

Home Inspection 101



Developed in partnership with the International Association of Certified Home Inspectors (InterNACHI®), this guide answers common questions and outlines the purpose of a home inspection, what you can expect during the process and tips for working with a qualified inspector.

Buying a home is typically the biggest investment you will ever make. It is important to get a home inspection to discover and document defects that may or may not be obvious to you as a prospective buyer. Such defects can range from simple replacements or repairs to severe damage, or safety and health concerns.

A home inspection will assist you in making an informed decision when purchasing a home. Additionally, most mortgage companies require a home inspection on a property before approving a home loan.



What is a home inspection?



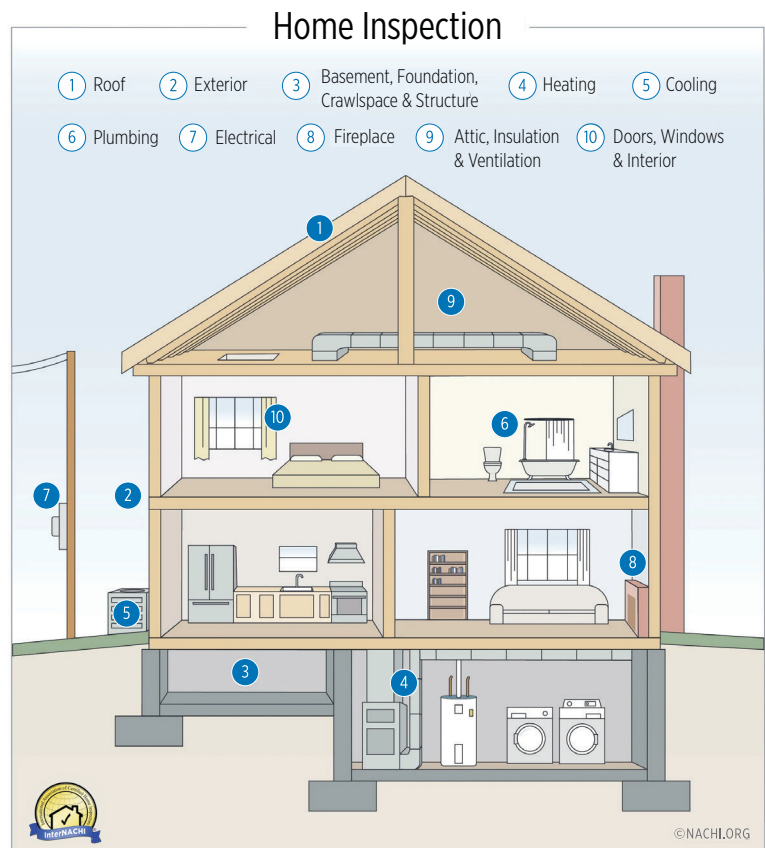
A home inspection is a visual examination of the property's major structures, systems and components, which is designed to identify any existing or potential issues that may affect the safety, functionality, or value of the home.

A home inspection is performed for a fee by a licensed, qualified inspector.

What is included in a home inspection?

The inspector should adhere to or exceed standards of practice that outline what is covered during a home inspection, as well as what is excluded.

- The inspector should discuss with you what is included prior to starting; this is called the scope of work.
- The inspector should provide you with a copy or link to the standards of practice they follow.



While the specific details may vary, a standard home inspection typically includes the following key areas:



Structural Components

- Foundation, basement, and crawl spaces
- Walls, ceilings, and floors
- Roof structure and attic
- Load-bearing elements



Roofing System

- Condition of shingles, tiles, or other roofing materials
- Flashing, ventilation, and drainage systems
- Chimneys, skylights, and roof penetrations



Plumbing System

- Water supply lines and distribution systems
- Drains, waste, and vent pipes
- Water heaters, including age and condition
- Fixtures such as sinks, toilets, tubs, and showers



Electrical System

- Service panel and circuit breakers
- Outlets, switches, and light fixtures
- Grounding and bonding
- Smoke detectors and carbon monoxide alarms



Heating, Ventilation, and Air Conditioning (HVAC) Systems

- Furnace, heat pump, and air conditioning units
- Ductwork and airflow distribution
- Thermostats and controls
- Visible signs of leaks or inefficiencies



Following the conclusion of the inspection, the inspector should provide you with a thorough written report of findings, which may include photos and/or recommendations.

Refer to *s. 468.8323, Florida Statutes* for an outline of what is required to be included in the report.



How much does a home inspection cost?

There is no set cost for a home inspection. The cost will vary based on the inspector, the local market, the geographic region, the scope of the inspection to be performed, etc.



You may wish to obtain quotes/pricing from several licensed, qualified inspectors to ensure the fee is comparable.

How long does a home inspection take?



Depending on the home's age, size and location, as well as the scope of work and the home inspector's work protocols and ethics, your home inspection may take a single inspector up to three hours. Inspections of other structures on the property or including ancillary services such as mold or radon testing will increase the time. Your inspector may need to bring an assistant to inspect a very large property.

If your home inspection takes significantly less than two to three hours, it may indicate that the inspector was not thorough.



What happens if the inspection reveals problems?

If your home inspection reveals any problems, it is important to understand the severity of the defect. For example, a missing shingle or dirty air filter can be easily fixed at a low cost.

However, if the defect is more extreme, such as a major foundation crack, apparent roof leaks, or significant water intrusion, it may be expensive to fix. You should find out if/how these problems can be addressed, the cost and whether you can negotiate the repair cost with the seller.

After you move in, if you determine that your home has a severe defect that was not reported by your inspector, give the inspector a call and offer them an opportunity to review your findings. Many times, their contract for services requires you to take this step before proceeding further.



If the inspector fails to assist you, you have options:

File a complaint with the Department of Business and Professional Regulation, which is responsible for licensing and regulating home inspectors:



Home Inspectors Licensing Program

850.487.1395

www2.myfloridalicense.com/file-a-complaint



Ask for proof of their insurance. All inspectors are required to carry *General Liability Insurance*. Some inspectors also carry *Errors and Omissions Insurance*, which may provide payment if the inspector made a mistake in their services. You may need to consider filing a claim with the insurance company.



Inspectors certified through InterNACHI® may participate in **InterNACHI's Buy-Back Guarantee**, which covers the cost you paid for the home if it meets certain criteria.



If my home inspector is also a contractor, can they repair the defects identified?

No. Serving as an inspector and contractor on the same property poses a conflict of interest.



If an inspector financially benefits from finding any defects, this can impact the accuracy of the report (whether intentional or not).

According to **InterNACHI®'s Code of Ethics**:



The InterNACHI member shall not perform or offer to perform, for an additional fee, any repairs or associated services to the structure for which the member or member's company has prepared a home inspection report for a period of 12 months. This provision shall not include services to components and/or systems that are not included in the InterNACHI Standards of Practice.

Ensure that the inspector abides by a Code of Ethics and Standards of Practice.

How can I be sure that a home inspector is qualified?

It is important to choose a home inspector who is qualified and holds a license through the **Department of Business and Professional Regulation**. You may verify an inspector's license online at www.myfloridalicense.com.



Determine if the inspector has obtained other professional designations such as **Certified Master Inspector® (CMI®)**, which is one of the highest professional designations in the inspection industry.

Inquire whether the inspector holds multiple licenses. Some inspectors possess additional certifications that enable them to conduct inspections beyond the standard scope of a home inspector's license. Examples of such credentials include Pest Control Operator, Mold Assessor, or Radon Technician.



You may also wish to obtain and speak with references, and read online reviews before hiring an inspector.



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