Basics of Home Ownership

- General Tips To Help You Choose and Take Care of Your Home –

(so we can spend more time playing music…)

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This short overview of some good home ownership practices is produced and distributed for free with the sole intent of helping new home owners better understand and take care of their homes.

Table of Contents

INTRODUCTION

This document is a short summary of my observations of good home ownership practices over the last 50 years. It can be used to help you learn what to watch for when buying your house – and can provide some useful tips on how to take care of your home so that it takes good care of you…

FOUNDATION

Check your basement foundation regularly from inside and out for cracks and signs of any water leakage. This is easier with an unfinished basement.

On your basement interior wall you should have (or install) wall studs, insulation and a plastic vapour barrier down to below the frost line in all parts of the basement (it dramatically reduces heating costs and leads to a less damp basement). Make sure the top of the basement wall (above the concrete and just below the main floor platform) is insulated and has a plastic vapour barrier attached – as this is where most of the cold and moisture will enter your house.

Check above all the interior doors for cracks to see if the house is shifting – a shifting house/foundation can be very expensive to fix/repair.

Check that all room doors open and close properly (again can indicate structural shifting).

Most concrete walls have some small cracking – but be wary of larger cracks or cracks with signs of water seepage. Best to consult an expert if you are concerned.

Concrete basement floors should not have cracks. If you find one call in an expert to determine if serious.

Some houses have lower levels of earth outside around the foundation due to backfill “earth settling”. Make sure the lawn/earth slopes away from the foundation (so that the water will do the same).

A worst nightmare for your basement is a water leaks – so watch for water on basement walls or basement floor.

It is possible over a long term in a house that you will have a water leak into the basement (water heater break or leaving a tap on, laundry overflow, etc) so try to not have basement boxes and your storage stuff directly on the floor. You should try to stack your stuff on cheap shelving units off the ground for more efficient basement space use and to save it when the small flood eventually comes.

Don’t plant trees or big bushes near the house foundation – tree roots have been known to cause foundation damage if planted too close. The roots can also cause damage to driveways which is hard to repair.

Watch for deep cracks in garage concrete floor (it is very expensive to replace garage flooring).

LANDSCAPING (DO NO HARM…)

Plant trees at least the expected spread of the branches distance away from the house foundation to minimize root damage to your foundation and branch damage to the roof (including premature rot).

Keep the flow of water on the lawn moving away from the house (by grading the slope of your lawn). The ground slope away from your house foundation should be at least 1 inch of slope for every 6 feet of yard to allow proper drainage.

Keep any flowerbeds/lawn at least 6-8 inches below your house siding (i.e. your lawn or flowerbed should butt up against the concrete foundation of your house and not be close to your siding). May people have flowerbeds/lawns that are too high next to the house and this brings moisture (splashing rain, etc) to close to your wood house frame and siding. This can introduce premature rot..

Cedar hedges look great initially - but can grow to be 8 feet wide and can be both difficult and expensive to eventually remove.

A nice lawn is 80% due to giving it enough water.

Invest in tree pruning/clearing out every 3-5 years (or consult an arborist to see when needed) as trees should be kept away from touching your roof and a falling branch/tree can cause extensive damage.

Decks should have safety guard rails – 35 inches high (from the deck surface) if the deck is less than 5 feet off the ground and 42 inches if higher.

Handrails for stairs should be 31 to 38 inches and at least 2 inches from wall to allow for proper gripping.

Window wells (for basement window) should have gravel no closer than 6 inches from the window frame. It is also a good idea to put a plastic cover over the window well for water deflection and to keep animals out).

Walkways around the house should have slight slope away from the house to allow water, rain, ice to flow away and not accumulate.

Consider not allowing ivy or vines to grow on aluminum or wood siding walls (it leaves marks when you try to pull it off and can damage the siding).

Wood fencing CANNOT touch earth at any point. Only the concrete footing should touch the earth and NOTHING OF FENCE SHOULD TOUCH EARTH (will rot prematurely).

Railings re required for steps if 3 steps or more for porches and decks (rails needed on both sides of stairs if 44 inches or more wide).

Steps should have an 8 inch rise and 9 to 11 inch run (space for your foot to step).

A top step for stair or a “landing” before a door should be 6 inches below the door sill to prevent water/snow/etc. from easily entering the house. The minimum dimension for a landing outside of a door should be 3 feet by 3 feet (so it is safe to step down and allows the door to swing open while not knocking you off the landing).

Opening on stair spindles should be no more than 4-6 inches (otherwise small heads can get stuck).

ROOFING/EXTERIOR

Stay off your roof – always if possible. Leave it to the pros as it is easy to fall off.

Roofs should have eaves troughing. Any second level roof that spills water onto a lower roof should have eavestrough to prevent the early deterioration of the lower roof.

Make sure all eavestrough down spouts (where water leaves the trough) have a horizontal extension at the bottom of the trough (ground level) - to move the water at least 5 feet away from the house foundation.

Looking from the ground (or possibly a ladder – but not on the roof) regularly check to make sure your asphalt roof tiles are not getting curved ("cupping") or are missing or appear damaged/discoloured. Consider replacing the roof tiles if many are curved as it is sign the tiles are getting old. The worst roof sides for likely damage are likely to be the south or west sides of roof (as they face the sun the most).

Other roof issues include damaged shingles, the roof visibly sagging between rafters and missing or damaged metal flashing. If possible look into attic to see if signs of water leak damage (staining) on underside of the roof plywood. If possible do not crawl around into the attic as many attics require you to stay on rafters only or you can step down through your roof ceiling into the house.

Hire a good roofer for a roof replacement job and make sure they do metal flashing at all joints/edges to house, vents and chimney - plus a minimum 1 inch overhang.

Skylights are traditional areas of water leakage – monitor regularly for any visible signs of water (stains).

When insulating an attic, make sure not to block the air from leaving the soffit (overhang at outer edge of house) as good air circulation is essential for the roof and attic to work properly.

Asphalt shingles usually last about 5-10 years less than advertised – so get longer lasting shingles if possible when re-roofing.

When 10-15 percent of roof needs repair then consider replacing the roof.

Keep all leaves, tree/bush branches and moss from touching the roof as it encourages moisture and enables premature roof rot.

For flat roll roofing, watch for blisters (or large air bubbles that puff up the roof membrane) that will lead to leakages.

Windows are where a huge amount of your heat is lost in winter. Consider "High R Value" windows if replacing.

Make sure water drains away off the window and does not "sit" on the sill as water will lead to rot quickly.

Make sure an interior door to access garage is both fire-proof and has a self closer.

Watch for white staining (called “spalling”) on a brick chimney – may be a result of poor seal on top of the chimney which will lead to expensive repair.

A leaning chimney or one separating from the house can be dangerous and should not be used (and may fall down).

Garage door openers should have their own wired power outlet for each opener (do not use extension cords).

Garage door openers should be regularly tested by closing on a 2 inch piece of wood (should reverse and open).

PLUMBING

Water is the enemy of a house – watch for where it flows and pools in your house. Manage it.

Check that all water taps (hot and cold) and toilets work (especially on top floor farthest from drains and water heater systems). Also test all sinks for quick draining (a slow drain can be a sign of blockage or improper venting).

It is common for the first metal pipe (joins sink to plastic plumbing) under a kitchen or bathroom sink to rust out over time. This is an inexpensive part that is generally easily replaced.

Check ceilings of each room for any signs of water damage – especially on the top floor re water leakage from the roof.

Make sure the toilet is firmly attached to the ground and does not move sideways or “rock”. This can lead to toilet breakage and toilet seal leaks.

Make sure you know where the main water shut off valve is for the house is. Time is important if you have a plumbing leak like a broken water heater. Consider shutting off the house water at this valve when leaving house for a few weeks (some insurance plans require this to minimize flooding risk).

Encased wells for drinking water should be 50 feet from a septic tank (else 100 feet from septic field).

Make sure all waste water systems (like a sink or shower) have a “plumbing trap” (air trapped via a water filled dip in the pipe) to ensure sewer gases do not enter the house. A toilet has one built into the toilet bowl.

Consider installing a “back-water valve” in basement floor drain to help prevent backup flooding from city systems.

Pour water into the basement drain every few months to ensure the trap still is functioning with a water air gap (so not allowing sewer gases).

Every bathroom with shower/bath should ideally have an air fan that exhausts damp air through roof to outside (or at least an exterior window).

Watch for a continuous water leaking into the toilet – very expensive long term and is can be an easy fix by replacing rubber inside the toilet tank.

Brown or discoloured water in your taps or shower is often a warning immediately preceding a break in your water heater. Call an specialist immediately if you see this and stop using your hot water.

HEATING AND AIR CONDITIONING

Make sure drapes are at least 8 inches away from an electric heater.

Don't allow wiring or pipes (internet cables, central vac tubes, etc.) in hot furnace air ducts - may be allowed in cool return ducts in many jurisdictions.

Know where your emergency furnace shut off switch is – and label it for quick and sure access in time of emergency.

Make sure there is nothing placed within a minimum of 3 feet around the furnace or water heater (as these items may catch fire).

Wood burning chimneys can commonly reach 800 degrees F in temperature so make sure they are treated with respect. Only install a stand alone wood stove using a professional who follows code.

AC units usually last about 15 years – plan a replacement before it breaks in a heat wave.

Where possible, put foam circle pipe insulation over hot water pipes (but not too close to the burner on the water heater).

Gas cook stove should have an exterior venting system to prevent stove exhaust gases from being trapped in the house.

NECESSARY REGULAR MAINTENANCE

Most common plumbing problem over time is leaks – so regularly check for water or water damage around/under water systems like sinks and tubs.

Clean out your clothes dryer filter after every use (or at least check).

Make sure the clothes dryer air exhaust vent is as straight as possible and not too long before it goes outside the house. Consider cleaning it out every two years (blockage can cause fire).

In fall BEFORE the first frost, always shut off exterior water faucets from the inside (so there is trapped air and not water next to the frost). Open them up again in spring.

Make sure to clean chimneys at least every 2-3 years if you burn wood in them. When cleaning the chimney have the tech make sure the mortar at the top of the chimney slopes all the water off the top

of the chimney (or use a chimney cap) as the repair of a chimney top due to a crack in the interior lining due to water exposure is very expensive.

Clean the outside air conditioning unit every year by spraying water hose into the “fins of the unit” on all sides – to clean off dust and debris from the fins.

Have your furnace inspected/cleaned every year.

Replace your furnace filter every 3-4 months.

Clean your furnace air ducts every 4-5 years.

Paint wood window exterior frames every 3-5 years (or they will rot).

Make sure your eaves troughing is cleaned out every year (not clogged) and consider the use a gutter guard-type system to stop leaves from blocking the trough.

Re-oil your driveway at least every 2 years with driveway sealant – seal cracks before overall coat applied as the cracks grow with water entry and a new driveway is very expensive.

Keep garbage in sealed containers to prevent animals such as skunks or raccoons from visiting every night for a feeding.

Listen for sounds of animals (generally racoons) in attic and act quickly to remove if they gain access as they can cause considerable damage to attic and require HAZMAT cleaning of feces (very expensive).

Consider using exterior porch or driveway LED lights that turn on by themselves at night and turn off in the morning. If LED, they are not that expensive and good exterior lighting helps deter break-ins, is good for visitors to safely walk your property and helps if you are away and the house still looks occupied.