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Tracking down a home's history

One question real estate lawyers are often asked: "How old is my house?"

Homebuyers want to know the age of their house for one of two reasons. Either they are genuinely curious about the building's history, or their insurance company wants the information to determine the amount and cost of the insurance coverage.

Knowing a building's age helps insurers determine things like replacement cost and risk factors that might be typical of homes of the same vintage.

For new or relatively new homes, the answer to the age question is fairly simple. An electronic title search typically reveals the date the deed is registered from the builder to the first purchaser.

Original surveys or reference plans showing houses at the time of construction are dated and show the house as built, or just the foundations.

For condominiums, the answer is easy. The date a condominium comes into existence is always the date its declaration is registered. That document is on every title search and a copy also accompanies every status certificate. If the building was converted from a former use, such as a factory or office building, the declaration shows the date of conversion.

Back in the days before property titles were on the electronic system, lawyers had to conduct title searches in the registry system going back at least 40 years. Even in the "newer" land titles system, which dates from the 1880s, the titles were written out by hand or typewriter in abstract books, and it was relatively easy to look at the history of a house to estimate when it was built.

For older homes, it was fairly simple to estimate age by starting with the date of the original plan of subdivision and moving forward in the title search to find the first deed from the builder on to the original owners.

I always enjoyed reviewing the history of a home's value with clients especially when they realized the land transfer tax they were paying was often more than the original down payment and sometimes more than the entire original purchase price.

With the ongoing conversion of the majority of Ontario's 4.3 million property titles to the electronic system, it is no longer possible to access the history of most Ontario land titles prior to the most recent deeds without a physical trip to the registry office.

Most Ontario title searches are now done electronically. The chain of ownership and price increases, along with the title evidence of the date of construction, are not recorded in the electronic registration system. Although the history has not disappeared, it is more difficult to access, and is for all practical purposes not available during today's land transfer process.

Given changes in the registration system, there are other methods a homebuyer can use to find a home's age.

Depending on the age of the house, the municipal archives may have records of the original building permit or if that's not available, the plumbing permit. As Toronto is an amalgamation of a number of former municipalities, the availability of older records is better in some parts of the city than others.

For century houses, I often refer to a scarce 1984 reprint of Charles Goad's city atlas: The Mapping of Victorian Toronto. It shows the location and shape of every building in the City of Toronto and surrounding areas in 1884 and 1890. Many of those homes still exist today, and can be readily identified.

The city history revealed by the Goad atlas is fascinating. Its maps show, for example, that virtually all of Toronto's downtown core south of the Esplanade including the site of the Toronto Star building at 1 Yonge St. and all of Harbourfront, was under water in 1890. The 1884 map of the Queen and Bay Sts. area shows dozens of tiny homes and commercial buildings on the sites of both the old and new City Halls.

Architectural details also provide hints to the age of a home. Items like plumbing and light fixtures, leaded windows, door hardware, or exterior design features can often point to the construction period.

For other clues to age, I have found a very helpful article called "Dating Houses" on the website of the Toronto home inspection firm, Carson Dunlop. (<http://www.carsondunlop.com/OBS/pdf/dating.pdf>)

They suggest checking construction dates on the electrical panel, the inside of the toilet tank or underside of the lid, or on the furnace or water heater if they are original equipment. Other indicators are whether the house is made of solid brick (two stacks of brick) or brick veneer (one layer with a wood stud wall behind it); whether the foundation is stone, brick, concrete block or poured concrete; whether the electrical system includes copper, aluminum or knob and tube wiring; whether the walls are plaster and lath or drywall; and whether the plumbing pipes are galvanized steel or copper.

Being a do-it-yourself Sherlock Holmes can add significantly to the joys of buying a home.

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