSURANCE

Coverage and type of policy varies from one company to another. Ask for specific itemized quotes using different deductible values. A higher deductible lowers your premium.

Make sure your policy accurately reflects the true market costs to rebuild your house. Review the amount annually at renewal time and update as needed. Do not take out more insurance than you need, neither do you want too little insurance.

How Insurance Is Sold

Private insurance companies compete for your business either directly, with their own agents or through independent brokers. They compete not only on price, but also on service and coverage. Coverage varies from one insurer to another.

When dealing with an independent broker it is important to know which company they represent. You may want to check the company's reputation when comparing quotes and coverage. Good service may cost more but could be well worth it.

Ask About Discounts

Get all the discounts to which you are entitled. Discounts vary with companies. Here are some examples:

- installing smoke or burglar alarms;
- purchasing a new or newly-built home;
- senior's discount;
- belonging to a particular association;
- non-smoking household;
- long term customer;
- sprinklers in buildings, non-combustible structures.

What Insurance Doesn't Cover

Coverage is available for most major disasters such as fire, lightning strikes, windstorms, tornadoes and hail. Most policies can include sewer back-up coverage. Ask your insurance agent what losses are not covered.

Insurance Inspections

An insurance inspector may visit your home to verify information about your house and the contents. This information affects the total the insurance company will charge you for coverage and may include the following:

- the size of the house and added features such as extra washrooms, fireplaces, wood stoves, swimming pools and saunas;
- outdated or poorly maintained electrical, plumbing, heating systems;
- signs of poor drainage and water seepage in the foundation and basement;
- how well the property has been maintained and the general appearance.

MAKING A CLAIM

If you need to make a claim, contact your insurance agent or broker as soon as possible. An insurance adjuster may contact you for specific details and provide instructions.

- maintain accurate records and copies of your paperwork. Insurance claims may take an extended period of time to verify and conclude;
- it is your responsibility to protect your property from further damage, i.e. make temporary repairs to damaged windows or doors;
- do not dispose of damaged items until your insurer advises;
- complete and return, by registered post, required forms such as proof of loss statements, copies of medical invoices, repair bills and a copy of the police report.

Disputing A Claim or Notation On Your Record

When you have exhausted all avenues through your insurance broker, company representative or claims adjuster, as well as the manager of the office that issued your policy, contact the Insurance Bureau of Canada and the local Consumers Bureau of your province for further assistance.



APPRAISALS AND INVENTORIES

It is in your best interest to keep an accurate account of what you own to determine your insurance requirements. This information is important to accurately determine your insurance needs. Keep it in a secure location away from your home.



An appraisal is proof of value and gives a detailed description for high dollar items such as art, jewelry and antiques. Appraisals should be performed by an accredited independent appraisal firm and updated every three to seven years. Keep any receipts to verify ownership of your valuables.

Keep an up-to-date, detailed inventory. Record the details of your belongings (makes, models, colour, serial numbers, identifying marks, etched personal identification marks) as completely as possible on paper and with photographs or videos.

Refer to forms on pages 81-86.