

HB 1251

2025

1                   A bill to be entitled  
2           An act relating to home inspectors; amending ss.  
3           468.8313 and 468.8321, F.S.; revising the examination  
4           and disclosure requirements for home inspectors;  
5           amending s. 468.8322, F.S.; requiring home inspectors  
6           to maintain an errors and omissions insurance policy  
7           in a specified amount; amending s. 468.8314, F.S.;  
8           making a conforming change; providing an effective  
9           date.

10  
11   Be It Enacted by the Legislature of the State of Florida:

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13           Section 1. Subsection (2) of section 468.8313, Florida  
14   Statutes, is amended to read:

15           468.8313 Examinations.—

16           (2) An applicant may practice in this state as a home  
17   inspector if he or she passes the required examination, is of  
18   good moral character, and completes a course of study of at  
19   least 200 ~~120~~ hours that covers all of the following components  
20   of a home: structure, electrical system, HVAC system, roof  
21   covering, plumbing system, interior components, exterior  
22   components, and site conditions that affect the structure. The  
23   course must also cover state insurance inspections, wind  
24   mitigation, and four-point and roof inspections. A minimum of 8  
25   hours of the course must cover the basics of the Florida

26 Building Code and a minimum of 8 hours of the course must cover  
 27 report writing, including a practical component.

28 Section 2. Section 468.8321, Florida Statutes, is amended  
 29 to read:

30 468.8321 Disclosures.—Before ~~Prior to~~ contracting for or  
 31 commencing a home inspection, a home inspector shall provide to  
 32 the consumer a copy of his or her license or license number to  
 33 practice home inspection services in this state and a written  
 34 disclosure that contains the scope and any exclusions of the  
 35 home inspection.

36 Section 3. Section 468.8322, Florida Statutes, is amended  
 37 to read:

38 468.8322 Insurance.—A home inspector shall maintain a  
 39 commercial general liability insurance policy and an errors and  
 40 omissions insurance policy in an amount of not less than  
 41 \$300,000 per policy.

42 Section 4. Subsection (3) of section 468.8314, Florida  
 43 Statutes, is amended to read:

44 468.8314 Licensure.—

45 (3) The department shall certify as qualified for a  
 46 license by endorsement an applicant who is of good moral  
 47 character as determined in s. 468.8313, who maintains ~~an~~  
 48 insurance policies ~~policy~~ as required by s. 468.8322, and who:

49 (a) Holds a valid license to practice home inspection  
 50 services in another state or territory of the United States,

51 | whose educational requirements are substantially equivalent to  
52 | those required by this part; and has passed a national,  
53 | regional, state, or territorial licensing examination that is  
54 | substantially equivalent to the examination required by this  
55 | part; or

56 |       (b) Has held a valid license to practice home inspection  
57 | services issued by another state or territory of the United  
58 | States for at least 10 years before the date of application.  
59 | Such application must be made either when the license in another  
60 | state or territory is active or within 2 years after such  
61 | license was last active.

62 |       Section 5. This act shall take effect July 1, 2025.