

Before You Hire Just Anyone To Inspect The Home You're About To Buy, Protect Yourself By Knowing These 5 Little Known Facts About Home Inspections...

They Could Save You Thousands Of Dollars In Unexpected Repairs

1. Don't Choose Your Home Inspector Based On Price Alone.

If you're choosing a home inspector based on price, you could be making one of the most expensive mistakes of your life! But what's the big deal, they're all the same aren't they? If that is what you're thinking to yourself right now, let me fill you in on a story of someone who had that very same thought.

"Recently a home was inspected that had a serious safety issue that could have resulted in the occupants of the house suffering from carbon monoxide poisoning (which can result in death). For obvious reasons, the issue was reported to the prospective purchasers, as well as the homeowners. We also learned that the current owners had purchased the home less than 3 years ago and had the home "professionally" inspected prior to purchasing it. The issue had not been reported to them; even though it clearly existed at the time they had purchased the house."

Because Home Inspectors vary in experience and expertise, make sure you don't choose one who has very limited education and experience. Make sure you ask for their qualifications and experience. Since a house will be one of the biggest purchases you will ever make, isn't it worth an extra \$100 to \$200 to be sure you are getting what you are paying for?

Since major home repairs can cost thousands, or even tens of thousands of dollars, a couple of extra dollars shouldn't discourage you when hiring a Qualified, Professional Home Inspector. After all, they will greatly reduce the risk of you acquiring a **"Money Pit"**

2. Make Sure You Ask For Their Credentials.

Anyone can call him or herself a home inspector. Some of the examples you will see include *Certified Home Inspector* and *Professional Home Inspector*. These titles are meaningless. Anyone can use them and they tell you nothing about the inspector's qualifications. Many franchises "certify" their inspectors after only 5 or 10 days of training. One Home Inspection organization certifies its members after they take an on-line test, so **BEWARE**. Titles that are meaningful include Registered Home Inspector, Professional Engineer, Certified Engineering Technologist or Professional Architect. The CMHC advises that **"a licensed professional engineer who specializes in home inspections can give you the best evaluation and list of priorities for what should be done."**

In order for a person to offer engineering services to the public they require a Certificate of Authorization. A Certificate of Authorization requires an Engineering degree from an accredited university, a Professional Engineer's license and at least 5 years of professional experience. This combination of education and practical experience gives an Engineer a unique set of skills, ideally suited to perform Home Inspections.

So what does this mean to you? If you want to Protect Yourself, insist on a Professional Engineer who will work for **you**. The **Code Of Ethics** (appended) that governs the practice of Professional Engineers demands that Engineers put the public's interests and safety first **-it's the law**. This is the biggest differentiator when it comes to someone who **says** they're qualified to inspect your home and someone who **is** qualified to inspect your new home. A professional engineer will always have your best interest at heart and won't take shortcuts to make a few extra bucks.

The Professional Engineers Ontario (PEO) Manager of Complaints and Discipline has this to say about Home Inspectors:

"A number of professional engineers are involved in pre-purchase home inspections for residential homebuyers. There are also many non-engineers offering such services. PEO does not consider the typical pre-purchase home inspection to be the practice of professional engineering as defined in the Act. However, professional engineers offering such services often use the fact of their P. Eng. Licensure as an indication of superior qualification for such work and to gain a competitive marketing advantage over non-engineers offering the same services. In such circumstances, it is fair to suggest that the pre-purchase home inspection is "relevant to the practice of professional engineering." Therefore, a professional engineer providing such services could face disciplinary action, if the conduct relating to those services were determined to be disgraceful, dishonourable or unprofessional."

Professional engineers providing home inspection services are held to the same high standards as those who perform services critical to the public's safety.

3. Don't settle for a partial inspection.

Some inspectors perform incomplete inspections. This is very common when inspecting condominium townhomes. The reasoning is that the condominium corporation is responsible for maintaining the exterior of the building, so some inspectors think "why inspect it."

One of the fundamental principals of building science is that a house performs as a system. To make sure the house you are having inspected actually performs as such, a complete inspection of the entire building must be made in order to get the full picture.

Did you know that it's possible to identify a potentially life threatening installation problem with a furnace by looking at the roof? If this area is overlooked and something happened there would be much more than just money to worry about.

4. Don't rely on a referral from your real estate agent when choosing an Inspector.

A real estate agent makes his or her living by selling houses, and some see the home inspection as the last "obstacle" to overcome to complete the sale. A home inspector who receives a referral from an agent may be tempted to ignore or trivialize a problem to avoid jeopardizing the sale of the home he or she is inspecting. They do this to avoid being labeled as a "deal killer" and continue receiving referrals from the real estate agent. The problem with this situation is that you are the one who is the victim here. Be very careful about who inspects the home you are about to purchase, if it is referred by the real estate agent, make sure they are working for **you**, not the agent.

5. A Home Inspector's Mistakes will cost you.

If your home inspector makes a mistake, you will pay. It will cost you time and money to pay to have the problem corrected. In a worst case scenario, it could cost you your new home.

The house you are purchasing will be your home. You do not want to deal with unexpected, unpleasant surprises at a time that should be an exciting new beginning.

"One of many things we look for is evidence that the house has been used as a grow house. We recently inspected a home that appeared, on the surface, to be in very good condition, with many recent renovations. Upon close inspection, the client was advised that there was a high probability that the home had at one time been a grow house. The seller had not disclosed this fact so a quick call to the local police confirmed that the home was indeed a known grow house. Just so you know, the average cost to restore a grow house is approximately \$30,000.00, so don't get caught in this situation.

A recent episode of CBC Marketplace showed the results of home inspectors failing to identify grow houses <http://www.cbc.ca/consumer/story/2010/01/07/consumer-marketplace-grow-ops.html>."

For sound advice and a thorough inspection of the home you're about to purchase, call a real professional...

DAVID WOOD ENGINEERING LTD.
PROFESSIONAL HOME INSPECTIONS
(519) 500-8629

Professional Engineers Ontario Code of Ethics, Section 77 of the O. Reg. 941

77. The following is the Code of Ethics of the Association:

1. It is the duty of a practitioner to the public, to the practitioner's employer, to the practitioner's clients, to other members of the practitioner's profession, and to the practitioner to act at all times with,
 - i. fairness and loyalty to the practitioner's associates, employers, clients, subordinates and employees,
 - ii. fidelity to public needs,
 - iii. devotion to high ideals of personal honour and professional integrity,
 - iv. knowledge of developments in the area of professional engineering relevant to any services that are undertaken, and
 - v. competence in the performance of any professional engineering services that are undertaken.
2. A practitioner shall,
 - i. regard the practitioner's duty to public welfare as paramount,
 - ii. endeavour at all times to enhance the public regard for the practitioner's profession by extending the public knowledge thereof and discouraging untrue, unfair or exaggerated statements with respect to professional engineering,
 - iii. not express publicly, or while the practitioner is serving as a witness before a court, commission or other tribunal, opinions on professional engineering matters that are not founded on adequate knowledge and honest conviction,
 - iv. endeavor to keep the practitioner's licence, temporary licence, limited licence or certificate of authorization, as the case may be, permanently displayed in the practitioner's place of business.
3. A practitioner shall act in professional engineering matters for each employer as a faithful agent or trustee and shall regard as confidential information obtained by the practitioner as to the business affairs, technical methods or processes of an employer and avoid or disclose a conflict of interest that might influence the practitioner's actions or judgment.
4. A practitioner must disclose immediately to the practitioner's client any interest, direct or indirect, that might be construed as prejudicial in any way to the professional judgment of the practitioner in rendering service to the client.
5. A practitioner who is an employee-engineer and is contracting in the practitioner's own name to perform professional engineering work for other than the practitioner's employer, must provide the practitioner's client with a written statement of the nature of the practitioner's status as an employee and the attendant limitations on the practitioner's services to the client, must satisfy the practitioner that the work will not conflict with the practitioner's duty to the practitioner's employer, and must inform the practitioner's employer of the work.
6. A practitioner must co-operate in working with other professionals engaged on a project.
7. A practitioner shall,
 - i. act towards other practitioners with courtesy and good faith,
 - ii. not accept an engagement to review the work of another practitioner for the same employer except with the knowledge of the other practitioner or except where the connection of the other practitioner with the work has been terminated,
 - iii. not maliciously injure the reputation or business of another practitioner,
 - iv. not attempt to gain an advantage over other practitioners by paying or accepting a commission in securing professional engineering work, and
 - v. give proper credit for engineering work, uphold the principle of adequate compensation for engineering work, provide opportunity for professional development and advancement of the practitioner's associates and subordinates, and extend the effectiveness of the profession through the interchange of engineering information and experience.
8. A practitioner shall maintain the honour and integrity of the practitioner's profession and without fear or favour expose before the proper tribunals unprofessional, dishonest or unethical conduct by any other practitioner. R.R.O. 1990, Reg. 941, s. 77; O. Reg. 48/92, s. 1.