

# Watch out vendors, here comes the Deal-Breaker

Home inspector Allen White of **Inspecto-Pro Inc.** is known by an assortment of nicknames in real-estate circles. They call him Demolition Man and the Deal-Breaker, plus a few more that we can't print in a family newspaper.

"He's the kind of guy that I love to have in my corner when I'm representing a buyer, and who I hate to see coming through the door when I represent the vendor," one West Island agent said.

White, a structural engineer and a serious young man, shrugs off such comments. "I always try to be fair and objective, but in the end, it isn't my job to smooth through the sale," he said in a chat over coffee this week.

No home inspection ever results in good news, because homes are imperfect. No matter how well they are maintained, there will always be something wrong with a property.

"But the more the buyer knows, the better-prepared he is to make an informed purchase," White added.

Having a home inspected is one of the last – and pivotal – steps in the purchase process, yet many buyers don't give it the attention it merits. White said home-buyers should choose a home in-

spector with as much care as they would use in choosing a doctor.

As is the case with most service professionals, the first step in finding an inspector is asking around.

You could ask your real-estate agent for a refer-

ral, but be discerning. An unscrupulous agent might steer you toward a less-than-thorough inspector. Some are alleged to accept commissions from inspectors who also work as renovators.

Take the time to compile a short list of candidates and begin making calls. Home-inspection is an unregulated industry in Quebec and the phone book is thick with companies offering the service.

An inspector should have a thorough technical understanding of how houses are built and, ideally, should be either an engineer or an architect with field experience.

White has worked in the field for



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nearly six years. Before that, he was a project manager in the construction industry.

An inspector shouldn't hesitate to provide examples of written reports or provide references from several clients.

You should also find out how long the company has been in business under its exact current name. Companies sometimes close and reopen under similar names to duck legal action. Your inspector also should be insured.

You, the buyer, should have the option of being present during the home inspection, not only to keep an eye on the inspector, but also to see first-hand the problems that the inspector finds.

"I'd be wary of anyone who didn't want me, the buyer, in the house for the inspection," White said.

Beware of an inspector who "pushes" toys to keep you busy during the inspection, White warned. This includes

giving you a tape measure and asking you to measure the windows or other busy work.

On average, White spends three hours going over a property. He spends another three hours or so preparing a written report that can run to 30 pages. Some inspectors use a checklist, but these can be less complete than a narrative report.

One home-buyer who shelled out \$600 for a complete inspection by the Demolition Man said he is now intimately acquainted with his new home because the report was so complete.

"He flagged problems and potential problems that I would have had to discover for myself over the next months and years," the buyer said.

White warned against signing an offer to purchase that includes a clause saying the inspector will be one mutually agreed upon by buyer and seller. If you aren't free to inspect the house, walk away.

Finally, never sign off on an inspection waiver until you have read the final written report, he advised. Inspectors can make mistakes or forget details.