HOME INSPECTIONS: MORE THAN MEETS THE EYE!

Today's informed home buyers know the importance of having a professional home inspection prior to purchase. Yet many are not taking full advantage of their home inspection because they file away the report soon after they move into their new home.

"Would you take the time to shop diligently for a piece of hi-tech equipment, such as a VCR, and then never refer to the instruction manual once you've got it home?" ask the Inspectors of the Canadian Association of Home & Property Inspectors (a professional association for independent home inspectors). "That's what home buyers often do if they buy a home and then forget about the inspection report."

Many people feel that the inspection has already served its purpose by providing information to help with the purchase decision. Yet according to professional CAHPI home inspectors, a gold mine of information may be found in inspection reports concerning future maintenance and repair.

Unfortunately, most CAHPI inspectors have found that when they inspect a home which they had inspected years before, the repair and maintenance suggestions in their initial reports were not followed. The result, they say, is that considerable deterioration has often occurred in the meantime, and the marketability of the home may be diminished.

HOW TO USE THE HOME INSPECTION REPORT

If you've purchased a home within the last few years, CAHPI inspectors recommend that you take another look at the inspection report and check for the following information to help you schedule money-saving maintenance and home improvements.

1. The condition of the home's systems

The average life expectancy of asphalt roof shingles is fifteen to twenty years; for a hot water heater it's about ten to twelve years; central air conditioning systems typically last ten to fifteen years. As these systems age, their condition worsens and significant problems may develop which the inspector will observe in his report. Based on this, you will be able to anticipate the need for their replacement and to budget for the expense in advance.

2. Maintenance recommendations

Poor maintenance is one of the leading causes of home defects found by inspectors, and also one of the easiest to correct. Home inspectors frequently advise buyers in their reports on specific maintenance tasks such as changing furnace filters, cleaning or repairing gutters, regrading the adjacent soil to improve drainage, and repairing cracked caulking and roof flashing. Whether you perform these tasks yourself or hire contractors, regular maintenance increases the operating efficiency of your home's systems and prevents unexpected, costly damage.

3. Long term suggestions

Inspection reports tend to highlight the necessary major short term repairs which need attention as soon as the buyer moves in. Yet they may also detail items which are less critical and less expensive. Following up on these other, less urgent though important recommendations, is part of getting your money's worth from the inspection report. Though you will probably not be able or willing to make all of the improvements right away, try to set up a plan to address all the items over time, based on priority and affordability. Many inspectors will assist you in this.

4. Helpful literature

When specific problems are found, home inspectors frequently include additional literature on those subjects within their report. These may be brochures, such as those prepared by the Canadian Association of Home & Property Inspectors or individual trade associations, or they may be article reprints, fact sheets, or even books. These are additional excellent sources of information on your new home which you should keep and use.

HOW TO CHOOSE A HOME INSPECTOR

Check that the home inspector you hire has professional credentials which demonstrate his or her technical expertise and experience. Membership in one of the provincial/regional associations of the Canadian Association of Home & Property Inspectors (CAHPI) does both, as a Registered Home Inspector (RHI) with CAHPI must successfully complete baseline accreditation and meet the technical requirement as well as complete a minimum number of inspections prior to obtaining the 'RHI' designation. There are many experienced home inspectors working toward the RHI designation within CAHPI.

A complete list of current members can be found at the web site mentioned below.

The CAHPI home inspector will stress the importance of buyers attending the inspection to obtain valuable first-hand information.

The CAHPI home inspector's objective report is a necessary and valuable part of the inspection, and is required in the association's Standards of Practice, the most widely recognized performance guideline for the profession. Members of the CAHPI must have their written report format verified as meeting specific quality standards.

Individual inspection report formats vary from inspector to inspector. If you have a friend who has had a recent home inspection done, ask if you may see their report, so that you will have an idea whether it will meet your needs.

Further information about home inspections may be obtained by visiting the website: www.cahpi.ca Go to "Buyers and Sellers" and then click on "Find a CAHPI Inspector" for your province or region.