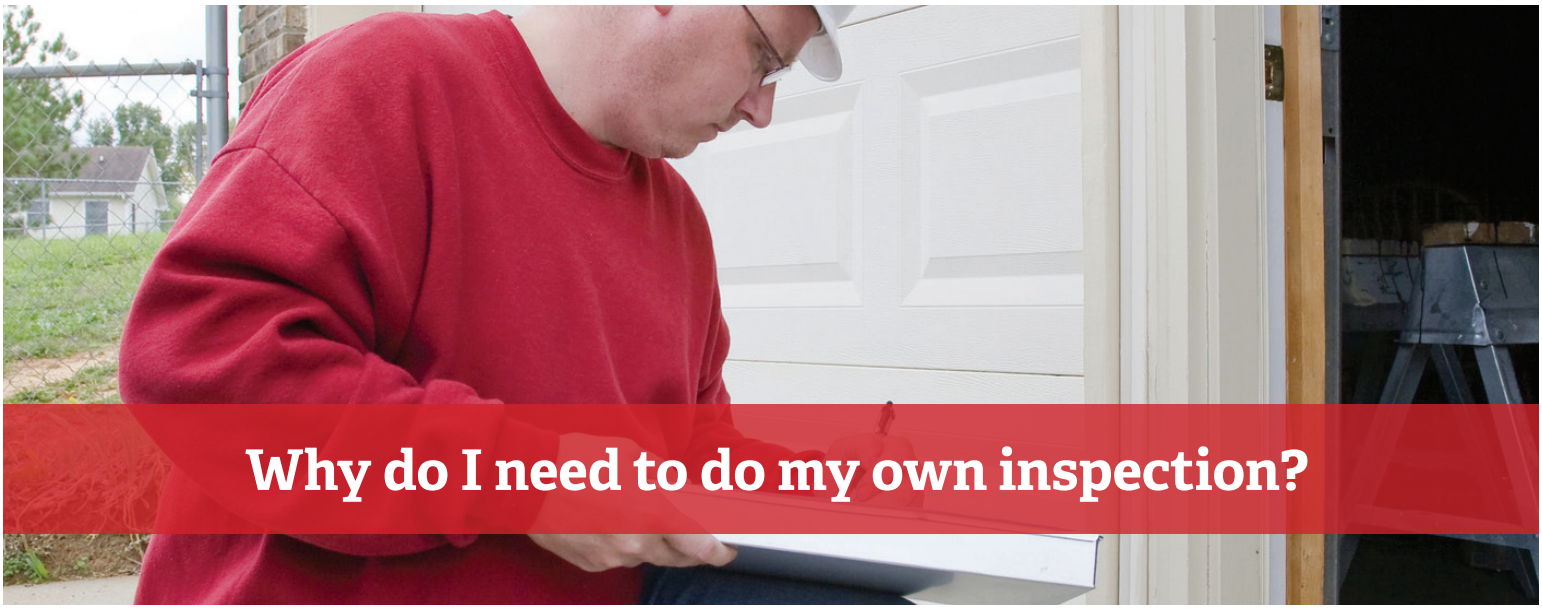

Why do I need to do my own inspection?

A: As a prospective buyer, you obtain and review a **home inspection report (HIR)** prepared by an independent, neutral home inspector.

The home inspection is a *non-invasive examination* of the mechanical, electrical and plumbing systems of the dwelling, as well as the components of the structure, such as the roof, ceiling, walls, floors and foundations.

An HIR from a competent and certified inspector assures you the property is free of defects, except those listed on their inspection report. The inspector is paid a fee for their services on delivery of the HIR.

The HIR:

- identifies each system and component of the structure inspected;
- describes any **material defects** the home inspector finds or suspects in the condition of the structure and its systems and components;
- makes recommendations about the conditions observed; and
- suggests any further evaluation other experts need to undertake to clarify the home inspector's suspicions.

Material defects are conditions which affect the property's:

- market value;
- desirability as a dwelling;
- habitability; and
- safety from injury in its use as a dwelling.

Defects are material when they adversely affect the price a prudent and reasonably well-informed buyer offers to pay for the property when entering into a purchase agreement.

In contrast to the assurances of an HIR, the mandated transfer disclosure statement (TDS) you receive from the seller on which they disclose property information — a disclosure limited to the seller's and their agent's knowledge — may not be relied on as fact unless the TDS has an HIR attached to it and the seller and their agent obtained information from it to fill it out.

However, when the seller's agent does not hand you an HIR before you submit a purchase agreement offer, it is imperative you condition your offer on either the seller or you obtaining an HIR to confirm the property's condition as disclosed on the TDS. The cost of the HIR is the premium paid to eliminate the risk of later discovery of undisclosed defects in the improvements.

Your agent will review with you the advantages of selecting an experienced, insured and preferably certified home inspector. When the seller's agent has not obtained an HIR to hand you along with the TDS, it is your agent you turn to for expertise regarding the home inspection process and selection of a qualified home inspector.

Your Name/Team Name

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Extra contact information
(Delete if not needed)

YourCompanyLogo