

How to Inspect Your Recreational Property Before You Buy

Prepared by Ed R.R. Witzke, B. Arch., A. S.C.T., C.P.I., President of Witco Building Inspection Service Ltd., and author of *The Complete Home Inspection Guide*, published by McGraw-Hyerson. Copyrighted Ed. R.R. Witzke.

Inspecting recreational property is quite different from inspecting a house or condominium in a city. Below are 24 questions you should ask yourself before making that major recreational property purchase. Owning recreational property is luxury.

1. Economics of ownership. How much time will you spend there and how much use will you make out of the property? How long will it take you to drive back and forth to the property? Is it cheaper to own a recreational vehicle and move to a new location when and where you want to? What is the cost of operating a vehicle in relation to owning the property (including taxes, maintenance and depreciation)? The further the property is away from your home, the less time you will probably spend there. Ideally, the property should not be more than five hours away.
2. Climate. Check yearly and monthly weather conditions. How much sunshine, wind, rain or snow does the area get during the year? Does the morning sun come out behind the mountains at 10:00 a.m. and set behind them at 3:00 p.m.? How cool is the site in the summer from ocean breezes and how warm in the winter from tree breaks? How energy efficient is the property and dwelling? Does the property have southern exposure?
3. Topography/ soil conditions. Is the property down in the valley or high on a mountainside? What type of soil is the property on – one with underground streams, springs or aquifers? Do streams, rivers or creeks have fish in them that are protected by the Fisheries Act? How well does the soil drain? Soil with low moisture content won't heave as much in the winter as will wet frozen soil. How much water will the property hold during spring runoff? Are there sources of contaminated ground water or soil contamination above the ground? How close are neighboring farms?
4. Air quality and pollutants. How clean is the air? During the year are there airborne pollens or pollutants along with smoke and smells from urban industries? Noise from neighboring air conditioners? Smoke from neighboring chimneys, or fires?
5. Site location. How long does it take to get to the hospital, post office, corner store, hardware store or community centers? How long does it take for the police or ambulance to come? Is the property protected by environmental legislation by-laws or government rules and regulations (e.g. streams, rivers, creeks, wetlands)? Is the property on government leased land? How quiet is the site at night? What romantic sounds can be heard during the day and night? Do a title search on the property. Where are the property lines located?

6. Roadways into the site. Are the roads to the site accessible year round or do you need to invest first in a four wheel drive vehicle? Does the road pass through restricted or controlled areas that are environmentally or politically sensitive? Can the property be accessed by watercraft or aircraft? Do you have to pay someone in the winter to clean the snow to your property?
7. Security. How secure will the property be when no one is around? What needs to be done to make the property secure – iron bars or mesh over doors and windows or electronic monitoring?
8. Telecommunications. Is it possible to erect a satellite dish or receive microwave transmissions at the site? Are there any forms of electromagnetic interference from large power transmission lines near the property? Do mobile phones operate in this area?
9. Vermin and poisonous plants. Be familiar with the native snakes, insects, and poisonous plants in the area. Is the site infected with carpenter ants, powder post beetles or other pests like deer, raccoons, skunks, cougars, rats, foxes, bats, horseflies, mosquitoes, wasps, hornets, and so on.
10. Structure. Have a good look at the component assembly of the cabin. Look at the foundation walls for rot. Can you get under the structure in the crawlspace? Does it have a crawlspace, piers, or is it a slab or grade construction? Strong foundations are essential in snow country and good eave protection in rain country. Is the cottage situated into the wind in order to equalize snow loads? Is there is a prevailing wind, can you anticipate a heavy snow build up which can cause an unequal snow load? How is the structure oriented to the site? Is the roof ridge on the north-south or east-west axis? How and where is the attic ventilated?
11. Roof. In recreational settings, roofs can be a real nuisance when not properly installed or cared for. Often the roofs can cause severe overheating problems inside. Some roofs are natural gatherers of tree needles and moss. Is the roof built to hold heavy snow loads? Can ice dams form in the winter? Do roof overhangs take away sliding snow well away from all exterior walls? Keep in mind all log houses need lots of roof overhangs at all exterior walls.
12. Chimneys. How solidly constructed are the chimneys? Are they made out of rock, brick, concrete block or metal? When were they last cleaned?
13. Water supply/purification. How is the water brought to the cottage – through a well and pump or a domestic waterline? Before you purchase the cottage always have the water tested for bacteria. If the water needs to be purified, how costly is it? How old are any pumps or water storage tanks? Do any of them have old lead couplings? How far is the well away from the septic system? Does the well dry up during the summer months?

14. Sewage waste. How is the sewage disposed of? If septic tanks and leach fields are involved, where are they located and did the government health department approve of the installation? When was the septic tank last cleaned out? Is the sewage disposed of from all neighboring cottages on one piece of property set aside next to yours? If outhouses are used, how are odors controlled? How are they vented? What is the property size required for the installation of a septic system?
15. Heating. How is the cottage heated – propane, wood stove or burning fireplace, electric heating? How energy efficient is this heating system? What are the heating costs of the cottage?
16. Electricity. How is the electricity supplied to the cottage? Are any telephone poles on the site your responsibility should they rot out or does the local power utility replace them? Who did the wiring in the cottage? Is the cottage protected from lightning strikes? Do you have a stand-by generator? How frequent are power failures?
17. Winterization. What needs to be done to close the cottage down for the winter? Drain the plumbing pipes? Treat the waste line traps? Any use of self-regulating heat cables? Block off chimney flues from rodent and bird entry. Check the foundations for any rat entry. Come spring time you do not want a mould infested cottage.
18. Insurance. Always check with your insurance broker to see what is insured for fire, water, damage and theft? Is the insurance higher in some areas because of active theft and vandalism?
19. Design/layout of the cottage is very important. What one strives to find is a relatively maintenance-free dwelling. The purpose of owning recreational property is to relax and spend time with your family and friends and not spend time painting. How practical and flexible are interior spaces?
There are all kinds of dwellings to choose from for your recreational property. (e.g. Prefab and precut, arch framed, A-frames, earth cottages, floating cottages, log cabins, recycled cottages). When looking at cottages/cabins, look at storage space and boot/clothing drying areas. How well is the cottage ventilated mechanically and naturally?
20. Fireproofing, child safety/emergency equipment. How childproof is the cottage? A well equipped first aid kit including a flashlight and fire extinguisher are essential. Members of the family should be familiar with its content and first aid practices. A complete list of up-to-date emergency phone numbers should be posted by the phone. How would you respond if your child ate a poisonous plant or got bitten by a poisonous snake or fell down a steep embankment? In the event of a fire, do you have a plan to get out? How fireproof is the cottage? Is the recreational property free from forest and grass fires in the summer? Is there a fire break around the cottage?
21. Boat houses/private moorage/docks. How well are they constructed? Do they attract geese, ducks, beavers and other underwater chewing rodents? Are there dock license

fees? Illegal docks? Home insurance may not cover dock insurance. Who pays if someone is injured?

22. The passing of recreational property from one generation to the next. What happens to the property when you die? Never assume your children want the property. Communicate your desires. Talk to a tax accountant and real estate lawyer. What tax advantages are there when owning recreational property?
23. Be careful when dealing with realtors. Many do not know much about the property or construction. All appear to want their commissions. All want to be your friend come selling or buying time, but once the deal is done they move on quickly to the next sale. Ask the realtor how many lawsuits he/she has had? How much recreational property have they personally sold, listed or owned? There is a difference between lake front and water front. Water front could be a swimming pool, river or stream. There is a difference between prize fish catches and bottom feeders. Read real estate sales ads carefully. Hire a real estate lawyer to represent you, don't necessarily trust realtors.
24. Check all bylaws and restricted uses. i.e. size of power vessels and any watercraft on the lake, smoke bylaws, noise bylaws, any strata arrangements and their bylaws.