

Professional home inspections important when buying a home

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Home inspections have become an important part of the home-buying process, as insurance companies no longer automatically insure homes constructed with outdated building codes, and financial institutions seek assurances the homes they are financing are free of defects.

The state of Florida began licensing home inspectors in 2010. Many of the top home inspectors are accredited by the Florida Association of Building Inspectors and the American Society of Home Inspectors.

One of the leading licensed and accredited home inspectors for Lake and Sumter counties is Randy Vermeulen, president of C.I.C. Home Inspections LLC of Leesburg. Vermeulen says people need home inspections “to put their mind at ease when purchasing a place they will call home.” He has a reputation for being a straight-forward, no-nonsense inspector who provides a thorough report.

“My inspections are based on visual observations on a specific day,” says Vermeulen. He quickly points out that his decades of being a licensed contractor plus his training as a home inspector give him the ability to identify potential problems that might be overlooked by a less experienced professional. According to Vermeulen, most of his work is generated through word of mouth because of his reputation. He went on to say, “I have been hired by many buyers who were once sellers of homes I inspected.”

The majority of C.I.C. Home Inspections’ jobs are from sellers purchasing a new or existing home. Vermeulen says that a growing part of his home inspection business is from insurance companies potentially denying coverage to existing policy holders for wind mitigation issues, faulty electrical wiring, service panels or old roofing.

Interestingly, the other area in which his business has grown is through home warranty inspections for new home owners. Frequently, a new home comes with a one-year warranty from the builder. Many homeowners have hired C.I.C. Home Inspections to search for defects prior to the expiration of their one-year warranty.

Vermeulen says a good home inspection report should be very detailed with lots of photographs, clear inspection notes and a history of the property.

C.I.C. Home Inspections provides a BuildFax report, which details all permitted work completed on the property and other public record information. Many times, this report will indicate if any illegal work has been completed on the property. Vermeulen also provide hundreds of photographs on a

DVD, which can be used in future insurance claims.

Vermeulen said, “After the tornadoes that struck The Villages a few years ago, many of my clients called, thanking me for the pictures taken during the home inspection. That was how they were able to prove their claim.”

Vermeulen is spending more of his time inspecting modular homes, as many insurance companies today require a four-point inspection — roofing, electrical, plumbing and HVAC (heating, ventilation and air conditioning) — before considering coverage. Four-point inspections are gaining in popularity with many homeowners who must purchase coverage from the state-sponsored Citizens Insurance Program.

At first, home inspections were a good idea. Today, however, with all of the peril in insurance coverage, regulations and warranties, they have become a necessity.