

Under inspection



MISSING floor stumps, shonky and illegal renovations and roofs in danger of collapsing are just a few of the problems Ingrid Mountford has encountered during her time as a property inspector.

"One inspection that sticks out was of a Californian bungalow in Elwood," said Mountford, who carries out property inspections with Archicentre, the building advisory service of the Australian Institute of Architects. It had a big roof and one of the main support rafters had a large split tied up with a rickety strap. The couple went ahead and bought the house, but at least they were aware of what they were getting into and how much it would cost to fix."

Peace of mind

It is the biggest purchase most of us will make, yet only 20 per cent of people who buy an existing property carry out an inspection. Dream homes quickly can morph into money pits, particularly if major structural issues arise down the track. Spending the \$500-\$800 on a building and pest inspection before going ahead with a purchase informs buyers of the property's condition



Ingrid Mountford is a property inspector with Archicentre. Picture: NORM OORLOFF

and can avoid lengthy, expensive and frequently unsuccessful post-sale litigation. Property inspections are rarely deal breakers. If major issues arise, however, buyers can negotiate the cost of repairs into the purchase price.

"It's about peace of mind," Independent Property Inspection's Michael Nemeth said.

"Buying property is a large investment and it's also an emotional decision.

"Sometimes you can get a bit caught up in all the pressure that goes with it. An inspection tells you exactly what the condition of the property is, as well as the level of maintenance required."

Check the inspector

The need for "buyer beware" applies not only to the property, but also to who you employ to inspect it. In the absence of a state or national registration system, just about anyone can set up shop and offer inspection services.

Archicentre chief executive Mark Stewart said it was important for anyone hiring an inspector to carry out their own due diligence.

Qualified inspectors should hold a Diploma of Building Surveying or Building and Construction or an equivalent degree; have two years' relevant industry experience; have undertaken specific training for building

default detection; have undertaken supervised inspections as part of their training program and, critically, carry professional indemnity insurance. Inspections should be carried out to Australian standards and Stewart said buyers should ask to view the inspection report, checking the fine print for exactly what it does and does not cover. Buyers should also check that the person being hired has a registered business address.

"The lack of effective legislation to protect home buyers and vendors against unqualified property inspectors reinforces that well known advice of buyer beware," Stewart said.

Mountford further cautioned against using friends as inspectors.

"Often the defects that are really important cannot be seen immediately or require more thorough inspection to pick up," she said.

Nemeth advised buyers use dedicated property inspectors, not builders. He said unscrupulous builders would invent or overstate problems to drum up business and generally lack the correct insurance to be able to guarantee an inspection.

"Builders might be insured to be builders, but they might not be insured to be property inspectors," he said.

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