

## Hiring a Home Inspector

It is 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 buy.

### WHAT HOME INSPECTORS DO

One of the best ways to see if a home is in good condition, livable and safe is to hire a professional home inspector. A properly trained home inspector will review your house as a system, looking at how one component of the house might affect how another component works or how long it will last. Home inspectors will go through the house and perform a complete visual inspection to assess its condition 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 help homebuyers better understand the condition of the house, 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 around \$500 (price may vary by province). Following the inspection, the buyer is presented with a written report, including all 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. Canada Mortgage and Housing Corporation (CMHC) recommends that potential buyers accompany the inspector during the inspection. This can be a valuable learning experience.

### SCOPE OF THE INSPECTION

A home inspection is intended to provide information about the condition of the home's systems and components at the time of the inspection. An inspection will help you make an informed purchase decision.

The home inspector will do 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 a roof covered with snow or ice. However, the home inspector will inspect the

roof from the ground or other vantage point. This also applies to the chimney and downspouts.

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

The interior systems that the home inspector will check include electrical, heating, air conditioning, ventilation, plumbing, insulation, flooring, ceiling and walls, windows and doors. Note that home inspectors must be WETT (Wood Energy Technology Transfer) certified to inspect a wood-burning appliance, such as a fireplace or wood stove. Many home inspectors are, but they will not carry out a WETT inspection as part of the standard home inspection unless it is requested. A WETT inspection will add at least one hour to the inspection time. Note that to be properly inspected, a chimney must first be cleaned, so this would have to be arranged in advance with the house seller.

As with the outside of the home, the inspection of the interior systems is visual, meaning that the inspector will not make openings to inspect behind walls or under the floor. It is not a good

idea to conduct an inspection at night, since a number of the very important components of the exterior of the house cannot be seen properly.

Typically, a home inspection does not include appraisals or quotes for repairs and does not determine compliance with regulatory requirements. A home inspection is not intended to provide warranties or guarantees about the condition of the house or how well it works.

Many home inspectors' associations have a code of ethics that prevents home inspectors from offering services to repair or improve homes they have inspected. While they may provide you with a personal opinion on the repairs and a range of costs involved based on past experience, it is recommended that you obtain three independent quotes from qualified contractors for the repair of any defects or deficiencies identified during the inspection.

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

## CHOOSING A HOME INSPECTOR

Home inspection requires special training, knowledge and good communication skills. When considering the qualifications of a home inspector, it's also useful to think in terms of knowledge, experience, training, certification, industry participation and licensing. A home inspector who has invested time and resources in each of these categories is worth considering. However, potential homebuyers looking to hire a home inspector may find it difficult to figure out all the different memberships, certifications, qualifications and abbreviations that home inspectors may have and what these titles say about the ability of the home inspectors to do a complete inspection and provide a good assessment of the condition of the home.

The home inspection industry, with support from CMHC, Human Resources and Skills Development Canada and the Construction Sector Council, developed and validated a national occupational standard for home inspectors and a national certification program model to

harmonize licensing, standards of performance and the certification of private home inspectors across the country. The purpose was to develop a rigorous and nationally consistent framework for the training and certification of home inspectors in Canada that potential homebuyers could use to identify qualified home inspectors. This national standard and certification program model also provides a way for home inspectors to demonstrate their knowledge and competence. You may ask whether an inspector has been certified by an organization based on this national occupational standard and national certification program model.

When thinking about the qualifications of a home inspector, some important questions to consider include:

### **What kind of knowledge does the home inspector have?**

Look for inspectors who have taken inspection courses such as defect recognition, building sciences and home construction. Good 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 or related building trades. Professional home inspectors may also have to know and follow a code of ethics and standards of practice.

### **What experience does the home inspector have?**

The skills of a home inspector can be expected to improve with the number of years in business and the number of home inspections done. Experienced home inspectors will be better prepared to assess the condition of the house. Look for home inspectors who are familiar with the type of home you are thinking of buying. Different types of housing can have different types of problems. For instance, older Victorian-era homes have special construction techniques, compared to more modern homes. Multi-unit residential buildings can also be very different from single-family houses, in terms of their design and construction.

### **What sort of training does the inspector have?**

There are many training programs and courses that home inspectors can take to improve their knowledge and understanding of home design, construction, operation, maintenance,

common defects, repair strategies, testing and diagnostics. Different home inspector titles may have different training requirements, so it's best to try to determine what training inspectors need to get those titles. It's also important to know that, in most provinces and territories, there are no training requirements for home inspectors, meaning that just about anyone can claim to have the necessary knowledge.

### **Is the home inspector certified?**

Many home inspectors' associations offer training and certification programs for their members. Some home inspectors take steps to have their knowledge and skills assessed and certified by independent organizations to see if they meet the national occupational standards for home inspectors in Canada. Be aware that the requirements of different training and certification programs vary from organization to organization and from province to province. Asking home inspectors about their training and certification may help you better understand the differences in the programs. This will tell you about the quality of the inspection you might get from home inspectors certified under different programs.

#### When considering the training and certification of home inspectors, some questions to consider include:

- Has the inspector been assessed and certified to a national occupational standard for home inspectors by an independent organization?
- How long was the inspector's training and certification program? What did the training include?
- Did the inspector have to perform inspections reviewed by other inspectors before he/she was certified?
- Does the inspector have to meet continuing education requirements to maintain his/her certification?
- Is the certification recognized by existing provincial requirements for licensing home inspectors?

#### Does the home inspector belong to an industry association?

Home inspectors who are members of a national, provincial or regional industry association show that they are interested in staying current with and sharing the latest home inspection information. Some associations have developed training and certification programs for their members to demonstrate skills. These programs also serve to classify members in different categories based on their qualifications. In some associations, members cannot advertise their membership in the association until they have reached certain minimum standards. Be aware that being a member of an association does not always mean an inspector has the training, knowledge and experience you may be looking for.

#### Does the home inspector have a license to perform home inspections?

As of 2011, only the provinces of British Columbia and Alberta have licensing requirements for home inspectors. Elsewhere, there are no mandatory licensing or certification processes for home inspectors, and this means that anyone can provide home inspection services. That is why it is important to choose an inspector carefully.

#### Can the home inspector provide three references?

A home inspector should be prepared to offer references. Any qualified home inspector should gladly provide this information upon request. Check with the references and see what they thought of the inspection. For example, ask them whether the inspection was thorough, how long it took, whether the report was clear, how well the inspector communicated the results and whether the home bought reflected the evaluation.

## Does the home inspector provide a written contract?

A written contract that clearly spells out the terms and conditions of the home inspection is another way to become familiar with what the inspection will cover, what it will not, and, any other limitations that you should be aware of. The contract will also likely detail limitations on the liability of the home inspector for any losses you might suffer for defects or deficiencies not identified during the inspection. It is important to read and understand the home inspection contract before hiring a home inspector to be clear on the services to be provided and any limitations that may apply.

## FINDING A HOME INSPECTOR

Check association websites, the Yellow Pages™ or home trade magazines. Ask friends or family members. Your real estate agent may also make a suggestion. However, be aware that, in some provinces, the regulations and the code of ethics for real estate agents do not permit agents to give you the name of only one home inspector. However, agents are allowed to provide you with a list of home inspectors from which you can choose.

Visit home inspection company websites. You may be able to find information about their industry association, certifications, training and company details. You could also see the qualifications of individual inspectors, their references and the services they offer.

Choosing a home inspector yourself can help you be sure that the inspector will act in your best interests.

## A FINAL NOTE

CMHC does not recommend or endorse any individual home inspector or association. CMHC supports a common national occupational standard for home inspectors in Canada, to promote the development and professionalism of the home inspection industry and to help protect consumers.

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