

Home Inspection Checklist

THE INSPECTIONS, THE ROOF-AGE RULES, AND WHAT TO ASK

Print this out and bring it to the inspection. Full detail is in the companion article:
domuncula.com/home-inspection-checklist/

Line up the inspections

☐**1****General home inspection**

Structure, foundation, roof condition, attic, windows, doors, and visible plumbing and electrical. Worth doing even on new construction. Confirm the inspector's Florida license on DBPR's online license search before hiring.

☐**2****4-point inspection**

Insurance-focused report on the roof, electrical panel, plumbing, and HVAC. Citizens requires one on homes more than 20 years old, private carriers set their own cutoffs. Problem panels, polybutylene plumbing, or active leaks can block coverage, so order it early.

☐**3****Wind mitigation inspection**

Documents roof-to-wall connections, opening protection, and roof shape. Doesn't decide whether you get coverage, but can meaningfully lower the premium if the home qualifies.

☐**4****WDO (termite) inspection**

Florida's wood-destroying organism inspection, reported on state form FDACS 13645 by a licensed pest control company. Covers termites, beetles, and wood-decaying fungi. Many lenders require it. It does not cover mold.

Know the roof-age rules

☐**5****Under 15 years: protected by law**

Under F.S. 627.7011, insurers can't refuse to issue or renew a homeowners policy solely because of roof age.

☐**6****15 years and older: the 5-year inspection rule**

The insurer must let you get the roof inspected, at your expense, before requiring replacement. If the inspection shows 5 or more years of useful life left, age alone can't be the reason for a refusal.

☐**7****Condition still counts**

Insurers can still price or decline a roof based on its condition, and many get tougher at 15 to 20 years, often covering the roof at actual cash value. Age is counted from the last full roof replacement.

☐**8****Citizens: 25 years shingle, 50 years tile or metal**

Past those ages, Citizens needs an inspection showing at least 5 years of remaining life, or proof of a full replacement. Confirm current rules with an agent, they vary by carrier and change without much notice.

Watch for moisture and mold

☐**9**

Look for water damage on the walkthrough

Ceiling stains (especially under the attic air handler), soft or bubbling drywall, musty smells hidden by air freshener, rust or standing water in the AC drain pan, cupped wood floors, and fresh paint patches.

☐**10**

Signs of moisture? Bring in a licensed mold assessor

Neither a home inspection nor a WDO report is a mold assessment. Florida requires a state license for mold assessment and remediation on jobs over 10 square feet.

Add the inspections this property needs

☐**11**

Septic, well, pool, sinkhole, sewer line

Septic: inspection and pump-out. Well: water test plus pump and tank check. Pool: dedicated pool inspection on older pools or cages. Sinkhole: closer look if there are cracks or a past claim. Older homes: camera the main drain line.

Ask before you waive anything

☐**12**

When was the roof last replaced, and was it permitted?

Permitted work is easier to verify, and insurers weight it accordingly.

☐**13**

How old are the water heater and HVAC system?

Both show up on the 4-point report. The manufacture date on the outdoor AC unit's data plate tells you how much life it has left.

☐**14**

Any past water damage, mold, termites, or insurance claims?

Ask about water damage, mold remediation, termite treatment, and past claims, and get the paperwork for any work done.

☐**15**

Is the property in a flood zone?

Not part of a standard inspection, confirm it separately. It affects insurance requirements and closing costs if flood coverage becomes mandatory.

After you close

☐**16**

Look into My Safe Florida Home

Free wind mitigation inspections for eligible homeowners, plus grants up to \$10,000 for roof, opening-protection, and roof-to-wall upgrades. Eligibility and funding change from year to year, check mysafehome.com for current rules.

This checklist is for general informational purposes only and isn't financial, legal, insurance, or tax advice - for guidance specific to your situation, talk to a licensed professional.