

10 Critical Things You Should Know About Home Inspections When Buying or Selling a Home in Florida

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Certified Home Inspectors

Retaining the services of a Certified Home Inspector can often translate into huge savings at the closing table, or prevent an unexpected problem after closing. A Certified Home Inspector can often identify defects that are not readily visible. You certainly do not want an unexpected \$4,000 repair bill two months after you move in.

Choosing a home inspector is an important decision and there are a few things you should know about home inspections in Florida.

1. There are no licensing requirements to be a home inspector in Florida.

About 25 states require state testing and licensing, 25 states do not. **Florida does not.** That means that anyone can declare himself a home inspector without any training or testing.

This is not to say that an architect who is also a licensed contractor cannot perform a thorough inspection without any certification. On the other hand, an ex-shoe salesman who has 40 hours of classroom training, has passed some industry test and holds some certification, may miss many critical items.

Since anyone can be a home inspector in Florida, the burden is on you to *investigate the credentials* of a home inspector before entering into an agreement with him to inspect the home of your choice.

Legislation is proposed that will require licensing in Florida, but has not been before any committee as yet and the time of approval is uncertain.

2. There are several industry associations that attempt to raise the level of qualifications.

The National Association of Certified Home Inspectors (NACHI)

NACHI requires that members pass a written exam annually, commit to a Code of Ethics, agree to rigid Standards of Practice in performing inspections and commit to a minimum level of annual continuing education.

American Society of Home Inspectors (ASHI)

ASHI, too, requires testing, but, in addition, requires the inspector to have at least 250 completed home inspections before he or she can become a full member. Without this minimum number of inspections, one can become a "Candidate Member." Candidate members still commit to the full Code of Ethics and rigid Standards of Practice.

Florida Association of Building Inspectors (FABI)

FABI requires testing to become a member. Successfully passing the ASHI exam, qualifies one for membership in FABI. However, passing the FABI exam does not qualify one for membership in ASHI. The Code of Ethics and Standards of Practice are similar to ASHI and NACHI.

You can review the Code of Ethics and Standards of Practice at their web sites, nachi.org, ashi.com, fabi.org, respectively.

The three associations above are the main certifying associations in Florida. There are others with less strict requirements. Ask your home inspector for proof of membership in one or all of these certifying organizations.

3. There are minimum reporting requirement in Florida.

This means that reports can vary from a detailed computer generated report on all aspects of the home to a report that simply says "The house is OK except for the dishwasher."

There is currently some legislation about the report, but it is not enforced at this time.

4. The home inspection is not an inspection for building code compliance.

You could be liable for the cost of previous non - permitted additions.

I have a friend who bought a home on a canal (Flood Plain). Three rooms of the home step down from the main level. The seller warranted that he had not made any additions to the home. But, it seems that the previous owner had enclosed the garage as one room, and enclosed the patio as another two rooms and had not applied for a building permit. Somehow, a city inspector discovered these additions while inspecting a new fence. Now, my friend is faced with the possibility of a \$500 per day fine unless he pays for the cost of permitting the additions, architectural plans for the additions, and agrees that his property tax will increase to reflect the additional living space.

Ask your realtor to check the property cards to verify what has been permitted in the past and when it was completed.

5. A home inspection is not an appraisal.

A home inspection is a visual inspection of the home and the major structural and mechanical components. A quality inspection will reveal the overall condition of the home at the time of inspection and generally identifies the condition of the components at the time of inspection.

But, it is not an appraisal. The inspector cannot tell you if the price is right or if the home is a “good buy.”

6. A quality home inspection informs you of the condition of the home at the time of inspection, and not the condition or quality of the neighborhood.

The inspector generally cannot tell you about the quality of schools in the area, or the quality of the neighborhood.

I had one client who checked with the police department and found that the home she was considering buying had been burglarized twice in the last six months and there had been over 150 such burglaries in the neighborhood in the past 12 months.

Neighborhood conditions, pricing, good buy, and similar items are questions for your realtor, not the home inspector.

7. There is a limit to what any inspection can uncover.

Your home inspection is a visual inspection. Destructive, or invasive testing is typically not part of the inspection. Usually, home inspectors will not or can not move furniture or other items in order to inspect behind the furniture or other objects. Please refer to the details of the Standard of Practice your home inspector follows.

I have seen instances where the owner has made additions to the home and attempts to cover code violations with furniture or boxes. One such instance involved exposed plumbing lines running along the base board in a bedroom that led to an added bath. At the time of the inspection, boxes covered the plumbing line in the bedroom, but the lines were obvious in the bath on the next wall. You must request that all items be moved away from walls prior to your inspection.

Another incident involved a patio that was enclosed and made into a den on the rear of the home. The owner did not permit the addition. The original meter base and electrical meter were on the exterior wall of the home on the patio. But, when the room was enclosed, the meter base was not moved and was enclosed on the den wall. The owner had raised the floor level to match the floor level of the home and the den appeared to be a part of the original home. The meter base and meter were covered with furniture and a box picture. Another non-permitted addition.

A well qualified inspector may be able to identify when further investigation may be necessary.

8. Most home inspectors are not covered by General Liability or Errors and Omissions Insurance.

About 90% of home inspectors are one person companies and do not carry general liability or errors and omissions insurance. If they miss any major structural damage and three months later your roof collapses from termite damage, what is your recourse?

Ask to see your inspector's certificate of insurance.

9. At a minimum, a quality home inspection should report on the following items.

- Exterior

The exterior inspection is critical for water, siding, roofing and other potential exterior problems. The exterior inspection will not report on the attractiveness of the home or the architectural features. It should tell you about the foundation... are there cracks in the foundation that may indicate more serious problems? If the home is on a crawl space, what is the condition of the foundation wall, the ventilation, the duct work and plumbing lines under the home? Is there floor insulation? Are there cracks in the stucco or brick? What is the condition of the siding? Does it need painting, are there rotting areas? Are the windows and doors flashed properly or is there evidence of water leaking? Are the windows old and defective and may cost thousands to replace? Are the gutters leaking? Is the yard graded properly to divert water away from the home or are there potential water problems? Any problems with the soffit or fascia? Do the exterior doors shut properly? What is the condition of decks or patios? What is the condition of the roof? Will it need replacing soon? If so, this may be an area of negotiation on the price of the home. What is the condition of any seawalls or boathouses? Are there serious cracks in walks and driveways?

- Interior

The interior inspection is critical for potential problems with walls, floors, ceilings, appliances, cabinets and other interior systems. As with the exterior, the interior inspection will usually not comment on the layout of the home, or the attractiveness of the interior. It should, however, answer many questions, including: Is there evidence of water intrusion in the attic that may indicate a leaking roof? Is there any evidence of rotting roof sheathing? Is the attic ventilation adequate? Inadequate ventilation can cause accelerated deterioration of composition roofing and roof sheathing. What type of insulation is there and what is its depth? What is the condition of the ceilings? Is there evidence of water stains on the ceilings? What is the condition of the walls and window, door and base trim? What is the condition of the paint? If the home was built before 1978, is there evidence of lead based paint? Do all doors work properly? Is there evidence of settling that caused doors not to close properly? Do the locks work

properly? What is the condition of floor coverings? Are there cracks in the concrete slab? What is the condition of wood or tile flooring? What condition are the cabinets, vanities and countertops? Any evidence of water leaks? Any evidence of mold development? What is the condition of appliances?

- Structural

Serious structural problems may be indicated by any bulges or other irregularities in wall framing, roof framing or cracks in the foundation wall. These may be the result of poor design, poor construction, termite damage, water damage or improper alteration. Are any rafters or trusses cracked or broken? Are hurricane straps, if any, properly installed? Your home inspector should be able to identify possible structural problems and suggest further inspection or remedial efforts required.

- Plumbing

Major plumbing repairs can cost thousands of dollars. Any evidence of plumbing leaks under the kitchen sink, vanities and baths? Are the fixtures and faucets working properly? Is hot and cold water connected properly? The standard is cold on the right and hot on the left. It is quite a shock to turn on the cold water and get scalded! Are tiled bath surrounds and shower enclosures installed properly or are they allowing water to leak, causing structural damage? What type of pipe is used for water supply and drain lines? Are any supply lines lead or galvanized steel? You certainly do not want the expense of replacing this type piping. Your inspector cannot see the piping that is in the walls, but should be able to test for any possible suspected leaking with a moisture meter.

- Electrical

Do any potential fire hazards exist in the wiring? What type wiring is used? Homes wired in the 1960's and 1970's may have aluminum wiring and the inspector should be able to determine if the wiring connections are proper. What size is the electrical service to the home? The more amps available, the more electrical devices you can use at once. And, the more circuits in a home mean that there is less chance that a circuit breaker will trip or a fuse will blow. The inspector should remove the cover from the electrical service panel. Then he can determine the size of the service, look for evidence of burned wiring, improper wiring connections, owner installed wiring, and any openings in the panel that could produce shocks. The inspector should also check for open ground and wiring reversal conditions in the outlets throughout the home. Is there a sufficient number of switches and outlets throughout the home? Is there a sufficient number of GFCI outlets? Correcting potential electrical problems can become expensive.

- Heating and Air Conditioning

What type of heating and cooling systems are in the home? Is heating an old radiant floor heating system that attracts termites? Will you have to replace the heating and cooling system with a modern system? If so, plan on several thousand dollars. Is the

air-conditioning condenser cooling properly? Is the heating or cooling ductwork adequate? Is heat or cooling distribution satisfactory? Are the controls defective? Are any emergency switches inoperative? Does any ductwork contain asbestos? The inspector should be able to tell you if further testing will be required.

10. Deferred Maintenance

Remember the movie “The Money Pit?” Be wary of homes with obvious problems, such as obvious electrical or plumbing problems, or additions and renovations that were not preformed properly and to the code at the time of the addition or renovations. As I read somewhere, “A contractor’s special is best left to the contractor.”

What does all of this mean for you?

It means that you should recognize the advantages and limitations of a home inspection. Obtain as much history as is available concerning this property. Your realtor can help.

Ask for the credentials of the inspector. Ask for the scope of the inspection, what will be inspected. And ask to see a sample report he or she will furnish you. Ask for an insurance certificate indicating his or her errors and omissions and general liability insurance. Ask for feedback from former customers. Ask industry professionals about his or her qualifications. Then make an informed decision when choosing a Home Inspector.

The purpose of a home inspection is to reduce the risk to the buyer. Choose wisely.

Buying a home can be stressful. A home inspection is supposed to give you peace of mind but can often have the opposite effect. You are wondering whether the price is right, is this a good deal? Then you get an inspection report that may point out flaws in the home, and repair recommendations. Then there is the seller’s disclosure and your own observations. It can often be overwhelming.

If you have chosen a well qualified home inspector, my advice is to relax. Most of my inspection reports have been maintenance recommendations, life expectancies and minor imperfections. These are nice to know about. But, the **issues that really matter** fall into four categories:

- Major defects. An example would be a structural failure.
- Things that lead to major defects. A roof flashing leak, for example.
- Things that may hinder your ability to finance, legally occupy, or insure the home.
- Safety hazards. An exposed live bus bar at the electrical panel, for example.

Anything in these categories should be addressed. Often, a serious problem can be corrected inexpensively to protect both life and property. (Especially in categories 2 and 4)

I have found that most sellers are honest and often surprised to learn of defects uncovered during an inspection. I would not panic over any minor imperfections, nor be unnecessarily turned away by major items that matter. Rather, discuss the conditions with your realtor and make a rational decision.

Thanks for your interest.

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