

HOW TO CHOOSE A HOME INSPECTOR

Choosing a qualified and ethical home inspector is the newest challenge facing buyers in today's real estate market.

Checking a home inspector's affiliation with a professional association is an important prerequisite in selecting a qualified home inspector.

The Canadian Association of Home & Property Inspectors (CAHPI), a non-profit, self-regulated professional home inspection organization, made up of individual, independent home inspectors, tests and screens prospective home inspectors based on technical and professional requirements, and grants full membership only to those who meet its high standards. Furthermore, CAHPI's strict Code of Ethics protects consumers from potential conflicts of interest by prohibiting inspectors from doing any of the repairs themselves in the homes which they inspect.

Most consumers are not able to judge the professional qualifications and experience of a home inspector, and can be too easily impressed by a good sales pitch or contrived testimonials.

CAHPI's concern is to educate buyers about selecting a home inspector who is qualified. Full members of CAHPI must successfully complete mandatory accreditation courses which test the applicant's knowledge of building systems and components, the diagnosis of house and building defects, and report writing. Their professional capability is measured against CAHPI's Standards of Practice, which is universally recognized as the benchmark of performance in the home inspection profession.

In addition, a minimum number of inspections must be performed before the member receives the designation of "RHI" (Registered Home Inspector). The CAHPI feels that the minimum number of performed inspections is an important, if not the best, part of the inspectors' training, because such training doesn't come from a book, it comes from field experience. Neither warranties nor insurance policies can take the place of the knowledge and experience gained from such hands-on education, and that's what makes a truly qualified inspector.

A qualified home inspector is a "generalist" who from his book learning and field experience gets to know how a home's many systems and components work together and how they stand the test of time. He will have the expertise to tell the buyer not only whether the electrical service is proper and has the necessary protection devices, but also if it needs to be updated. He can identify wet basement problems and recommend solutions. He can explain the importance of attic and house ventilation to protect the building's structure, and how to conserve energy without "suffocating" the house. And, along the way, he'll provide valuable maintenance advice to help the home buyer preserve and enjoy his or her new home in the years to come.

Once granted membership, CAHPI inspectors are expected to continue their education in order to keep current with new technology and building practices. Educational seminars are held annually. Technical speakers are invited to monthly meetings, and mailings to members with educational updates are ongoing.

10 TIPS TO CHOOSING AN INSPECTOR

If the selection of a home inspector is made carefully and ahead of time, home buyers will have one less detail to worry about during the chaos and excitement of finding a new home.

CAHPI suggests that home buyers call several inspectors in their area and interview them in advance to ascertain their qualifications. Home buyers may also call the CAHPI for qualified home inspectors in their area. Here are some important questions to ask:

1. What professional associations does the inspector belong to?
2. Is the inspector a member of one of the provincial/regional organizations of CAHPI?
3. Does the inspector supply a written report? Will the inspection and report be done in accordance with CAHPI's Standards of Practice?
4. How long has the inspector been in business as a home inspection firm?
5. Is the inspector specifically experienced in residential construction?
6. Does the company offer to do any repairs or improvements based on its inspection? This might cause a conflict of interest.
7. How long will the inspection take? (The average is 1-1/2 to 2-1/2 hours; anything less isn't enough time to do a thorough inspection.)
8. How much will the inspection cost? (Fees are not set by the Ass'n.)
9. Does the inspector encourage the client to attend the inspection? This is a valuable educational opportunity, and an inspector's refusal should raise a red flag.
10. Does the inspector participate in continuing education programs to keep his expertise up to date?

For further information on home inspections, or to obtain the names of qualified home inspectors in your area, visit: www.cahpi.ca - and link to the website applicable to your province.