

Inspect Before You Invest

Skipping a home inspection might seem tempting as it might save you money upfront, but it could cost you much more in the long run. A professional inspection can **uncover major issues**, such as structural, electrical, or plumbing problems, or **health hazards** like mould or asbestos, which might not be visible during a walk-through. With this information, you can make an informed decision about whether to walk away or budget for immediate and future repairs. An inspection report also gives you **leverage in negotiations**. You might negotiate a lower price — especially if the seller wasn't aware of the issue — or request that repairs be completed before closing.

Inspections are especially **valuable for older homes or when there are red flags**, like musty odours, visible water damage, or uneven floors. In some cases, an inspection may even be required by your insurance provider before issuing a policy. If possible, attend the inspection so you can **ask questions** and better understand the home's systems and maintenance needs.

So, when might you not need an inspection? New builds are typically covered by **warranties**. Also, condos and condo townhouses generally have **status or estoppel certificates**, which you need to



request before buying, that will inform you about any major repairs or renovations that might be coming up, and if the condo corporation has the finances available for it. While a good status certificate can reduce the need for a full inspection, it can also be a negotiation tool if it reveals financial or structural concerns. Exceptions to not needing an inspection would be where the HVAC system is owned by the unit owner and is not under warranty, older or converted buildings, freehold townhomes, or if you just want extra peace of mind.

In cases where the seller has provided a **pre-sale inspection, be wary**; don't assume that it's comprehensive or unbiased. It's typically done for the seller's benefit and may not have been done by a reputable inspector, so it's still a good idea to get your own professional inspection done.

Your Winter/Spring 2026 Sale Starts Now



Planning to list your home during the upcoming winter or spring? Start now to pace out the prep and reduce stress later. Here's a quick checklist to help you get started:

- Shop around for a REALTOR® who specializes in your

neighbourhood and needs. Ask for recommendations and read online reviews.

- Review your finances, considering selling and buying costs, mortgage options, possible penalties, tax implications, and get pre-approved before you shop.
- Declutter and depersonalize (e.g., no personal photos)
- Do minor repairs and ask your REALTOR® if any cosmetic changes would be worthwhile.
- Understand tenant laws if you're

selling a tenanted property.

- Get a pre-listing inspection.
- Make alternate arrangements for pets and kids during showings. Consider staying elsewhere while your home is listed.
- Gather important documents such as warranties, receipts, and before/after photos of home improvements.

As you can see, selling your home is no small feat, so better to prep thoughtfully so you can sell with confidence.

Think, Act... Live!

"Rivers know this: there is no hurry. We shall get there some day." A.A. Milne, Winnie the Pooh

"Success is never owned; it is only rented — and the rent is due every day." Rory Vaden