



What to expect from a Home / Commercial Inspection when buying a property:

- I. Your home inspection is a critical stage in buying a home. No one wants to buy a home with hidden, expensive problems. Property inspectors are your protection against those dangers.
- II. There are several property inspection facts to understand before purchasing a home. First, keep in mind, most cosmetic repairs for wear and tear are not customary, and few sellers will entertain addressing them. Some buyers prefer properties needing some rehabilitation, but it is not likely a seller will agree to fix minor or preferential issues.
- III. Therefore, it is crucial to understand which repairs are mandatory before finalizing a sale.
- IV. In some states, like Florida, an "as-is" clause in a sales contract releases the seller from repair responsibility before the sale. The language implies that the buyer is willing to purchase the property in its current condition but may decline the deal if the inspection reveals too many repair issues.
- V. Repairs that a buyer requests differ from those that a lender or insurance company requires to underwrite a mortgage or a homeowner's insurance policy. In most cases, you may be denied financing or insurance from specific bank lenders or insurance companies not satisfied with the inspection results or planned repairs. These types of fixes are then "Required" for a buyer to secure a loan and close on the home.
- VI. There is a misconception that a home inspector's role is to find deficiencies. But there is more to home inspections' value. In my inspector role, I educate and protect my clients as they evaluate one of their lives' most important decisions. I like to refer to a home inspection as a visual non-invasive **BLUEPRINT** of your home. It lays out the client's narrative to understand which issues are essential, which items must rectify, and which issues/suggestions can be repaired after closing.
- VII. Not all report deficiencies are mandatory repairs that affect the house's safety and functionality. It is essential to read the complete inspection report carefully. It will reveal the severity of each deficiency and its contribution to the security and integrity of your home



Deficiencies outlined in the inspection report are categorized into three sections:

- ✓ **Blue** (General Maintenance/Suggestions/Observations) - This first section describes minor issues or suggestions that may later contribute to a more severe problem if not addressed eventually.
- ✓ **Orange** (Repair/Recommendations) - The next deficiency section is the repair section. This section outlines issues/defects that potential buyers/homeowners should consider repairing though the issue/defect may not be required for repair to purchase the home.
- ✓ **Red** (Immediate Repairs/Safety Hazard/Insurance issues) - The third section outlines problems that may prevent you from legally occupying, financing, or insuring the home until remedied.
 - The third deficiency section, colored **Red**, is also the hazards section/Immediate repair. It describes the scope and severity of issues that may include safety hazards that can cause a problem with the home's closing transaction. An example of an immediate hazardous deficiency is overloaded circuits and Inadequate wiring that result in safety hazards to the home's health. Other issues that arose during an inspection are moisture issues that can lead to mold growth and structural defects located on the property that pose an issue with the home's structural integrity—these types of problems/defects listed in the report require prioritizing for immediate action/repair. Safety issues may not necessarily be expensive; the deficiency might be under **\$100** but is causing a significant safety issue.

I. Reputable inspectors and agents will tell you that the purpose of a home inspection is to investigate conditions that could impact the decision to purchase a home. Health and safety issues are the top priorities. My goal as an inspector is to protect my clients from potential dangers that could threaten their families.

II. On the other hand, inspections should not be a roadmap for repair perfection. My responsibility is to find issues and report them, not suggest a punch list to achieve perfection. It is not realistic. Existing homes will have imperfections. It is even possible to find flaws in newly constructed homes. It is beneficial to hire an independent home inspection company to inspect the house during the building process thoroughly. The goal is to gain a comprehensive impression of the home's overall health, so the buyer can confidently purchase their home.

III. You may be surprised at how extensive a home inspection can be and how many hidden problems a thorough job examination may reveal. Listed below are facts about the home inspection process.



Facts About Home Inspections:

1. A home inspection is a delicate process. Inspectors are well trained and on their top game to detect all property defects. If you are the prospective buyer, try not to ask the inspector questions while they perform their routine so you do not distract them. Reserve your questions for the report summary when the inspector can explain everything you want to know in detail.
2. Lower your expectations and do not expect a perfect report. Buying a home is emotional, but it is a business transaction. Keep calm and understand the findings and the remedies before you react.
3. Note that an inspection is not a pass/fail test; almost every home will have flaws. Home inspections uncover as many as 50 to 100 deficiencies in most cases. However, most of these deficiencies are relatively minor issues.
4. Decide what is essential/less critical to fix once you receive your inspection report. Once you receive your inspection report, the inspection issues/defects will be categorized as level 1, level 2, and level 3, as stated above. When reviewing the issues noted in the report, keep in mind the following helpful questions to ask yourself as you read through the information written in the inspection report:
 - A. What are the repairs I or a family/friend can handle?
 - B. How much does this issue cost?
 - C. Does it cost more than my budget?
 - D. Does this issue pose an immediate hazard/health concern to you or your loved ones? (the issues/defect noted in the report will be colored **Red**)
 - E. Do these issues/defects prevent us from:
 - ✓ Moving in on time?
 - ✓ Receiving a loan?
 - ✓ Obtaining homeowners insurance? (The issues/defect noted in the report will be colored **Red**)



HOME INSPECTION FAQs



❖ **What is a Home Inspection?**

- A home inspection is a limited, non-invasive examination of a home's condition. Home inspections are usually in connection with the sale of that house. A home inspector conducts them with a Florida State License, training, and certifications.

❖ **What is a 4-Point Inspection Form & Why Do I Need This Inspection Form?**

(4-point inspection Form included FREE w/ every full property inspection)

- A 4-point home inspection is a detailed analysis of the four central sections providing the necessary information to obtain homeowner insurance in Florida. The areas included in the examination are the roof, electrical system and components, plumbing system and components, and HVAC system. This inspection form provides an insurer with an unbiased opinion from a licensed professional home inspector regarding a house's visible condition. It helps the insurer better understand the risks associated with insuring's real estate property. Certain home conditions could be a future liability. A 4-point inspection can alert the insurance company to potential problems.

❖ **If I Have Questions About My Report, Can I Call the Inspector?**

- Please call our office at **386-383-3270**. Our office hours are Monday-Friday 9:00 am to 5:00 pm. Our receptionist will take down your message and relay it to the inspector. Please understand our inspectors are in the field performing multiple inspections a day, and it can take up to 24-48 hours to receive a call back from one of the inspectors. Leaving detailed questions with our receptionist or emailing info@dreamhomeinsp.com with a list will help the inspectors answer your questions sooner.



❖ **What Does a Home Inspection Company Do?**

- A home inspection company helps potential home buyers and sellers examine a house or other commercial/residential property to determine its overall visible condition. Both buyers and sellers are prone to choose a home inspection company with experienced, state-certified inspectors who provide professional home inspection services.

❖ **How Long Does a Home Inspection Take?**

- The time it takes to perform a home inspection depends on several factors, including the home's size. For example, it may take a home inspector only two or three hours to inspect a single-family residential home. The time is not the same with multi-level / multi-family inspections.

❖ **The Inspection Report Information:**

- After the structure's examination, the qualified home inspector will present the potential home purchaser/homeowner with a comprehensive report written, including pictures and videos highlighting the issues found during the inspection on the above-stated address. The information registered in the report may include details such as:
 - ✓ Items written in the report are the inspector's professional opinion on inspected systems and components with significant defects or near the end of their service lives.
 - ✓ The inspection report explains why the home inspector arrived at his or her professional opinion if this reason is not apparent.
 - ✓ The home inspector had limitations written in his report for specific systems and components.
 - ✓ The information also includes photos & videos to substantiate the inspector's findings and recommendations for necessary repairs.