



Saskatchewan

# Canadian Association of Home and Property Inspectors

## Application for Applicant Status

Membership Committee:

**Jim Nichols**

**3937 17<sup>th</sup> Avenue**

**Regina, Sask.**

**S4S 0B7**

**Toll Free #:1-866-546-7888**

TODAY'S DATE: \_\_\_\_\_

NAME AND TITLE: \_\_\_\_\_

BUSINESS NAME: \_\_\_\_\_

STREET ADDRESS: \_\_\_\_\_

CITY/PROVINCE/POSTAL CODE: \_\_\_\_\_

\_\_\_\_\_

WORK PHONE: \_\_\_\_\_ CELL PHONE: \_\_\_\_\_

FAX: \_\_\_\_\_ E-MAIL: \_\_\_\_\_

\_\_\_\_\_ Please indicate, in the blank at the left, the number of fee-paid inspections completed to date. An inspection (usually pre-purchase) of the conditions of all major mechanical and structural conditions and systems of a house which **meet or exceed the CAHPI Standards of Practice**.

### **Educational Background**

HIGHSCHOOL: \_\_\_\_\_

COLLEGE OR TECHNICAL SCHOOL: \_\_\_\_\_

\_\_\_\_\_

OTHER EDUCATION: \_\_\_\_\_  
\_\_\_\_\_

**QUALIFYING EXPERIENCE**

On a separate sheet(s) please supply all information necessary to fully verify projects and employment comprising your construction background. This must include dates, addresses, complete description of work, names and phone numbers. Also include verifiable copies of degrees, diplomas and certificates. This information is crucial to processing your application and must be supplied in full.

**ACKNOWLEDGEMENT AND RELEASE (Please read carefully and sign below)**

I understand that as a **Candidate**, I am not a member of **CAHPI**; I can not vote or hold office and can not exercise any of the rights of membership. I also understand that until I receive written notice from **CAHPI** that I have been accepted as a **MEMBER**, I can not and will not use the **CAHPI** name or logo or advertise or imply in any promotional materials that I am affiliated with **CAHPI**. This restriction includes, but is not limited to, all yellow page directory advertising, company brochures, company stationary and curriculum vitae (resume).

I certify that I am not presently actively engaged in the business of real estate, as a real estate broker or salesperson. I will not sell, purchase or list real estate for third parties.

I certify that I will not repair any conditions I find during an inspection and will not endorse or recommend individuals or businesses for repair work (including any business in which I have a financial interest).

I understand that as a **CANDIDATE**, I am expected to perform home inspections in accordance with **CAHPI'S** Standards of Practice and Code of Ethics.

I understand that after a minimum of six months as a **CANDIDATE**, if qualified, I may apply for status as an **ASSOCIATE MEMBER**. If within three years I have not met the requirements for membership, I understand that my application status will end and I will lose all benefits associated with. NOTE: I understand I may reapply as a **CANDIDATE** at that time.

I have read, accept, and fully understand all of the statements in this application and hereby certify that all statements are correct. I understand that any failure to comply with the above or falsification may exclude me from membership in the **Canadian Association of Home and Property Inspectors** and also automatically end my status as a **CANDIDATE**.

**RELEASE**

For and in consideration of the candidate benefits provided to me by the Canadian Association of Home and Property Inspectors (CAHPI). I hereby waive, release and forever discharge CAHPI and it's board of directors, officers members, servants, agents and employees, of and from all suits, claims, causes of action, damages, losses or injuries that I shall or may have for any reason or cause including, but not limited to those related to the implementation or enforcement of the CAHPI Code of Ethics, Standards of Practice and/or any other activities.

**Signature of Candidate** \_\_\_\_\_ **Date** \_\_\_\_\_

Application fee of \$400.00 plus a onetime fee of \*\$250.00 for a total of \$650.00 payable to CAHPI (Sask.) is enclosed herewith by cheque/money order.

\*: \$250.00 is payable by all candidate, associate and full members as a onetime fee. Fee can be withdrawn from by association as a penalty if all membership requirements are not met yearly, or if amount of required meetings are not attended. \$250.00 must be topped off by member annually if funds are penalized against members for non-compliance with membership requirements.



Saskatchewan

## ACKNOWLEDGEMENT

### PLEASE READ CAREFULLY AND SIGN BELOW

I understand that until I receive written notice from **CAHPI** that I have been accepted as an **Associate Member** (not a Candidate), I can not and will not use the **CAHPI** name or logo not advertise or state in any promotional materials that I am affiliated with **CAHPI** as a member or Applicant (I understand that my promotional materials may refer to the fact that I perform inspections according to **CAHPI Standards of Practice**). This restriction includes, but is not limited to, all yellow page directory advertising, company brochures, company stationary and curriculum vitae (resume).

I hereby certify that I am not presently engaged in the business of real estate, either as a real estate broker, Realtor or salesperson, I will not participate in the sale, purchase or listing of real estate to third parties.

I hereby certify that I will not repair any conditions found during inspections and will not endorse or recommend individuals or businesses for repair work.

I hereby certify that I will not use my home inspection work to deliberately obtain additional work in another field.

Signature of Candidate \_\_\_\_\_ Date \_\_\_\_\_

Please Print Name \_\_\_\_\_

## **Canadian Association of Home and Property Inspectors**



**Saskatchewan**



**Saskatchewan**

### **CAHPI Membership Committee**

**Dear Candidate:**

**Thank you for your interest in the Canadian Association of Home and Property Inspectors (Saskatchewan) Chapter.**

**Enclosed is our complete information package for your perusal. You will find there are many benefits for membership of CAHPI (Sask.) and we would like to take this opportunity to formally invite you to apply for membership in this fine organization.**

**Sincerely,  
Jim Nichols**

**Jim Nichols**

**3937 17<sup>th</sup> Avenue  
Regina, Sask  
S4S 0B7**

**Membership Committee**

## **About The Canadian Association of Home and Property Inspectors (CAHPI) and Why You Should Consider Joining This Association**

**The CAHPI (Sask.) Association was founded and registered in 1997.**

### **Mission**

- To improve public awareness and confidence in the home inspector.
- To promote excellence within the profession and to improve inspection service through the CAHPI Standards of Practice and Code of Ethics.
- To promote members and others with a forum in which to enhance their professionalism through education and informed exchange of ideas, and other related benefits which can be provided best by an international association.
- To interact with other related professions, the legal community and government bodies as the leading authority in the home and building profession.

### **Benefits**

- Through your membership you have the opportunity to work together with and facilitate the efforts of other CAHPI members and related organizations in promoting the economical benefits of professional home inspectors.
- CAHPI is your voice to certain levels of government, and all other related industries such as real estate, banks, legal profession, re-locaters, etc., for accomplishing mutual goals.
- Consumers believe in professional associations. Once you have achieved "Associate" status, you will be granted limited use of our logo and name in marketing your service. Create confidence in your business.
- CAHPI membership is your "passport" to networking with other professional home inspectors and industry related professionals, as well as seminars for personal and professional upgrading along with new trends in business which are ongoing throughout the year.
- CAHPI is a growing and respected organization all across Canada. National organizations, relocation companies and large federal government departments use CAHPI qualified inspectors as a preference. As a qualified member of CAHPI, you have an instant market that accepts these qualifications.
- CAHPI board members at the National level are working very effectively with other national organizations to secure the coming "pre-renovation" inspection work that CMHC will be launching in the future. This will greatly increase opportunities for CAHPI-recognized inspectors.
- CAHPI is developing strong educational programs through community colleges and technical institutions all across Canada that will, for the first time, offer comprehensive training courses in this new profession.
- As a CAHPI qualified member you are able to use our logo, our standards of practice and other promotional publications to help you grow and prosper in this industry, and all our education programs and seminars will keep you up to date with new technologies, procedures and tools of the trade.

CAHPI is committed to continue with its efforts to gain and maintain recognition within the professional community on behalf of its chapter members. CAHPI has made significant gains by securing a voting seat on the Canadian Council of Building Officials Association and the Inter-provincial Building Code Education Association. CAHPI, in just a few short years, through hard work and dedication, established itself as the undisputed voice for home inspectors in Canada.



## **Saskatchewan**

**So Join Up and Experience the Value**

## **How To Become A Member Of The Canadian Association Of Home And Property Inspectors (Sask.) Facts You Need To Know**

**CAHPI:** The Canadian Association of Home and Property Inspectors at the National level.

**CAHPI:** Is affiliated with ASHI, the American Society of Home Inspectors.

**CAHPI (Sask.):** The Canadian Association of Home and Property Inspectors Prairies is part of National and covers the provinces of Saskatchewan.

### **ENTERING THE HOME INSPECTION PROFESSION THROUGH THE CANADIAN ASSOCIATION OF HOME AND PROPERTY INSPECTORS, CAHPI (SASK.)**

Considerable experience, training and expertise are required for proper performance in this profession. No single source of information is sufficient to launch a competent practice in this field.

#### **BACKGROUND REQUIREMENTS**

First, there is no other profession or line of work that would fully prepare you to become a home inspector. Although construction related fields require an understanding of how new homes are built, they rarely deal with the extended use and age related deterioration of components that the home inspector encounters daily. You will need extensive detailed knowledge in many areas such as electrical and plumbing systems, heating and cooling systems, roofing and attic structures, as well as interior components and structures. You will require knowledge of components that are obsolete yet still in service.

Some multi-inspector firm owners believe that anyone can be trained to perform home inspections. However, if you have absolutely no background in construction work, you are at a grave risk practicing in the field. The ability to recognize a condition that may be a problem comes in part from experience with what goes wrong. No single course or even a collection of courses can prepare you for all of the significant or even life threatening conditions that occur in the field. An inspector who fails to recognize such defects is guilty of failure to meet the exacting standards of professional services. Worse, an error may result in catastrophic financial loss or even death.

#### **WHAT WOULD BE A PERFECT BACKGROUND?**

CAHPI, specifies a combination of experience, training and field work. CAHPI Certification requires a number of qualification "points" which are made up of education, experience, and field work, a minimum number of fee-paid inspections and written reports which meet CAHPI Standards of Practice (subject to audit). In addition, further educational requirements are necessary to qualify for practice under the logo of the Canadian Association of Home and Property Inspectors.

CAHPI founders recognize that a combination of formal training and hands on experience would make the best field performance for the profession. For that reason they did not limit certification to professional engineers, not licensed heating contractors or house builders rather, a combination of these types of backgrounds produce the best informed practitioner.

This cross-training among professions, which continues through CAHPI conferences and seminars have been instrumental in producing well qualified inspectors. It has also led to CAHPI role as the Canadian certifying and training association for the profession, and to recognition of CAHPI in that role by federal and provincial authorities as well as by allied professional associations.

CAHPI does not explicitly require formal course training, however inspectors lacking exposure to more disciplined and formal training are at extra risk for having difficulty distinguishing between arm-waving opinion and well researched authoritative sources of information. This is a critical distinction if you are to practice as a qualified professional, rather than simply as a generic business operator.

CAHPI in Saskatchewan has recognized specific courses to ensure its members are above the crowd and true professionals.

## **COMPLETION OF THE FOLLOWING**

- Satisfactory completion of the CAHPI/ASHI certification exams
- Acquire CAHPI approved Errors and Omission Insurance
- Have met the CAHPI requirements set for experience

## **THE BACKGROUND AND FINANCIAL SECURITY THAT WILL BE HELPFUL AND BENEFICIAL FOR A HOME INSPECTOR**

- College level formal education, possibly including engineering, architecture construction management.
- High level in clear written and oral communication.
- Hands-on experience in all aspects of residential construction, both new and repair or renovation work.
- Familiarity with building, electrical and plumbing codes.
- Intimate familiarity with good construction practices for every major residential construction topic, in-depth and in detail.
- Familiarity with computers and word processing.
- Financial strength to support not only living while training, but to self-insure against likely errors and omissions in performing inspections and providing report findings.
- Familiarity with real estate practices, legal and marketing issues.

## **TOUGH WORK**

While the business looks easy, we can assure you that it is not. You will find it to be extremely demanding physically and emotionally. As for the physical aspects, when you find yourself crawling through an attic space on your stomach with a temperature of 125 degrees and inhaling fibres and dust particles, you will ask yourself "Why did I ever get into this business?"

As for the emotional aspects you are immersing yourself in a transaction that has extremely important financial and emotional implications for all parties involved. You may often be the bearer of bad news. You may be called a liar and accused of all sorts of misdeeds. You may also find yourself laying awake at nights worrying about being sued. Problems both real and imaginary are the nature of this business. Your inspection and report will have created these problems.

If you are trained, experienced, competent and expert, your inspection and report will avoid some of these problems, but not all of them. You may find that your job is not always over once you have delivered the report. You may receive many additional phone calls regarding your inspection and spend countless hours answering questions and explaining your findings. The basics of getting into this profession are getting experience and education and having the financial depth to start a business.

## EDUCATION

There are several training schools and courses available that will help. CAHPI conducts annual and semi-annual professional education conferences, as well as sponsoring seminars held by chapters in various Canadian provinces. They are generally designed to keep the inspector on his toes and provided an opportunity for him to attain the mandatory 20 educational hours every 12 months.

Beware of some “inspection schools” that promise far more than they deliver. Some make false claims such as being endorsed by the National Home Study Council, automatic membership in CAHPI and guarantee the participant will pass the CAHPI exams. At least one of these offered by a subsidiary of a major U.S. publishing firm, has an expensive course which has very little pertinent content.

Some low value courses include much more course materials taken from other previously prepared courses in architecture, real estate, blueprint reading, which are a nice background but are mostly irrelevant. Some of these courses have very little content that actually includes the key information that home inspectors need to know. Some individual inspectors offer to train would-be professionals, charging as much as \$10,000 while other training is far more cost effective. Training with some of these costly individuals risks being miss-trained by someone who may not even be a top performer in the profession.

## CHOOSING AN EDUCATION COURSE

Has the course been qualified by CAHPI's continuing educational requirements, (membership renewal credits, abbreviated currently as MRC's)?

What are you getting? If the course costs \$2000 and includes \$1,500 worth of computer hardware and software, and has  $\frac{3}{4}$  of its content borrowed from architecture and blueprint reading, how much actual home inspection recognition training could possibly have been included?

If you have the required prerequisites to join CAHPI as an applicant and the tenacity to complete the required training, you will in time become a professional certified member of CAHPI.

## EXPERIENCE

Although some inspection companies in your proposed marketing area might be reluctant to compete with you and share their knowledge, most CAHPI professionals, locally or in other areas may take you along on a few inspections. Some may charge a fee for this service.

## CREDENTIALS

The best credential in the home inspection profession is membership in the Canadian Association of Home and Property Inspectors, (CAHPI). CAHPI members are widely recognized as the best. The road to membership involves experience and testing. Anyone interested in the business should become a CAHPI Applicant as early as possible. **For information in Saskatchewan, call 1-888-546-7888.**

## GETTING STARTED

Before even attempting to start a business of any kind, you need to have a financial depth to get started. According to recent surveys, failures of small businesses are 65% within the first year. Most of them were undercapitalized.

As a minimum, you will need a reliable vehicle, a computer and \$25,000 in working capital. This is a conservative figure and could be a lot higher, depending on your market area and your ability to sell your product. Do not think for a minute that revenue in a service business is all profit. If you do, you will become a bankruptcy statistic. Overhead costs will run close to 50% or more of gross income, like it or not.

## **LIABILITY**

Home inspections are a risky business. Your customer's expectations will be very high. In order to survive, you will need to be very good and very careful. Sharing ideas and experiences with others in the business helps, but you must know what you are doing and consistently do it well.

Errors and Omissions Insurance coverage is available once you have met certain criteria, but there is a deductible and premiums are high.

You very well may find yourself involved in a lawsuit even though you were not at fault. While you may be able to prove that you are not at fault, legal costs may run into the thousands of dollars.

## **STEPS AND PROCEDURES TO BECOMING A CERTIFIED MEMBER OF CAHPI-(SASK)**

### **Membership Qualification Requirements**

Membership qualifications are based on experience and formal education requirements. Members are expected to have working knowledge of National Building Code, electrical and heating systems, and general defect recognition skills for systems of residential occupancies and small buildings. Members need good oral and written communications skills and a broad knowledge of construction and building practices in Canada.

If you are engaged in the business of home and/or property inspections in Saskatchewan, either as a proprietor or as an employee, then you are encouraged to apply for membership in the association.

This information is not intended to recruit individuals who are not actively engaged in the business of home or building inspections. It must be recognized that CAHPI is not in the business of helping individuals get into the business of home or building inspections. It is your responsibility to determine fitness and readiness from a business standpoint. CAHPI membership is not granted to proprietorships or corporations. It is granted only to individual persons who meet all requirements through their own personal endeavors.

Complete the enclosed CAHPI (Sask.) Association candidate membership forms.

After you are accepted as a candidate member, your name will be placed on the CAHPI mailing list. You will receive all of the notices such as, general meetings and minutes of chapter meetings, education seminars and locations as well as newsletters.

Prepare for exams by taking the prescribed courses and taking in of educational seminars.

You will be required to submit some of your reports to a report verifier and have them checked for compliance to the CAHPI Standards of Practice because you will be required to perform 250 fee paid inspections conforming to the CAHPI Standards of Practice. You can arrange for verification of reports by calling the **1-866-546-7888** to find out which member of verification committee to send reports to.

CAHPI (Sask.) has an associate membership status that bridges the time it takes new inspectors to achieve their 250 inspections. Once all other requirements are in place, for example: applications, report verification, exams passed, errors and omissions insurance in place, then Associate Membership can be applied for. It allows some extra privileges, including limited use of CAHPI logo. This category has been set up for CAHPI (Sask.). Once an associate member, you will require membership renewal credits to maintain this status as required by full members.

### **When are Candidate and/or Associate members eligible for Certified Membership Status?**

Upon successfully completing the CAHPI (Sask.) association exams. Presently these tests are supplied to our association from the CAHPI-BC association. Upon demonstrating that 250 fee pain inspections have been completed to CAHPI Standards of Practice.

All certified and associate members are required to accumulate 20 membership renewal credits every year as a requirement for membership renewal. Most MRC's are attainable through the association by attending all meetings and sponsored events by the association.

In closing, if you decide to proceed with membership application in CAHPI, the local camaraderie and exchange of ideas can be extremely valuable in keeping your business ongoing. Once you are accepted as an applicant you can work your way up to becoming a certified member and in time a Registered Home Inspector and have the designation of RHI.

Your best source of information about professional status and how to proceed is by taking this giant step and paying the applicable fees to join the Canadian Association of Home and Property Inspectors-CAHPI.

The road is tough, but will bring you professional status and recognition in Saskatchewan and all across North America.

Sincerely,

**Jim Nichols**

Jim Nichols  
3937 17<sup>th</sup> Avenue  
Regina, Sask.  
S4S 0B7

**Membership Committee**