



# Home Inspection Basics<sup>1</sup>

A home inspection may be very helpful to verify the condition of a house for purchase, the need for recommended repairs, or completion of work before making payment. Like anything else, a home inspection is only as good as the inspector doing the work. You will not waste time by carefully verifying the qualifications of any inspector you consider for hire.

Florida does not currently have any required licensure or certification for home inspectors, but you can still apply some standards in your selection.

**Choosing a Home Inspector** – First, make sure any home inspector has expertise on the subject for inspection – expertise on plumbing is not the same as expertise on carpentry. Second, verify any business background or licenses held by the home inspector (see below for how to do this). These two preliminary steps will apply for all types of inspections or inspectors.

Once you know your home inspector is generally qualified, you will want to check two additional specific things. First, you should request a copy of the home inspector's contract, agreement, or proposal and read the fine print to determine exactly what you will get for your money. As a general rule, the higher the price, the more comprehensive or complete will be the service. However, a higher price may also

be associated with a greater level of expertise or experience. When comparing prices for home inspections, it is very important to compare the actual service and qualifications at the same time. An easy way to do this is to create a simple chart listing:

- Price
- Inspector qualification(s)
- Level of service

This chart will quickly show you that a lower price is not always the best way to choose a home inspector.

Second, you should request that the home inspector provide you with information on or a list of current and past customers as well as a list of references. The purpose of this request is to learn more about the experience and track record of the home inspector. You should take the time to check with at least a few of the provided references. In addition, you should study the list of current and past customers. Examples of what you look to find on this list is number of customers (more is better) or builders vs. consumers (residential property owners) as customers.

**Inspections for Mold and Fungus** – Over the last several years, inspections related to mold and fungus have become more specialized, and, if this type of inspection is what you need, you may want to seek an inspector with specialized

<sup>1</sup>*DISCLAIMER – This piece is intended to give the reader only general factual information current at the time of publication. This piece is **not** a substitute for professional advice and should not be used for guidance or decisions related to a specific design or construction project. This piece is not intended to reflect the opinion of any of the entities, agencies or organizations identified in the materials and, if any opinions appear, are those of the individual author and should not be relied upon in any event. Applicable to 2004 Florida Building Code.*

training. Inspectors who specialize in mold may be called mold assessors. Persons who specialize in removing mold may be called mold remediators. As is true with home inspections, Florida does not currently have any required licensure for mold assessment or remediation, and you should apply all the same care and caution to the selection of a person with this expertise as you would for general or other home inspections.

### **Cautions:**

- You should not hire a home inspector who also offers to perform any needed repairs or other work because this is a conflict of interest.
- Avoid hiring a home inspector who offers to recommend any contractor to perform repairs – this should be a red flag.
- It is also not a good idea to hire a home inspector who has worked for a builder or seller associated with the home subject to the inspection – the risk of a conflict of interest is great in this situation.
- Think twice about hiring a home inspector who worked as a contractor before becoming an inspector. You should know why this inspector is no longer working as a contractor. If the contractor’s license was revoked or suspended, this is not a good sign. However, if the inspector/contractor has chosen to shift to a lighter or less stressful schedule of work, this person may bring some of the best practical experience to the job.

### **Resources:**

[www.sunbiz.org](http://www.sunbiz.org) or 800-755-5111 will give you information about the business entity (corporation or other form of business, length of time in existence, etc.) and you can search for other or previous affiliations by searching under the home inspector’s name.

[www.myflorida.com/dbpr](http://www.myflorida.com/dbpr) or 850-487-1395 will give you information about any

professional licenses held by the home inspector (such as architect, engineer, contractor, building code administrator, etc.). You will first need to learn what licenses are held by the home inspector, then use this site to check for license validity and any record of violations. In addition to verifying licenses, be sure to check for any charges of unlicensed activity.

[www.fldfs.com/WC](http://www.fldfs.com/WC) or 850-413-1601 will allow you to check for any violations relating to workers’ compensation insurance (a common area for problems in construction).

Your local (county or municipal) building department may provide service for verification of license (local or state) or any known problems. (Please see the government section of your telephone book—look under “building,” “plans,” “inspections,” or “zoning.”)

Your local court records office (please see the government section of your telephone book—look under “courts” or “clerk of court”) may allow you to search under your home inspector’s individual and business name to see if any litigation has been filed or is pending against the inspector.

For any professional or trade association membership listed by the home inspector, you can usually verify the existence or validity of the entity with a simple online search.

### **Don’t know where to go for an answer to a specific question?**

Contact: Building A Safer Florida, Inc. 1-850-222-2772 or [www.buildingasaferflorida.org](http://www.buildingasaferflorida.org)

This document was developed jointly by Building A Safer Florida and the University of Florida’s Program for Resource Efficient Communities ([www.energy.ufl.edu](http://www.energy.ufl.edu)).

May 2006 R