

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 inspector¹. 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 m² (1,800 to 2,200 sq. ft.) home typically takes about three hours and costs around \$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

Home inspections are intended to provide information regarding the condition of systems and components of the home at the time of the inspection. It will help you make an informed purchase decision.

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, windows, doors, 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 would not typically climb up on snow or ice covered roofs. However, the home inspector will inspect the roof from the ground or other vantage point. This also applies to the chimney and downspouts.

¹ Property inspectors inspect commercial properties. Many inspectors perform both home and property inspections.

If problems or symptoms beyond the scope of the inspection are found, the home inspector may recommend further evaluation.

Interior systems the home inspector will check include electrical, heating, air conditioning, ventilation, plumbing, insulation, flooring, ceiling and walls, 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 be unable to see behind walls or under the floor.

Unless otherwise arranged, typically a home inspection does not include appraisals, exact quotes for repairs, or determine compliance with regulatory requirements. A home inspection is not intended to provide warranties or guarantees.

Choosing a home inspector

Home inspection is a discipline that requires special training, knowledge and communication skills.

However, there is presently no mandatory certification and no legislated 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. These associations have 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 may vary from province to province.

The Canadian Association of Home and Property Inspectors (CAHPI) with the support of CMHC, Human Resources and Social Development Canada and the Construction Sector Council, developed a voluntary national accreditation and certification program to help ensure the competency and professionalism of home inspectors. Home inspectors who have met the requirements of this national certification program are designated National Certificate Holders.

The following questions/answers have been prepared to help you to choose a home inspector:

1. How do I find a home inspector?

Check association websites, the Yellow Pages™ or housing or home trade magazines. Ask friends or family members. Your real estate agent may also make a suggestion. However, be aware, under provincial regulations for some provinces, and the code of ethics for real estate agents, 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 competence of a house inspector can be expected to improve with the number of years in business and the number of home inspections conducted. Experienced home inspectors will be better prepared to assess the condition of the house.

3. What are the home inspector's qualifications?

Look for people who belong to a provincial association and who have taken inspection courses such as: defect recognition, building sciences, and home construction. Professional home inspectors are typically bound by a strict code of ethics and must adhere to specific standards of practice. Knowledgeable home inspectors will 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 a 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. Inspectors meeting the requirements of CAHPI's National Certification Program have a National Certificate Holder designation.

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 repairs or improvements?

Many home inspectors associations have code of ethics that prevent home inspectors from offering services to repair or improve homes they have inspected. 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 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.

8. Where can I get more information about the home inspector and/or his/her firm?

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

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

The home inspector generally provides a written report reviewing every major home system and component within 24 hours of the inspection.

10. Should I hire a home inspector to inspect my new home?

A pre-delivery inspection (PDI) may be a requirement in closing the purchase of a new home. During the pre-delivery inspection, the homebuyer and builder inspect the home to ensure both parties are satisfied that the conditions of the sales agreement have been met, any outstanding work, and warrantable defects or deficiencies, are identified. If you do not feel that you have the knowledge to judge whether or not your new home meets the conditions set out in the agreement you could retain a home inspector to help you.

Note that some builders have policies concerning who may be present during the pre-delivery inspection so it's best to inquire with the builder during the negotiation of the sales agreement whether or not this is possible.

You should also be aware that pre-delivery inspections are fairly specialized and not all home inspectors have experience in this area. If you have permission from the builder to bring a home inspector to your PDI, enquire if the inspector has the knowledge/experience to conduct this type of inspection.

A final note :

CMHC does not recommend or endorse any individual home inspector or association. CMHC supports national uniform standards of competency for home inspectors.

For more information on the inspection industry's National Certification Program, please refer to the National Certification Authority's website <http://www.nca-anc.com/>

About Your House

Hiring a Home Inspector

To find more About Your House fact sheets plus a wide variety of information products, visit our Web site at www.cmhc.ca. You can also reach us by telephone at 1 800 668-2642 or by fax at 1 800 245-9274.

Free Publications

About Your House *fact sheets*

Hiring a contractor

Order No. 62277

Sample Renovation Contract

Order No. 62351

Understanding Window Terminology

Order No. 62031

©2001, Canada Mortgage and Housing Corporation
Printed in Canada
Produced by CMHC
Revised 2003, 2004, 2005, 2007

22-10-07

Although this information product reflects housing experts' current knowledge, it is provided for general information purposes only. Any reliance or action taken based on the information, materials and techniques described are the responsibility of the user. Readers are advised to consult appropriate professional resources to determine what is safe and suitable in their particular case. Canada Mortgage and Housing Corporation assumes no responsibility for any consequence arising from use of the information, materials and techniques described.