

“Ten things you need to know about Home Inspections”©

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& former Realtor®, and Real Estate Broker

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1. Never Hire A Home Inspector Just Because They Have A License

The new licensing law for home inspectors has thrown the industry completely out of control by allowing *anyone* to get a Home Inspector (HI) license. It only requires an on-line class and a test. **No high school diploma or experience is required.** And, now there are more than 126 licensed “home inspectors” serving the Vero Beach area. The rule “buyer beware”, has never been more important. For a meaningful, quality inspection, only hire an inspector who is an American Society of Home Inspectors (ASHI) “Certified Inspector” (ACI). Visit www.ASHI.org and see more information further below.

A good checklist for hiring a professional home inspector:

- a) Verify they are an ASHI Certified Inspector (ACI) visit www.ASHI.org
- b) Verify insurance for “home inspections” is active for \$300,000 **required by law**
- c) Verify insurance lists coverage for: Homes, Termites, Wind, Septic, and Pools, if such inspection services are offered or provided to you
- d) Confirm NO unlicensed assistant used during your inspection, **required by law**
- e) Get a copy of their current and valid home inspector license **as required by law**
- f) If mold services offered, verify MRSA license and “mold” insurance for at least \$1MM as **required by law**
- g) Is not just simply a franchise owner or employee
- h) Is an authorized termite (WDO) inspector (not subcontracted to others)
- i) Is an authorized Wind inspector (not subcontracted to others)
- j) Is a certified pool inspector (not subcontracted to others)
- k) Provides narrative electronic report with color photographs

NEVER hire a home inspector that:

- a) Is not vetted by you personally, has no website, and has no verifiable education
- b) Offers their Florida home inspector “license” as their main credential
- c) Fails, as required by law, to provide you a copy of their HI license & proof of insurance
- d) Is not an ASHI-ACI inspector
- e) Promotes their affiliation with the local “Realtors Association”
- f) Claims and promotes a credential as an “Insurance Adjuster”
- g) Lists “membership” with the Florida Association of Building Inspectors (FABI), but has not achieved their RPI credential (Registered Professional Inspector)
- h) Claims to be a good home inspector because they are a contractor
- i) Relies on franchise recognition and marking to win your business
- j) Has a website, business card, or flyer with no personal photo
- k) Never answers phone calls themselves, relies on messages, or another person
- l) Drives vehicle with no permanently affixed logo or HI information
- m) Is not trained or authorized for Termite inspections but offers them anyway
- n) Is not a licensed or certified Wind Mitigation Inspector but offers them anyway
- o) Offers mold inspections/assessments without a require MRSA license / insurance
- p) Offers pool inspections with no formal credential for such work
- q) Writes reports on site
- r) Has phone number that is toll free or out of your area code
- s) Offers you construction services or repairs
- t) Shows alleged testimonials from past clients on their own website
- u) Has no reviews on Angieslist.com or Google’s Places Page
- v) Shows logos on their website for groups to which they do not belong
- w) Lists NACHI or InterNACHI, or other similar groups as credentialing body, but not ASHI.

2. Confirm Your Home Inspector Carries Mandated Insurance

By law, every home inspector must be insured for at least **\$300,000** for errors & omissions and general liability for “Home Inspections”. Be sure to confirm this with your potential inspector and **be sure their insurance policy actually lists coverage for “Home Inspections”**, and not something else like construction, roofing, painting, or other types of contracting. If an inspector balks at your request or fails to provide a copy of their insurance certificate to you, then you know they do not have insurance coverage. It is a huge risk to you if your inspector is not properly insured. According to Florida law and the text of every real estate purchase contracts; **“buyer is responsible for the actions of the home inspector they hire”**. If your inspector gets electrocuted, injured, or causes damage to a home, **you are liable!** Be sure the inspector you hire is not only insured for home inspections, but also each of these additional specific services, which every insurance policy disclaims unless listed specifically as an added coverage:

Home inspections	Mold assessment	Termite inspections
Pools & spas	Lead	Septic systems
Code compliance	Wind mitigation	Referring parties
Seawalls/bulkheads	Piers/docks	

3. Only Hire an ASHI Certified Inspector (ACI)

Inspectors who are American Society of Home Inspectors (ASHI) “Certified Inspectors” (ACI) are legally bound by a rigorous set of Standards of Practice and Code of Ethics to protect you, the buyer. A fiducial obligation exists between you and your ACI inspector. They must place a client’s interest first. Inspections must be thorough, and reports must be detailed, complete, and kept confidential for you the buyer. Every professional, serious, full-time home inspector is an ASHI-ACI. **Go to www.ASHI.org to find one or to verify all such claims. ASHI is the only state or national, not-for-profit organization with third-party, independent confirmation of experience, knowledge, and training. And, it is the only organization in the entire U.S. with an accredited certification that is ISO compliant.**

4. Vet Any Inspector Recommended to You

For a home inspector recommendation, your real estate agent should either decline to make a specific recommendation, because there is no way your agent can keep track of the more than 126 inspectors who have a license, if they have proper insurance, or maintain important credentials. If you are given a referral, it should be a list of at least three ASHI-ACI inspectors in your area. If an agent gives you just one name or a preprinted list of names from a file or email, or says “this is who we always use” or “he has the best prices”, beware, that is a red flag.

Consider: if you were about to buy a used car, would you allow the salesperson to tell you who should inspect your car before you buy it? Never. However, this is the exact same unfortunate conflict of interest that exists between you and your real estate agent. Similarly, in Florida there are two different representation agreements your real estate agent/broker is permitted to work under, either “Transaction Broker” or “Single Agent”. Only the “single agent” representation legally requires your agent to include the duties of Loyalty, Confidentiality, Obedience, and Full Disclosure. The “transaction broker” relationship does not hold your agent responsible for those responsibilities. It all ties together.

5. Avoid Franchise Inspectors

Do not hire a franchise person for your inspection if that is the basis of their marketing. In the U.S. there are dozens of companies that offer “home inspection” franchises. The price for a franchise ranges from five to thirty-thousand dollars; most are around \$15,000. The sole objective of those companies is to make money selling franchises, not ensuring owners are competent. Avoid being a victim; be sure you verify the name and speak with the person who will actually provide your inspection.

Be sure to talk with him directly before signing any inspection agreement. Confirm their ASHI-ACI certification, experience, insurance.

6. Confirm Authorization to Provide Termite (WDO) Inspections

Florida law requires every termite inspector to be an employee of a Certified Pest Control Operator (CPCO) that is a Licensed Pesticide Applicator, and to carry a state issued I.D. card with them during every inspection. Always ask to see it. Also, there is no such thing as a “termite inspector license”. Inspectors must have authorization from the State Department of Agriculture, Bureau of Entomology verifiable by a “JE” identification card, not a license. Be sure your inspector has the ID card if they offer you a termite inspection. Otherwise, they will farm out the job to someone else who may try to say you have a problem then wants to sell you \$800 worth of unnecessary treatments..

7. Verify Qualifications for Pool and Spa Inspections

There is no state law or regulation that defines who may or may not inspect residential pool bodies or that states what must be included as part of a pool inspection.

Most home inspectors have no idea what to look for or how to interpret various issues, like shell/deck cracks, safety requirements, primary drain hazards, filter conditions, etc... For a meaningful pool inspection, be sure to only hire a trained professional who is certified, knowledgeable and insured for pool inspections. At a minimum, your pool inspector should be either a **Certified Pool Operator (CPO)**, a state licensed pool contractor/builder, or degreed engineer.

8. Verify Qualifications for Wind Inspections

The requirements by the state of Florida for wind inspections, also known as Wind Mitigation Verification Inspections or WMVI, changed dramatically on April 21, 2010. The technical requirements for the inspection are now much more demanding, require photographic evidence of findings, and may only be conducted by very select and professionally trained and certified individuals. The inspection requires special training and specialized tools

A wind inspection is only valid if conducted by a licensed Professional Engineer (P.E.), registered architect (AIA), Licensed General Contractor (GC), or certified wind inspector. **Only hire a properly licensed and insured wind inspector and verify their inspection insurance specifically lists and includes “code inspections” and/or “wind mitigation”.**

9. Verify Mold Assessor License

It is illegal for a home inspector to offer any type of mold related services. In Florida, any person offering mold related services, or claiming to have any credential related to indoor environmental services, must be licensed by the state for mold related services. **There are two types of licenses; one for Mold Related Services - Assessor (MRSA), and one for Mold Related Services – Remediator (MRSR).** The different licenses exist because anyone who performs mold assessments is not allowed to provide mold remediation, and anyone who performs mold remediation is not allowed to perform mold assessments. You do not want the person who conducts your mold assessment and are trusting to determine if you have a mold problem to turn around and profit from you by stating you need remediation services for thousands of more dollars. This creates a huge conflict of interest and is entirely unethical by any measure. Unfortunately, that’s what can happen if you are uninformed or do not hire a mold assessor first.

Be sure any person or company you consider for mold assessment has an active MRSA license (mold assessor), and is insured for at least one million (\$1,000,000) dollars, as required by law. It is very expensive and hard to establish. Be sure to verify that the actual license holder conducts your inspection, not an assistant. To verify a license, go to <http://www.myfloridalicense.com/dbpr> And, it is very important, before hiring a mold assessor,

to verify their insurance because the state does not verify or require proof of insurance when a license is issued.

10. Check Quality of Inspection Reports

Second in importance, only to a home inspector's knowledge and experience, is the quality of the written report a home inspector provides their client. A high-quality, professional report should be narrative (not a check list), comprehensive, and include all findings with color photographs. A quality inspections generally takes two hours of actual inspecting; testing utilities, hiking around a ladder, climbing on the roof and through the attic, etc... If your inspector compiles your report "on-site", they are not inspecting and are not doing quality work. Professional inspectors provide a digital report via email by the end of the next business day. A typical single-family home will have a report that is about 30 pages in length including a summary of key items, color photographs, and an index. Also, a quality inspector will make themselves available for follow-up questions and phone calls.

For your consideration, the qualifications of Greg Bertaux, PE, MRSA, CIEC, ACI, HI, CPO

1. College Graduate, B.S. Mechanical Engineering, Marquette University 1986
2. Licensed FL Professional Engineer, P.E. #66843
3. ASHI "Certified Inspector" (ACI #247094, the gold standard for home inspectors)
4. 25+ years design, construction, code, inspection experience
5. Member American Society of Mechanical Engineers, ASME#94318
6. Former Florida Realtor, and licensed real estate Broker, BK#3195421
7. Licensed Home Inspector, HI366
8. Licensed Mold Assessor, MRSA102 (highest professional license)
9. Certified Indoor Environmental Consultant (CIEC – highest credential available)
10. State authorized A7 termite (WDO) inspector, JE156300
11. State authorized wind mitigation inspector, PE licensed
12. CPO – Certified Pool Operator#32-242910National Swimming Pool Foundation
13. RPI #0707, Registered Professional Inspector by the Florida Association of Building Inspectors
14. Licensed Community Association Manager for condo inspections, CAM31609
15. Certified Member of the Indoor Air Quality Association (IAQA)
16. Member of the International Code Council, ICC#5295985 (writes building codes)
17. Associate Member, Building Officials Association of Florida, BOAF#4267
(note: full BOAF membership only permitted for direct government employees)
18. Fully insured including additional specific coverage for:

Home inspections	Mold assessment	Termite inspections
Pools & spas	Lead	Septic systems
Code compliance	Wind mitigation	Referring parties
Seawalls/bulkheads	Piers/docks	
19. The founder and owner of IMHomeInspector.com that is *not* a franchise
20. Affiliate member, Realtors' Association of Indian River County
21. Board of Directors, Vero Beach Rotary Club
22. Corporate sponsor Vero Beach Museum of Art
23. Corporate sponsor Riverside Theatre
24. Consummate professional working for and committed to your total satisfaction

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