

The following information is provided by Vriend Home Inspections Ltd after having done considerable research. There may be differing opinions on these matters.

Older Homes

There are a number of things to consider when buying an older home that could affect the availability of a mortgage and/or home insurance. Also an inspection or upgrade by another professional could be required. They are:

Knob and tube wiring: knob and tube wiring was commonly installed with fuse panels and no main breaker. When a fuse would blow it was easy to stick in a larger fuse or stick in a penny thus 'resolving the problem'. This practice would overload the wire causing it to become warm and cause the jacket protecting the wire to become brittle. Any knob and tube still in use needs to be carefully inspected to make sure it is still in good condition. Knob and tube wiring also does not use a ground wire so appliances that require grounding (would have a ground prong on the plug) would not receive the proper protection and could damage the appliance.

Panels with no main breaker. This is only an inconvenience to anyone doing service work on the panel as they have no control over the power source coming into the panel.

60 amp services. Older homes were usually smaller and would have 60 amp main breakers. Some of the panels would be rated for 100 amps so that the incoming wire and main breaker could be changed and make the panel sufficient. Most insurance companies will not insure a home if the panel is not upgraded to a 100 amp service. Technically, homes of 860 square feet and smaller are allowed to use a 60 amp service.

Aluminum wiring. Aluminum wiring was commonly used from 1968 to 1978. Aluminum wiring has a greater tendency to oxidize and also expands more than copper wire when electricity flows through it. Aluminum wiring connections should be done with marrettes designed for aluminum wiring and exposed wire should be covered with an anti-oxidant paste. Switches and outlets also need to be checked that they are aluminum compatible. Most of the new 'décor' switches and outlets are not compatible with aluminum wiring. Aluminum wiring if properly installed is just as safe as copper wiring.

Old and buried oil tanks. Most oil tanks are older than 20 years old and are thus subject to a greater probability of leakage. If the tank is buried and the leak goes undetected, the cost of the environmental cleanup could be very high—\$10,000 or more. Even if the tank is no longer in use and/or filled with sand, leakage could have occurred and is usually not visible unless the tank is dug up. Most insurance companies will only provide limited coverage on buried oil tanks and may require tanks that are still in use and older than 20 years be replaced.

Wood stoves with no approval labels. Wood stoves with no approval labels are required to be 48 inches from combustible materials from any part of the stove that becomes hot. This can be reduced to 24 inches if a proper heat shield is installed in front of the combustible materials. The stove also needs to be installed on a proper hearth. Wood stoves without an approval label would commonly require an inspection by a WETT certified inspector. The best solution would be to remove the stove.

Asbestos. Asbestos is only a health concern if it is airborne!!! Until 1980 asbestos because of its heat, chemical and wear resistance was used in residential applications in insulation (pipe and duct wrap and unintentionally in vermiculite), floor and ceiling tiles, acoustical plaster, shingles and other roofing materials, and exterior siding. In all of these applications, the asbestos particles, if present, have a potential of becoming friable—damaged and airborne. Common places where asbestos carrying materials can be found in an older home is in the vermiculite in the attic, white duct tape, in old lino floors or in the siding on the exterior of the home. **If an older home is to be totally renovated**, a good suggestion would be to take samples of suspect materials to a lab capable of testing for asbestos. Removing the asbestos carrying materials will cause the particles to become airborne and pose a potential health risk. The removal must be done by a professionally accredited company and can be costly. If the house is not to be renovated, a simple solution is to leave the materials in a concealed space, like placing new duct tape over the old duct tape. Vermiculite in the attic is not a problem unless the wind can blow fine dust in through light boxes in the ceiling. Old lino can be covered with new lino making sure not to sand the old lino. Cement board siding on the exterior of a home can be sealed with a very good paint and painted an extra coat just for good measure. **And** the presence of possible asbestos containing materials could be a drawback to you when you want to sell this older home.

Lead based paint. Older homes could contain lead based paint—only an issue if the paint is damaged/removed and is typically digested. This can be tested for at an accredited laboratory.

Any questions, call us at 604-857-2413.