

Home inspectors' qualifications vary

Look for RHI designation to ensure you're not getting uncertified 'cowboy'

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STEVE MAXWELL
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Hiring a home inspector is a lot like buying organic food. You need to look behind the label to see exactly what you're getting. Not every 'organic' apple comes from the Garden of Eden, and not all 'certified' home inspectors are the kind of people you should trust when laying out hundreds of thousands of dollars on a home purchase.

As it turns out, Canada produces some of the best home inspectors in the world. The trouble is not everyone in the business measures up, even if they might seem to. That's why you need to be careful in very specific ways as you select a home inspector. The best are trained to help you choose a resale home wisely, but that's not all. Careful homebuyers also have new homes professionally inspected before they sign off on their purchase. The construction errors you'll occasionally find in brand new houses are astonishing.

The most common home inspection designation you can trust is RHI. The letters stand for Registered Home Inspector, and it's a distinction that not just anyone can claim. Only inspectors who've fulfilled specific requirements can legally call themselves an RHI. These include completion of a series of baseline courses, technical background in the building field and successful completion of hundreds of actual home inspections and reports that have been examined and verified by an independent committee of experts. The Canadian Association of Home and Property Inspectors (CAHPI; 888-748-2244) acts as a clearinghouse of information for locating RHIs. You can find registered inspectors working in areas across Canada by visiting cahpi.ca.

By comparison, how much faith should you put in a home inspector with a "certification" they received through self-administered tests taken on the Internet and optional courses taken if and when they like? That's the reality behind some professionals in the home inspection business these days. Watch out. Ask questions. Who has actually verified these people?

Then there are the home inspection cowboys with no certification at all. They've been "doing inspections for years," and somehow that's supposed to make them good. But why take their word for it?

Right now the home inspection business continues to evolve with a Canada-wide initiative called the National Certification Program (NCP). The origins of the NCP stretch back to 1996 when a report was issued by Canada Mortgage and Housing Corporation (CMHC). It uncovered noteworthy inconsistencies in the skill and diligence of home inspectors across the country, and that led to action by government and industry stakeholders. Inspectors certified as National Certificate Holders (NCH) are in the minority, but that's changing. Eventually this designation will probably become the gold standard for home inspectors across Canada.

So what exactly does a properly qualified home inspector look for in a resale home? Lots of things, many of which aren't immediately obvious. These include water penetration of exterior wall surfaces, foundation deficiencies, the presence of mould, improper or antiquated electrical installations, furnace condition, the presence of aluminum wiring and the existence of deficiencies that may preclude insurance coverage.

Ultimately, the issue of home inspection quality comes down to you. Government has partnered with industry to make trustworthy inspectors available, but in the end, you're free to hire anyone you like. Many of today's non-RHI inspectors do charge somewhat less than what you'll pay for an RHI inspection and written report. But are the savings really worth it? What would you rather do, save \$100 upfront on a \$300,000 purchase, then find you've got asbestos-clad pipes in the house you just bought? Or knob-and-tube wiring that'll make your home difficult to insure?

We don't need to hope our home inspector knows the difference between mould growth and efflorescence. We can know for sure. All you really need to do is look for the right letters behind the name, then read the inspection report.