

The CAHPI Inspector

2024 CAHPI NATIONAL ANNUAL CONFERENCE CONFIRMED SEPTEMBER 6 - 8, 2024 HALIFAX, NS



A rising tide lifts all boats....

We are pleased to announce that the 2024 CAHPI National Annual Conference will take place in Halifax, Nova Scotia from September 6 - 8, 2024. The Conference will happen 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 relevant and exciting presentations and

discussions. As a sneak peek, the CAHPI Conference Planning committee are pursuing a variety of topics to support your career and knowledge development. Topics currently being pursued include Septic inspections, Air Quality, Hazardous Materials, Foundations, Business and Financial Planning, and more! Favourite speakers from previous years will join us again to offer more insight into the home inspection industry.

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. Be sure to save the date! We look forward to opening registration in the coming weeks and the program is currently in development...

MARCH 2024

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PRESIDENT'S MESSAGE



2024-2025 CAHPI MEMBERSHIP RATES...

As we all know, costs are always going up...the cost of doing business across the board is ever increasing and we are mindful of that at CAHPI. We are here to support our members and we continue to look for new ways to support you in your home inspection journey. We are always open to feedback on how we can improve our services to our members - we are here to support your needs.

As mindful as CAHPI is of the challenges currently being faced by home inspectors across the country, CAHPI costs are also increasing as we plan events and initiatives with very little surplus in order to ensure that the maximum number of members can attend. Despite these efforts to contain costs, CAHPI finds itself in the position of having to increase our annual membership fees for the 2024-25 membership year. This will be a small increase of only \$25 and the first increase since 2021. We recognize that we need to justify this increase with additional benefits to our members and we will continue to strive to support our members in new and innovative ways. Again, let us know what you need and we will do our best to provide it.

In happier news, our 2024 CAHPI National Conference is planned for Sept 6 - 8, 2024 in the beautiful coastal city of Halifax! Registration will open soon but save the date and plan your stay now! We will be located in the heart of downtown, steps from the bustling waterfront and a multitude of cultural attractions.

We hope to see you in Halifax in September!

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2024 CAHPI Annual Conference NEW THIS YEAR!!

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, for local, live music and 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 – this is especially fun for the little ones. 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



Friday Training Day - September 6th

We heard you! New this year, CAHPI will be offering a full pre-conference Training Day offering hands on training courses. Confirmed courses include a full day Defect Recognition Course and a half day course reviewing the CAHPI Standards of Practice and Report Writing. [Check our website](#) for detailed course information and fees!

2024 CAHPI Annual Conference CALL FOR PRESENTATIONS

The 2024 CAHPI Conference Planning Committee is currently accepting presentation ideas to be considered for the 2024 Conference Program. If you have a presentation idea that offers CAHPI members timely and relevant information to support their development as a Home Inspector, please click below to complete the submission form.

All proposed presentations will be reviewed by the Conference Committee and selection will be based on topics most relative to our industry as well as technical merit. It is understood that not all submitted presentations will be selected for a session.

[Click here](#) to submit your presentation for consideration....

Please note speakers will not be paid and no travel expenses will be provided.

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CAHPI MEMBER UPDATE FROM HUB INTERNATIONAL...



Kim Smith, Senior Commercial
Producer, RIBO
HUB International – 905-582-7067
kim.smith@hubinternational.com

Move from Axis Insurance to Markel Insurance

As many of you know HUB decided to move our Home Inspect Plus Program from Axis Insurance Company to Markel Insurance Company effective May 1, 2023.

We have always kept the best interests of our clients first and foremost. Yearly we would reach out to insurance companies to see if there was a benefit as well as an interest of a new home for our program.

The Home Inspection Industry is very specialized, and there are very few insurance companies that are the right fit for our clients.

November of 2022 we were in contact with Markel regarding our Home Inspect program.

We determined quite quickly that Markel was an excellent fit for our program. This was based on Professional Liability Underwriting experience, customer services and claims advocacy.

We made the decision to move our program, which has been very successful since 2007, to Markel effective May 1, 2023.

There are no changes in wordings, claims advocacy or coverages.

All our clients will have been moved to Markel by May 31, 2024. This will be the end of an era with Axis.

Any claim that was reported to Axis will stay with Axis. Our clients will receive the same claims service from Axis even though Markel now is the insurer.

Non-Renewals

There is jeopardy of a non-renewal of a policy with all insurance companies.

If there is a frequency and severity of claims the policy holder could face a non-renewal.

We have different Underwriting guidelines with Markel with respect to claims.

I review any file with a claim prior to the renewal date. If there is a history of frequent or severity of claims, then I would address this with our Underwriter. Minor nuisance claims do not count as a claim.

Claims Process

If you have an inkling of a claim or actual claim, you must report this to me, or my team.

Errors and Omissions policies are written on a Claims Made wording. In the policy wording there is a statement that if you have knowledge of a claim or potential claim you must report or there could be denial of coverage if reported late.

We are here to help you. Not every issue is reported to the insurance company, and not every issue is a claim. As mentioned above this could be a nuisance allegation only.

This is where my experience can help you.

Together we can discuss the allegation or claim and decide next steps.

If we feel we need to have our dedicated Adjuster involved, we would do so.

She is very experienced in the Home Inspection Industry and is a huge asset to our program.

Her knowledge of your industry keeps costs down for the insurance company and provides guidance to our Home Inspectors.

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CAHPI MEMBER UPDATE FROM HUB INTERNATIONAL...

Never feel you should not report in fear of a non-renewal.

The sooner we know about an issue the sooner we can HELP YOU!

Pre - List Inspections

Pre-List Inspections are performed for the Seller or Realtor.

A Pre-List Inspection provides the potential Seller/Realtor with a report containing valuable information on the condition of the home.

The report provided is for the Seller/Realtor only.

Reports are not transferable to a Third Party.

We do know that reports are used by potential Buyers.

At the CAHPI Conference the Lawyer on the guest panel mentioned that a disclosure could be noted on the report. Something like - This report is for the exclusive use of the client (Seller/Realtor) only.

At the present time we are investigating a disclosure that can be added to your reports.

We need to have the disclaimer verified by a Lawyer for accuracy.

More to come on the disclosure....

In closing, I would like to send a big Thank You to all of you that have transitioned to Markel.

Markel is thrilled to be part of the Home Inspection Industry and are very excited to attend the CAHPI Conference in September.

Please reach out to me directly if you have any questions or comments.



Conference Organizing Committee

Select speakers, draft program, event logistics

Mentoring Training Committee

Develop training program for mentors, policy, procedures and documents for one on one and group mentoring.

Ethics, Complaints & Disciplinary Committee

Review and respond to complaints and develop complaint handling processes, templates etc.

Public Relations Committee

Review draft newsletter, Social Media content, oversee Affiliate Member Program and other marketing; products for online store

Social Media Committee

Research content and promote CAHPI online presence through social media platforms.

Education E-Learning Portal Committee

Develop LMS platform, solicit speakers and content, budgeting, and policy & procedures

Certification Committee

Review new Candidate applications for exemption, report verification.

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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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2024 CAHPI Annual Conference SPONSOR & EXHIBIT OPPORTUNITIES



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.



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SPRING HOME PREPARATION TIPS...

ROOF FLASHING

Roof leaks are often associated with damage to the roof covering caused by storm events, but improperly installed or deteriorating roof flashings are also a major cause of roof leaks.

Flashing materials can be rubber, plastic, galvanized steel, aluminum, lead or roll roofing sheets.

Anywhere there is a roof penetration, such as plumbing vents stacks, skylights, exhaust vents or chimneys, flashing must be installed to divert rainwater away from those locations. This is also true where a roof meets a vertical surface such as a wall, dormers and at roof valleys, and where the roof covering meets the fascia.

These flashings are typically installed prior to laying down the roof covering. Proper integration of the roof covering and the flashing material ensures that water is diverted away from potential leaks points. Water will find its way into even the smallest opening and, over time, roof leaks can damage framing components and the contents of your home. There is ample information on the web that illustrates the various types of flashing locations, materials and proper installation methods.

SPRING IS SPRINGING....

As we migrate from Winter to Spring, you will want to spend a day assessing the effects of the wind, rain and snow on the exterior of your home. Some things to look for:

- o Try to get a good view of your roof; use binoculars if that helps. Be very careful if you ascend a ladder; have a person hold it. You will be looking for damaged or missing roof shingles that will need repair.
- o Check your rain gutters for organic debris and clean as needed to ensure proper drainage away from your foundation.
- o You have probably lost some small and/or large tree branches; these should be removed to allow you to mow an obstacle free lawn when the time comes.
- o If you have a dog that has used your yard as its toilet all winter, the melting snow will reveal some "land mines" that will need removal.
- o De-thatch your lawn before your grass starts to grown in earnest; this will allow light and moisture to reach and encourage new growth.

Spring is a time of renewal and outdoor experiences; for you and your property.



Contributor:
Brian Hutchinson
B.A., B.Ed., RHI retired



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CAHPI 2024 WEBINAR SERIES

Test your Knowledge – Reviewing the ELECTRICAL section of the CAHPI Exam

Wednesday, March 27, 2024

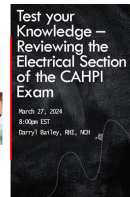
8:00 p.m. to 9:00 p.m. EST

Members: FREE Non-Members: \$25

[Register Today!](#)

Have you heard? These exam review webinars are getting rave reviews! TEST YOUR KNOWLEDGE! Take this opportunity to review the content of the CAHPI Exam with no pressure! This webinar will offer a random selection of questions pulled from the Electrical Section of the CAHPI Exam – responses will be discussed in full. New candidates should take this opportunity to review exam content in advance and experienced inspectors can take this opportunity to test their knowledge against current industry standards!

Speaker: Darryl Bailey, RHI, NCH



Wildlife Removal – What to Look For and What To Do

Wednesday, April 3, 2024

8:00 p.m. to 9:00 p.m. EST

Members: FREE Non-Members: \$25

[Register Today!](#)

Home Inspectors are always looking in attics and at home exteriors for roofing, electrical, plumbing, and foundation issues. But do you know how to identify wildlife issues accessing a home from both the attic or from the outside?

This webinar will provide further education to help identify animal issues such as mice, rats, bats, birds, raccoons, skunk and squirrels. What to look for, how to identify issues, and what you should advise your client.

Ontario Wildlife Removal Inc has been working with Home inspectors for the last 22 years. Join the webinar and allow us to take your inspecting to the next level.

Speaker: Jared Houliston, President, Ontario Wildlife Removal Inc



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CAHPI 2024 WEBINAR SERIES

What the Canadian Federation of Independent Business (CFIB) can do for you...

Wednesday, April 10, 2024

8:00 p.m. to 9:00 p.m. EST

Members: FREE Non-Members: \$25

[Register Today!](#)



The Canadian Federation of Independent Business (CFIB) is the country's champion of small business. With over 97,000 members, we're Canada's largest non-profit independent business organization devoted to creating and supporting an environment where your business can succeed. We provide specialized business resources, including on-call advisors, to help you navigate the daily challenges of running your business. They also offer partnerships with carefully selected service providers to deliver savings you won't find elsewhere. And we keep you informed on key issues, so that you can focus on managing your business. Register now to learn more about CFIB as a voice for your business, a source for great tools and resources, and exclusive savings and benefits.

Speaker: Michael Kirwin, Senior Vice President, Business Development, CFIB

Thermal Cameras and Other Instruments That Are Home Inspection Essentials

Wednesday, April 24, 2024

8:00 p.m. to 9:00 p.m. EST

Members: FREE Non-Members: \$25

[Register Today!](#)



Are you confident you know the right tool for the right job?

Do you know what all the features are?

Do you know about all of the instrumentation that are available to use for your inspections?

Various Infrared Cameras to use for inspections, Moisture Meters, MultiMeters, Hygrometers, Reachmasters, Anemometers, Gas Detectors and more! We will discuss the varied uses and advantages. There will be time for Q&A on any help you may need with Cameras, diagnostics, training or instruments.

Safety Express has partnered with CAHPI for more than twelve years. The goal is get CAHPI members the cameras, equipment and training at discounted prices.

Speaker: Trish Peden, Level III Thermographer and National Thermal Imaging Specialist, Safety Express

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CAHPI 2024 WEBINAR SERIES

Heat Pumps in Canada: Do they make sense?

Wednesday, May 1, 2024

8:00 p.m. to 9:00 p.m. EST

Members: FREE Non-Members: \$25

[Register Today!](#)



Back by popular demand! As presented at the 2023 CAHPI National Annual Conference, this session will review the basics of heat pumps, looking at the components and reviewing key terms like Balance Point, Coefficient Of Performance, SEER and HSPF period. We will also look at the cost of installation and operation relative to other heating and cooling sources. We will touch on Mini Splits and discuss some inspection tips.

Speaker: Alan Carson, President, Carson Dunlop

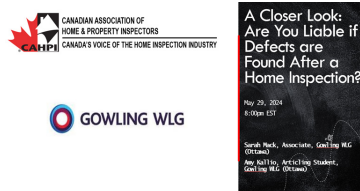
A Closer Look: Are You Liable if Defects are Found After a Home Inspection?

Wednesday, May 29, 2024

8:00 p.m. to 9:00 p.m. EST

Members: FREE Non-Members: \$25

[Register Today!](#)



Back by popular demand! As presented at the 2023 CAHPI National Annual Conference, in this session, Gowling WLG (Canada) LLP associate Sarah Mack and articling student Amy Kallio will conduct a mock examination for discovery of a home inspector and present an opening statement at trial. Inspectors will gain insight into the case law surrounding the standard of care expected in the profession and will learn what types of questions to expect in the event that a claim is made against them. They will also learn how the law would apply to their evidence for the purposes of trial. All questions are welcomed and encouraged.

Speakers:

Sarah Mack, Associate, Gowling WLG (Ottawa)

Amy Kallio, Articling Student, Gowling WLG (Ottawa)

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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!!



Check out CAHPI's e-learning library for on-demand webinars!

Free for members and only \$25 for non-members.

Learn from industry experts at your own pace on a variety of topics - from business to technical to industry issues.

Don't miss out on the latest webinar: Current and Future Uses of AI in Home Inspections. Discover how AI is revolutionizing the industry! [Access the e-learning portal today.](#)

Apply early: budget watchdog warns Ottawa's heat pump grant faces a funding shortfall

Ottawa's heat pump grant program could run out of money early, PBO warns



[David Thurton](#) · CBC News · Posted: Jan 18, 2024 1:32 PM EST | Last Updated: January 18

Still thinking about applying for Ottawa's heat pump incentive? Ottawa's budget watchdog warns the grant program could run out of money sooner rather than later.

[In a report released Thursday](#), the Office of the Parliamentary Budget Officer (PBO) says that if all eligible Canadians applied for the program — roughly 244,000 households nationwide — it would cost the government \$2.7 billion.

The PBO says that while it's unlikely that all 244,000 households will apply, the program is liable to face a shortfall even if only those expected to apply actually ask for the money.

The report says that as of mid-October 2023, 10,000 households had been approved for or had received funding from the program. Based on that trend, the PBO estimates the program will run out of money before it runs out of applicants — unless the government increases its budget allocation from \$750 million over the next five years to \$797 million.

"Those who are on the fence ... it's probably a good idea to send in their applications sooner rather than later," said Parliamentary Budget Officer Yves Giroux. "(That's) based on discussions we had with public



A new pump is installed at a home to replace both an old air conditioner and a natural gas furnace. (Spencer Gallichan-Lowe/CBC)

servants."

In a media statement, the press secretary to Minister of Energy and Natural Resources Jonathan Wilkinson called the program a "success to date" but stopped short of saying it might be in line for more money.

"As is standard practice, [Natural Resources Canada] evaluates programs throughout their lifetime to ensure any decisions made about the program beyond its current timeline are in the best interest of Canadians, especially with regards to affordability and climate action," said Carolyn Svonkin.

Ottawa's Oil to Heat Pump program offers

Ottawa's heat pump grant faces a funding shortfall

homeowners in all provinces grants to switch from home heating oil to electric heat pumps. The program is open to people who own their homes, have incomes at or below the provincial after-tax median and have purchased at least 1,000 litres of heating oil in the last 12 months.

Households can receive up to \$10,000 from the federal government for a qualified heat pump. Homeowners in Newfoundland and Labrador, Prince Edward Island and Nova Scotia, where the provincial governments co-deliver the program, can receive more — up to a total of \$15,000 from Ottawa, a one-time bonus payment of \$250, plus supplementary provincial grants.

Ottawa is encouraging other provinces to help co-deliver the program so that more Canadians can qualify for larger grants. But if other provinces sign on, that could deplete the program faster.

"So if there were more provinces to enter into the agreement with the federal government, then the pressure on the program would significantly increase, especially if it was to be a province with a large number of people who use oil as a heating fuel," Giroux said.

In recent years, the federal government has launched a suite of programs to help homeowners save money on their energy bills and reduce the carbon footprint of their homes.

Greenhouse gas emissions from buildings accounted for 13 per cent of Canada's total emissions in 2021 — about 87 megatonnes — making it the third-highest source of emissions after oil and gas production and transportation. Canada has vowed in its emissions

reduction plan to slash emissions from buildings by 37 per cent by 2030 and achieve net zero by 2050.

In 2021, the federal government launched the Greener Homes Grant program, offering homeowners up to \$5,000 for energy retrofits. The \$ 2.6 billion program is supposed to last until 2027, or until the funds are depleted. Some suggest the money will run out this year.

WATCH | What ending the Greener Homes Grant means for homeowners and industry:



About the Author...

David Thurton

Senior reporter, Parliamentary Correspondent

David Thurton is a senior reporter in CBC's Parliamentary Bureau. He covers daily politics in the nation's capital and specializes in environment and energy policy. Born in Canada but raised in Trinidad and Tobago, he's moved around more times than he can count. He's worked for CBC in several provinces and territories, including Alberta and the Northwest Territories. He can be reached at

david.thurton@cbc.ca

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Pre-Listing Inspection Clause - for reports

For those inspectors performing Pre-listing inspections, here is a clause generously provided by HIABC that we recommend you implement in your report comments or in your contract. HUB International has reviewed this statement and agrees that it would reduce any misinterpretations.

CAHPI always recommends that any changes to your contracts should also be vetted or approved by your legal council.

A pre-listing inspection is a valuable tool for a seller. The Inspection Report is an opinion on the current condition of the Subject Property on the day of the Inspection and is not intended to be relied on by a potential third party buyer of the Subject Property. The Inspection Report is for the exclusive use of the Client and it is not reasonable for any other party to rely on the Inspection Report. Liability for errors, omissions, breaches of contract and/or negligence in any part of the Inspection or Inspection Report to any person other than the client is expressly denied and, accordingly, no responsibility is accepted for any damage suffered by any such person as a result of decisions made or actions based on the Inspection Report.

SOURCE: Home Inspectors Association BC (HIABC)

DO YOU HAVE A PREFERRED SUPPLIER THAT WOULD BENEFIT FROM BEING IN A ROOM FULL OF HOME INSPECTORS FROM ACROSS CANADA?

- Report writing
- Insurance
- Tools
- Platforms
- Testing services
- Marketing
- Financial Services
- Thermal Imaging
- Software

Click here for
2024
Sponsorship
Proposal

WOULD OTHER INSPECTORS BENEFIT FROM THEIR SERVICES?

CONNECT US OR SHARE THE 2024 CAHPI SPONSORSHIP INFORMATION WITH THEM....

Managing Insurer Concerns about Knob-and-Tube Wiring

February 21, 2024 by Brian Cook, PowerCheck

Most insurers see homes with knob-and-tube wiring, aluminum wiring, and 60-amp service as high-risk, which prevents clients with those systems from easily obtaining home insurance. But are wiring types and service levels really the culprits causing fires?

I've examined electrical systems in thousands of older houses and find knob-and-tube, 60-amp service, and aluminum wiring rarely cause fires. Often, these wiring types don't need replacing to keep a house safe, provided the wiring's maintained correctly.

But hidden electrical fire hazards exist in most older houses and homes built before 1975 are particularly at risk of electrical fires.

Wiring history

Before 1950, knob-and-tube was a standard method of house wiring. It involves single insulated copper conductors running within wall or ceiling cavities and passing through holes drilled into joists and studs via protective porcelain insulator tubes. The conductor wire is supported along the joist lengths on porcelain knob insulators.

People selling homes built before 1950 often present them as having no knob-and-tube, because the outlets have often been upgraded to modern wire. However, in the thousands of houses my company has examined, it's rare to find absolutely no knob-and-tube wiring in homes built before 1950.

Even when the outlets have been upgraded with modern wire, knob-and-tube remains and is actively powering the ceiling lights. So, the best approach when dealing with an older home is to assume there

is some knob-and-tube unless documents show the building has been fully rewired and inspected.

If properly cared for, and not corrupted by do-it-yourself electrical repairs, knob-and-tube is a solid power system using soldered, wire-to-wire connections. These are highly robust because soldered electrical connections stay tight and do not deteriorate over time. Plus, knob-and-tube can handle modern electrical appliances equally to any current electrical cable.

One common problem affecting wiring in older houses is rodents, which love to eat the insulation on electrical cables. But the knob-and-tube installation method – with the two electrical conductors spaced far apart – prevents sparks in case rodents eat the insulation.

Obtaining insurance

Houses with knob-and-tube can often be brought into compliance with safety standards without a full wiring replacement. In homes we've inspected, our teams found:

- In 99% of houses built pre-1950, knob-and-tube was present and active, even if homeowners weren't aware.
- In most cases, the knob-and-tube wires were in fine shape and did not need replacing. However, ground protection via a ground fault circuit interrupter (GFCI) was required.
- There were electrical fire hazards unrelated to knob-and-tube – usually due to incorrect do-it-yourself work.

Managing Insurer Concerns about Knob-and-Tube Wiring

February 21, 2024 by Brian Cook, PowerCheck

Often, the main fire hazard is not specifically related to knob-and-tube, but rather because of the lack of grounding. If the wiring is sound, which it usually is, modern GFCI receptacles can be added to the home's circuits. This inexpensive fix provides the necessary ground protection without rewiring.

The primary fire risk in older houses arises when unqualified people add outlets or lights without an electrical permit. When these circuits are added to the knob-and-tube, they can be dangerous.

Knob-and-tube was intended for both wall outlets and ceiling lighting up to 60 watts. Wiring systems replacing knob-and-tube throughout the 1950s and 1960s were also designed for light fixtures with bulbs no greater than 60 watts. But if a homeowner began using 100-watt light bulbs, chances are the wiring behind those fixtures will overheat and need to be replaced.

When insurers are willing to provide coverage, a homeowner can help manage their premiums by obtaining a thorough inspection of a home's knob-and-tube circuits to ensure no overheating or splicing has taken place.

Brian Cook is a master electrician and founder of Vancouver-based PowerCheck Electrical Safety Services. This article is excerpted from one appearing in the February-March 2024 print edition of Canadian Underwriter. Feature image courtesy of iStock.com/SpicyTruffel

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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.

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- This course is three days long, from 9:00 a.m. to 4:30 p.m. each day (Eastern Standard Time)
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- This course follows the protocol set out by the ASTM Standard E 2018-24 for Property Condition Assessments



[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](#).

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