

Material Latent Defect or Stigmatization

by

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This section features several court cases, one of which includes *Dennis v. Gray (2011)*,¹⁷ and will also cover:

- › buyers suing the defendant/seller with the claim that a convicted sex offender across the street was a latent defect in the property which the seller was bound to disclose;
- › latent defects versus stigmatized properties; and
- › challenges to inquiring.



INTRODUCTION

Material Latent Defect or Stigmatization

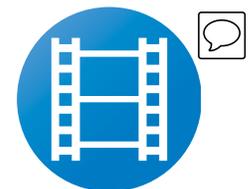
Much has been written in the first section about the common law duty of both sellers and licensees to disclose a latent defect and the statutory duty of licensees to disclose a material latent defect as defined in subsection 1(a) – (d) of the Council Rules about disclosure of material latent defects. Section 5-13 of the Council Rules states:¹⁸

Disclosure of Latent Defects

SEC. 5-13



(2) A licensee who is providing trading services to a client who is disposing of real estate must disclose to all other parties to the trade, promptly but in any case before any agreement for the acquisition or disposition of the real estate is entered into, any material latent defect in the real estate that is known to the licensee.



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Brian was instrumental in the creation of the assumed buyer agency model of representation currently practiced in BC and throughout Canada. Brian is a frequent advisor to the profession on the roles and responsibilities of brokerages and licensees. He is a frequent instructor and lecturer to the real estate profession on the issue of agency responsibilities and fiduciary obligations.

continued . . .

¹⁷ *Dennis v. Gray*, 2011 O.N.S.C. 1567.

¹⁸ Council Rules 5-13.

Brian drafted the standard forms currently used by the profession and has been a member of BCREA's Standard Forms Committee for more than 17 years. Brian is also a member of the Board of Governors at Simon Fraser University and a former Chair of the Municipal Law Section of the Canadian Bar Association and the Vancouver Planning Commission.

- (3) If a client instructs a licensee to withhold a disclosure required by subsection (2), the licensee must refuse to provide further trading services to or on behalf of that client in respect of the trade in real estate.
- (4) As an exception, disclosure to a party is not required under subsection (2) if the party has already received written disclosure of the material latent defect from the client who is disposing of the real estate.

[08/01/2006 amended by adding subsection (4) effective 09/01/2006]

It should be noted that Council's threshold for disclosing a material latent defect may be lower than the court's threshold for disclosing a latent defect at common law.

The Case

*Dennis v. Gray*¹⁹

Latent defects have historically been confined to the intrinsic quality of the object being sold and not to the subjective considerations of the buyers. Those subjective considerations, when applied to real property, are often referred to as stigmatizations. A recent Ontario case²⁰ attempted to expand the concept of latent defects into an area that would normally be considered a stigmatization.

FACTS OF THE CASE

The buyers are husband and wife and the parents of two young children. They purchased the property from the defendants/sellers. Subsequent to the completion of the purchase and sale of the property, the buyers discovered that a person convicted under the child pornography provisions of the *Criminal Code of Canada* lived across the street. The presence of the sex offender, which was common knowledge in the neighbourhood and known to the sellers, was not disclosed to the buyers. Because a convicted sex offender lived across the street, the buyers refused to live in the house they had acquired.

The buyers sued the defendants/sellers claiming that the presence of a convicted sex offender across the street was a latent defect in the property, which the sellers were bound to disclose. The defendants/sellers sought an order dismissing the claim on the basis that it disclosed no reasonable cause of action. The test to be applied by the court in determining whether or not to dismiss the buyers' claim was whether it was, "plain and obvious that the plaintiffs' case would fail." In the end, the court concluded that the case should not be dismissed at the preliminary stage, as it was not plain and obvious that the buyers' action might not be successful.

¹⁹ *Dennis v. Gray*, 2011 O.N.S.C. 1567.

²⁰ *Dennis v. Gray*, 2011 O.N.S.C. 1567.

The court concluded that it was not plain and obvious that the buyers would not be able to successfully establish that the defendants/sellers owed a duty to the buyers, to disclose the presence of a convicted sex offender across the street from the property being purchased. On its face, the decision suggests that the presence of a convicted sex offender living across the street from the subject property, which one would normally consider to be a subjective consideration for a buyer, could be found to be a latent defect in the property. A closer examination of the arguments presented to the court suggests how the court may have come to that conclusion.

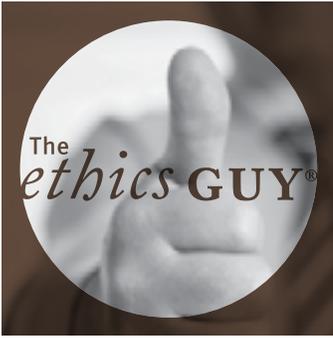
The defendants/sellers objected to the claim on the basis that the existence of the convicted sex offender, “was not a latent defect because it was common knowledge in the neighbourhood and could have been discovered on reasonable inquiry.” They did not contest whether the failure to disclose the presence of a convicted sex offender across the street from the subject property constituted a defect in and of itself. They tacitly admitted that it was a defect and argued that it was a patent defect that did not have to be disclosed. No argument was made that the presence of the convicted sex offender across the street was a subjective consideration of the buyer, rather than a defect in the building or property. No cases distinguishing latent defects from stigmatizations were reviewed by the court. If the court had been asked to consider whether the presence of the convicted sex offender was a latent defect, as opposed to a stigmatization, rather than whether it was a latent defect as opposed to a patent defect, it is likely that the court would have come to a different decision.

Latent defects or not? Other cases

Historically, latent defects have been directly related to the intrinsic quality of the object being sold, and not to the subjective considerations of the buyer. A thorough analysis of this distinction is found in a 2006 Quebec case,²¹ which considered the duties of a seller to disclose to a prospective buyer that a tragic death had occurred on the property. In that case, the buyer, after moving in, discovered from a neighbour that the seller’s son had committed suicide in the home some ten years before its sale. The buyer sued and the seller took the position that a death on the property was not a latent defect in the building or property which was required to be disclosed. In analyzing whether something as subjective as a death on the property was a latent defect requiring disclosure, the court stated:

Certainly, if there had been a fire or another event that damaged the building, its value could be affected by the damage caused, but in general, the conduct, lifestyle, and behaviour of the occupants are not factors that can significantly increase or decrease the objective value of a residential building.

²¹ *Knight v. Dionne*, 2006 Q.C.C.Q. 1260, paras 39-53.



Since the buyers are likely going to find out about the problem anyway wouldn't it be a better idea to have the information disclosed to them before they make a decision to buy, rather than afterwards? Our lawyers may be able to protect us legally but we, as agents, must also meet our ethical obligations as professionals who are in a position of trust.

Needless to say, there are subjective and purely personal grounds that, in the eyes of an individual, may significantly affect the value that he or she can assign to a building. It is important, however, to avoid confusing this subjective value, which can be assigned for reasons of taste, sentiment, design, or personal perception, with the objective and intrinsic value of the property.

Therefore, for a hockey fan, buying a house that a star player once lived in might be a subjective reason for paying a higher price. Conversely, someone might not wish to buy a house that had previously belonged to a political opponent, regardless of the selling price. None of these considerations, however, constitutes an objective factor that increases or decreases the value of the building.

Similarly, the fact that the former occupants of a building died as the result of an attack or a disease does not appear to us to be a factor that can affect the value of the building.

The story of . . . (the seller's) son, who committed suicide by hanging himself in one of the rooms of the house more than 10 years ago, cannot be considered to be the kind of factor liable to affect the value of the building.

It may be that, for some individuals, including the plaintiff and her spouse, the fact that a death—especially a death in tragic circumstances—has occurred in a home constitutes a subjective obstacle to the purchase or occupation of this house.

In such a case, it appears to us that it is up to buyers to ask specific questions reflecting the phobias, fears, or other subjective considerations that could, in their view, interfere with their full enjoyment of a building or even with their purchase of the home in the first place. Once such a question is asked, the seller's obligation to make full disclosure is heightened. The seller must not induce erroneous consent through silence or a failure to disclose an element that appears to be important to the buyer, at the risk of having the validity of the sale contested in cases where the other party would not have contracted or would have contracted on different terms had all the information been known (article 1401, C.C.Q.).

The court is of the opinion that the events and facts of the life of the residents of a residential property cannot normally be considered to be liable to significantly influence the consent of the adverse party, unless there have been questions asked about those events and facts.

A death, suicide, or even a murder in a house cannot be considered to be something the seller is obliged to disclose to the buyer,²² just as there is no obligation to disclose domestic violence, trespasses, births, marriages, baptisms, or other life events, whether happy or sad, that may have occurred there.

²² *Vaillancourt v. Dépelteau*, (21 February 2003), 500-32-067987-026, Jacques Paquet J.C.Q.

This conclusion appears obvious to us, because if the compulsory disclosure of facts or events in the lives of the residents that are liable to significantly influence the buyer's decision became a rule governing the sale of residential buildings, it would be extremely difficult to determine where the line should be drawn, and this could create a risk of unnecessary uncertainty.

Would sellers have to disclose domestic violence or domestic arguments? And if so, starting at what level of violence? Could the divorce or separation of the sellers be a factor that affects the value of a house and therefore be important to disclose so that the buyer can make an informed decision?

In the case of a death, could the value of the residence be affected differently depending on whether the death had occurred suddenly, during sleep or after a long illness, or as the result of a suicide or a murder? And would the obligation to disclose vary accordingly?

The court has a great deal of difficulty in agreeing that elements whose importance depends on sensitivity, phobias, sentiments, or purely personal and subjective apprehensions that are not related to the quality of the building should be subject to compulsory disclosure.

Imposing such rules would place an impossible burden on the shoulders of the seller in assessing which of the events that had occurred in the house might be important in the mind of the buyer and therefore of consequence in terms of his decision.

That is why it seems more logical to us that it should be buyers who have the obligation to ask questions that will enable them to ascertain that nothing that would prevent their full enjoyment had occurred in the house.

An earlier BC decision²³ came to a similar conclusion. In that case, the buyers, after completing the purchase of the property, learned that the lot next to the purchased property was used for nude sunbathing. They sued the sellers on the grounds that the presence of the nude beach was a latent defect in the property, which the sellers were obligated to disclose. In dismissing the claim the trial judge stated:

All the defendants' cases relating to latent defects have to do with defects to the building or the property itself. The defects were all such that some objective standard could be employed to determine if the matter complained of amounted to a defect.

The presence of nude bodies next door or parading in front of one's house may or may not be a defect. This requires a subjective test. To allow defects to be determined by individual preferences would open the floodgates of litigation by remorseful purchasers and create an impossible standard of disclosure for vendors. In this case, the alleged defect was occurring outside the boundaries of the property purchased.

²³ *Summach v. Allen et al.*, 2002 B.C.S.C. 119, paras 22-24.

The presence of a nude beach next door to the subject property is not a defect, latent or patent. There is no duty on the seller to disclose the existence of the nude beach.

The court noted that the buyers could easily have discovered the existence of the nude beach prior to closing had they spoken to neighbouring property owners. On appeal, the BC Court of Appeal affirmed the trial court's finding.²⁴

Principles To Be Taken From These Cases

The cases on stigmatization have an underlying strain of logic to them. Different buyers have different subjective concerns. Some might not wish to buy a property where a death had occurred; others may not care. Some might be offended by a nude beach nearby, others might consider it an asset. Rather than requiring the sellers to try and guess what subjective concerns individual buyers might have, the law puts the onus on those buyers to make inquiries to satisfy those concerns. To do otherwise would be to invite chaos into the marketplace.

The Real Estate Council of British Columbia has published several similar articles on the topic of stigmatization. One article (reproduced below) is directed toward licensees and is found in Council's *Professional Standards Manual*.²⁵



“STIGMATIZED” PROPERTIES

When selecting a property to buy, most often the physical appearance of a property and the location will be obvious. If a buyer has concerns about the less obvious structural and mechanical aspects of a property, the buyer can have a property inspection done. However, consumers may have other areas of concern that would cause them to avoid a property. Certain events may cause a property to be described as a “stigmatized property”, or a “psychologically impacted property”. These terms are sometimes applied to a property that has had some circumstance occur in or near it, but which does not specifically affect the appearance or function of the property itself.

Examples of these in a residential context might include:

- 1. a sexual offender is reported to live in the neighbourhood;*
- 2. a former resident was suspected of being an organized crime gang member;*
- 3. a death occurred in the property;*
- 4. the property was robbed or vandalized; or*
- 5. there are reports that the property is haunted.*

The significance of these or any other occurrence can be affected by a person's beliefs, values and perceptions, ethnic background, religion, gender, age, and other individual concerns. Therefore, to determine with any certainty all the possible circumstances that

²⁴ *Summach v. Allen et al.*, 2002 B.C.S.C. 119, paras 22-24.

²⁵ Real Estate Council of British Columbia, *Professional Standards Manual*, 2010, <http://www.recbc.ca/licensee/psm.htm>.

might cause a property to be considered “stigmatized” is daunting, if not impossible. Further, in the event of a lawsuit resulting from an undisclosed stigma, the buyer would have to prove what harmful effect the stigma had because these issues are often personal ones that do not affect the appearance, function or use of the property — the usual tests for determining a material latent defect.

While, under the doctrine of caveat emptor, buyers are ultimately responsible to satisfy themselves that the property they are acquiring is suitable for their purposes, many buyers look to the seller to provide them with information about the property. In British Columbia, it is important for consumers to know that while sellers and licensees representing sellers are required by law to disclose material latent defects affecting a property, they are not required by law to disclose the existence of possible stigmas that might be of concern to specific buyers. Therefore, British Columbia buyers, who are concerned about certain possible stigmas in regard to a property, are responsible to conduct their own investigation which could include inquiries of licensees who represent them or direct inquiries of the seller or licensees representing the seller.

When asked by their client, a buyer’s agent must make the appropriate inquiries.

When asked about the possible existence of stigmas that might affect the property the seller, or licensees representing the seller, may:

- a) answer the question directly; or*
- b) decline to answer the question and advise the buyer to conduct their own investigation.*

Stigmas Are Difficult To Define

The Real Estate Council of British Columbia explains further in the *Professional Standards Manual* further explains the difficulties associated with defining a stigma:

. . . It is impossible to anticipate all the areas of sensitivity individuals may have. While the feelings and concerns of individual buyers are understandable, it is also easy to see that sellers might be unfairly hurt by a requirement to disclose such things. For instance, if the law required that all deaths in properties must be disclosed, regardless of how and when they occurred, the act of bringing a grandmother home to die may cause the owners to lose property value.

As noted earlier, sellers may refuse to answer questions about such potential stigmas, or, if they do answer, would be expected to use reasonable skill and care to ensure the accuracy and completeness of the information they provide. However, a seller may have no knowledge of events that occurred before their ownership, or the property may have been rented out and the seller may not know of events that occurred during the rental period.



Council's *Professional Standards Manual* also raises and answers the following two questions concerning stigmatized properties.

1. What is a seller's (and seller's agent's) obligation to disclose a stigma if asked directly about it by a buyer or a buyer's agent?

Unlike the obligation to disclose a material latent defect, a seller, and, therefore, a licensee representing that seller does not have an obligation to disclose the existence of stigmas which might affect the property. Therefore, if asked about the possible existence of stigmas, the seller, or licensees representing the seller, may:

- a) answer the question directly; or
- b) decline to answer the question and advise the buyer to conduct his or her own investigation.

Before responding to such a question on behalf of his or her seller, a licensee should first seek direction from the seller about whether to answer, or to decline to answer. Sellers and their licensees who choose to answer such questions are expected to use reasonable skill and care to ensure the accuracy and completeness of the information provided to buyers.

A refusal to answer questions may raise a warning flag for a prospective buyer who may then wish to find the answers through their own independent research.

2. Are the obligations different in dual agency?

Despite the fact that a seller does not have an obligation at law to disclose the existence of a stigma that affects their property, the seller has, when consenting to the listing brokerage acting as a limited dual agent, agreed that the brokerage will have a duty of disclosure to the buyer, excluding

- a) that the seller is willing to accept a price or terms other than those contained in the listing;
- b) the motivation of the seller to sell; or
- c) personal information about the seller.

Under the current limited dual agency system, the brokerage has a duty to disclose to the buyer all material information except that which has been excluded by the limited dual agency agreement with the consent of both the buyer and the seller. Accordingly, where the buyer has made his or her concern about a stigma known to the brokerage through the buyer's representative, and the brokerage through the listing representative is aware of the existence of such a stigma, the brokerage has a duty to disclose that information to the buyer. Where the brokerage does not have knowledge of the existence of a stigma and an inquiry is made by the buyer, the options set out above related to the first question would apply.

Why Sellers May Want to Disclose Stigmas Concerning Their Property

While sellers may not have a requirement at law to disclose stigmatizations such disclosure may be practically beneficial to sellers. Sellers that fail to disclose obvious stigmatizations may find themselves involved in expensive and time consuming post closing litigation. Regardless of whether or not they are eventually successful the avoidance of such litigation is desirable. Sellers may determine that the cost of post closing litigation greatly outweighs the perceived detriment of disclosing a stigmatization in advance.

In addition to the above Real Estate Council of British Columbia article, this next article illustrates the concern for public safety and who buyers and renters should be consulting in their investigation to learn the facts about the future home they are moving into. On June 21, 2010, “*My Vancouver Living – Vancouver Lifestyle and Real Estate News*” posted the following article “Stigmatized properties that were crime sites often leave buyers and renters wondering who to call,”²⁶ from the Vancouver Sun:

They are the scenes of crimes, murders, suicides, even reputed hauntings. In the real estate industry they are known as “stigmatized” or “psychologically impacted” properties, and the consequences of buying or renting such a home can be devastating, even fatal.

But while the rules for selling a home require disclosing whether the residence has ever been used for a marijuana-growing operation or illicit-drug lab, the onus is solely on the buyer to find out whether the property has been tainted by other criminal activity or tragedy.

And for renters, there are no rules.

These buildings may be structurally sound and in accordance with all building safety codes, but could nonetheless bring real dangers for new occupants who might unwittingly inherit the baggage of previous tenants or neighbours. A Cranbrook couple was brutally murdered last month in their recently rented home in what police are calling a tragic case of mistaken identity.

Leanne MacFarlane, 43, and Jeffrey Taylor, 42, had just moved from Salmon Arm to a home on MacFarlane’s brother’s remote property east of town on the Crowsnest Highway.

What the couple likely didn’t know, however, was that the home’s previous tenant was Doug Mahon, a 38-year-old man with ties to drugs and organized crime who is free on bail awaiting trial for attempted murder for his role in a shooting outside the Sam Steele Hotel in Cranbrook late last year.

The couple, who have grown children and grandchildren, had only been at the residence three months when early on the morning of May 29, two gunmen clad in camouflage broke into their home and shot them both to death before fleeing.

Cpl. Chris Faulkner of the East Kootenay RCMP, which is investigating the double homicide, said that his department has been questioning Mahon

²⁶ Coyne, Todd, “*My Vancouver Living – Vancouver Lifestyle and Real Estate News*,” (Vancouver Sun, Vancouver, June 12, 2010) online at <http://myvanliving.com/stigmatized-properties/>

LICENSEE PERSPECTIVES

“Buyer’s agents might canvass the neighbourhood. Knock on doors, tell them you’re a licensee working for a client who is thinking of buying the house down the street. Ask if there is anything unusual they can tell you about the house or the neighbourhood. It shouldn’t take anymore than 20 doors to meet the local neighbourhood “busybody” who will “blab” everything. Coincidentally, you might meet someone who is considering selling their own house (bonus!!). If you’re the seller’s agent have a long talk with the seller. Introduce to them the probability that, if they don’t disclose everything, two weeks after moving in, the buyers will discover the stigma or defect from the neighbours, and they could become involved in a long, nasty and expensive legal action that will consume their time, their lives and maybe a lot of their money.

{ STEWART HENDERSON }

in connection to the killings. Faulkner said he could see no clear motive for the couple’s murder unless it was a targeted hit that found the couple in the “right place at the wrong time.”

Faulkner said police are powerless to warn potential renters and buyers about the criminal ties that real estate properties may have, saying that was the responsibility of the British Columbia Real Estate Association (BCREA).

“We certainly can’t go out of our way to do that,” said Faulkner. “If we did, we might be open to libel. So I’ve never heard of it.”

Not only do real estate laws in BC not define stigmatized properties nor require sellers to disclose circumstances such as a sex-offender in the neighbourhood, a notorious previous owner or violent crimes that have occurred on a property, but a seller need not reveal a property’s history should they deem it against their interests, according to documents published by the legislative Real Estate Council of British Columbia.

“Sellers may refuse to answer questions about such potential stigmas,” reads the RECBC’s disclosure rules for stigmatized properties. “For serious concerns, consumers are advised to make inquiries to local police.”

As evidenced by Faulkner’s statements, however, police cannot legally reveal details about previous or ongoing troubles at a specific address.

“It’s happened a few times where a grow operation used to exist in a house and some people broke in to do a grow-op and there’s different people living there. It’s a very unfortunate situation,” said Tyler Davis, spokesman for the Real Estate Council of British Columbia, saying there was little that the Council could do to stop these situations from occurring.

“If there’s physical damage to the property, by all means that has to be disclosed,” he said. “But if there’s a situation where organized crime was going on in the area or on the property . . . ask the neighbours. ‘What’s going on next door? Have you ever seen the police outside?’”

So while the lesson is still “buyer beware” when it comes to stigmatized properties, BC has made strides in warning the public against buying properties which have been used as grow operations or drug labs.

A provincewide measure introduced in 2004, amended BC’s property disclosure statements so that anyone selling real estate is legally obligated to tell a potential buyer whether or not the property has ever housed a marijuana grow operation or any other illegal drug manufacturing enterprise such as a methamphetamine lab.

Since as far back as 2000, however, the City of Vancouver has taken its own measures afforded it by the Vancouver Charter to flag repeat-offender properties with an explicit “warning to prospective purchasers,” regardless of whether the property is even for sale.

The City will recommend one such warning be attached to the title of a three-storey warehouse at 1826 Triumph St. in east Vancouver this

week after the property's second major grow operation in six years was discovered in late March.

Coun. Ellen Woodsworth, vice-chair of the committee that issues the warnings, said the warnings are issued in concert with the Vancouver police department's Grow Busters program to any building that has twice been found containing a grow operation or illegal drug-manufacturing facility.

"It doesn't happen very often, but if it was on the first occasion that we issued these, certainly we'd see a lot more coming before us," said Woodsworth. "It's a notification to owners that they are responsible for whoever rents their buildings."

The owner of the Triumph Street address could not be contacted, but Woodsworth confirmed that the owner had not been personally using the address but renting it out to others.

"The first time our inspectors go in with the police and do a bust on a property, we cut the power to the property to address safety concerns," said Dan Johnston, director of the city's Licensing and Inspections Department.

"Once that's done, they receive a penalty of \$1,700 and then it costs them \$1,200 to get new permits to reoccupy the building."

"In addition to that, we require that they hire the services of an environmental consultant to basically review the building to ensure that the mould has been removed from the building."

But if it is a repeat grow operation, said Johnston, his inspections branch asks city council to post a warning on the building's title explicitly saying the property was twice used as such and has likely sustained serious structural and electrical damage as a result.

But for non-structural dangers such as gun-toting gangster neighbours, there are still no legal protections available to renters or buyers outside of their own investigative work.

"The public, on their own or through a REALTOR®, should have a source to go to and say, 'Has there been an illegal drug operation in this house?'" said Deanna Horn, president of the Fraser Valley Real Estate Board.

According to Horn, the real estate board is now working in concert with government, police and fire officials to create such a database where the public can go to identify real estate listings where criminal activities like drug production have occurred to avoid the potentially deadly risks that may be associated with these properties.

But ultimately, said Davis, whether the perceived dangers of owning or renting a property turn out to be real or not, everyone has their own ideas of what stigmatizes a property.

"For example, I don't care if a house is considered haunted," he said. "But other people might—particularly if they're religious."

Horn agreed.



“I had a property listed in Abbotsford four doors away from where the Bacon brothers resided,” she said, noting that while this “most certainly cut the value” of the home, it was not a lost cause.

“In the end—and this is the thing about a stigmatized property—the people that bought it knew about it and didn’t care. They work in the penal system and they said, ‘I don’t care.’”

“They took the opinion that because there were cameras and the properties were under surveillance and there were police at the end, the street was safe.”

The Take-Aways

As a Buyer’s Agent

A buyer’s agent should:

- › listen to the buyer’s concerns around preferences, likes and dislikes, and focus on showing properties that directly relate to their client’s needs;
- › advise the buyer to investigate the potential property they are interested in, if they have concerns about safety. This could include contacting the local police, the local municipality and speaking with neighbours;
- › determine if the buyer has identified any stigmas that would negatively impact the buyer’s interest in a property;
- › if asked by the buyer to do so, make inquiries about the property to the seller or the seller’s agent; and
- › document all enquiries and/or advice.

As a Seller’s Agent

A seller’s agent should:

- › ensure that the seller understands the legal consequences that may result if he/she fails to disclose a material latent defect about the property;
- › ensure the seller understands that while he/she has no obligation to disclose stigmas he/she should be prepared to either answer any inquiries made by potential buyers completely and to the best of his/her knowledge; or decline to answer the question and advise that the buyer conduct his/her own investigation;
- › discuss with the seller the practical implications of not disclosing stigmas; and
- › document all discussions and advice.

resources

LINKS

- › Buying a Home in BC Information Booklet – www.recbc.ca
- › Selling a Home in BC Information Booklet – www.recbc.ca
- › Stigmatized/Psychologically Impacted Properties Information – www.recbc.ca
- › RCMP in BC Detachment Contact Information - <http://bc.rcmp.ca/ViewPage.action?siteNodId=27&languageId=1&contentId=-1>
- › *Westwin Realty Ltd.* (Re), 2010 CanLII 49595 (BC REC) – www.canli.org