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# BOUT YOUR HOUSE

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## HIRING A HOME INSPECTOR

It's often said that one of the most expensive and important purchases you will ever make will be your home. However, unlike the guarantee a buyer receives with most purchases, there's no money-back guarantee or return policy if you're not satisfied with your recently purchased home. Once you buy a home, you're on your own to maintain it, repair it, anticipate problems and pay the bills. This is why it's best to know as much as you can about potential problems before you make the commitment to buy.

### What home and property inspectors do

One of the best ways to understand about a home's condition, habitability and safety is to hire a professional home inspector<sup>1</sup>. A properly trained home inspector will review your house as a system, looking at how one component of the house might affect the operability or lifespan of another. Home inspectors will go through the property and perform a comprehensive visual inspection to assess the condition of the house and

all of its systems. They will determine the components that are not performing properly as well as items that are beyond their useful life or are unsafe. They will also identify areas where repairs may be needed or where there may have been problems in the past. Inspections are intended to provide the client with a better understanding of property conditions, as observed at the time of the inspection.

A pre-purchase inspection for a 165 to 205 m<sup>2</sup> (1,800 to 2,200 sq. ft.) home typically takes about three hours and costs under \$500. Following the inspection, the buyer is presented with a written report, consolidating the details of the inspection. The home inspector should be willing to answer any questions a buyer might have and to clarify the limitations of the inspection to avoid misunderstandings. CMHC recommends that potential buyers accompany the inspector as the inspection takes place. It can be a valuable learning experience.

### Scope of the inspection

The home inspector will provide a visual inspection by looking at the home's various systems, including interior and exterior components. The inspector will check exterior components including roofing, flashing, chimneys, gutters, downspouts, wall surfaces, the foundation and the grading around it. Note that if the inspection takes place in the winter, the roof and the foundation may not be fully visible for inspection if they are covered with snow and ice. For safety and insurance reasons, the home inspector is not required to climb up on a roof to look at it but will make all possible efforts to do so. However, the home inspector will inspect the roof from the ground. This also applies to the chimney and downspouts. If problems or symptoms beyond the scope of the inspection are found, the home inspector may recommend further evaluation.



<sup>1</sup> Property inspectors inspect commercial properties. Many inspectors perform both home and property inspections.

Interior systems the home inspector will check include electrical, heating, air conditioning, ventilation, plumbing, insulation, flooring, ceiling and wall finishes, windows and doors. Note that a home inspector is not qualified to inspect a wood-burning appliance such as a fireplace or wood stove unless they are WETT (Wood Energy Technology Training) certified. Many home inspectors are, but do not carry out a WETT inspection as part of the standard home inspection unless it is requested. This is an extra request and will add at least one hour to the inspection time. To be properly inspected, a chimney must first be cleaned.

As with the outside of the home, the inspection of the interior systems is visual, meaning that the inspector will not be able to see behind walls or under the floor.

A proper home inspection does not include appraisals, exact quotes for repairs, or pointing out noncompliance with building code requirements. A home inspection is not intended to provide warranties or guarantees. A home inspection is intended to help you make an informed decision about buying your home. A home inspection is not to be mistaken as a warranty on the house.

## **Choosing a home inspector**

Home inspection is a discipline that requires special training, knowledge and communication skills. Consumers, banks and the insurance industry have been encouraging the home and property inspection industry to develop national standards of practice with a national certification program for some time.

To develop and implement an industry-led national standard, a national association, the Canadian Association of Home and Property Inspectors (CAHPI), was recently formed by representatives from provincial associations across Canada. With the support of the provincial associations, CMHC and Human Resources Development Canada (HRDC), CAHPI is working toward implementing national accreditation and certification standards by 2005. Once this industry initiative is complete, it will result in a recognizable private home inspection industry that can provide Canadian consumers with reliable third-party advice to uniform standards of national competency.

There is presently no uniform certification and no requirement for home inspectors to take any courses or to have passed any tests. Anyone can say that they are a home inspector. That is why it is important to choose an inspector wisely.

Reputable home and property inspectors generally belong to a provincial or regional industry association. Each of these associations has set standards, which, in some cases, are recognized by provincial governments. Some associations have developed membership categories based on the individual members' qualifications. In most provinces, a member cannot advertise or promote his or her membership in the association until they have reached the minimum standards of a practicing member. Standards vary from province to province, but as mentioned above, the industry is working toward implementing national accreditation and certification standards by 2005.

To become a member of these associations, an inspector must meet professional and educational requirements followed by a review. Members of these associations are also required to have errors and omission insurance as do other professions.

Until consumers can identify home inspectors who have achieved uniform national certification, here are some important questions to ask to help select a home inspector:

### ***1. How do you find a home inspector?***

Check association Web sites, the Yellow Pages™ or housing or home trade magazines. Ask friends or family members. Your real estate agent may also make a suggestion. However, beware of this. Under provincial regulations for some provinces, and the code of ethics for real estate agents, such agents are not permitted to recommend or provide the name of only one home inspector. They are, however, permitted to provide a list of home inspectors from which you can choose.

The only alliance home inspectors should have is to their professional association and their only allegiance should be to the homebuyer.

### ***2. How long has the home inspector been in business?***

The more experienced a home inspector is, the more they have seen, the more likely it is they will be able to detect any less obvious problems. Seasoned, professional home inspectors will be full-time home inspectors, not renovators or contractors.

**3. What are the home inspector's qualifications?**

Look for people who belong to a provincial association and who have taken some courses, such as defect recognition, building sciences or civil engineering, for example. Professional home inspectors are bound by a strict code of ethics and must adhere to specific standards of practice. Home inspectors should have a general understanding of all the various systems and components in a home. Many have practical experience or a background in engineering, construction and related building trades.

Keep in mind that at this time, anyone can become a member of a home inspection association. Many associations have different levels of membership. Being an association member does not necessarily mean that a member has successfully completed the certification process. Check to make sure that the inspector has successfully completed the association's certification process.

**4. How do I know that a home inspector has the necessary qualifications?**

You should ask to see proof of their membership in a provincial association. In most provinces, a member cannot advertise their membership in the association until they have reached the minimum standards of a practicing member. The association in your province will be pleased to clarify their membership categories and any particular inspector's membership level. Determine if the inspector intends to meet the CAHPI national standards of competency.

**5. Can the home inspector provide three references?**

Any qualified home inspector should gladly provide this information upon request. Call the people named as references and ask whether they were satisfied with the service they received from the inspector. You can also check with the Better Business Bureau.

**6. Can the home inspector also be hired to do any repairs or improvements?**

Under their professional code of ethics, professional home inspectors are not allowed to be associated with any other construction or house-related trade. While they may provide you with a personal opinion based on past experience, it is recommended that you obtain three independent quotes from qualified contractors.

**7. Does the home inspector solicit, receive or give referral fees?**

You should receive a firm no as an answer to this question, since any other answer contravenes their code of ethics.

**8. Does the home inspector conduct inspections at night?**

It is not desirable to conduct an inspection at night, since a number of the vital components of the exterior of the house cannot be seen properly.

**9. Where can I get more information about the home inspector and/or its firm?**

The home inspector may point you to the firm's Web site, to their industry association, provide company details, list inspector qualifications or describe a range of services offered.

**10. What should a home inspector provide following the inspection and when will I receive it?**

The home inspector should provide a written report reviewing every major home system and component within 24 hours of the inspection. Exterior components include roofing, flashing, chimneys, gutters, downspouts, wall surfaces and the foundation, including the grading around it.

Interior systems include electrical, heating, air conditioning, ventilation, plumbing, insulation, flooring, ceiling and wall finishes, windows and doors.

CMHC does not recommend or endorse any individual home inspector or association. CMHC does encourage and support the private home inspection industry to establish national uniform standards of competency. For more information on the inspection industry's national initiative, please refer to the CMHC *Research Highlight "Canadian Home Inspection and Building Officials National Initiative,"* on CMHC's Web site.

## **Other useful information from Canada Mortgage and Housing Corporation:**

*About Your House* Fact sheets (Free)  
Hiring a contractor (order # 62277)  
Sample Renovation Contract (order # 62351)

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To find more *About Your House* fact sheets plus a wide variety of information products, visit our Web site at **[www.cmhc.ca](http://www.cmhc.ca)**

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