



Real Estate Council of Ontario

Consumer Publication



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Home Inspections

When you purchase a home, it's often recommended that you have a home inspection done. In fact, a typical Agreement to Purchase Form will include a standard preprinted clause with respect to home inspections. This is one of the most common conditions in an offer to purchase a property. When real estate markets are extremely active and you really want a particular home, skipping the home inspection and not placing this kind of condition in an offer can be tempting. Before you make the decision, consider the benefits of a home inspection.

If there is a Seller Property Information Statement (SPIS), you may receive a copy and have a general sense of comfort about the history of the property. However, you should keep in mind that the person selling the home may not be aware of property defects and that the information provided in the SPIS is based only on their personal knowledge.

Similarly, the broker or salesperson representing you in the transaction may have the experience to identify visually obvious defects, but underlying problems can exist.

A qualified and experienced home inspector will examine the major systems in the home such as:

- Electrical
- Heating/Air Conditioning
- Foundation
- Roofing
- Plumbing
- Septic Systems

Many home inspection companies encourage you to attend the inspection and ask the inspector questions during the process and about the results of the inspection. The decision is yours to make, but you will be better informed and able to assess whether or not you want to invest in any upgrades or repairs that might be needed. RECO does not regulate home inspectors. For information about home inspectors and home inspection services you can speak to your real estate broker or salesperson or refer to the Canadian Association of Home & Property Inspectors website at www.cahi.ca or the Ontario Association of Home Inspectors website at www.oahi.com.

Septic System Inspections

Ontario's Ministry of the Environment recommends that home buyers have a septic system inspected prior to finalizing a sale on a property. This condition may also be requested by your financial institution. A time of sale inspection may help protect you against future unexpected costs. The inspection process might involve pumping the tank and examining the leaching bed for any signs of problems. A septic system inspection may be conducted by a licensed septic system installer, a licensed sewage hauler or a professional engineer.

For more information, visit the Ontario Ministry of the Environment's Clean Water website at: www.ene.gov.on.ca/en/water/cleanwater/.

This publication contains general information only and should not be construed as legal or professional advice. For legal or professional advice specific to your real estate transaction or situation, you should seek the services of a professional.

For more information about the services provided by RECO, visit:

www.reco.on.ca