

Skipping the inspection is tempting, but a big mistake in today's competitive housing market

# Residential inspections

**T**he booming British Columbia economy fuelled by the 2010 Olympics has created a hot housing market, so it's no surprise that homebuyers want to move fast. But like the tortoise and the hare, speed can make for mistakes, and homebuyers need to be cautious they don't get too caught up in the race.

In the last 10 years, a growing number of people have turned to home inspectors to provide an objective assessment of their dream home. But as the market heats up, and prices rise, some buyers forego paying \$300-\$500 on a thorough investigation and assessment in a frantic effort to close the deal on their \$500,000 home as quickly as possible. Vendors will often reject an offer to purchase that has a "subject to inspection" clause in favour of a same price offer with no strings attached.

The irony is these are sometimes the same people who willingly fork over hundreds of dollars to secure a four-

year warranty on their new \$2,000 plasma TV and wouldn't consider buying a toaster oven that didn't have a warranty.

The hot market also brings to light another issue – in B.C. the home inspection industry is unregulated. That means virtually anyone can call himself or herself a home inspector with no more training than completing an online Internet exam and purchasing the title "certified home inspector."

Whether it's to save money or speed up the close, the risk is the same – instead of buy-

ing their dream home, some people find they've purchased their worst nightmare.

## Problems

Take this case. Recently, a company was asked to re-inspect a home a month after the new owner moved in because he said he had some problems.

After inspecting the home, the company found the roof was so badly damaged it had to be replaced. The ceiling and walls leaked and a window fell out. The stairs were rotten, and much more. The cost of repairs came to \$20,000. The first inspection missed all the obvious signs that this home had problems.

Fortunately, the days of hiring an unqualified inspector are coming to a close.

By 2007, the B.C. government will have completed its examination of the industry and begin licensing all qualified inspectors in the province.

But until that happens, here's what homebuyers can do to protect themselves.

First, shop for a home inspector as you would shop for anyone who handles your mortgage. Don't leave it until the last minute. It takes time to find a good one.

Make sure you check their qualifications to determine whether they are registered with an

accredited association in B.C. You don't want someone who is "working towards" being an inspector.

It is important to make the right decision when hiring an inspector. You should be using a certified inspector, one who is properly qualified with education, training and experience to carry out professional inspections. You want someone with solid skills and experience. Take the time to ask the following:

- Are you registered with an accredited association in B.C.?

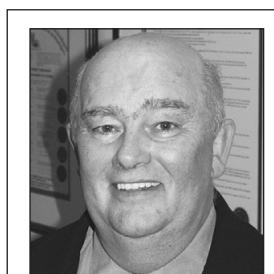
- How long have you been in the business?

- What services will the inspection include?

- How much will the inspection cost?

- What type of report do you provide?

- Can you provide references?



**REAL ESTATE STRATEGY**

GERRY GOUMANS

## Hire a pro

Home inspectors with the **B.C. Institute of Property Inspectors (BCIPI)** have gone through a rigorous educational program at the B.C. Institute of Technology (BCIT).

This program provides courses that meet the academic requirements of the **Applied Science Technologist and Technicians of BC (ASTTBC)**, a professional association of 8,500 technologists and technicians incorporated by the B.C. government under the ASTT Act. First established in 1958, ASTTBC has almost 50 years of professional regulations providing assurance to the public that those certified and registered are qualified and will be held fully accountable.

BCIPI house inspectors are certified and registered with ASTTBC, which is a self-governing professional association similar to the real estate council that licenses and regulates realtors in the province.

The BCIT program provides a variety of skills beyond those typically obtained by people in the building trades. After students complete a variety of courses and exams, and

other things such as field inspections and peer reviews, and have met the requirements of the ASTTBC board of examiners, they will then receive their CHI (certified home inspector), CPI (certified property inspector) designation. In order to maintain their designation, members must adhere to the ASTTBC Code of Ethics and the BCIPI Inspection Standards.

In addition, the ASTTBC requires inspectors to remain current with the latest changes in the building industry through ongoing professional development courses. The organization also has disciplinary measures to ensure the integrity of the profession. BCIPI is the only inspection organization that is certified by an independent organization in B.C.

Typically, a qualified inspector takes between three and five hours to inspect your property. Factors such as design, size and complexity will influence the completion time and price. Work includes a visual inspection of the existing conditions, along with a detailed report that contains comments on the condition and/or function of the building and all its major components such as roofing, exterior, structure, insulation, ventilation, electrical, permanently installed heating and cooling systems, plumbing and the interior. Should your home inspector find a problem and recommend an expert, take the advice.

Qualified home inspectors are there to protect your interest, vitally important with the price of homes today.

## Get what you pay for

Finally, one last tip. If a home inspector suggests the job can be done at a lower rate and in half the time (say two hours), you might want to shop elsewhere. The old adage applies here just like anywhere else – you get what you pay for.

For more information about the home inspection industry, you can visit the B.C. Institute of Property Inspectors at [bcipi.asttbc.org](http://bcipi.asttbc.org). ♦

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