Ask Jon Eakes

Hiring a Home Inspector

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Is there real value to having a generalist come in and perform a complete home inspection? Yes!
I wrote this entry in 2007, and in 2016 I added this note from my Newsletter:
“There is a brand new CSA standard for home inspections -- an industry that has been plagued by inconsistency and the absence of national standards beyond individual associations internal code of ethics that only apply to their members, if they are enforced. I have just been informed that as an exception to the rule, this Canadian Standards Association CSA standard is viewable free of charge by everyone. Go to this link and create a free login for the CSA Communities web site to get access, then use the search field to find "A770". This standard defines for both consumers and inspectors what is the minimum that must be included in a visual home inspection and what must be included in the final report. You can always add to any contract to look at things not covered in this minimum standard. I am proud to have been one member of the committee that took almost two years to write this A770 Home Inspection standard. CSA standards are voluntary unless municipal or provincial bodies pass laws referencing the standard. But consumers can always demand that any inspector certify in his contract that he is following the CSA A770 standard as a minimum if he wants to inspect your house. That simply means that now there are clear guidelines for the contract between you and the inspector – and with free access to the standard you can read all the details yourself.”

THE GENERALIST VISUAL INSPECTION
Before buying or selling a home, a few hundred dollars for a home inspection can get you right on track for either side of that real estate transaction. Even if you are just considering some renovations, a general home inspection can help you to see things you didn't think about, keep your priorities straight and generally give you an unbiased professional opinion on the state of your house. A home inspector is not selling you just one job, he is looking at that job in the context of the state of the whole house. That can often reveal things that you need to do while the walls are open. An inspection often reveals things that your renovation contractor may not even talk about because he does not see that as part of his renovation. You will want to hire an inspector who is in fact neutral, not working for the real estate agent nor for a particular renovator. They should be working for you. They get paid if the transaction goes through or not, making them an unbiased third party. One of the worse practices in the real estate industry is a realitor or seller financed inspection sitting on the table during a bidding war in a hot market. Nobody has time to read it and it probably glosses over a lot of items that can affect the value of the property. After the deal is done, the judge will say, the report was there saying that the roof was about to fall even though it was hidden on page 23.

THERE IS, AS YET, NO CANADIAN LAW LISCENSING INSPECTORS
But not all inspectors are equal and while more and more are truly professional, some don't really know what they are talking about. Many are competent in one field, but don't necessarily understand the entire house as a system and may not be in a position to really judge the priorities. Some are technically competent but like school kids, can't write a report that you can understand.
Hire a home inspector with the same precaution that you would hire a contractor. Some inspectors will refer you to tradesmen, others stay away from that to remain impartial, with nothing to gain from one recommendation or another. It's hard to say which is better, as help in finding good tradesmen is always appreciated, but then again, he could just be a salesman in disguise. Check if he has insurance to back up his statements (you buy the house because he says it's fine and then the roof falls in, who's responsible?). See if he belongs to an association of home inspectors. Ask for references.

AGREE TO WHAT IS BEING INSPECTED AND WHAT IS NOT

Don't take it for granted that everything you are interested in is being inspected. When you hire the inspector be sure that you are aware of what they will be inspecting, and what they will not inspect. If something, like a seporate building on your property is not included, discuss including it and what would be the additional costs. Don't wait until the report is finished to discover you did not buy what you thought you were buying. Read the contract carefully and specifically write into the contract anything that you feel is missing -- all of that is negotiable. Is is one of the areas where the CSA standard helps to clarify for both parties what should be included and what should be excluded from a basic contract.

BETTER THAN REFERENCES

Ask to see previous reports on other houses (with the names and addresses removed of course) to see just how complete a job your potential inspector does. The product he's selling you is his report. It should be organized, readable and complete. I have seen very competent inspectors, who have completed very professional inspections deliver a good looking but incompetent report. All too often the report is made to look voluminous and informative by the addition of 'boiler plate' material, standard information cut and pasted into your individual report. That is not bad in itself in that it can be good information informing all homeowners about things they need to keep an eye on in every house. It can be very bad when the specific information about your house is lost in general recommendations. General information should be in an annex, not mixed in a confusing manner with the specific details about problems with your home.

As an example, one report I studied noted that the roof had 'normal wear', not an incorrect statement but the report failed to note that it was normal wear for a 9 month old roof that had been a good job and was in great shape. That was immediately followed by a standard 'boiler plate' phrase recommending that homeowners have their roofs inspected by specialists to insure that they do not leak. The second information was not bad information, but put right after the statement about 'normal wear' on this particular roof, the potential home buyer assumed that meant thousands of dollars in repairs. In fact that particular report appeared to be asking for 23 specialist inspections by 10 different trades, implying tens of thousands of dollars of work while if read very carefully sifting through all the standard Reader's Digest kind of recommendations, the inspector was actually only asking for two specialist inspections and corrections worth about $2,000. General information should not be mixed with specific house findings in such a manner as to be confusing. If when reading a sample report from an inspection company, the condition of the house being inspected is not immediately and clearly evident, not buried in good but generalists information, you should look for an inspector who writes better reports.

DO YOUR HOMEWORK

One of the most dynamic of the new Associations regrouping and certifing home inspectors is the "CAHPI", or Canadian Association of Home and Property Inspectors. Check out their web site to find a local certified inspector anywhere in the country. But just being a member of the association does not guarantee a good report. The good inspection with a bad report mentioned above was written by a CAHPI member. You always need to do your homework as a homeowner and check out any professional before hiring them -- and in the case of Home Inspectors, see if they are able to write clear and useful reports.

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Contractors, Inspection, House, System