

National

HOME FALLING APART

Dream becomes a nightmare

BELMONT, N.S. (CP) — An elderly mother's dream for her disabled daughter has turned into a nightmare.

When Beatrice Holmes paid \$38,000 for a small home four years ago, she planned to share it with her daughter and son-in-law, then leave it to them when she dies.

At the rate it's falling apart, there won't be much to leave.

"No one should be living in that house," said Philip DeBay, a building inspector hired by Holmes. "The house will collapse within three years and I suspect if we get any kind of winter at all, the basement wall will cave in."

Sitting in her dimly lit kitchen, Holmes shakes her head when asked why she bought the wooden home in 1989.

"After years in Ontario, we were coming back home to retire," explained the silver-haired 74 year old. "It was my hope we'd be able to set up a small craft business and, in combination with the house, there would be something for my daughter when I'm gone."

Two weeks after they moved in, the dream began to crumble.

Basement walls have shifted visibly and the gables are falling in. Illegal traps in the plumbing allow sewer gas to leak into the home, and the roof leaks. The wiring is so bad an electrician will no longer attempt to hook up lights.

By August 1992, the condition of the property was so bad an insurance company refused to renew Holmes's fire policy — a move that effectively closed the craft business.

"At the time I looked at the property, I had just had cataract surgery and my eyesight was very bad," said Holmes. "Angeline (her daughter) couldn't get through the house 'cause of her wheelchair and (son-in-law) Len was preoccupied with finding a job, so we trusted the real estate agent."

"I thought I was protected when the bank approved a mortgage."

Sharon Corcoran, past president of the Northern Nova Scotia Real Estate Board, said her group examined the sale and found the agent did nothing wrong.

However, the board has since recommended that when the condition of a house is questionable, clients should be strongly advised to seek the written advice of a building inspector.

Holmes has tried to sell the house without success and said walking away would mean defaulting on a collateral mortgage that would allow the bank to seize everything — from a customized van for the disabled to furniture.

"We're in a terrible situation here," she said. "We're scared to go to sleep at night. We're living in a house that's dangerous and should be bulldozed, but we still have \$22,000 on a mortgage we're paying."

Armed with little more than an old-age pension and a burning desire to keep her family together, Holmes has begun a one-person campaign to find a solution.

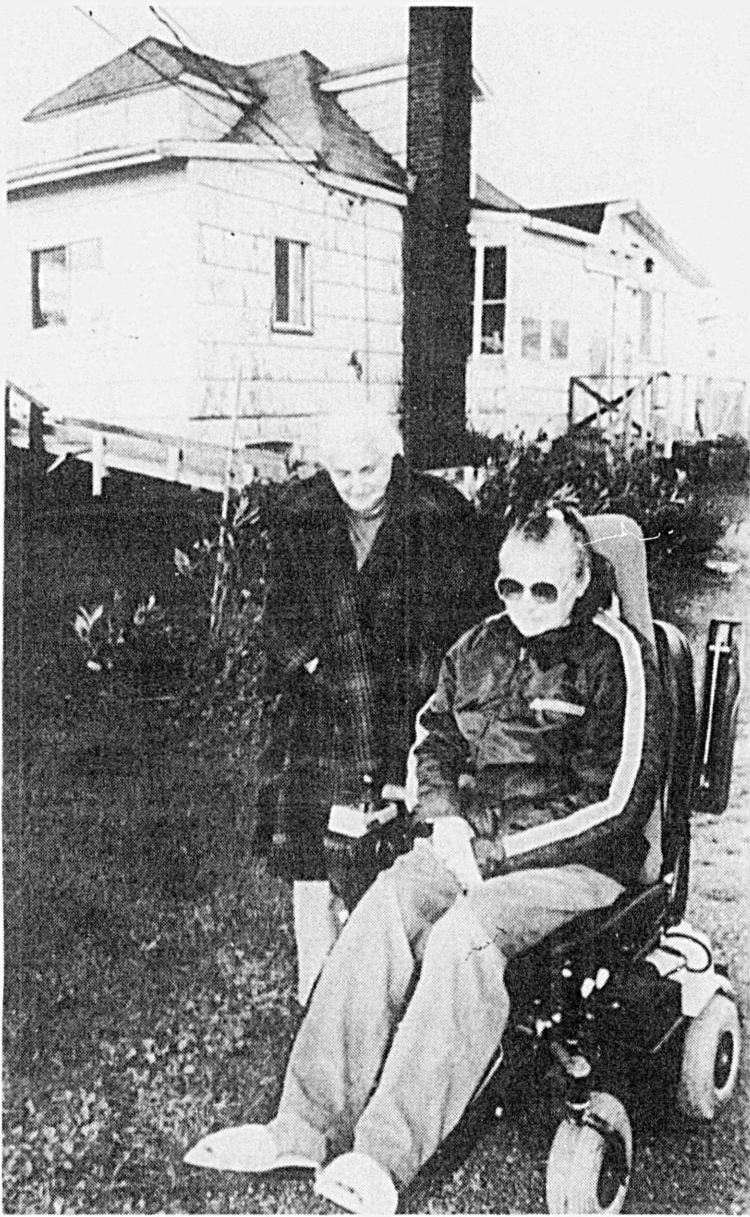
Thumbing through a thick file, she pulls out copies of letters detailing investigations by government agencies and industry committees.

Documents in the file include a letter from the county housing authority which states the house is in such bad shape, it doesn't qualify for repair money. A building inspector's report details structural deficiencies that would require \$35,000 worth of repairs to make the house salable.

The file also includes an appraisal putting the value of the house at between \$14,000 to \$21,000, and a series of legal papers detailing a failed attempt to sue the bank and appraiser on the grounds they knew, or should have known, about the defects.

"I've really fallen through the cracks," said Holmes. "I've tried every avenue I know. There's lots of people who've expressed sympathy, but that doesn't provide me any warmth when the wind is blowing through my walls."

Beatrice Holmes and her disabled daughter Angeline have little hope for their future. The house they bought in Belmont, N.S., in 1989 (background) is collapsing around them and they don't have the finances to fix it.



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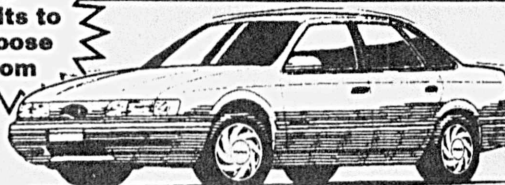
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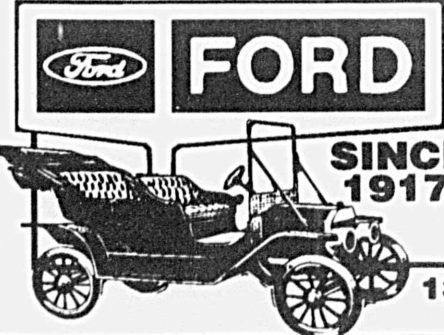
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CORRECTION NOTICE

In our B9-1 Housewares Fair flyer, Black & Decker Coffee Maker, Black & Decker Kettle on page 10 will be substituted at the store. Interplak Replacement Brush Heads on page 14 should read "2-pack" not 4-pack.

Sorry for any inconvenience this may have caused.



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