

The CAHPI Inspector



2025 CAHPI National Annual Conference – Save the Date! November 14-16, 2025 | Toronto, Ontario

We are thrilled to announce that the 2025 CAHPI National Annual Conference will be held in Toronto, Ontario from November 14-16, 2025! Be sure to mark your calendars and join us for another exciting event bringing together home inspectors from all across Canada.

The conference program is currently being developed, with key topics including:

- Electrical
- Insurance
- Financial Planning
- Commercial Inspections
- Drones
- Septic Inspections & other Ancillary Services
- HVAC
- And more...!

We are proud to welcome [Adam Shoalts](#) as the keynote speaker for 2025. Adam will share powerful insights on how to face challenges head-on, turn obstacles into opportunities, and develop the right mindset to overcome any adversity. His message will resonate with everyone, empowering all attendees to take on whatever challenges come their way.

Registration details will be available soon, but in the meantime, hotel and travel information can be found on the [CAHPI website](#), with more updates to follow.

The 2025 Conference offers a priceless opportunity to connect with and learn from fellow home inspectors. It's also an excellent chance to earn up to 20 Membership Renewal Credits (MRCs).

Whether you've attended before or this will be your first time, don't miss out! Invest in your personal and professional growth, and make this the year you attend the CAHPI National Annual Conference – the premier event for home inspectors across Canada.

**MARCH
2025**

INSIDE THIS ISSUE

President's Message	2
HRAI, CIPH and MCAC advocacy	3
First case of bat rabies (ON)	5
2025 CMHC Housing Outlook	6
CAHPI Weekly Webinars	12
In Memory of Wayne Fulton	15
Is It Time To Ban Basements?	16
CAHPI Member Updates	19
Subscribe to Drone Zone	19
CAHPI Volunteer Opps	20
CAHPI Member Benefits	21
HUB March newsletter	23
Thermographic Training	24

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PRESIDENT'S MESSAGE



Peter Weeks RHI NCH
President CAHPI - ACIBI

As we move forward into another year, I want to take a moment to reflect on the progress we've made as a community of dedicated home inspectors and to express my gratitude for each and every one of you.

This profession requires commitment, attention to detail, and a passion for helping others. Together, we've worked hard to elevate the standards of our profession and ensure that our clients can rely on our expertise to make informed decisions about their biggest purchase in their lives - their house. I am proud to represent such a dedicated group of professionals.

This year, we continue to face new challenges, but with those challenges come new opportunities for growth and development. Whether through embracing new technologies, staying up to date with regulatory changes, or improving the overall quality of our services, there is no limit to what we can accomplish when we work together. As Canada's largest national Home Inspection Association - and 100% Canadian, we need to work together as a team from coast to coast. Cooperative, mutually beneficial ventures and agreements with provincial associations (i.e. Quebec, British Columbia, Alberta, and Ontario) need to be and should be a key priority. We are open to these discussions anytime for the benefit of Canadian Home Inspectors.

I encourage you to take full advantage of the resources and support our association provides. Whether it's through continuing education, networking events, or shared knowledge from peers, we are stronger when we come together to learn and grow.

Thank you for your hard work, your dedication to excellence, and for making our profession one that homeowners can trust. Together, we will continue to raise the bar for home inspection services.

I look forward to the year ahead and the continued success of our association. Let's keep moving forward, together.

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HRAI, CIPH and MCAC advocate to Canadian Government on U.S. tariff impacts

January 31, 2025 | By HPAC Magazine

Associations share potential impacts of tariff changes on the country's HVAC and construction sectors, and advocate for exemptions from these changes.

Leaders from across Canada's HVAC and plumbing sectors are advocating on behalf the industry to Canada's government, in response to the potential impacts of the retaliatory import tariff measures from the Trump administration.

Open letters to Canada's Minister of Intergovernmental Affairs, Dominic LeBlanc, have been published by both the Canadian Institute of Plumbing and Heating (CIPH) and the Mechanical Contractors' Association of Canada (MCAC), while leaders from the Heating, Refrigeration and Air Conditioning Institute of Canada (HRAI) have appeared on Parliament Hill to address the issue.

In their open letter to Minister LeBlanc, the CIPH requests that the government works to exclude all plumbing and heating products and services from any retaliatory tariff measures from the U.S. government.

"As an industry association that represents nearly 250 companies, many of whom operate on both sides of the border, we are concerned by the real possibility that escalation will challenge supply chains, not to mention inflationary pressures – two issues that had finally started to subside, after the global events of the last several years," the CIPH's CEO Satinder Chera wrote.

CIPH shared responses from its quarterly Business Pulse member poll that showed two-third of its member companies see these tariffs as having a negative impact. The association cited added housing costs, increased operating budget costs for institutional construction, reduced impact of stimulus and supply chain issues as the primary downstream effects of these changes.

The MCAC released an open letter to Minister LeBlanc in coalition with the Canadian Construction Association (CCA), the Canadian Roofing Contractors Association

(CRCA) and the Canadian Water Quality Association (CWQA) regarding the impact of these economic measures on the country's construction industry at large.

The letter advocates for the exemption of construction-related products and materials from tariffs on U.S. imports, citing the impact it would create regarding project delays, increased costs, diminished housing supply and dampening overall economic growth.

"Our sector plays an essential role in building and maintaining critical infrastructure, housing, and the industrial, commercial, and institutional buildings crucial to our country's wellbeing and economic growth," reads the letter. "Given this substantial role in our nation's economic performance, it is imperative that any measures negatively impacting our sector be given thorough consideration."

Martin Luymes, VP of Government and Stakeholder Relations for the HRAI, made an appearance on Parliament Hill on January 31 speak of the impact of these tariffs and the importance of the Canada's negotiation of them.

"While we understand the government may need to consider retaliatory measures, the HVACR industry's products and services are too essential to be caught in the crossfire of trade disputes," said Luymes. "At a time when Canadians are already struggling with the cost of living, adding tariffs to heating and cooling equipment would increase costs for Canadians on goods and services that are essential for Canadian families."

Additionally, the HRAI released a statement advocating for the Canadian Government to negotiate "vigorously and creatively" to avoid the tariffs, and for the Government of Canada to exempt products from the HVAC/R sector due to their essential nature should these changes take effect.

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*This offer is valid until November 30th, 2024. Conditions apply. See carsondunlop.com/horizon for details.

Hamilton, ON confirms first case of bat rabies this year, 1 person exposed

Health officials in Hamilton say they've recorded a case of bat rabies for the first time this year and at least one person has been exposed to the virus. Hamilton Public Health Services said it's the [first positive case](#) of a rabid bat in the city since August 2024.

"This serves as a reminder to the community to stay away from bats and other animals that can carry rabies," officials said in a statement.

The Hamilton resident who was exposed is being treated by health-care providers following the exposure, they said.



This is an undated photo of a silver-haired bat, the species most often associated with human rabies. (AP Photo/Merlin D. Tuttle, Bat Conservation International).

The city is currently seeing a rabies outbreak, mostly contained to racoons and skunks with 330 animals testing positive since December 2015. One fox and two stray cats have also tested positive since then.

Officials said bats have tested positive for rabies almost every year in Hamilton.

In October, the nearby Haldimand-Norfolk County Health Unit [confirmed a child died](#) after coming into contact with a rabid bat. The infection, confirmed by Brant County Health Unit, was the first domestic case of human rabies recorded since 1967.

Rabies is transmitted through the saliva of an infected animal, usually through a bite, but can also be spread through scratches, open wounds or mucous membranes of the mouth, nose or eyes.

If you are bitten by an infected animal, wash the wound with soap and water before seeking medical attention or calling Hamilton public health.



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NATIONAL OVERVIEW - Highlights

- ◇ Foreign trade risks and immigration changes add significant uncertainty to the outlook. We expect economic activity to be modest in 2025, picking up in 2026 and 2027.
- ◇ Housing starts will slow down from 2025 to 2027 mainly due to fewer condominium apartments being built but total starts will remain above their 10-year average. Rental apartment construction will remain high but may slow in 2027 as demand eases. Ground-oriented homes (detached, semi-detached, row homes) may recover slightly, especially in more affordable options like row houses.
- ◇ We expect housing sales and prices to rebound as lower mortgage rates and changes to mortgage rules unlock pent-up demand in the short term. In the longer term, stronger economic fundamentals will support this rebound. The recovery will be uneven, with slower progress in less affordable regions and in the condominium apartment market.
- ◇ Rental markets are expected to ease with higher vacancy rates slowing rent growth. Renter affordability will improve gradually, with more noticeable changes happening later in the forecast period.

ECONOMY

Uncertain economic outlook amid geopolitical and immigration shifts

Canada's economic future faces significant uncertainty due to potential changes in U.S. trade policies and lower immigration levels. Given this uncertainty, we do not identify a base case. Instead, we project three plausible scenarios and will monitor how things unfold against these scenarios over the year.

Significant uncertainty surrounds the future of U.S. trade tariffs on Canadian exports to the U.S., potentially reaching up to 25% on all goods, with the likelihood of Canadian retaliation. This could have a major impact on Canada's economy as early as 2025, including:

- investment uncertainty
- a weaker Canadian dollar
- lower export revenues
- job losses
- higher inflation
- a greater risk of recession

Our medium scenario assumes that the U.S. will impose a 25% tariff on 10% of Canadian goods, with Canada retaliating in return. In this scenario, the negative economic impacts may be softened by stronger U.S. government spending and higher U.S. demand for imports as a result.

Reduced [immigration targets](#) for 2025 – 2027 will also affect the economy. Slower population growth could lead to lower economic activity. We assume these targets to be met gradually, over several years.

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Considering these factors, we expect modest economic growth in 2025 improving in 2026 and 2027. After declining in 2023 and 2024, GDP per capita should grow over the forecast period.

Quarter	Low Scenario	Medium Scenario	High Scenario
2024 Q4	2.426415	2.426399	2.426401
2025 Q1	2.418764	2.432226	2.433231
2025 Q2	2.404570	2.442275	2.449507
2025 Q3	2.391793	2.448714	2.463741
2025 Q4	2.394622	2.457610	2.475688
2026 Q1	2.410768	2.466910	2.487141
2026 Q2	2.432687	2.477916	2.498638
2026 Q3	2.455162	2.490658	2.511324
2026 Q4	2.475962	2.504399	2.524827
2027 Q1	2.494894	2.516895	2.538083
2027 Q2	2.514308	2.529493	2.552134
2027 Q3	2.531838	2.541050	2.564500
2027 Q4	2.546902	2.552004	2.575506

Similarly, we expect consumer spending per capita to increase over the forecast period, supported by lower borrowing costs. However, several factors will slow growth, notably:

- loss of purchasing power from past inflation, with incomes catching up gradually
- increasing unemployment rates in 2025
- higher interest rates on mortgage renewals in 2025 – 2026

Overall consumer spending will grow at a slower pace due to reduced population growth, leading to weaker

overall economic demand. This limits the need for workers and slows job growth especially in 2025. As a result, we expect unemployment to rise until mid-2025. An improving economy and lower population growth will contribute to lower unemployment rates in 2026 and 2027. Government spending will also likely slow down with lower population growth.

We expect Canadian business investment to rebound over the forecast period after two years of weak activity. Lower interest rates will support this recovery. However, trade tariffs, rising wage pressures from limited population growth and tighter lending conditions from cautious lenders will limit the rebound.

To control inflation and support the economy amid new tariffs, the central bank is expected to further cut rates in 2025. Fixed-rate mortgages, linked to bond yields, already reflect many of these changes and will see small improvements. Variable-rate mortgages, tied to the policy rate, are expected to see bigger reductions, making them attractive to homebuyers.

The overall impact of this economic outlook on the housing market is mixed. Slower population growth and economic challenges will limit housing activity. On the other hand, some households will see improved buying power, boosting housing activity in the short term.

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HOUSING MARKETS

Affordability improvements release pent-up housing demand, supported by economic recovery later in the forecast

Despite the economic headwinds described above, we expect housing market activity in Canada to improve. The combination of lower mortgage rates and changes to mortgage rules introduced in 2024 should unlock pent-up demand from homebuyers previously priced out of the market. However, some of these homebuyers may face longer loan terms, higher interest costs over the duration of the loan and larger down payments as prices continue to rise.

Compared to new homes, we expect resale homes to attract a larger share of renewed demand as they offer more options for financially constrained homebuyers. In addition, the length of new construction projects may limit developers' ability to meet demand quickly.

Millennials, many of whom are first-time buyers, are currently driving housing demand. As remote work declines, we assume this group will prioritize being closer to jobs, boosting sales recovery in larger urban markets.

We also expect some repeat homebuyers to return to the market. This will include those looking to upgrade, taking advantage of lower mortgage rates. It also includes homeowners who purchased during the pandemic, facing mortgage renewals between 2025 and 2027. These factors may lead them to rethink their housing needs, driving sales activity.

The housing market recovery will be uneven with the condominium apartment market lagging especially in regions that depend on investor activity. Investors who bought pre-construction units to rent out are increasingly selling as costs rise faster than rental incomes. We expect listings to continue to increase, driven by record new condominium apartment completions in 2025 and softening rental markets.

Prices will grow faster in 2025, reflecting a recovery and renewed demand for ground-oriented homes, before slowing down in 2026 – 2027.

By 2027, we expect much of the pent-up demand to be met. Although mortgage payments and prices will rise, improved job markets and income growth will make housing more attainable than during the 2022 – 2024 period. This will support further recovery in sales.

More affordable regions will lead price and sales recovery

The housing markets in **Ontario** and **British Columbia** are particularly unaffordable. We expect sales in these markets to remain below their 10-year averages. This is due to ongoing affordability challenges and the more notable impact of new immigration targets. We expect prices to grow more slowly in these provinces, especially in the first half of the forecast period.

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The more affordable **Alberta** and **Quebec** markets began recovering in early 2024. Sales in these provinces are expected to reach historically high levels, with prices growing faster than national averages during the first half of the forecast period.

Housing starts set to slow down

We expect housing starts to slow down over the forecast period, remaining above their 10-year average. The slowdown is primarily due to fewer condominium apartments being built. With low investor interest and more young families looking for family-friendly homes, developers will find it harder to sell enough units to fund new projects. The increase in unsold units will likely reduce new project launches, leading to a decline in new condominium apartment construction.

Regional activity will vary:

- **Ontario:** Pre-construction condominium apartments, often bought by investors, will see lower demand due to weaker resale and rental markets. This will lead to new construction slowing down as of 2025.
- **British Columbia:** With fewer investors and stronger resale markets, the slowdown in condominium apartment construction will be milder and delayed.
- **Alberta:** Because more buyers are actual residents as opposed to investors, the impact on new construction will be minimal.

Rental apartment construction reached record levels in 2024 due to government support, a rapidly growing renter population and strong rent growth at the time of planning. We expect this momentum to continue through 2025 – 2026, supported by numerous projects set to start. However, softening rental market conditions may lead to fewer rental projects starting in 2027.

We expect a small recovery in ground-oriented home construction, led by lower-priced options. First-time buyers may prefer resale homes that offer better supply. Developers will be limited in their ability to compete with these resale markets due to high costs and lower profits. Regionally, new construction in Quebec will recover from recent lows. In Alberta, new construction will slow down from high levels.

Rental markets continue to rebalance

Since 2024, rental supply has grown faster than new demand but affordability remains a challenge. We expect lower immigration and an increase in first-time homebuyers to continue to reduce rental demand throughout 2025 – 2027. Supply will continue to expand as new rental units are completed, leading to higher vacancies and slower rent increases.

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Housing Starts by Dwelling Type

Year	Single & Semi-detached	Row	Apartment
2017	89,134	28,046	102,583
2018	76,932	23,510	112,401
2019	65,887	25,147	117,651
2020	71,421	23,508	122,951
2021	95,392	28,594	147,212
2022	84,076	29,735	148,038
2023	64,056	25,223	150,988
2024	64,974	25,466	154,927

Housing starts by dwelling type (Forecast)

Year	Medium forecast
2025 (F)	240,500
2026 (F)	238,600
2027 (F)	232,900

However, rental affordability will take more time to improve. Some vacated units will adjust to market rents and renters' incomes will catch up to previous market rent increases. Additionally, as financially able tenants move to higher-priced new units, [more affordable options will gradually open up for other tenants \(PDF\)](#).

Alternative scenarios

To address significant economic uncertainty, we present two alternative scenarios below in addition to the medium scenario presented above.

1. Low-growth Scenario

- The U.S. puts higher tariffs on Canadian exports, causing job losses and a recession in 2025.
- U.S. immigration policies become stricter, making Canada more attractive to immigrants, leading to higher immigration than expected.
- Higher tariffs temporarily raise inflation but the central bank lowers the policy rate to support the economy. Financial uncertainty increases mortgage borrowing costs slightly relative to the medium scenario.

Impact on housing:

- The recession delays housing recovery, increasing pent-up demand.
- Fewer homes are built due to weaker demand and supply challenges.
- By late 2026, the economy rebounds and a growing population boosts home sales.
- Rental markets stay tight, limiting improvements in rental affordability.

2. High-growth Scenario

- The U.S. introduces fewer and shorter-lasting tariffs, while U.S. government spending boosts Canadian exports.
- Canadian immigration meets recent targets.
- Higher incomes and stronger consumer confidence encourage more spending. Stronger declines in borrowing costs make homeownership more attainable.

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Impact on housing:

- More homes are built thanks to better financing and business conditions.
- Stronger job and income growth combined with lower mortgage rates make homeownership more accessible.
- Higher demand pushes home prices up more quickly.

Forecast Summary (Canada)						
Date	New Home Market	Resale Market		Economic Overview		
	Starts – Total	MLS® Sales	MLS® Average Price (\$)	Real GDP Growth (%)	Employment Growth (%)	Fixed 5-Year* Mortgage Rate (%)
2022	261,849	503,742	704,543	4.2	4.0	4.9
2023	240,267	447,728	678,288	1.5	2.4	6.0
2024	245,367	477,100 (F)	687,100 (F)	1.2 (F)	1.7	5.8
2025 (F) Low	226,600	464,600	704,900	-0.5	0.3	5.7
2025 (F) Medium	240,500	515,700	729,200	1.3	0.8	5.5
2025 (F) High	243,000	524,600	734,200	1.7	1.0	5.3
2026 (F) Low	215,300	505,000	709,000	1.7	0.9	5.6
2026 (F) Medium	238,600	528,900	749,600	1.6	0.9	5.6
2026 (F) High	249,500	550,100	772,200	2.0	1.1	5.2
2027 (F) Low	227,300	530,300	747,300	3.2	1.5	5.6
2027 (F) Medium	232,900	547,900	770,100	2.0	0.9	5.6
2027 (F) High	249,300	568,900	804,500	2.1	0.9	5.2

*Conventional 5-year fixed mortgage rate (average of rates posted by Canadian lending institutions).
The forecasts included in this document are based on information available as of January 14, 2025.
(F): Forecast scenarios for low, medium and high growth
Source: CMHC, CREA, Statistics Canada, Haver Analytics

Download the report

Get a copy of the 2025 Housing Market Outlook to explore trends and gain insights on affordability, supply and other key issues in Canada's major markets.

[Download the 2025 Housing Market Outlook \(PDF\)](#)



CMHC Chief Economist and Deputy Chief Economists



Mathieu Laberge
Chief Economist and Senior vice-president,
Housing Insights



Aled ab Iorwerth
Deputy Chief Economist



Kevin Hughes
Deputy Chief Economist



Tania Bourassa-Ochoa
Deputy Chief Economist

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CAHPI 2025 WEEKLY WEBINAR SERIES

Why is the Building Envelope Important?

Wednesday, March 19, 2025
8:00 p.m. to 9:00 p.m. EST

Speaker: Andy Cockburn, Senior Director, Education and Impact, NAIMA Canada

The building envelope plays a pivotal role in how individuals, communities, and the nation as a whole consume energy. In Canada, buildings account for a significant portion of energy use, particularly for heating and cooling. This daily operation of heating and cooling systems also contributes to greenhouse gas (GHG) emissions. By designing and constructing tighter, better-insulated building envelopes, we can conserve energy, maintain comfort for longer periods, and significantly reduce the emissions produced by our systems—all through thoughtful planning and craftsmanship. Join us for an insightful webinar as we explore the critical role of the building envelope, its impact on energy efficiency, and common defects to watch for during inspections.

Wednesday, March 19th, 2025
8:00pm – 9:00pm EST

WHY IS THE BUILDING ENVELOPE IMPORTANT?

Andy Cockburn, Senior Director, Education and Impact, NAIMA Canada

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Non-Member registration (\$28.25)

Thermal Imaging as a Tool for Home Inspectors

Wednesday, March 26, 2025
8:00 p.m. to 9:00 p.m. EST

Speaker: Trish Peden, Outside Sales Representative, Safety Express

Thermal imaging is a powerful tool for home inspectors, offering the ability to detect issues that aren't visible to the naked eye. It uses infrared technology to visualize temperature differences across surfaces, helping inspectors identify problems like leaks, moisture damage, insulation gaps, and electrical issues. This webinar will provide an overview of the key concepts, equipment, and techniques involved in thermal imaging for home inspections such as:

- Understanding Thermal Imaging
- Common Uses in Home Inspections
- Choosing the Right Thermal Camera
- Best Practices for Home Inspectors Using Thermal Imaging

Wednesday, March 26th, 2025
8:00pm – 9:00pm EST

THERMAL IMAGING AS A TOOL FOR HOME INSPECTORS

Trish Peden, Outside Sales Representative, Safety Express

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CAHPI 2025 WEEKLY WEBINAR SERIES

How to Inspect Solar Systems in 20 Minutes or Less ...

Wednesday, April 2, 2025
8:00 p.m. to 9:00 p.m. EST

Speaker: Cory Vanderpool, Founder & CEO, Sprk

With more Canadian homeowners investing in solar, these systems are becoming a permanent fixture in the housing market. As a home inspector, this presents a valuable opportunity to expand your services and provide buyers with the critical insights they need about a home's solar system. Just like any other major component of a home, buyers need assurance that they're not inheriting hidden solar issues. They expect a functional, efficient, and long-lasting system—one that delivers the energy savings they're counting on.

Join us for this seminar to learn how you can seamlessly integrate solar inspections into your business. We'll show you how to conduct a solar inspection in 20 minutes or less during a standard home inspection, offer standalone solar inspections, and increase your earnings per inspection—all while providing home buyers with a professional, easy-to-read solar report detailing system performance, remaining lifespan, safety, and installation quality.

Don't miss this chance to stay ahead of the curve and add a high-value service that home buyers and real estate agents are looking for! [Sample Report Link](#)



Wednesday, April 2, 2025
8:00pm – 9:00pm EST

HOW TO INSPECT SOLAR SYSTEMS IN 20 MINUTES OR LESS

Cory Vanderpool
Founder & CEO
Sprk

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Inspecting Septic Systems

Wednesday, April 9, 2025
8:00 p.m. to 9:00 p.m. EST

Speaker: Sarah Orendt, Licensed Septic Installer, Licensed Well Technician, Registered Home Inspector, Sarah's Home Inspections Inc.

Join us for an overview of septic system inspections that will be expanded upon as a ½ day Training Course at the 2025 CAHPI National Conference.

This webinar will shed light on the critical aspect of septic system inspections, equipping participants with the knowledge to identify common issues, interpret inspection findings, and recommend appropriate remedial actions. Join us at the Conference in November to gain an even more comprehensive understanding of septic systems, advanced treatment methods, and regulatory frameworks.



Wednesday, April 9th, 2025
8:00pm – 9:00pm EST

INSPECTING SEPTIC SYSTEMS

Sarah Orendt, Licensed Septic Installer, Licensed Well Technician, Registered Home Inspector, Sarah's Home Inspections Inc.

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CAHPI 2025 WEEKLY WEBINAR SERIES

Flood, Wildfire, and Heat: Risk Preparedness at the House Level

Wednesday, April 16, 2025
8:00 p.m. to 9:00 p.m. EST

Speaker: Dr. Blair Feltmate, Head, Intact Centre on Climate Adaptation, University of Waterloo

Join us for a discussion on climate change, its impact on homeowners, and the role of the home inspector. Climate change is having significant impacts on homeowners, particularly when it comes to increasing risks of extreme weather events like floods, wildfires, and heat waves. Homeowners are feeling the financial burden of these events, and home inspectors can play a vital role in helping mitigate these risks. Learn what actions homeowners and home inspectors can take to lower property level flood, wildfire and extreme heat risk.



Wednesday, April 16, 2025
8:00pm – 9:00pm EST

FLOOD, WILDFIRE,
AND HEAT: RISK
PREPAREDNESS AT
THE HOUSE LEVEL

*Dr. Blair Feltmate,
Head, Intact Centre on Climate Adaptation
University of Waterloo*

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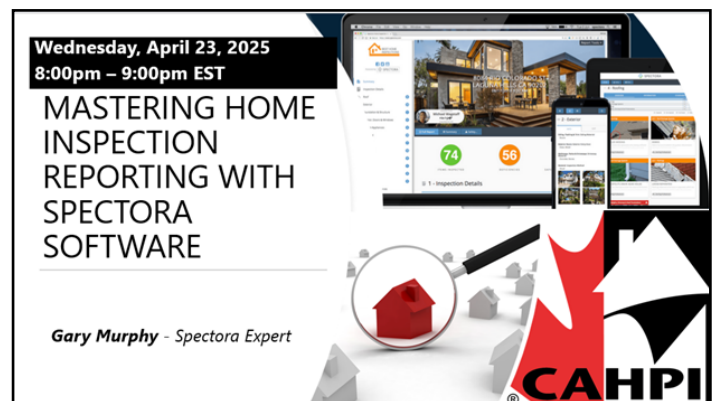
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Mastering Home Inspection Reporting with Spector Software

Wednesday, April 23, 2025
8:00 p.m. to 9:00 p.m. EST

Speaker: Gary Murphy - Spector Expert

Want to spend less time writing reports and more time growing your business? Join us for a walkthrough of Spector's industry-leading home inspection reporting and see how it helps inspectors save time while delivering polished, professional reports that agents and clients love. In this live demo, Gary Murphy will cover key features, including how agents interact with reports and how you can complete more of your inspection on-site using the Spector mobile app. Whether you're considering Spector or looking to improve your efficiency, this session will give you a clear look at the tools that make report writing faster and easier.



Wednesday, April 23, 2025
8:00pm – 9:00pm EST

MASTERING HOME
INSPECTION
REPORTING WITH
SPECTORA
SOFTWARE

Gary Murphy - Spector Expert

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CAHPI 2025 WEEKLY WEBINAR SERIES

Insurance 101: Understand the Basics – Knowing What You Have

Wednesday, April 30, 2025
8:00 p.m. to 9:00 p.m. EST

Speaker: Kim Smith, Producer, Commercial Lines, HUB International Ontario Limited

Join this webinar for a back to basics insurance review. Coverages, Limits, Deductibles and Claims Information will be discussed.

Wednesday, April 30, 2025
8:00pm – 9:00pm EST

INSURANCE 101:
UNDERSTAND THE
BASICS –
KNOWING WHAT
YOU HAVE

Kim Smith, Producer, Commercial
Lines, HUB International Ontario
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In Memory of....

CAHPI is saddened that a great fellow inspector and dear friend passed away. Wayne Fulton was a strong leader, advocate that was invested and spent many, many years supporting home inspectors in a number of roles including the National Initiative for the Home Inspection Sector and a representative for Ontario



Licensing. He was a past president of PHPIC (Professional Home & Property Inspectors Canada) a national home inspector association, served as NHICC Ethics Committee Chair and more recently Director with the NHICC. He truly dedicated his time and efforts in bettering the profession. We could always depend upon Wayne to help when help was needed. CAHPI sends our heartfelt condolences to his family.

IS IT TIME TO BAN BASEMENTS?

CANADA'S
**NATIONAL
OBSERVER**

By Cloe Logan
News Climate Solutions
Reporting
Ottawa Insider
February 11th 2025

It was shortly after Elizabeth Pelozo had finished her basement — painted what was set to be her kid's room, installed a new electrical panel — when a torrential downpour broke through her window and flooded it floor to ceiling.



Elizabeth Pelozo's basement following flooding in London, Ontario. Photo submitted

The flash flood hit London in July 2024, where Pelozo lives and works as a city councillor, and

caused more than [\\$940 million](#) in insured damage to areas of southern Ontario. Over half a year later, she is still assessing the damage to her home that she learned won't be entirely covered by insurance.

"I just had an electrical inspection this morning, I'm still working my way through it," she said.

Many people in Canada have felt the impact of increased flooding in recent years: August of 2024 saw Hurricane Debby bring a record-breaking deluge to Quebec, resulting in an unprecedented [\\$2.5 billion](#) in insured damage; flooding from British Columbia's 2021 [atmospheric river](#) shut down railway lines, closed highways and severely impacted farms and residents; and Nova Scotia experienced back to back years of [fatal flooding](#) in 2023 and 2024.

Mitigating the widespread damage caused by flooding can be complex, but one solution gaining momentum is banning basements. Basements are the first places to flood, and some researchers say continuing to construct them will lead to expensive repairs for homeowners and vulnerable living situations for basement renters.

The Ville-Marie borough in Montreal has made the leap. [In 2024](#), a bylaw banned basement dwellings in new buildings in flood-prone areas. Other flood mitigation measures were enacted at the same time, explained Stéphanie Turcotte, director of the urban planning and mobility department for Ville-Marie. The borough, located in central Montreal along the Saint Lawrence River, is working on rainwater management measures at the city level: sponge projects, which use plants to absorb rainwater, are moving forward, as are other drainage upgrades.

Other flood-risk areas should consider following Ville-Marie's lead, says Ryan Ness of the Canadian Climate Institute. Communities could even take it a step further and ban basements entirely – not just habitable ones. It makes sense to ban basements in high-risk areas as part of the "growing realization that at some point, you can't fight nature," he adds.

Scrapping basements bleeds into a larger conversation about climate adaptation and managed retreat, which is

IS IT TIME TO BAN BASEMENTS?

moving areas, or in some cases, entire towns from climate-vulnerable regions. As climate change worsens, most areas in Canada experience [more rainfall](#) and coastal communities see more frequent [storm surges](#) —both leading to flooding. By the end of the century, storms that were once every 20 years, are projected to occur every [five](#).

Meanwhile, flooding is Canada's priciest hazard, with average residential costs of \$2.9 billion per year, according to a [report](#) by Canada's Task Force on Flood Insurance and Relocation published in 2022. An [analysis](#) released by the Canadian Climate Institute last week found that more than 540,000 homes in Canada could be built in areas prone to flooding by 2030, translating to an additional \$2 billion of damage.

The best way to reduce that cost is to not build housing at all in areas with high flood risk, but there is a spectrum of risk, and Ness said in some areas, scraping basements could be a middle-ground solution. He notes that "the cost of basement flooding is just skyrocketing" and most damage from last summer's flooding events in Montreal and Toronto were in basements.

While banning basements might seem extreme, Ness notes there are places in North America that already don't have them because of water levels. You won't find basements in Louisiana and Florida, for example, which both have an average elevation of only about 100 feet above sea level. Some parts of the states are even below sea level —constructing basements in those regions would be a recipe for repeated, expensive repairs.

Basements were once more commonly used as storage areas, but people today increasingly finish their basements and rent them out, noted Ness. About one in six Toronto homes has a secondary unit, totalling 75,000 units. Flooding leaves renters in precarious situations because insurance held by landlords [doesn't cover](#) tenants' belongings or temporary relocation costs.

There isn't a bylaw preventing new basements in London, but people might not be allowed to add a secondary unit in their existing basements. The conservation authority in Ontario develops flood maps [,which](#) "allows municipalities and conservation authorities to guide development away from flood-prone areas and also supports better emergency management and planning."

That means someone in a high-risk flooding area could be approved by the city to put a secondary suite in place, but stopped by the conservation authority, explained Pelozo. She noted the difficult balance between the lack of affordable rental suites and the need to dial back basement dwellings facing an increased risk of flooding.

There is also a need to spread awareness about flood risk to homes impacting resident's ability to finish their basements. This is a shift, notes Pelozo: recently updated flood maps will mean that "a portion of my ward...as the flood mapping changes, aren't going to be allowed a secondary dwelling in the basements of their homes if they want."

Meanwhile, the federal government is working to address the impact of flooding with its [recently tweaked](#) disaster relief program. Created in 1970, the fund paid out over \$8.5 billion as of 2023, with flood costs making up over a third of total funds since 2010. The government says it will now cover up to 40 per cent of costs associated with making buildings more resilient to extreme weather: a shift from its previously reactive approach.

IS IT TIME TO BAN BASEMENTS?



Elizabeth Peloza's street during flooding in July 2024. Photo submitted

What to do with existing basements?

Banning basement suites from new buildings is forward-thinking and considers the impacts of climate change, but doesn't help in situations where basements already exist. Flooding in basements can happen in different ways: heavy rainfall can cause municipal sewer systems to overflow, leading to flooding through basement toilets and sinks. Water levels can rise high enough that water comes in through windows and doors.

There are community-level responses that reduce flooding: traditional infrastructure like dams, and nature-based solutions, like the ones announced by Ville-Marie. However,

individuals can also help reduce the severity of flooding, notes Anabela Bonada, manager and research associate at the University of Waterloo's Intact Centre on Climate Adaptation.

Some measures like removing debris, checking for leaks in plumbing, and testing sump pumps, are free, said Bonada.

The centre launched the [home flood protection program](#) in 2016, to educate people on potential insurance discounts and share flood-proofing tips.

There are what the centre calls "simple upgrades," which cost \$250 or less, such as installing higher lips on basement windows and putting in flood alarms. Then, there are more expensive moves, like converting paved areas to vegetation; installing a backup sump pump and battery; and installing a backwater valve, which stops the backup of sewage flooding into basements.

A basement flooding grant program in London provides money for upgrades like backwater valves — a support that once had few applicants, but following the summer flash floods, is now over-prescribed, notes Peloza.

People are hesitant to spend money on upgrades unless they've already experienced flooding, notes Bonada. But those willing to follow the centres' advice and spend some time and money, can prevent their basements from flooding, she said.

Bonada urges people to take note because climate change is broadening the number of areas likely to be hit by floods.

"Flooding will only increase, just like wildfire. Just from extreme rainfall events, the expectation across the board is that it can happen anywhere in Canada," she said.

"So, whether it's Vancouver, Toronto, or any town where you're like, 'well, it hasn't flooded, or it doesn't tend to flood,' — extreme rainfall events are making that much more likely."

The CAHPI Inspector

WELCOME to CAHPI's NEW MEMBERS

Ricardo	Arenas	Brampton	ON	NCH
Brian	Hays	Crossfield	AB	NCH
Kevin	Hill	Chilliwack	BC	NCH
Ali	Mansour	Calgary	AB	Candidate
Srinivas	Mantha	Hamilton	ON	Candidate
Patrick	Miedema	St Ann's	ON	Candidate
Mohammadreza	Panahandeh	North Vancouver	BC	NCH
Andrew	Smythe	Windsor Junction	NS	Candidate
Michael	Tabchouri	Brossard	PQ	Candidate

CONGRATULATIONS TO CAHPI'S NEW NCH & RHI's

Ryan	Barry	Halifax	NS	NCH, RHI
Quentin	Rowland	Prince Albert	SK	NCH
Nolan	Steady	Brockville	ON	NCH, RHI

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The Drone Zone newsletter is a platform that the RPAS Task Force uses to communicate monthly with stakeholders (drone operators, industry, law enforcement, other government departments (OGDs), provincial/territorial contacts, academia, etc.) and serves as a central mechanism for outreach and engagement. The newsletter was first launched in 2019 and has since grown to over 1200 subscribers.

Topics covered each month typically include any news on engagement efforts and the RPAS Task Force's presence at major events (e.g.: International Civil Aviation Organization (ICAO) meetings, summits, conferences, etc.), regulatory program updates, and any other items of interest for stakeholders. On occasion, "special editions" of the newsletter will be sent out if something needs to be communicated outside of the regular publication cycle."



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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.



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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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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](#)

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