



HIRING A HOME INSPECTOR

There's no money-back guarantee or return policy if you're not satisfied with the home you just bought, so it's best to know as much as you can about possible problems before you buy. To help you understand whether the home you want to buy is in good condition, CMHC has the following tips on how to hire a professional home inspector.

What Home Inspectors Do

A properly trained home inspector will:

- perform a visual inspection to assess the condition of a house and all of its systems;
- look at the house in terms of how one component of the house might affect another;
- find out if any components are not working properly and if any parts are too old or unsafe; and
- identify areas where repairs may be needed or where there may have been problems in the past.

The home inspector generally provides a written report within 24 hours of the inspection.

Finding a Home Inspector

- Check association websites, the Yellow Pages™ or home magazines.
- Ask friends or family members for a referral.
- Talk to your real estate agent.

The Home Inspector's Qualifications

Usually, the longer a home inspector has been working, the more knowledge he or she has. So look for a home inspector who has been in business for a while.

Look for people who belong to a provincial association and who have taken inspection courses. Check to make sure that the inspector has successfully completed the association's certification process. You should also ask to see proof of membership in a provincial association.

Reference Check

Any qualified home inspector should be able to provide three references upon request. Make sure that you follow up and ask the inspector's references whether they were satisfied with the service they received. You can also check with the Better Business Bureau.

Home Inspector Websites

The home inspector may point you to their company or industry association website that may provide company details, inspector qualifications or the range of services offered.

Inspections at Night


It is not a good idea to conduct an inspection at night, since the house's exterior details cannot be seen properly.

Repairs or Improvements

Many home inspector associations have a code of ethics that prevent them from offering services to repair or improve homes they have inspected.


New Home Inspections

If you do not feel that you have the knowledge to judge whether or not your new home meets the conditions set out in the agreement, you could retain a home inspector to help you. Some builders have policies about who may be present during the pre-delivery inspection (PDI). Ask the builder during the negotiation of the sale whether or not this is possible. If you have the builder's permission to bring a home inspector to your PDI, ask if the inspector has the knowledge or experience to conduct this type of inspection.



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For more homebuying tips, download Canada Mortgage and Housing Corporation's "Hiring a Home Inspector" at www.cmhc.ca. CMHC is Canada's largest provider of mortgage loan insurance, helping Canadians buy a home with as little as five per cent down. Ask your mortgage professional about CMHC.

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