

2024 CAHPI NATIONAL ANNUAL CONFERENCE

Presented by: Carson Dunlop

Earlybird registration deadline:
August 1st

BOOK NOW - SAVE MONEY!

The 2024 CAHPI National Annual Conference is approaching quickly! The early bird registration deadline offering reduced registration rates is August 1st and the deadline to secure accommodations at the CAHPI room rate at the Sutton Place Hotel is not guaranteed past August 8th. Travel discounts are available for West Jet, Porter, Air Canada, and VIA Rail.

The 2024 Conference taking place in Halifax, Nova Scotia from September 6 - 8, 2024 is just around the corner. The Conference will take place at the Halifax Convention Centre and the hotel block will be at the attached Sutton Place Hotel. Located in the heart of Downtown Halifax, we will be steps away from city's finest musical, shopping, culinary, and cultural experiences. And you can enjoy them all from the deck of the Historic Tall Ship Silva as we enjoy an evening cruise on the historic, three-masted schooner, taking in some of Halifax's most well-known landmarks including Georges Island National Historic Site, the Historic Properties, the vibrant waterfront, and the scenic Northwest Arm.

The 2024 CAHPI National Home Inspectors' Conference program will offer something for everyone. The 2024 Program is almost complete and offers relevant and exciting training opportunities, presentations and discussions for inspectors of all levels. As a sneak peek, the CAHPI Conference Planning committee are pursuing a variety of topics to support your career and knowledge development. Confirmed topics include Septic inspections, Water Testing & Treatment Systems, ICF Foundations, Business and Financial Planning, How to Connect with Realtors... and more! We will also offer our registrants the opportunity to debate hot-topic issues with your peers and participate in interactive discussions that will introduce you to best practices from across Canada! Through the educational sessions and networking opportunities, we want to ensure you can apply what you learn and be more effective in your work.

More information [here](#).

Register to attend [here](#).

JULY 2024

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PRESIDENT'S MESSAGE



CAHPI BOARD OF DIRECTORS UPDATE

The CAHPI Annual General Meeting will be happening later this Fall and we want YOU!

This year, CAHPI will have a few Board Member positions open across the country. CAHPI is working towards having a representative from each province participate on the CAHPI Board of Directors to facilitate awareness of regional and provincial issues and ultimately allow us to best serve our membership.

The term of office for all Directors is two years and the qualifications to act as a CAHPI Board member are as follows:

- (a) be an individual who is at least eighteen (18) years of age;
- (b) not have the status of a bankrupt;
- (c) not be an individual who has been declared incapable by a court in Canada or elsewhere; and
- (d) a Voting Member (National Certificate Holder (NCH) or Registered Home Inspector (RHI) in good standing.

New recruits from BC, AB or SK would be of particular interest. If you are based in any of these provinces and have an interest in participating on the CAHPI Board please email registrar@cahpi.ca.

The time commitment as a CAHPI Board Member varies depending on participation on CAHPI Committees but Board Meetings are held four times per year with each meeting approximately two hours long.

Should you be interested in applying to be CAHPI Board Member, [please complete and submit this form](#).

If you have any questions, please get in touch!

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2024 CAHPI Annual Conference Network in Historic Style

Historic Tall Ship Silva Sailing Cruise

Your visit to Halifax will simply not be complete without experiencing a scenic sailing cruise on the world's second-largest natural harbour – the Halifax Harbour. Join us aboard Halifax's signature ship, the Tall Ship Silva to see the sights, city, and coastline, from a unique perspective. While on board our historic, three-masted schooner, you'll see some of Halifax's most well-known landmarks including Georges Island National Historic Site, the Historic Properties, the vibrant waterfront, and the scenic Northwest Arm. If conditions are favourable, you'll be invited to join the crew in raising the sails. So come, relax, refresh with a beverage or two from the onboard bar, and enjoy your leisurely sailing cruise on the water.



Add on registration fee: \$50.00

2024 CAHPI Annual Conference SPONSORSHIP OPPORTUNITIES

Do you have a preferred supplier as a home inspector?

Do you know a company, organization, or individual that would benefit from being in a room full of home inspectors?

Would those home inspectors benefit from knowing more about this company, organization, or individual?

CONNECT US!!

You can send the link below to their attention or simply ask them to email anne@cahpi.ca to discuss opportunities.

2024 CAHPI National Annual Conference - Sponsor Opportunities

The Canada Green Buildings Strategy: Transforming Canada's buildings sector for a net-zero and resilient future

Buildings play a central role in the lives of Canadians. They are where we work, where we play, where we gather, where we shelter, and where we raise our family. How we build and manage our buildings is critical to the health and vitality of the nation. This is particularly true at this critical time. Housing, energy affordability and climate action form the intersection where Canadians' most pressing concerns meet.

The Canada Green Buildings Strategy (CGBS) gets to the heart of these issues. The CGBS sets out the Government's vision and next steps for greener, more energy efficient and affordable homes and buildings. It outlines how the Government is acting to drive down monthly energy bills, to help Canadians reduce their carbon emissions, and ensure that the homes and workplaces of Canadians are protected against the increasingly harmful effects of climate change—all while creating good-paying, sustainable jobs. Transitioning buildings to clean energy sources and reducing overall energy consumption will address not just climate risks but also the physical and financial well-being of all Canadians.

Buildings are the third largest emitting sector, after oil and gas and transportation. And importantly, it is a challenging sector to decarbonize because we must all do it, together. To succeed, close collaboration is needed between the federal government, provinces, municipalities, indigenous groups, businesses, financial institutions, and industry. There are 16 million homes and half a million other buildings standing in Canada today and most of these are expected to still be standing in 2050. Each home and building owner has a role to play in this sector to upgrade and retrofit these spaces to significantly reduce emissions in that time. The scale of this renewal requires annual



Click for image for full article

investments, a rapid increase in the pace of retrofits and changing the way we build. This includes the hundreds of thousands of new residential and commercial buildings that need to be built annually to respond to the housing challenge and stay current with our rapidly growing clean economy. These new homes and buildings must be built with net-zero emissions in sight if we are to avoid having to retrofit them before 2050.

At the same time, our buildings must be made stronger to withstand the impacts of climate change. This includes the ability to withstand extreme weather events such as floods, wildfires and hurricanes, as well as changes in temperature and precipitation. Disasters that are more frequent and intense, temperatures are getting warmer and parts of the country are facing drought while others are seeing an increase in precipitation. All are due to climate change. Old buildings must be updated, and new homes built to withstand the changing climate. The most expensive home is the one that has to be built twice.

The CGBS complements [Canada's National Adaptation Strategy](#) which lays out an agreed-upon framework to

The Canada Green Buildings Strategy (cont'd)

reduce the risk of climate-related disasters, improve health outcomes, protect nature and biodiversity, build and maintain climate resilient infrastructure, and support a strong economy and workers. Building strong resilient communities means managing the risks to our health, well-being, and livelihoods.

And critically, both existing and new buildings must also be affordable to construct and to operate. [Canadian households spend an average of \\$2,200 a year on home energy costs](#). These costs are significantly higher in homes that heat with oil and in older homes that have poor insulation, ventilation, and heating/cooling systems. By transitioning buildings to clean energy sources and decreasing overall energy consumption, we can effectively tackle not only climate risks but also make homes healthier and reduce energy costs for Canadians.

The time to act is now.

Actions to make our buildings green and resilient help to reduce the amount of energy used so energy bills can be lower, year after year. We can add insulation and other energy efficiency measures to our homes and buildings to reduce energy consumption, improve or replace windows, doors, and ventilation systems and we can choose to move away from fossil fuel burning equipment to heat our homes. New buildings can be built to high energy efficiency and performance standards - if all levels of government look ahead and adopt higher tiers of the model building codes and increase the use of low-carbon construction materials, maximizing material efficiency and performance-based design. [Low-carbon building materials sourced from within Canada not only support the domestic market and help cut carbon pollution](#) (including emissions from transportation and shipping of materials from international suppliers), but also leverages Canadian manufacturing ingenuity, stimulates market competitiveness, and creates sustainable jobs. We can take the opportunity to increase buildings' climate

resilience through waterproofing, flood protection, supporting efficient space cooling, or installing batteries connected to solar photovoltaic systems. Energy efficiency measures can keep homes warmer in the winter and cooler in the summer, providing safer and healthier living conditions as the climate continues to change.

Crucially, the construction and improvement of better buildings will generate demand for more contractors, electricians, and other skilled workers, leading to sustainable, well-paying employment opportunities for Canadians over the long term. Taking action on climate change and working to mitigate climate-related risks can also unlock new economic prospects and quality jobs for Canadians.

Canadians have said loud and clear that they want a green solution to the housing crisis—one that keeps costs down, one that minimizes pollution, and one that protects their homes from the damaging effects of a changing climate. The CGBS responds to that call with a vision and next steps for how to green our homes and buildings to make them more livable and affordable. Acting quickly in collaboration with Provinces, Territories, Indigenous and Municipal partners, the financial sector, buildings industry and other businesses will help spur innovations and avoid locking in the high cost of burning fossil fuels on Canadians' pocketbooks and the planet.

The CGBS puts forward a vision to enable this approach and pursue the priorities about which Canadians care most.

Jonathan Wilkinson
Minister of Energy and Natural Resources

Sean Fraser
Minister of Housing, Infrastructure and Communities

Steven Guilbeault
Minister of Environment and Climate Change

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Environment and Climate Change Canada's Canadian Hurricane Centre expects a very active hurricane season

[From: Environment and Climate Change Canada News release](#)
[May 23, 2024 – Dartmouth, Nova Scotia](#)



Today, Environment and Climate Change Canada's Canadian Hurricane Centre reminded Canadians that we face the prospect of a significant hurricane season ahead. This annual Canadian update followed the release of the United States National Oceanic and Atmospheric Administration (NOAA) National Hurricane Centre outlook for the 2024 hurricane season. The hurricane season officially runs from June 1 to November 30.

The NOAA predicts an above average hurricane season this year, with 17-25 named storms, 8-13 hurricanes and 4-7 major hurricanes in the North Atlantic Ocean. The Canadian Hurricane Centre and the NOAA work closely together to promote hurricane safety and preparedness throughout the season. These are the highest numbers that NOAA has ever predicted during a spring hurricane season outlook.

With a very active season ahead, it is more important

than ever for Canadians to prepare early. Named storms, hurricanes and major hurricanes can cause significant rainfall, damaging winds, high waves and storm surge, and these impacts are expected to be even more significant with climate change. Global ocean temperatures hit a record high in February 2024 and North Atlantic temperatures have been at record highs for more than a year. Warmer water in the tropical Atlantic Ocean is expected to increase the number of storms this year. Overall, scientists have already seen an indication of an increase in the global proportion of category 3-5 hurricanes over the past four decades, and with climate change, the intensity of the strongest hurricanes is expected to increase globally.

Environment and Climate Change Canada's weather forecasting systems give Canadians notice of approaching tropical storms or hurricanes days in advance. These early warning systems are a key measure to save lives, enhance adaptation, and reduce economic hardship caused by weather and extreme climate events such as hurricanes and floods. Canada has invested \$180.4 million in a new radar network. The new radars provide more detailed observations of precipitation type, precipitation intensity and storm structure over greater distances, which allows Environment and Climate Change Canada meteorologists to assess risk and issue warnings to the public.

Through the Hurricane Fiona Recovery Fund, the federal government has provided up to \$300 million over two years, starting in 2022, to support local communities and businesses affected by the last major hurricane and to help long-term recovery efforts. Projects funded have included investing in emergency

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Environment and Climate Change Canada (Cont'd)

generators for storm comfort centres, and in wharf, pier and more resilient breakwater repairs and restoration. The Government of Canada has also provided \$166.9 million in funding to the Canadian Red Cross, St. John Ambulance, The Salvation Army, and the Search and Rescue Volunteer Association of Canada (SARVAC) through the Humanitarian Workforce program, to help organizations develop capacity to deploy critical on-the-ground support to provincial and territorial governments during extreme weather events.

We must keep fighting climate change, but we must also be better prepared for the changes we are already seeing and adapt to those changes that are here to stay. Adaptation is about reducing the impacts of these events and changes on Canadians and communities and being better prepared to respond and recover. The [National Adaptation Strategy](#) lays out an inclusive vision for Canada in a changing climate and the ways to get there.

[Get prepared](#) for the season and pay attention to forecasts with Canada.ca/hurricanes.

Using a Generator Safely at Home



Canadian
Red Cross



[Click here for all safety tips](#)

Using a portable generator after a power outage is definitely handy, but generators can be dangerous if they're used incorrectly. Be cautious and always follow all safety instructions provided by the manufacturer. The following are some safety tips and information about the dangers of home generators. You should consult a professional for assistance when installing a home generator and for advice with respect to your specific circumstances and generator type.

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2024 CAHPI Annual Conference KEYNOTE SPEAKER: BILL CARR

Bill Carr is known as a multi-media artist, actor, humorist, writer, speaker and social activist. For over twenty-five years, Bill has been helping audiences laugh at what's trivial while helping them think deeply about what counts. Bill helps people see their world in new and exciting ways. His unique blend of humour and insight inspires laughter and consideration, offering his audience a fresh perspective on what they face every day.

At the root of all of Bill's work is the use of humour to help people reflect on their own innate human nature and understand who they are in a greater social context.

Bill believes that empathy and compassion must take centre stage in all our human interactions and seeks to deepen his audience's understanding of the interrelated nature of our reality. Combining the latest developments in interpersonal neuroscience with his gleanings from a lifelong study of ancient philosophical writings and spiritual practice, Bill shares insights old and new into how our minds work individually and collectively.

Bill Carr believes that only through sincere and deep dialogue can we come to an understanding which will make for a peaceful safe workplace, community and ultimately world. Bill states his concern "We are too often out of touch with ourselves, with each other, and ultimately with our sacred planet at any level that really matters. This is fixable, but only if we consciously nurture humility and caring at all levels of our society." Bill Carr believes speaking and facilitating workshops can have a direct impact on the health of our society and is dedicated to help people reconnect and thrive. He emphasizes the transformative power of authentic and deep dialogue as a foundation for fostering a peaceful and safe environment, both in the workplace and within the community at large.



He articulates how sincere conversations not only bridge gaps between individuals but also serve as a crucial step towards creating a harmonious world, integrating passion, connection, and purpose to forge a more cohesive and understanding society and workplace. His mission is to create synergy through meaningful conversations to build new relationships, communities, and workplaces, that celebrate differences, uniqueness with strong understandings of ourselves and one another.

Bill Carr is an active volunteer in his community. He is an honorary Trustee of the IWK Health Centre and serves as host & emcee for events in support of charitable causes and in the arts, such as Unicef, YMCA, Neptune Theatre, Mermaid Theatre of Nova Scotia, Symphony Nova Scotia, Hospice Halifax, Habitat for Humanity and a host of others.

Join us for Bill's not-to-be-missed Opening Keynote on Saturday, September 7th in Halifax!



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Take lithium-ion battery risks seriously... Follow the guidelines and stay safe.

Lithium-ion batteries are found in many common devices, including e-bikes, mobility scooters, e-cigarettes, vacuums, lawn equipment, smoke alarms and toys. Certified lithium-ion batteries that are properly charged, used and disposed of are generally safe. Overcharged, modified or damaged batteries are not safe and can cause a fire or even explode.

Use Certified, Manufactured Approved Batteries

- Always follow manufacturers' instructions.
- Use only the battery that is designed for the device and the charger cable/cord that came with it. If you need to replace your charger, buy it from a trusted source and make sure the voltage and current are compatible with your device.
- Contact the original manufacturer if you need a replacement charger for items such as e-bikes, remote control cars and power tools.
- Make sure chargers have one of the recognized Canadian certification marks (opens in new window), such as: CSA; cUL; cETL

Safe Use, Charging & Storage

- Never modify or tamper with your battery.
- Keep your battery in sight when charging and unplug it when charging is complete.
- Do not cover or charge your device on soft surfaces such as under your pillow or on your bed or couch.
- Store lithium-ion batteries at room temperature.
- Do not place lithium-ion batteries in direct sunlight or keep them in hot vehicles.
- Avoid using a device in a highly damp or humid environment.
- Store lithium-ion batteries away from anything that can catch fire.
- Avoid crushing, bending, or dropping a device and charger.
- If you notice the battery or device is sparking or smoking call 911. If it is safe to do so, move the battery or device outside and away from anything that could catch fire.

Battery Disposal

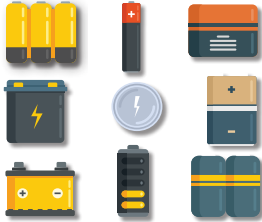
- Lithium-ion batteries are household hazardous waste and should never be placed in the garbage, Blue Bin (recycling) or Green Bin (organics). Bring lithium-ion batteries to one of the City's Drop-Off Depots or a Community Environment Day for safe disposal.
- You can also arrange a free Toxic Taxi pickup from the City if you have between 10 to 50 litres/kilograms of household hazardous waste.
- Improper storage and disposal of batteries can cause fires. Place batteries in a clear plastic bag or seal terminals with clear packing tape, duct tape or electrical tape. Store batteries in a cool, dry place and drop them off for safe disposal as soon as possible. Damaged batteries should be dropped off for safe disposal immediately.

Lithium Ion Battery Safety for Consumers PDF Safety information provided above has been sourced from The National Fire Protection Association (NFPA).

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Lithium-ion Batteries Safety Tips



Lithium ion batteries are used to power many kinds of devices, including smart phones, laptops, e-scooters, e-bikes and toys.

Lithium ion batteries store a large amount of energy in a small amount of space, they can pose potential fire safety hazards if not used properly.

Improper charging and physical mistreatment are some of the primary factors that can cause these batteries to explode and catch fire quickly.

Be Safety smart if using any devices powered by lithium-ion batteries

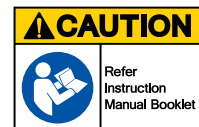
- Purchase and use devices that are listed by a qualified testing laboratory such as UL / ULC.



- Follow the manufacturer's instructions for charging and storage of devices.



- Only use batteries and charging cords that are designed and approved by the manufacturer for the device.



- Do not charge a device under your pillow, on your bed or on a couch.



- Avoid overcharging devices – unplug when the device reaches 100 percent.

- Do not place batteries in direct sunlight or hot vehicles.



- Store lithium ion batteries away from anything that can catch fire.

- Avoid crushing, bending or dropping a device or charger.



- Stop using the battery if you notice any of the following: odour, change in colour, change in shape, too much heat, leaking, or noise coming from the battery. Follow your home escape plan and call **9-1-1** once safely outside.



Battery disposal

- Batteries are household hazardous waste.
- Do not place batteries in a Garbage Bin, Blue Bin or Green Bin.
- Place batteries in a clear plastic bag or seal the terminals with non-conductive tape (e.g. clear packing, or electrical).
- Take batteries to one of the City's Drop-Off Depots, use the QR code below to find your nearest location.

Scan me



www.Toronto.ca/firesafety



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2024 CAHPI Annual Conference SPONSOR & EXHIBIT OPPORTUNITIES



**SPONSORS
WELCOME**

SPONSOR & EXHIBITOR OPPORTUNITIES!

2024 CAHPI National Home Inspectors' Conference
September 6 - 8, 2024 Halifax, NS

This year, CAHPI is offering benefits that will offer you exposure to Home Inspectors from across the country at the 2024 CAHPI Annual Conference, but also to all members, affiliates, and subscribers throughout the full year! Opportunities include webinars promoted to CAHPI members, affiliates, and subscribers; articles in the The CAHPI Inspector Newsletter; and article submissions for our regular email campaigns.

All sponsorships include a complimentary 10' x 10' Exhibit Booth.

If you supply products or services to any aspect of the Home Inspection industry you won't want to miss this opportunity to participate in this conference and meet professional Home Inspectors from across Canada. As a sponsoring organization, you will receive recognition and high visibility within the Home Inspection market. The conference education committee is recruiting industry professionals to lecture at the educational sessions. We will also be providing the latest information on training, technology and home inspection equipment available for all our CAHPI members. Delegates will have the opportunity to network with exhibitors and have hands on product demonstrations throughout the one-day conference.

Do you have a preferred supplier that would benefit from participating in the CAHPI Annual Conference and being in a room full of Home Inspectors from across the country? Send them the info or connect us!

[Click here](#) to confirm your participation or for more information.



**BOOK
YOUR SPOT
NOW!**

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2024 CAHPI CONFERENCE PROGRAM

 <p>EDUCATIONAL SESSIONS</p> <p>FRIDAY, SEPT. 6TH TRAINING DAY 8:00 - 9:00am Breakfast 9:00 - 4:00pm Defect Recognition Course 9:00 - 12:00pm Horizon Inspection Advantage 12:00 - 1:00pm Lunch 1:00 - 4:00pm CAHPI Standards of Practice & Report Writing 7:00 - 9:00pm Boat Cruise Historic Tall Ship Silva <i>BOARDING at 6:30pm - Cable Wharf, 1751 Lower Water Street, Halifax</i></p> 	<p>SATURDAY, SEPT. 7TH 7:30 - 9:00am Breakfast</p> <p>9:00 - 10:30am Professional Keynote: Bill Carr</p> <p>11:00 - 12:00pm Inspecting Septic Systems <i>Sarah Orendt, Registered Home Inspector, Licensed Well Technician, Licensed Septic Installer, Sarah's Home Inspections Inc.</i></p> <p>11:00 - 12:00pm Thermal Cameras and Other Home Inspection Essentials – What's available and what do they do? <i>Trish Peden, Level III Thermographer and National Thermal Imaging Specialist, Safety Express</i></p> <p>1:00 - 2:15pm Inspections, CAHPI Standard of Practice and Insurance – Examined <i>Kim Smith, Producer, Commercial Lines, HUB</i></p> <p>1:00 - 2:15pm Mastering Connections: Building Your Business Through Networking <i>Dalene Allen, Executive Director, BNI Nova Scotia, BNI New Brunswick & PEI</i></p> <p>2:30 - 3:45pm The Ins and Outs of Crawlspace Inspection <i>Graham Clarke, M.Sc., P.Eng., RHI, Consulting Engineer, Clarke Engineering</i></p> <p>4:00 - 5:00pm Water Testing & Treatment Systems <i>Tracey Craft, Water Specialist, VIQUA Certified Installer, Evolution Water Testing & Treatment</i> <i>Ryan Eisener, Evolution Water Testing & Treatment</i></p> <p>4:00 - 5:00pm TBC</p>	<p>EXHIBITOR RECEPTION SATURDAY, SEPT. 7TH 5:00PM - 7:00 PM</p> <p>SUNDAY, SEPT. 8TH 7:30 - 9:00am Breakfast</p> <p>9:00 - 10:30am All About Roofing... <i>Alan Carson, President, Carson Dunlop</i></p> <p>11:00 - 12:00pm ICF Foundation <i>Justin Perry, Eastern Canada Manager, Atlantic Canada Sales, Tremco Canada Division, RPM Canada</i></p> <p>11:00 - 12:00pm How to Connect with Realtors... <i>Anne Da Silva, Broker, Keller Williams Atlantic</i></p> <p>1:00 - 2:00pm Plan for Success - Financial Planning for Business Owners <i>Michael Klasz, Financial Security Advisor, Starboard Wealth Planners</i></p> <p>1:00 - 2:00pm Aluminum Wiring Electrical: What You Need to Know <i>Kelly Baziuk, C.E.T., RHI, NCH, Owner/Chief Inspector, Welcome Home Inspection Services</i></p> <p>2:30 - 3:30pm Closing Plenary - Markel Insurance Company: Claims Discussion</p>
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Earlybird Deadline:
THURSDAY, AUGUST 1, 2024
5:00PM EST



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Supreme Court takes GRC flood-loss case

Canadian Underwriter
YOUR GUIDE TO INSURANCE SUCCESS. SINCE 1934

Canada's highest court has agreed to review whether or not a home insurance policy's guaranteed replacement cost (GRC) endorsement [includes payment](#) of any additional costs required to rebuild the home under new and enhanced regulatory standards.

As [Trillium Mutual Insurance Company v. Emond](#) currently stands, it does not.

It's rare for the Supreme Court to grant leave in civil cases, says Erik Grossman, a partner at Zarek Taylor Grossman Hanrahan in Toronto. He puts the likelihood for all civil cases reaching the high court somewhere in the 5% to 8% range.

"Insurance cases are generally considered even less important than other civil cases, making the prospect of a successful leave application even lower," he adds.

Grossman notes the first court decision found for the insured, saying the GRC should apply to regulations coming into force after the home was built. The Court of Appeal unanimously overturned that decision, noting it would be difficult, if not practically impossible, for an insurer to ensure a property "conforms with by-laws and zoning changes" on a go-forward basis.

"The Supreme Court of Canada has clearly formed an interest in the issue where the guaranteed replacement cost obviously will be much different if the replacement cost is obliged to include the obligation to conform to bylaws and building code changes that did not exist at the time of original construction," he tells Canadian Underwriter.



What's at stake

The Supreme Court's summary says Stephen and Claudette Emond (the 'insureds') lived in a house on the Ottawa River located in the catchment area of the [Mississippi Valley Conservation Authority](#) (MVCA).

"The insureds had purchased a standard form residential 'Homeowners' Package Comprehensive Form Insurance Policy' from the respondent, Trillium Mutual Insurance Company ('insurer')," the summary says. Their home was severely damaged by an April 2019 flood and deemed a total loss.

The insurer acknowledged coverage for the loss under the policy. But the parties couldn't agree on what, if any, replacement costs for the insureds' home were excluded from coverage under the policy. The Edmonds claimed their rebuilding costs were fully guaranteed by the policy's GRC endorsement.

Trillium acknowledged GRC coverage was applicable to replace the Edmonds' home. But the insurer argued the necessary costs to comply with the MVCA's regulation policies and other by-laws – and regulations enacted after the home was originally built – were excluded from coverage by a policy exclusion.

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Supreme Court takes GRC flood-loss case

“The application judge accepted the insureds’ position that the GRC coverage was intended to guarantee the costs of rebuilding their home, without any limitation of coverage resulting from the operation of any rule, regulation, by-law, or ordinance,” the Supreme Court summary says.

Earlier court rulings

Lower court rulings were issued by the Ontario Superior Court of Justice on Sept. 29, 2022, and the Court of Appeal for Ontario on Nov. 3, 2023.

In 2023, the Court of Appeal for Ontario found a GRC home insurance policy does not provide coverage for increased regulatory compliance costs required for the rebuild. That decision overruled the 2022 Superior Court ruling.

In its unanimous 3-0 decision, the Appeal Court agreed with Trillium that the phrase ‘any law’ in its GRC policy exclusion included regulations. “The plain meaning of the word ‘law’...includes both legislation and rules of subordinate authority such as bylaws and regulations,” the appellate court ruled.

GRC policy exclusions for ‘additional costs’ required to comply with updated building regulations are intended to prevent insurers from bearing the costs of replacing buildings without the same deficiencies that existed before the regulations were changed, the appellate court found.

The Supreme Court will now weigh in on the matter.

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2024 CAHPI PRE-CONFERENCE TRAINING

Friday, September 6, 2024

CAHPI Defect Recognition 101
9:00am - 4:00pm (FULL DAY Course)
Add on Fee: \$200.00 + hst (15%)
6 MRCs



As professional Home Inspectors we are constantly looking for the key Deficiencies in the homes we inspect. Being able to identify the most basic and important Defects is imperative. To describe and clearly report to our clients the Who, What, Where, When and Why is a crucial and key component of our jobs as home inspectors. This condensed Defect Recognition session will outline and help inspectors, both new and veteran, to identify the top 10 Deficiencies found by home inspectors from across Canada. The list will include items relating to plumbing, roofing, electrical, heating and cooling, structure and the exterior and interior components of the average Canadian residential home.

Horizon Inspection Advantage presented by Carson Dunlop
9:00am - 12:00pm (HALF DAY Course)
Add on Fee: \$100.00 + hst (15%)
3 MRCs



Horizon Home Inspection Software is more than just a tool—it's a game-changer for inspectors looking to elevate their efficiency, accuracy, and professionalism. Experience the difference with Horizon and revolutionize your inspection process.

Join us at the CAHPI Annual Conference for a deep-dive into tools designed to streamline every aspect of the inspection workflow, empowering inspectors to deliver unparalleled service, efficiency and glimpse into the Next Generation of Horizon.

CAHPI Review of Standards of Practice & Report Writing
1:00pm - 4:00pm (HALF DAY Course)
Add on Fee: \$100.00 + hst (15%)
3 MRCs



The Standards of Practice portion of this session will focus not only on the application of the CAHPI 2023 National Standards of Practice to your inspection procedure, but also on your report writing skills. Home inspectors at the beginning of their career will benefit from gaining a solid understanding of the expectations and applications of the Standards. More experienced inspectors will benefit from a fresh look at the most up-to-date home inspection Standard of Practice in the industry. After all, if you've been doing the same thing for a decade or two, your inspection practices and reports are probably out of date! All participants will have a chance to participate and share in this interactive session.

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2024 CAHPI Annual Conference - REGISTRATION RATES

Conference Only (Sept. 7 - 8, 2024)	Earlybird Rate (Before Aug. 1/ 24)	Regular Rate (After Aug. 1/24)
Member registration	\$475.00	\$525.00
Non-Member registration	\$525.00	\$550.00
Spouse / Partner (Meals, Breaks, Reception, incl)	\$200.00	\$200.00
Training Courses (Friday, September 6th)		
Defect Recognition 101 (Full Day)	\$200.00	\$250.00
Horizon Inspection Advantage presented by Carson Dunlop (Half Day - AM)	\$100.00	\$150.00
CAHPI Review of Standards of Practice & Report Writing (Half Day - PM)	\$100.00	\$150.00
Networking Event (Friday, September 6th @ 6:30pm)		
Tall Ship Silva Boat Cruise	\$50.00	\$50.00
<i>All fees are plus 15% hst</i>		

CAHPI MERCHANDISE

FOR SALE
\$25!!



CAHPI LED Toque

- Embroidered CAHPI name and logo
- Headlight pops out of the turn-back cuff for washing
- Headlight has three brightness settings
- Headlight is charged with USB cable
- Fabric is a thick rib knit with crown darts for a shaped fit
- Available colour: Black



CAHPI BALL Caps

- Embroidered CAHPI logo
- Adjustable velcro strap
- Available colour: Red & Grey

FOR SALE
\$25!!

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CAHPI Calling all Volunteers!

CAHPI is calling all volunteers! We have recently restructured our Committees in the hopes of encouraging more members to participate. Our doors are open and we want to hear what you have to say.

Joining a CAHPI committee is a fantastic opportunity to contribute to the home inspection industry in Canada. Whether you're passionate about professional development, training, mentoring, public relations, or marketing, there's a committee that aligns with your interests and expertise. By volunteering, you not only help advance and protect the home inspection profession but also gain access to valuable industry information, networking opportunities, and best practices.

If you're interested in learning more about available volunteer opportunities and finding the best fit based on your interests and availability, you can [review the options here](#) and reach out to Anne at anne@cahpi.ca for more information. Your voice and expertise can make a significant difference in shaping the future of the home inspection industry in Canada.

Continuing Education Committee

The purpose of this committee is to develop CAHPI webinars and maintain e-learning portal content. This committee maintains the annual webinar program by sourcing topics and speakers. They also maintain the LMS platform, monitor budgeting, and develop any relevant policy & procedures.

Estimated Time Commitment:

1-hr Meetings will be held as needed to advance the activities of the Committee.

Meeting Frequency: Monthly (Jan - May)

Email correspondence as needed.

[Terms of Reference](#)

CAHPI Awards Committee

The purpose of this committee is to manage and maintain the annual CAHPI Awards Program.

Important duties and responsibilities:

- Maintain updated award categories and criteria ensuring relevance
- Distribute Call for Awards in order to facilitate Award presentations at Annual Conference
- Evaluate all submissions and confirm final recipient for all awards

Estimated Time Commitment:

1-hour meetings will be held as needed to advance the activities of the Committee – frequency TBD.

[Terms of Reference](#)

Communications Committee

The purpose of this committee is to oversee CAHPI Communication platforms. 1-hr Meetings will be held as needed to advance the activities of the Committee.

Important duties and responsibilities:

- Provide newsworthy content for distribution via website, emails, newsletter, social media, etc.
- Support development of content and proof-read bi-monthly newsletter.
- Support and maintain timely content on CAHPI website.
- Oversee all CAHPI marketing efforts (including on-line store content).

Estimated Time Commitment:

1-hr Meetings will be held as needed to advance the activities of the Committee. Meeting Frequency: Bi-monthly (max)

[Terms of Reference](#)

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CAHPI MEMBER BENEFITS

VALUE OF MEMBERSHIP

The Board of Directors strives every year to continuously build a professional association and create meaningful value that leads to a sustainable organization. The home inspection industry is changing, CAHPI is monitoring and responding strategically to meet the association's key objectives. The association has many valuable assets and benefits, some tangible and some not.

As a member, you'll be recognized as belonging to a respected professional association.

CAHPI BRANDING

Canada's Voice Of The Home Inspection Industry – CAHPI is a professional National association with recognized standards.

Registered Home Inspector (RHI)® Designation - Home Inspectors meeting CAHPI membership criteria earn this valued and recognized RHI designation.

Highest Industry Membership Qualification - includes respected training institutions providing high quality educational programs; written examination; field training and mentorship; peer-evaluation and field testing. Because CAHPI members meet these high qualification they are the primary source of competent home inspectors across Canada.

Media – CAHPI is seen as the industry leader that the media seeks out when reporting home inspection news.

ADVOCACY

Government Relations – CAHPI collaborates with government through participation on expert panels and technical advisory committees. As a National association our connection with stakeholders gives CAHPI a unique ability to add value, provide our insight and expertise to Provincial and Federal Governments.

Industry Stakeholders – CAHPI continues to build a network of industry stakeholders; real estate, appraisers, insurance, mortgage professionals, standard development, franchises and home builders. This is evidenced by the signing of a memorandum of understandings with Canadian Association of Radon Scientists and Technologists.

New Business Services – CAHPI advocates on behalf of the members with stakeholders to develop new opportunities to provide new services in new markets.

Consumer Protection – CAHPI maintains a professional website providing Canadian homebuyers with the resources they need to feel confident when looking to hire a professional home inspector.

**THIS COULD BE
YOUR PHOTO!**



We're always looking to feature 'Photos from the Field' from our members. Share with us a photo from your repertoire that tells an interesting story about a recent home inspection. Please include your name and a brief (50 word) overview explaining the photo to info@cahpi.ca. Do you have home inspection content you've authored and would like to share? Contact us to see how you can get involved info@cahpi.ca.

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CAHPI MEMBER BENEFITS

Become a CAHPI Member Today!

Join CAHPI today... it only takes a few minutes. First — complete the online membership application form; Second — make your payment with the online secure credit card payment option; Third — check your profile on the Find an Inspector search (profile updates can be made on the My CAHPI Dashboard membership portal). The CAHPI membership criteria is outlined on “How to become a member” webpage. CAHPI members fulfilling the CAHPI membership criteria will earn the National Certificate Holder® designation and Registered Home Inspector (RHI)® designation. [READ MORE](#)

MEMBER OPPORTUNITY: Get Featured on CAHPI Social Media!

On a first come basis we will be featuring one member in an upcoming social media post. Interested? Submit the [CAHPI Member Profile Form](#). We're also looking for 'Photos from the Field'. Share with us a photo from your repertoire that tells a very interesting story about a recent home inspection. Please submit the [CAHPI Photos from the Field Form](#) and return to info@cahpi.ca. Do you have home inspection content you've authored and would like to share? Are you active on social media? Contact us to see how you can get involved info@cahpi.ca

MEMBER BUSINESS SAVINGS - CAHPI Referral Program

QuickBooks is the world's #1 accounting solution. Run your business from anywhere. See your financials in one spot. Save time and get paid faster. CAHPI Members use the referral link and save 50% off your first 6 months. **SAVE TODAY!**

eSET's future-ready Internet Security protects your digital life every step of the way. Works on Windows, macOS and Android devices. CAHPI Members use the referral link and receive 30% off your purchase. **SAVE TODAY!**

Constant Contact email marketing. Running a small business is tough, particularly when you have to do all the jobs. We've got the tools you need to make your marketing go much smoother, which means you can relax just a little bit more. CAHPI members save 10% discount (monthly), 20% discount (prepay for 6 months) and 25% discount (prepay for 1 year). **SAVE TODAY!**

CAHPI Home & Auto Insurance Group Programs. As a valued member of CAHPI, you are eligible for special deals. Our members have now been given access to HUB's Digital Marketplace. This is an exclusive portal to a world full of discounts that it pays to explore. The process is very simple. Click [here](#) for an online quote. It takes less than three minutes, and there is no obligation. The HUB Digital Marketplace is administered by HUB SmartCoverage and is underwritten by a number of Canadian insurance companies. | 1-844-795-1530 | sales@hubsmartcoverage.ca | www.hubbenefits.ca/cahpi
[READ HUB September Newsletter](#)

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That's what HUB protects.**



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**2024 CAMERA PROMO
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FROM AUGUST 19 TO SEPTEMBER 15

WÖHLER

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BOOTHS 1 AND 2!



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Easy cleaning, changeable rod and plenty of space for accessories

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[Mastercraft Construction Heater recalled due to fire hazard](#)

Mastercraft Construction Heater, 4800W

This recall involves the Mastercraft Construction Heater, 4800W. The Mastercraft Construction Heater is blue in colour.

The recalled products have item number 052-2604. The item number and certification file number can be found on the label affixed to the back of the heater.

[Klein Tools Portable Power Station and Blackfire Portable Power Station recalled due to fire and burn hazard](#)

This recall involves Klein Tools Portable Power Station and the Blackfire Portable Power Station. Klein Tools model number KTB1000 and Blackfire model number PAC1000 are included in this recall. "KLEIN TOOLS" and the model number are printed on the front of the KTB1000, and "BLACKFIRE" and a stylized flame logo are printed on the front of the PAC1000. Both models are predominantly black with orange highlight colouring. The Power Stations provide portable battery power with an inverter board to convert the direct current battery power to alternating current for household devices. All date codes of the two power stations are involved in this recall.

[Expanded Recall: Daikin Comfort Technologies Manufacturing Expands Recall of Evaporator Coil Drain Pans to Include Additional Units due to Fire Hazard](#)

Under abnormal conditions, drain pans assembled with certain evaporator coils may overheat, melt, and deform, posing a fire hazard. [expertinquiry.com](http://www.expertinquiry.com).

[Atomi Recalls Smart Heaters Due to Fire and Burn Hazards](#)

Hazard: The recalled smart heaters can turn on without user input, posing fire and burn hazards.

Remedy: Consumers should immediately stop using the recalled heaters, unplug the units, and follow the instructions online at www.atomiheaterrecall.com to receive a full refund. Consumers will be asked to cut the unplugged unit's power cord and upload a photograph of the cut cord, as well as a photograph of the manufacturer's label on the underside of their units during the registration process.

Units: About 99,400 (In addition, about 10,700 were sold in Canada)

[Daikin Comfort Technologies Manufacturing Recalls Daikin FIT, Amana Brand S-series, and Goodman SD Heat Pumps Due to Risk of Excessive Heat Exposure](#)

Hazard: A power interruption in the heat pump can result in the product providing heat when the power resumes, despite the thermostat being in cooling mode, posing a risk of excessive heat exposure to consumers.

Remedy: Daikin Comfort Technologies (DCT) is updating the software remotely for consumers whose Daikin FIT, Amana Brand S-series, and Goodman SD heating and cooling systems are connected to WiFi. Consumers with systems not connected to WiFi should register for the recall at <http://www.goodmanmfg.com/fit-recall> to receive instructions to perform the update.

Units: About 56,000 (In addition, about 5,522 were sold in Canada)

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WELCOME to CAHPI's NEW MEMBERS

Joel	Eby		ON	Candidate
Scott	Ford		NS	Candidate
Donnell	Greer		ON	Candidate
Jesse	Gregory		ON	Candidate
Caleb	Hawkins		ON	National Certificate Holder (NCH)
Gregory	McIntyre		ON	Candidate
Mark	Nicholet	Apple Home Inspections	AB	National Certificate Holder (NCH)
Sarah	Orendt		ON	Registered Home Inspector (RHI)
Brian	Sanders		AB	Candidate
Lovepreet	Singh		AB	Candidate
David	Squires		BC	Candidate
Rick	Volpe		NB	Candidate
Songnian	Wei		BC	Candidate

CONGRATULATIONS TO CAHPI'S NEW NCH & RHI'S

Earle, Dave	NT	Upgrade to RHI
Legault, Dan	ON	Upgrade to RHI
Mohan, Rahul	AB	Upgrade to NCH

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2024 CAHPI National Conference

THANK YOU TO OUR 2024 SPONSORS

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