

ASK THE INSPECTOR COLUMN FOR DECEMBER 9, 2015  
HEADLINE: LICENSING; WHERE ARE WE RIGHT NOW?

I have written in regard to a proposed province of Ontario program for licensing home inspectors for close to 3 years now. It is a question that we get constantly at home inspections by both clients and the real estate community. "What are we really getting for our money?" "What is taking the government so long?" "Who is protecting the home buyer?" The most difficult one is, "If the inspector is wrong, what recourse do we have?" I have been investigating and talking with the Ministry of Government and Consumer Services and members of the board who worked on this proposed program close to 2 years ago. That program has over a quarter of a million taxpayer's dollars invested in it and right now is "treading water," so to speak.

Over the next three weeks, I will cover answers to the questions listed, but first a bit of generic background on home inspections. A home inspection is a "visual, non-invasive review" by a person who promotes themselves as a qualified inspector. What constitutes a "qualified inspector" could fill a book and you would still not have a straight answer. The home inspection business is regulated in British Columbia and Alberta, as well as in Quebec by means of an association. No other provinces are regulated. There is no formal training required. Hence, the often heard comment, "Buy a flashlight and some business cards and you are a home inspector" is more fact than fiction. That said, there are a few competent individuals in the home inspection business. Most of those have a strong construction background and will tell you the "straight goods" about the home. Do your homework and find one of these individuals.

Let's now proceed to the first question, what you can expect for your money. Most home inspections cost in the range of \$400.00 to \$500.00 . If you are paying a "bargain" price, you are likely getting what you are paying for and there are numerous "discount" inspectors in every town and city.

If you are paying more for a franchise name or, or a brand name, as in the case of Mike Holmes Inspection, you may want to check around. They contract your home inspection to a local inspector that they have chosen. While they must have a certain level of competency, you should know that you do not get Mike Holmes and Mike does not individually train them. Franchise operators have their own training; for example, from my experience, the Amerispec Franchise chain offers a 2 week initial course and then additional training as you go. Actual backgrounds

for the inspectors of this chain are varied, with no guarantee that the franchisee has a building trade license or any residential construction training or background.

Most reputable home inspectors request that the client attend and we have, on occasion, turned away clients because they did not feel it was necessary to attend. You are making the largest single purchase the average Canadian makes in a life time; find the 3 hours or so to attend the inspection and bring a notebook. I have lost count the number of clients who said they got more benefit from the questions they asked and their notes than the actual inspection report.

When you meet your inspector, ask her or him what areas they will be inspecting. If they are following a specific standard, ask which one and request a copy of this to follow during the inspection. The most common standard used in Canada is a modified version of one produced by the American Society of Home Inspectors (ASHI) and this one is recognized by the courts in Ontario. It is a basic standard, not unlike a safety check on a car. Most inspectors do not test the water or check the septic system if you are buying a country home. They should recommend you get this done and supply you with three reputable water testing companies and the same number of septic pumpers. They do not inspect swimming pools, hot tubs or saunas, either.

99% of home inspection reports are computer generated, pre-packaged reports with some space for the inspector to add individual comments. This report represents his or her opinion and you can bet another inspector will have a different opinion; again there is no national standard to protect a buyer. Anything the inspector finds to be deficient does not immediately mean the homeowner will fix this. I usually bring attention to health and safety issues, if for no other reason than the current homeowner should know and since these should be corrected. It is also an obligation that these issues are identified and become public knowledge to anyone else looking at buying this home.

A home inspection is not designed as a negotiation tool, even though it often becomes just that. Rather, it is meant to advise you of the home's condition on the day of the inspection and nothing more. The home may be priced to reflect the older furnace or roof shingles that needs to be replaced. The inspector will generally not know this, unless advised. It will be up to you, the buyer, and your agent to address any issues found during the inspection and to decide whether the price offered is fair. When a surprise deficiency has been noted, it is not unusual to talk to your agent to inquire about the possibility of re-negotiating the price, since there is little incentive for an owner to do the repairs in a manner much more than the minimal amount.

As to why it has taken so long for licensing in Ontario, next week I will have the government's response. In regard to who should be inspecting a home when there are no standards to fall back on, I have a simple answer, "A skilled inspector should have a strong construction background and, at minimum, a building trade license. Nothing beats a hands-on, life-time of experience."

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