

## **Energy Efficient Homes: Home Inspections<sup>1</sup>**

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### **Quick Facts**

- A professional home inspection can verify the condition of a house for purchase as well as identify the need for recommended repairs and/or upgrades for homeowners.
- By Florida law, only State-certified Energy Raters may provide energy-rating services. Certified energy auditors and utility auditors are not home inspectors. Nor are they Home Energy Raters.
- Wood-Destroying Organism (WDO) inspectors are not the same as home inspectors. WDO inspectors *only* inspect homes for termites and other wood destroying organisms. See <http://edis.ifas.ufl.edu/IN629> for more information on this topic.
- Effective July 1, 2010, home inspectors, mold assessors, and mold remediators in Florida must be licensed through the Florida Department of Business and Professional Regulation.

### **How do you choose a home inspector?**

Like anything else, a home inspection is only as good as the inspector doing the work. It is in your best interest to carefully verify the qualifications of any inspector you consider hiring.

#### **Step 1: Basic qualification check**

First, make sure any home inspector has expertise on the specific 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 measures apply to all types of inspectors.

#### **Step 2: Further specifics**

Once you know your home inspector is generally qualified, you will want to check two additional specific items. *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. The Web site for the Florida Association of Building Inspectors

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<http://www.fabi.org/frmstandards2.aspx> has some general guidelines on what to expect in a home inspection. Second, you should request that the home inspector provide you with a list of current and past customers as well as a list of references. This enables you to learn more about the experience and track record of the home inspector. You should take the time to check with several references on the list. In addition, you should study the list of customers. Count the number of customers and see how many are builders and how many are residential property owners—the more residential customers, the better.

Generally, the higher the price, the more comprehensive or complete the service will be. 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:

**Table 1.** Comparing home inspectors

Individual or company name	Price	Inspector qualification(s)	Level of service (what they will do)
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Your chart will quickly show you that a lower price is not always the best way to choose a home inspector.

### What is a Home Energy Rating?

HERS (Home Energy Rating System) is a standardized evaluation of a home's energy efficiency and expected energy costs. The home energy rating can qualify a homeowner or homebuyer for an energy efficient mortgage (EEM), an energy improvement mortgage (EIM), or other programs. See <http://www.fsec.ucf.edu/en/consumer/buildings/homes/ratings/index.htm> for more information on the benefits of home energy ratings.

By Florida law (section 553.990, Florida Statutes), only those individuals certified by the State are allowed to provide energy rating services in

Florida. These Raters have undergone specialized training and passed the required exams. They are also required to take continuing education classes and pass further exams to keep their certification. In addition, all of their ratings are submitted to a central registry that checks for accuracy.

### What about inspections for mold or fungus?

Over the last few years, inspections for mold and fungus have become more specialized. If you need this type of inspection, you may want to seek an inspector who has completed specialized training. Inspectors who specialize in mold may also be mold assessors, while mold remediators are those persons who specialize in removing mold. As with home inspections, Florida does not currently require licensure specific to mold assessment or remediation, and you should take the same care in selecting a person with this expertise as you would when hiring any other inspectors.

Note that as of July 1, 2010, home inspectors, mold assessors, and mold remediators in Florida must

be licensed through the Florida Department of Business and Professional Regulation. For more information about these requirements, see the Florida Legislature Web sites [http://www.leg.state.fl.us/statutes/index.cfm?App\\_mode=Display\\_Statute&URL=Ch0468/part15.htm&StatuteYear=2007&Title=%2D%3EChapter%20468%2D%3EPart%20XV](http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=Ch0468/part15.htm&StatuteYear=2007&Title=%2D%3EChapter%20468%2D%3EPart%20XV) and [http://www.leg.state.fl.us/statutes/index.cfm?App\\_mode=Display\\_Statute&URL=Ch0468/part16.htm&StatuteYear=2007&Title=%2D%3EChapter%20468%2D%3EPart%20XVI](http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=Ch0468/part16.htm&StatuteYear=2007&Title=%2D%3EChapter%20468%2D%3EPart%20XVI).

## Cautions:

- You should not hire a home inspector/Rater who also offers to perform any needed repairs or other work—this may be a conflict of interest.
- Avoid hiring a home inspector/Rater who *offers* to recommend any contractor to perform repairs—this, too, is a red flag.
- It is also not a good idea to hire a home inspector/Rater who has worked for a builder or seller associated with the home prior to the inspection—the risk of a conflict of interest is greater in this situation.
- Think twice about hiring a home inspector who worked as a contractor before becoming an inspector. Find out why this person 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.
- Search for Certified Building Energy Raters in Florida at the Web site [http://dbase.fsec.ucf.edu/pls/engage/engage\\_search\\_rater](http://dbase.fsec.ucf.edu/pls/engage/engage_search_rater) .
- Check for any violations relating to workers' compensation insurance (a common area for problems in construction) at [http://www.fldfs.com/WCAPPS/Compliance\\_POC/wPages/query.asp](http://www.fldfs.com/WCAPPS/Compliance_POC/wPages/query.asp) or 800-742-2214 .
- Your local county or municipal building department may provide verification of local or state license or any known problems. See the government section of your telephone book—look under “building,” “plans,” “inspections,” or “zoning.”
- Your local court records office 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. See the government section of your telephone book—look under “courts” or “clerk of court.”

## Resources for more information

- You can search for information about the business entity (corporation or other form of business, length of time in existence, etc.) and for other or previous affiliations by searching under the home inspector's name at the document searches portion of the Florida Department of State, Division of Corporations free online search service at <http://www.sunbiz.org> or by calling 850-245-6939.
- Find information about any professional licenses held by the home inspector (such as architect, engineer, contractor, building code administrator, etc.) at <http://www.myfloridalicense.com> or 850-487-1395. You will first need to learn what licenses are held by the home inspector, then check for license validity and any record of violations. In addition to verifying licenses, be sure to check for any charges of unlicensed activity.

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