

THE HOME INSPECTION

What is covered in a home inspection?

A comprehensive inspection includes an examination of the structure from top to bottom including heating, air conditioning, plumbing and electrical systems, as well as the roof, visible insulation, walls, ceilings, floors, windows, doors, foundation and basement. In older homes, the presence of lead paint, aluminum wiring, asbestos and urea formaldehyde foam insulation (or UFFI) should also be investigated. Some of these things may affect the appraised value of the home.

Home inspections usually run about three hours. Take the time to join the inspector during the process. Doing so will give you a firsthand opportunity to see any problems for yourself and become much more familiar with your new home in the bargain. You'll also learn a host of maintenance tips on how to keep your property in top shape.

The inspector should provide you with a written report that summarizes the inspection and points out defects and the estimated costs for making any repairs. Don't ask the inspector to evaluate the home's purchase price or general property value. It's not their role to keep up on home prices in the market.

Why do I need a home inspection?

A home inspection *before* you purchase a property gives you the security of knowing what to expect and helps you make an informed decision about the value of the home and the costs of future upkeep. If a major problem is discovered, you can bring it to the seller's attention before waiving any conditions on your offer to purchase. As most REALTORS will tell you, hiring a home inspector to inspect the property you are interested in purchasing is one of the smartest things you can do.

How do I find a home inspector?

Try to find an inspector who is a member of a professional home or building inspection association or who is licensed in a building-related field (architects or structural engineers). Your REALTOR can probably recommend several to choose from. You may want to avoid inspectors who are also renovators, since their reports may not be objective.

The Canadian home and building inspection industry consists mostly of home/property inspectors and public or municipal building code officials. Some 7000 individuals work in this industry and there are a number of private inspection associations and organizations each with different inspection standards and levels of qualifications. The Canada Mortgage and Housing Corporation (CMHC) is trying to standardize the industry so that one set of ethics, regulations and requirements exist for all professionals in this industry.

Until national standards are established, CMHC urges consumers and housing industry professionals alike to consider the following questions with regard to home inspectors and inspections:

- * How long have they been working as home inspectors?
- * What qualifications do they have?
- * What training or education do they have?
- * Do they belong to an industry association?
- * Can they provide references?
- * What does the inspection include?
- * Is the inspection strictly visual?
- * Can the client accompany the inspector during inspection?
- * Are there re-inspections, if necessary, to inspect repairs?
- * Do they also do renovation work?
- * Are they working on behalf of a real estate agent?
- * Will a written report be provided?
- * When will the report be provided?
- * Will they identify current problems as well as those that are imminent?
- * Do they have errors and omissions insurance?
- * Do they have any disclaimers or limitations as part of their contract?

Please visit CMHC's website at www.cmhc.ca or the Canadian Association of Home Inspectors (CAHI) at www.cahi.ca for more information.