

HOMES

Inspecting the inspector

Before buying your dream home, enlist a qualified home inspector to find any problems



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MAKING IT RIGHT

Just out of curiosity, I went on the Internet to see what a homeowner might find if they were looking for a home inspector. I found a few.

I also found just about as many ads for how to become one. We all know that's how you become a qualified professional — on the Internet.

That shouldn't be a surprise. The truth is, the home inspection industry in Canada is unregulated. Anyone can take a weekend course (or go on the Internet) and start inspecting houses. Got a ladder, a flashlight, a clipboard and a business card? You, too, can be a home inspector.

A house is the biggest investment most people ever make in their lives — and it doesn't come with a money-back guarantee. Is your dream home going to turn into a nightmare? The best way to prevent that is to have a home inspection. Hire an expert to go through your home to make sure it's safe, solid and worth every penny you're paying for it.

What if that home inspector doesn't know what he's doing? What if he misses some serious and expensive problems that you don't have the money to fix?

The sad truth is there's not much you can do. All you can do is sue for the amount you paid for the inspection — a few hundred dollars.

Currently, there's no national licensing and no federal regulations for home inspectors. The industry is self-regulated by various provincial organizations for professional home inspectors.

And since membership in these associations is voluntary, many people — home inspectors included — feel that membership is a marketing effort.

Each province has a provincial association, with standards that have to be met by all members. Those standards aren't the same across the country. And there are several regional and national associations, not all of which have the same qualifications required to call themselves a member.

What's a consumer supposed to do?

On March 31, 2009, the Solicitor General of B.C. announced that all home and property inspectors must be licensed. It's the first province to offer any kind of consumer protection to protect home buyers.

It's a step in the right direction, but it's not much. And shouldn't all homeowners have the same protection? No other government body exists at the federal or municipal level to protect homeowners from bad home inspectors. Why not? Who's looking out for you?

To get a licence in B.C., inspectors need to be members of a professional association and have a criminal check and liability insurance. Most good inspectors welcome this registration because they want their industry cleaned up. They'd like nothing better than getting the bad, unqualified inspectors — the cowboys — out.

But, it also might give the public a false sense of security. Many home inspectors, both good and bad, already belong to associations. Inspectors still make mistakes and owners still don't have any real protection if they buy a house that has major problems the inspector didn't notice or report.

In a house purchase, every step is regulated in some way by government. Everyone is licensed: the real estate brokers and agents who sell houses, the banks who lend money, the lawyers who oversee the land transfer, the insurers who cover the house, but not home inspectors. That makes no sense to me.

Some buyers still think they can use the experience of their family members in place of professional home inspectors.

I don't know if Dad — even if he's bought houses and owned houses for years — would have the expertise to identify real problems that might be hiding in the house you want to buy.

Does the house you want to buy look good? Really good? Then maybe it's a flip and maybe those cosmetic renovations have covered up serious problems. Maybe they've even created some serious problems that you wouldn't ever suspect.

Would Dad know that?

I want you to use the right, qualified home inspector. So be sure to take the time to find a good one. And when you hire a home inspector, be present for your home inspection and learn about your home.

Ask questions and listen to the answers. Especially if it's bad news. Many buyers don't really want to hear the truth because they've already fallen in love with the house. It's like dating; you need to listen if your best friend tells you to run. Don't marry it.

Read the report thoroughly and understand everything the inspector is telling you about your house and its condition.

To find a home inspector, check out the Canadian Association of Home & Property Inspectors at www.cahpi.ca or call 613-839-5344.

Mike Holmes is now shining the flashlight on home inspections and helping educate home buyers. Catch him in his new series, *Holmes Inspection*, airing Thursdays at 8 p.m. on HGTV. For more information, visit www.hgtv.ca. Do you have a question about your home renovation? Send it to mikeholmes@makeitright.ca.