

# PROTECT YOURSELF

## TODAY'S HOME INSPECTION INDUSTRY

**HomeCore** Inc.  
Inspection Services

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**A frustrating time for  
the real estate industry.**

**Who do you trust when  
looking for a home inspector?**



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Raccoon-damaged roof vents



Small leaks create costly repairs



Kitec pipe = insurance problems

## STANDARDS & CREDENTIALS

Post-secondary institutes, recognized & private, are churning out “home inspectors” with alarming speed. At least one home inspection association deems its members qualified after an online questionnaire. Topping the list, however, is that a great many working home inspectors in Ontario have no formal training or qualifications at all.

The provincial government has been working on a licensing agreement for years. It is our deep concern that they are going to go the way of some other jurisdictions and grandfather in everyone currently working in the industry and merely set standards for future inspectors. This is the worst thing that could happen as it doesn't hold everyone to the same standard leaving current home buyers still unprotected for a generation or more. If this strikes you as nonsensical, let the government know. **You can voice your concern to the Ministry of Consumer Services at [consumer@ontario.ca](mailto:consumer@ontario.ca) or 416-326-8800.**

There is a *national* standard in place already. The National Certificate is the gold star and all home inspectors should be required to have one to work in Ontario. Simple. But politics has gotten in the way of this program because inspectors are not required to belong to any particular association to have this certificate, unlike the Registered Home Inspector (RHI) designation, which belongs to the Ontario Association of Home Inspectors. And we suspect that “online” association (whose founder is on the committee created to draft the licensing regulations) likely knows most of its members may have a wee bit of trouble passing the stringent qualifications, and we can safely assume is pushing hard for recognition of its members.

We think most would agree that inspectors with no qualifications, insurance, standards of practice, proper tools, experience and so on, should not be deemed equal to those who do care about the homes they inspect, the people who hire them, and the industry they are proud to be a part of.

## THE INSPECTORS

An independent home inspection by someone who knows what to look for, knows the difference between something being correct, sound, safe or dangerous, and is willing to stand behind the inspection should be your top concern. And just as there are entry-level salaries, there are higher fees for the experienced/professional home inspectors.

There are many types of inspectors but most will fall into the following categories: ones that truly want to do well in the industry and strive to better themselves; ones who think they know enough and leave it at that; those who know they're not qualified but still manage to make a living by appealing to the frugal-minded; and then there are those who work for agents.

It's unfortunate but there are a lot of inspectors who will happily make the biggest money pit sound like a great investment. They may or may not have qualifications. It can't be spelled out clearly enough that **you are spending the most money you're likely ever to spend on any one thing – your future home – and you need the best inspector you can afford to provide a true picture of the home's good & bad qualities.** In this fast-paced, split-second decision-making buying process you need someone on your side - someone with no vested interest in the sale of the property to tell you the truth about the home.

Our philosophy has always been it's irrelevant who books the inspection or even who pays for the inspection: the home buyer is our client. And always will be.

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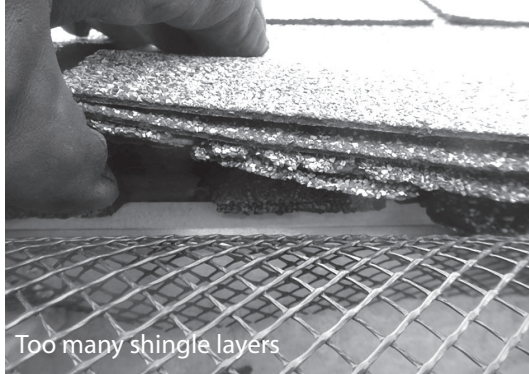
*If you were to ever find yourself facing a serious charge in court, are you going to go with a lawyer well-versed with the charge or take your chances with a law clerk? It may seem an absurd scenario yet home buyers are doing just that when they shop for a home inspector by fee alone.*

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Unsupported structural column



Too many shingle layers



Unsafe range-vent connection

## PRE-LIST INSPECTIONS

There's a major problem with the recent proliferation of pre-list home inspections undertaken by either the vendor or listing agent for the prospective home buyer. At least it's supposed to be for you. However, too many vendors and agents are using these inspection reports as a way to sell, shall we say, a less-than-stellar home by hiring an inspector or even large multi-inspector companies who are more than willing to cater to the wishes of the vendor/agent in what they'd like the report to say – anything from light and airy to outright works of fiction; some vendors/agents also use these pre-list reports to block any attempt for a prospective buyer to do their own due diligence on the property.

This insidious practice leaves home buyers once again without protection, only this time they're being lulled or duped into a sense of trust. This practice is dragging down the industry that was created to provide help and guidance where there once wasn't. **If you think you deserve better, let the governing bodies, TREB and OREA know. You can reach the Toronto Real Estate Board (TREB) at [publicfeed-back@trebnet.com](mailto:publicfeed-back@trebnet.com), [complaints@trebnet.com](mailto:complaints@trebnet.com) or 416-443-8100. The Ontario Real Estate Association (OREA) can be reached at [info@orea.com](mailto:info@orea.com) or 416-445-9910.**

We inspect many homes post-purchase from people who relied on pre-list reports for standard, reno-to-flip or infill properties only to discover after possession there are a host of undisclosed issues. Our data shows reno-to-flip or infill homes are about evenly split between those done by conscientious people and renovators whose goal is simply to make the house *look* pretty, request hold-backs to garner multi-offers, force people to drop all clauses and laugh all the way to the next flip. **Pretty does not equal perfect.**

## THERMAL IMAGING

There could be a whole paper on thermal imaging. As with just about every thing you purchase, quality matters. Infra-Red Thermography (IRT) measurement is not point-and-shoot technology and there is much to think about. Better cameras have more pixels resulting in better images allowing more accurate interpretation. Better cameras are very expensive and few home inspectors purchase them. And before you read any further, please note they do not see behind walls. Thermal cameras simply measure temperatures.

Interpreting images is not easy. Beyond the camera, there are wave lengths, microns, emissivity levels, spectral responses and more to calculate. Many factors such as wind, rain, sun, reflections from other objects in the room, along with the heat the camera picks up from the photographer must all be taken into consideration. **The biggest issue, however, is if there is no marked difference in temperature between the inside and outside of the home, there is absolutely no benefit to using this camera.**

If you do think there is value to be had in using this technology, we recommend you spend your money wisely and hire a Level I, II or even a Level III Thermographer.

For the record, Rob Hermann is a Level I Thermographer but concluded by the end of his training that with so few opportunities to use it, HomeCore would not upsell its clients something that more often than not provides no real benefit to them.

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*Never be pressured to rush into a purchase or do anything that gives you pause. Remember, this is your home and your money. Take a breath. Take stock. There will always be another home.*

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## HOME INSPECTION 101

A professional home inspector will look at the property you are considering buying as a system: that is, how all the individual components work together to form the system that is your home. They will also:

- follow & provide you a copy of their Standards of Practice (CAHPI & ASHI are the two recognized in Canada)
- check & report on the roof, flashing, chimney(s), soffit, fascia, eaves, downspouts, lot grading & foundation; the interior finishes, doors, windows, and attic insulation; review the heating, cooling, plumbing, and electrical systems
- alert you to the most common insurability concerns, such as knob & tube wiring, oil tanks, certain plumbing pipes – all which may leave you with significant costly upgrades before insurance is granted
- answer all sorts of home-related questions

Some things are outside the scope of a standard inspection, e.g. pools, hot tubs & security systems. You need specialists for those and others such as air & water quality, molds or pest evidence. Because a home inspection is non-invasive, it cannot be technically exhaustive or all-encompassing. Inspectors cannot see behind walls or find hidden defects, and it is likely that some deficiencies will go undetected & unnoted in the inspection report.

Lastly, inspection companies promoting engineers as inspectors sounds great – the best possible choice, who wouldn't want that? The problem is most of us think *structural engineer* when we see this. The truth is you won't be getting a structural engineer's report. It's unlikely you'll even get a structural engineer to do your inspection. You will get a home inspection done to the standards & practices of the home inspection industry. You needn't take our word for it – you can ask them yourself. And, the very last word is since large companies/franchises don't pay their inspectors as well as you might imagine, they are largely stocked with newbie inspectors looking to achieve needed experience. Again, ask yourself: are you hiring the best inspector you can?

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*Everything went well with the home inspection. Rob was very informative and we were very happy with the details he went through with us. This isn't the first home inspection we've had but it's the first one that we weren't rushed through, and got every question answered.*

*Thank you.*

*- Jennifer & Plato*

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You can reach HomeCore by phone at:  
416-274-6651

online at [homecore.ca](http://homecore.ca), or email at [info@homecore.ca](mailto:info@homecore.ca).

### ***Before, During & After: We're here to help!***

HomeCore has been providing professional inspections for over 15 years. We set ourselves apart from the rest by doing inspections the way they all should be done: with the thoroughness and due diligence required and allowing time to relay the inspection findings to our clients and discuss all their home-related concerns. Check out our hundreds of testimonials at our website, [homecore.ca](http://homecore.ca).

**Rob Hermann** is the founder of HomeCore Inc. He is a Registered Home Inspector (RHI), a National Home Inspector (NHI - NCA#00055), and an ASHI Certified Inspector (ACI). Rob has inspected over 4000 homes from small to large. He spent countless hours volunteering with the OAH, most notably three years as chair of the Toronto Regional Meeting Group and two years on the discipline board. Rob is currently an examiner for the National Certificate Program.