

Dream home becomes nightmare for Ontario family who passed on home inspection



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TORONTO -- An Ontario family who purchased their dream home said their experience has become a nightmare because of what they learned after waiving a home inspection.

For many people, buying a home is the largest purchase they will ever make, which is why it's usually a good idea to have it checked by a home inspector first.

However, in a red hot real estate market, with bidding wars, some sellers are asking buyers to waive home inspections.

"It's taken a toll on me and my family because it was supposed to be our dream home and right now it's a disaster, a nightmare," Lisa Song, whose family waived the inspection for their dream country home, told CTV News Toronto.



Song, who used to live with her family in Brampton, said she wanted more peace, quiet and space in the countryside, which is why they went looking for the home in Halton Hills, northwest of Toronto.

They lost a bidding war to buy the house in March of 2020, but days later the seller, who was also the listing real estate agent, contacted them to say they could buy it as long as they increased their offer and waived getting a home inspection.

"They asked me to waive the home inspection, and I hesitated a little, but she said if I want the home I had to waive it, so I waived it," Song said.

Due to the COVID-19 pandemic, they didn't move in for several months, but once they did, they found there were problems with the water supply.



"We found there is no well water being pumped into our house because there is no well water," Song said.

Song said they had to install water holding tanks and other equipment in their basement at a cost of \$10,000.

Then, she said there were also major issues with the septic system and due to new environmental regulations, it's very expensive to replace.

"It's going to cost me another \$120,000 to replace the septic," Song said. "I almost fell to pieces knowing I would have to get a mortgage to fix the septic."

Song said there are other bills to repair leaks in the basement, which include installing waterproofing and having repeated visits from experts trying to diagnose problems.



Leigh Gate, president of the Ontario Association of Home Inspectors, said he thinks it's a "big red flag" when sellers want to waive a home inspection.

Gate said in a hot real estate market, buyers may be asked to waive an inspection, but he said doing so can be extremely risky.

"In early fall, I would say in 2020 when the seller's market took over and people simply couldn't buy a house with that condition (having a home inspection), because there was always somebody right behind you that was willing to buy the house without having a home inspection take place," Gate said.

Song said in hindsight, she regrets waiving the home inspection.

"I strongly suggest not to waive it," Song said. "If [they] have something to hide that's when (the seller) will say to waive it."

A home inspection will cost about \$500, depending on the size of the property and there may be extra costs to check wells, swimming pools and out buildings.

People are urged to check an inspector's credentials to see if they belong to an association that offers training and has ethical and professional standards.