

Getting a Building Report Inspection?

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Buying a house is an expensive exercise and it’s tempting to try and save costs where you can – like using a builder mate to do the building inspection for you. But this may end up costing you more in the long run.\

Purchasers can be caught out by the fact that a “suitably qualified building inspector” must undertake the building inspection, in accordance with the building report condition in the commonly used form of Agreement for Sale and Purchase (Clause 9.4).

However, what “suitably qualified” actually means is not defined in the Agreement and there are no specifics given as to what must be included in an inspection report, although

the inspection report must be prepared in good faith, in accordance with accepted methods and principals in writing, and be be in writing.

We recommend that purchasers use a registered building inspector or surveyor who has professional indemnity insurance. This is important as it will help protect you as the purchaser. If you discover a problem with the property that should have been raised in a building inspection report, you can make a complaint to the professional body that the inspector or surveyor is registered with. In the event of an error or oversight by the inspector or surveyor, their professional indemnity insurance should be able to cover some, if not all, of any loss you suffer as a result.

We also recommend purchasers ensure any inspections they have done are carried out in accordance with NZ 4306:2005 which is the New Zealand standard for residential dwelling inspections. It sets out the minimum requirements for visual and non-invasive inspection and for the preparation of the appropriate property inspection reports. A report that follows NZ 4306:2005 is far more likely to withstand scrutiny or challenge.

This article is a general guideline only and we recommend seeking specific advice from our Property & Development Team who will be happy to guide you through the process.