

It's not a cigarette, it's your Quit Meter.

It measures how many days you've successfully gone without smoking. Click to learn about other proven tools to help you quit.

87 days.

Canadian Cancer Society Société canadienne du cancer **SMOKE FREE CANADA**

Smokers' Helpline

**> thestar.com**

## How well-built is your home?

**Lots of people hire inspectors when buying resale properties, but experts say the process can be just as important for new construction**

March 08, 2008

PETER KRIVEL  
STAFF REPORTER

Sadaqad Rahman figured there were possible problems with his new two-storey home in Vaughan when the builder seemed to be rushing him through a predelivery inspection on his closing date last December. When he hired a home inspector, Rahman was informed of several examples of poor workmanship.



STEVE RUSSELL PHOTO/TORONTO STAR  
Home inspector Andrew Radomski checks wiring and plumbing in Sadaqad Rahman's home.

"When I saw the little problems (a poor paint job), I figured I should get an inspection and they can tell me about the major ones about the structure," says Rahman, who moved into his home in December, just before he had it inspected.

And there were major ones, including a pipe not properly connected to the air conditioner in the basement. Hangers that help secure support beams were missing or improperly installed, causing the main floor to sag. Minor cosmetic problems included a poor paint job and the vent over the stove, which didn't match the kitchen's decor. The inspector pointed out all of these issues and more.

It's common for buyers of older homes to make a deal conditional on a home inspection. But many new home buyers never give a thought to having a professional assess what the builders have done.

Alan Carson, co-founder and vice-president of Carson Dunlop Inspections (carsondunlop.com), and Dan Steward, president of Pillar to Post (pillartopost.com), agree that getting your home inspected is a good idea. But, of course, these Toronto-based companies are in the business.

But both say that it's okay not to have a home inspector present during the PDI, since the buyer is covered by the new home warranty. They add that some builders don't mind having a home inspector present and some do.

Ontario's new home warranty program is administered by Tarion Warranty Corp., which allows purchasers to bring a designate with them to the predelivery inspection (PDI). There is no restriction as to who the designate might be.

Real estate lawyer Bob Aaron is among those who recommends that a professional check out any home you buy.

"I think it's risky to buy any home, new or resale, without getting a proper home inspection," says Aaron, who writes a weekly column for the *Star's* New in Homes section.

It's a statement that Rahman says he agrees with 100 per cent.

Steward, whose company inspected Rahman's home, says there's a common presumption the builder has done everything properly and that the municipal inspector has inspected and passed the home.

"And then at the end of the process if something goes wrong that Tarion will take care of it."

One of the biggest misconceptions about new home construction is that a municipal inspector will examine the home. Municipal inspectors don't look at every home, particularly in some of the large developments that have gone on around the GTA, Steward says. At best they do a representative sampling of the houses being constructed.

"They're code compliance inspectors," adds Pillar to Post vice-president Trevor Welby-Solomon.

"In larger municipalities, you'll get specialists in framing, insulation," Welby-Solomon says. "He'll say you installed this furnace so this is the venting required. The framing guy will say you need two-by-fours with a moisture percentage of less than 19 per cent, et cetera.

Carson says the role of municipal inspectors is limited by tax dollars.

"We don't have enough money to have enough municipal inspectors to inspect every home at every stage of construction," he says. "The inspection work done by municipal inspectors, while good and valuable, is of necessity a sampling exercise. So they are inspecting some things in some houses but not all things in all houses. No one can afford that."

Steward recommends an inspection after you've lived in the house for 30 days and then at the 11-month stage as a follow-up on the items called up on the earlier inspection. The second inspection will find out if any other defects have arisen out of normal living conditions.

Carson recommends that owners live in the home for 10 or 11 months before having it inspected. "The new home warranty period extends fully for one year," he points out.

"So, as long as you bring anything to the builder's attention within the first year, that's covered by the builder's warranty. The other advantage is that the house has had a bit of a chance to perform and live through four seasons. You have a much better sense of how things work and what performs and what doesn't."

According to Tarion, ([tarion.com](http://tarion.com)) the two-year coverage for a new home includes: Water penetration through the basement or foundation walls;

Defects in materials, including windows, doors and caulking, or defects in work that result in water penetration into the building envelope;

Defects in work or materials in the electrical, plumbing and heating delivery and distribution systems;

Defects in work or materials that result in the detachment, displacement or deterioration of exterior cladding (such as brickwork, aluminum or vinyl siding);

Violations of the Ontario Building Code affecting health and safety (including, but not limited to, violations relating to fire safety and the structural adequacy of the home);

Major structural defects as specified by Tarion.

Any defect in work or materials that results in the failure of a load-bearing part of the home's

structure or materially and adversely affects its load-bearing function.

Any defect in work or materials that materially and adversely affects the use of the building as a home.

It also includes significant damage due to soil movement, major cracks in basement walls, collapse or serious distortion of joints or roof structure and chemical failure of materials.

"The rules within a new home construction contract and also within the new home warranty are very specific about identifying things and communicating them within a specific time frame," Steward says. "You don't want to be reporting the defects a day after the warranty has expired.

"If you close the deal in July you won't know if the pipes freeze or the bedroom over the garage has a really cold floor," he says. "In July you may know that the air conditioning works well. But if you buy it in December you're not even going to know if the air conditioning is hooked up properly and is working."

The cost of an inspection usually begins at \$350 for a two-bedroom, two-storey, 2,000-square-foot house and can go up to \$500 depending on size. Carson says there are a couple of other inspections that a new homebuyer might consider.

With a contract compliance inspection, the expert goes through the home with the documents the builder provided to see if the work has actually been done.

"The builder may say he's going to get plywood instead of particle board or this or that feature. But you aren't in a position to find out if the house has been built according to contract documents."

Another might be a performance inspection.

"That might be to say that the house was built according to code and what the contract said would be there, is there," Carson says.

"But, let's say the workmanship is horrible, the ductwork is leaky and loose and joints don't match, doors don't open easily, cabinets don't close easily, floors are crooked. They're neither building code or contract problems. They're simply workmanship problems."

Carson says if you're dealing with a large, reputable builder who has been around the city, then you might feel differently than if you have a small, custom builder who doesn't have a huge track record or you don't know much about him.

Rahman, meanwhile, thought there would be problems with his home when he had to wait all day for the builder to visit his house, he says. Finally, at 5 p.m. someone showed up to do a 25-minute walk-through in the dark. (An inspection of your home by a home inspector usually takes about 2 1/2 hours.)

Carson says a builder has a complicated life that involves engaging all kinds of subcontracted trades to get the house built for him.

"You have foundation people, framers, roofers, plumbers, insulation and drywall. It's a complex process and a lot of builders welcome the other pair of eyes that an inspector brings and it gives them a chance to follow up with their trades. A builder isn't going to intentionally make a mistake when building a house. And a subtrade probably isn't either, but mistakes get made."

He says sometimes one trade will interfere with another.

"The classic one is the framing being put in, in such a way that the plumber has a devil of a time putting his pipe in and has to cut some of the framing to accommodate his plumbing. That leaves the house in a weakened condition because the framing has been cut. So is it the framer's

problem or the plumber's? Someone has to catch it and correct it, and this is where a builder says that having another professional inspector come through is great."

Carson says typical problems an inspector might discover include issues involving the roof.

"It's not so much the laying the shingles but at flashing details, where the roof meets the chimney or where it changes direction at a valley, or where it has a pipe coming out of it.... those are tricky details and often we find problems there."

Another major problem is leaky basements resulting from a poor grading job.

"Very often when a house is built the ground outside has been backfilled and will settle over time," Carson says.

"If water is allowed to accumulate outside the house, it will find its way through the walls and the basement will leak."

If the ground is graded so it slopes away from the house, it should help solve the problem.

"That's doubly tricky on a new house because the swirl is backfilled after the house is built but it's loose and will settle over the first year or two and will create a soft spot around the structure. It tends to accumulate and collect water that almost always will find a way to get into the basement."

There are issues such as inadequate attic insulation.

"How many people actually pop their head up into the attic space?" Steward asks. "If you have bathroom fan venting into the attic instead of discharging outside there's a huge likelihood of a buildup of moisture, which will lead to mould and rot."

After a visit by home inspector Andrew Radomski, Rahman was told of the problems. The documentation was then sent to the builder and Tarion. Although it's not necessary to send documentation to both parties, it's a good idea to have it on record with Tarion.