

# Be prepared to invest in a survey



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**'Our survey says.'** Even if you're not a fan, you probably get the reference to that familiar line. Host, Steve Harvey (or Richard, Ray, John, or Louie) yells it at the answer board on Family Feud.

It's an opinion survey, majority rules, so you may not get the answer you want, but the survey gets the final say, you can't argue with it. This is true in principle, for property surveys, too.

When you purchase a property, it comes with boundaries. But beyond popular opinion, those boundaries — according to Protect Your Boundaries Inc., — need "the professional opinion expressed by a licensed Ontario Land Surveyor of the legal boundaries of a property and the location of certain features within or appurtenant (belonging) to the property."

In other words, a property survey shows the legal size, features and structures on the property. More importantly, it will reveal most title or boundary-related issues that have the potential to become problems in the future.

Good fences make great neighbors. A neighbour's fence or shed could be



When purchasing a new home, it makes sense to know exactly what you're getting inside and out.

encroaching on the property, or an existing easement (or right of way) may conflict with how you plan to use of the property. There's only one way to know for sure and it is recognized by the courts as a legal document.

A professional survey can resolve legal building, buying, selling, neigh-

borhood, boundary and title issues. It has the final legal say. In fact, it surprises me that property surveys aren't mandatory when purchasing or selling a home. How do you know what you're buying if you don't have a proper survey?

You can request a survey as part of

your contract when making an offer to purchase, but don't expect one to exist. In the days of bidding wars that request could be a deal breaker.

Land with a home is probably the most expensive purchase you'll make and your largest asset and any renovations or additions are only

going to increase its value.

But, (and I hate to sound cliché) one legal claim against you can turn a home ownership dream into a nightmare.

An ounce of prevention. When purchasing a new home (to you) it makes sense to know exactly what you're getting.

You can try writing it into your contract but be prepared to invest in a survey, especially if you plan to alter the property.

We won't tackle a building project without one. I don't believe in trying to get around using building permits, and you can't get them without a survey. You'll be better off in the long run when you follow the rules in the short term.

It's not inexpensive to have a survey completed, but it can save you so much more. You want a peaceful place to come home to at the end of the day and on-going disputes between neighbors can take its toll.

Surveys can outlive the people who occupy the property which provides reassurance that legally, like a separation agreement or Last Will it can outlive the best of us. I think that's an investment worth making. That's what a survey says.

— Jane Lockhart  
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and leading expert  
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