

Clipboard kings

It is easy to fall in love with a house or condo the first time you view it, but having a detailed home inspection should give you some idea of what really lurks beneath the surface beauty of that dream home.

"The function of the home inspector is to identify what we call 'major defects'," says Trevor Welby-Solomon, vicepresident, technical training, support and development at home inspection company Pillar to Post. "What we're looking for are things that affect health and safety or something that could have a significant impact on the livability or the affordability of the home."

Mr. Welby-Solomon says his company's inspectors undergo a rigorous training and mentoring process before they are let loose on the public. However, in Ontario the home inspection industry is not regulated.

"Real estate is buyer beware. Home inspections is still in the Wild West," says Ray Leclair, real estate lawyer and vicepresident, TitlePLUS at LawPRO. "There is no legally recognized designation of home inspector. There is nobody that sanctions home inspectors and so anybody can call themselves a home inspector. There are some very good ones. There are some that are not."

To make sure you get a good inspector, start looking for one well before you need him.

"The difficulty is that most buyers leave it to the last minute and so this means that being able to do the research is tougher," says Aubrey Le-Blanc, chief operating officer, Ontario Association of Home Inspectors. "As with a lawyer, you want to know a home inspector in advance. You want references...the best test is [to ask] 'Who did you use and did you have any surprises after?'"

Mr. LeBlanc also suggests asking your real estate agent for recommendations.

In the absence of personal recommendations, the Ontario Association of Home Inspectors does provide a list of inspectors who will carry out an inspection according to the association's standards of practice.

"We have standards of practice that are on our website [oahi. com]. It forms part of everybody's contract, what will be examined and what won't be examined," Mr. LeBlanc says. "The basic principle is, if it can't be observed, it can't be assessed."

Knowing what the inspector will not do can be almost as important as knowing what he will.

"It is a purely visual inspection conducted of the home and its systems, and the only controls we use are the user operator controls," Mr. Welby-Solomon says. "The home inspector is a general practitioner like your family doctor and is not an expert in any particular field. That is why -- same as your doctor would refer you to a specialist--if a home inspector sees something outside the parameters of those standards of practice, they would tend to refer you on to a specialist."

In many older Toronto homes, Mr. Welby-Solomon says, inspectors must hunt for clues that may suggest ancient wiring or plumbing is lurking beneath.

"In the downtown Toronto area, our biggest problem is the old housing stock that has been remodelled so many times we really don't know in a typical visual inspection what's behind those walls," he says.

If you discover a defect after moving in that wasn't on the inspection report, any recourse will depend on what your particular report covered. If you've lived in the house for some time and see a window leak, you may not be covered.

"The [response to any such complaint] may well be: 'Well, that was a maintenance issue'," Mr. Leclair says. "[They may say,] 'You should have maintained that part of it, you should have recaulked the windows. If you would have done that, they would not have leaked, so I'm not responsible.'"

While 95% of Ontario Association of Home Inspectors members and all Pillar to Post inspectors have liability insurance, Mr. Leclair warns that some inspectors limit their liability to repaying the cost of the inspection.