

Hire a home inspector

Find out about potential problems before you buy

Buying a home is probably one of the most expensive and important decision you'll ever make. But unlike many of life's other major purchases, when it comes to buying a house, there's no such thing as a money-back guarantee. Once you buy a home, you're on your own to maintain and repair it, anticipate problems- and pay the bills.

Hiring a professional home inspector can help you find out as much as possible about a home's condition, habitability and safety before you sign on the dotted line. To help you make more informed decisions- and keep any unpleasant surprises to a minimum— Canada Mortgage and Housing Corporation (CMHC) has several tips to help you find and select a home inspector, including:

- First, ask friends or family members who have recently purchased a home for a recommendation, or check association websites, the Yellow Pages, or housing trade magazines to find a qualified home inspector in your area.
- Make sure the home inspector is an experienced, full-time inspector, not a renovator or a contractor with an inspection business on the side.
- Look for inspectors who belong to a provincial association, and determine if they intend to meet the standards of competency, which are currently being developed by the Canadian Association of Home and Property Inspectors (CAHPI).
- Ask for three references, and call

them to see whether they were satisfied with the service they received.

- Choose only home inspectors who are not associated with any other construction or housing trade, and therefore don't carry out repairs or improvements themselves.
- Make sure the home inspector does not solicit, receive or give referral fees.
- Ensure that the inspection is carried out during the day, as night-time inspections may miss vital components of the exterior of the house.
- Find out where you can get more information about the inspector, and his or her firm, such as the firm's website address or industry association.
- Finally, ask what you will receive once the inspection is complete, and when you expect to receive it. A professional home inspector should provide a written report reviewing every major exterior and interior system and component in the home, usually with 24 hours of the inspection.

For more information or a free copy of the *About Your House* fact sheet on *Hiring a Home Inspector* or other fact sheets on virtually every facet of owning, maintaining or renovating your home, ask CMHC, 1-800-668-2642 or visit www.cmhc.ca.

CMHC is Canada's national housing agency and a source of objective, reliable housing expertise.



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