

# Getting a home inspector is worth the outlay

Canadian home buyers spend a mere 20 minutes opening cupboards and trying out faucets before deciding a given house is worthy of a six-figure investment — for a \$160,000 house, that's about five minutes of serious thought for each \$40,000 worth of investment.

Little wonder a growing number of home buyers, wary of succumbing too quickly to the charms of their dream home, subject it to

a thorough inspection by a professional home inspector before signing on the dotted line.

"There has been a real growth in home inspection services in Ontario," said Ontario Real Estate Registrar Cora de la Cruz.

"As the market grows more complex, these services have become very popular. I find consumers are becoming better educated about housing issues all the time."

And more cautious: One Southern Ontario couple was ready to sign an offer to purchase a lakefront home when they suddenly remembered stories they had heard of marshy ground in the area. They hired a former engineer who inspected the house and reported the couple would need at least \$12,000 to correct several cracks in the foundation — either that or live with a basement full of water every spring.

The couple bought the house anyway, but, armed with their inspection report, they negotiated a new price from the sellers.

Ideally, says Mrs. de la Cruz said, home hunters should line up a qualified inspection service long before they tour their first "open

house." Although most companies can arrange inspection within 24 hours notice, last-minute arrangements could mean delays or rushed choices.

However, no matter how rushed they become, the registrar warns home buyers to consider carefully any inspectors recommended by real estate salespeople or brokers.

She says inspectors who regularly get business through particular real estate-brokers or sales representatives are in effect working for the people selling homes, rather than the buyer.

"Some might be tempted to do inspections that put the houses in a favourable light," she says. "It's a risk of bias you can avoid by finding your own inspector."

The best recommendations are often those of friends and neighbours. Local builders' or engineers' associations are other good sources. Many home inspectors are trained engineers or architects, or former builders.

If necessary, simply get the names of a few firms from the area phone book, but be sure to ask the companies for references from past customers — and check them. It's vital to ask a lot of questions, she says.

Home inspectors are not licensed or registered by the provincial government, and so do not need any particular qualification to advertise their services. All the more reason to check references carefully at the outset.

Make sure the inspector looks at everything, including the electrical and heating systems, the foundations, roof, and plumbing system. And don't overlook the chimney: a chimney in poor repair is a fire hazard and can cost thousands to replace.

Most good companies spend at least two to three hours on the site. Costs vary throughout the province, and range up to about \$300 for the average home. However, many buyers, eager to save money, forego the inspection altogether.

"Strangely enough," says Mrs. de la Cruz, "Many people think they can walk around a

house and know whether it's sound. People who have finished a basement or painted a kitchen a few times suddenly see themselves as structural engineers."

She cautions these buyers against false economy. "You may save a few hundred dollar, but have to spend thousands on repairs or renovations later."

If you uncover major structural defects after you move in, your recourses are more limited. In Ontario, consumers who purchase a new home from a builder registered with the Ontario New Home Warranty Plan pay a small premium and are covered under the plan, which insures the homeowner against major defects for five years.

Buyers of older homes faced with a problem can contact their regional consumer service bureaus in Ontario for advice and possible mediation.

However, the best defence may be a good offence.

"Arm yourself with a professional inspection report at the outset," she recommends. "And be choosy about which inspection firm you hire. Shop around and be particularly concerned about the inspector's qualifications."

Most firms will provide a verbal summary of major findings on the spot, followed a few days later by a detailed written report. If the company guarantees the accuracy of its findings, get it in writing.

When you've found a suitable property, your next step should be to ask your lawyer to make the offer conditional upon obtaining a satisfactory report from a home inspector of your choice — someone who'll spend more than 20 minutes reviewing the object of your 20-year commitment.

A ministry brochure on buying a home is available. For a free copy, contact the Consumer Information Centre at 555 Yonge St., Toronto, M7A 2H6, (416) 963-1111 or toll free at 1-800-268-1142. They TTY/TDD line for the hearing impaired is (416) 963-0808.

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