OTTAWA HOUSE INSPECTION

Licensing & Insurance

The status of Ontario's Home Inspection Act, voluntary designations like RHI, and inspector insurance, which is not required by law

5 Expert Answers from Inspection IQ

ottawahouseinspection.ca/construction-brain

Table of Contents

1. What does the RHI title mean on an Ottawa inspector's card?
2. What happened to Ontario's Home Inspection Act from 2017?
3. Do Ontario home inspectors need errors and omissions insurance?
4. Does RECO oversee the home inspector my Ottawa agent recommended?
5. How can I tell if an Ottawa inspector is qualified without a licence?

Q1

What does the RHI title mean on an Ottawa inspector's card?

RHI stands for Registered Home Inspector, a designation granted by the Ontario Association of Home Inspectors (OAHI), a not-for-profit membership association incorporated under a private Act in 1994. It is a voluntary membership title, not a licence to practise home inspection in Ontario.

Ontario passed a Home Inspection Act in 2017, but it has not been brought into force, so there is no provincial licence today. Ontario.ca says that "at this time, Ontario does not have mandatory requirements for home inspectors." The RHI title tells you the inspector has met OAHI's own membership requirements, but OAHI is not a regulator and the RHI is not a government credential.

When you see RHI on a card, here is what it is worth knowing:

- The designation is voluntary. An inspector without it may have equivalent or more experience; an inspector with it has met OAHI's internal criteria.
- OAHI is a private association, not the province, and the RHI is not a provincial licence.
- The federal Office of Consumer Affairs says to "check if the home inspector has professional liability insurance" and notes that "not all provinces and territories require inspectors to have insurance coverage." A designation is not proof of coverage.

Ontario.ca advises asking any inspector: do you have insurance, may I see accreditation that shows your training and experience, and can you provide references? The Office of Consumer Affairs adds: ask for a sample report and a written contract listing the items to be inspected, the report deadline, and the total cost before work begins. Those questions apply whether the inspector holds an RHI or not.
The most useful thing to ask an inspector whose card shows RHI, before you book, is what their membership requires and whether they carry professional liability insurance, and then to ask for both the membership details and the insurance information in writing.

Q2

What happened to Ontario's Home Inspection Act from 2017?

It is still not in force. The Home Inspection Act, 2017, S.O. 2017, c. 5, Sched. 1, received Royal Assent on April 13, 2017. e-Laws carries this note on it: "THIS ACT IS NOT YET IN FORCE. It comes into force on a day to be named by proclamation of the Lieutenant Governor." Ontario passed a Home Inspection Act in 2017, but it has not been

brought into force, so there is no provincial licence today.

Ontario.ca, updated July 2026, says: "At this time, Ontario does not have mandatory requirements for home inspectors. However, there are many training programs and courses that inspectors can take." We found no proclamation, no regulation under the Act and no designated administrative authority.

If the Act is ever brought into force, it would require anyone performing a home inspection to be licensed, require a written contract that discloses any prescribed insurance, require a written report, and be run by a designated administrative authority. None of that applies now.

Until then, two voluntary things are worth knowing. The Ontario Association of Home Inspectors grants the RHI designation to qualified members; it is a membership title, not a licence. The federal Office of Consumer Affairs notes that CSA A770, a national standard for voluntary use by home inspectors, was published in 2016, and suggests asking whether an inspector will apply it.

Ontario.ca's advice for choosing an inspector in the meantime: ask for a copy of the report they use, ask about experience with your type of home, ask if they choose to have insurance, ask what training and experience they can show, ask for references, get a written contract, and get quotes from more than one inspector.

Ask any inspector you call which of those they can show you in writing before you book.

Q3

Do Ontario home inspectors need errors and omissions insurance?

No law in Ontario requires home inspectors to carry errors and omissions insurance, or any other insurance. Ontario.ca states that inspectors are currently not required by law to have insurance coverage, though many do have policies that can include general liability or errors and omissions coverage.

So whether a particular inspector carries it, and what kind, is something to ask directly and get in writing before the inspection begins.

Ontario passed a Home Inspection Act in 2017, but it has not been brought into force, so there is no provincial licence today and no mandated insurance standard attached to one. If the Act is ever proclaimed, it would require a written contract disclosing any prescribed insurance, but that condition does not apply now.

The federal Office of Consumer Affairs suggests checking whether the inspector has professional liability insurance, and notes that members of a professional association or order may have liability insurance included as part of membership, though it attributes that as a possibility rather than a guarantee. Ontario.ca's advice is straightforward:

ask if they choose to have insurance. Neither source gives a minimum coverage amount for Ontario, and neither says association membership guarantees a policy is in place.

When you speak with an inspector, ask for the details in writing: what type of policy they hold, who the insurer is, and what the coverage limits are. If you have questions about what an insurance gap would mean for you if something were missed, that is a question for a lawyer.

Put the insurance question to every inspector you call, and compare the written answers side by side.

Q4

Does RECO oversee the home inspector my Ottawa agent recommended?

No. RECO regulates real estate agents and brokerages, and it says plainly: "RECO does not regulate home inspectors." An inspector your agent mentions works outside RECO's oversight.

Ontario passed a Home Inspection Act in 2017, but it has not been brought into force, so there is no provincial licence today. Ontario.ca says that at this time Ontario does not have mandatory requirements for home inspectors. An inspector may belong to a voluntary association such as the Ontario Association of Home Inspectors, which grants the RHI designation to qualified members; that is a membership title, not a licence.

So the checks are yours to make. Ontario.ca suggests asking:

- May I see a copy of the inspection report you use?
- Do you have experience inspecting the type of home that I'm considering?
- Do you have insurance?
- May I see accreditation that shows what kind of training and experience you have?
- Can you provide references?

Ontario.ca also suggests getting quotes from more than one inspector. The federal Office of Consumer Affairs suggests a written contract before the work starts that lists the items to be inspected, the report deadline and the total cost, and asking whether the inspector will apply CSA A770, a voluntary national standard. For other names, it suggests asking your renovator, friends and family for referrals.
RECO's own advice on inspections is about the offer: it calls a home inspection one of the most common conditions in an offer to purchase, and on competing offers it says foregoing one is a significant risk that a buyer needs to carefully consider. How your condition is worded is a question for your agent or lawyer.

Put ontario.ca's five questions to the inspector your agent mentioned, and to at least one other, before you book.

Q5

How can I tell if an Ottawa inspector is qualified without a licence?

Ontario passed a Home Inspection Act in 2017, but it has not been brought into force, so there is no provincial licence today. Ontario.ca says that at this time Ontario does not have mandatory requirements for home inspectors, so qualifications are something you check by asking.

Ontario.ca suggests these questions before you book:

- May I see a copy of the inspection report you use?
- Do you have experience inspecting the type of home that I'm considering?
- Do you have insurance?
- May I see accreditation that shows what kind of training and experience you have?
- Can you provide references?

On titles: RHI is a designation the Ontario Association of Home Inspectors, a not-for-profit association, grants to qualified members. It is a voluntary membership title, not a licence. The federal Office of Consumer Affairs suggests asking whether the inspector will apply CSA A770, a voluntary national standard for home inspections published in 2016. Neither is required by law, but both give you something concrete to ask about and compare.
On insurance: ontario.ca says inspectors are currently not required by law to have insurance coverage, although many do have general liability or errors and omissions policies. Its advice is to ask if they choose to have insurance; ask for the details in writing.

On the contract: the Office of Consumer Affairs suggests a written contract that lists the items to be inspected, the report deadline and the total cost before the work starts. It also suggests asking for a sample report, which shows how clearly an inspector explains what they find.

For names, the Office of Consumer Affairs suggests asking your renovator, friends and family for referrals, and ontario.ca suggests getting quotes from more than one inspector.

The most useful single request is a sample report from a home like yours, read before you book.

Disclaimer: This guide is provided for informational purposes only by Ottawa House Inspection. It does not constitute professional or legal advice. A home inspection is a visual inspection with limits: it is not a pass or fail test, does not assess zoning or building codes and comes with no warranty (ontario.ca). Ask your agent or lawyer about offers and conditions, and Tarion about new-home warranties. Information is current as of November 8, 2026 and may change. Visit **ottawahouseinspection.ca** for the latest answers.