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While not mandatory, obtaining an independent home inspection when considering a property is a highly recommended step. CRE talks to Trevor Welby-Soloman about how to identify potential problems or defects before you buy

Q What do inspectors check for?
A Canadian homes are pretty sophisticated. Insulation and ventilation are just as important, or more important, than structural issues that are easier to resolve. We try to seal our homes and make them as airtight as possible, but that affects health, which most people don't realize. You need effective ventilation for good air quality. An inspector looks at the systems and the operations of the homes and whether they are functioning properly and if there will be any adverse affects on the client.

Which aspects lead to major renovations and health threats?

It depends on the age and location of the house but what people get most upset about is leaks. People are very quick to respond because they can see tangible evidence of it happening. The other thing that inspectors typically get is issues with the heating equipment. Not so much the air conditioning but having to replace the furnace, which costs upwards of \$2,700 to \$3,500 or more, depending on the size of the house. If the roof covering goes because of a roof leak that could be a \$3,000 job at minimum.

Health and safety issues are big, too. This could be a guardrail, exposed electrical wiring or a furnace that is not working efficiently and producing more carbon monoxide or carbon dioxide

Most buyers surprisingly don't balk at the health and safety issues because they aren't as major as having to replace

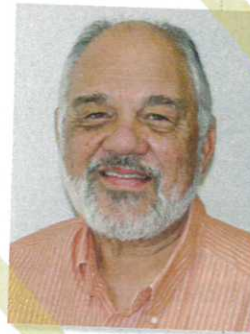
a roof or furnace. Indoor air quality is underrated. The awareness is not quite there yet.

Are there restrictions to what a home inspector can or cannot check within a house?

Home inspections are a visual performance-based inspection. I must be able to see what I'm inspecting or see evidence of an action. There has to be surface mould to detect mould. I cannot see behind walls. Because the buyers are not yet the owner, we don't put holes in walls. We don't disassemble equipment.

We don't have a code compliant inspection. Home inspectors do not have the rights of a municipal inspector who is the only one who can enforce building code. The building code is supplied at the time of construction and tested only once before it goes on the market. Inspectors are required to have a working knowledge of the code so they know what general safety standards are but they aren't required to call out code infractions. Most times if they see it, it will be addressed as a safety issue or seen as something that doesn't meet safety or performance standards.

The only other time to enforce building codes is if you remodel your house, modify your electrical, if you touch it you need an electrical inspection, or if you subdivide your home into sub-



units like a basement apartment, this will trigger the need for a building permit.

What types of questions should a buyer ask an inspector before/during/after the inspection?

For questions about the house, you should ask about the operation of the equipment. Will it need replacing soon?

Should I budget? Our reports also include photographs. If we see things that need a visual representation to show them the condition, then we do that. Buyers can also get an e-mailed report if they prefer.

Other questions to ask include what parts of the house will you inspect, what type of report will I receive, when may I expect a report, may I accompany you and ask questions as you inspect, what will the inspection cost?

How do you find a good home inspector? What should you look for?

Make sure they are a National Certificate holder. I think you must look at whether the inspector has been trained and has a certificate, whether he has joined an association, national or provincial, that he has membership in a professional peer group. Also check if he has errors and omission insurance, and, of course, has the experience. Everyone has to start somewhere, but referrals are a safe bet.

What options are available if the inspector misses any problems?

All of our inspectors at Pillar to Post have to carry error and omission insurance. Our contracts say that if the buyer sees something, they have to call the inspector and show him what you think he missed and give him the opportunity to point out that it is either mentioned in the report and dealt with, or if he has missed it, can offer to remedy whatever he missed. Anyone can make a mistake. The strange thing is it is not mandatory for all inspectors to carry the insurance. ■