



## North Carolina Home Inspector Licensure Board

Institute for Business & Home Safety (IBHS) FORTIFIED for existing homes™

The NC Home Inspector Licensure Board ("Board") Standards of Practice and Rules Review Committee has reviewed the scope of work and services rendered to the public proposed by the Institute for Business & Home Safety ("IBHS") FORTIFIED for existing homes™ program. The purpose of the IBHS program as currently described is to provide a visual examination, evaluation and recommendations to property owners in 18 coastal counties that may qualify them to receive homeowner's insurance premium discounts. Under this program, IBHS will provide specialized training to persons who will be designated as IBHS evaluators. The IBHS evaluators will go on-site to collect specified field data of a coastal residential structure. This data is limited to that relevant to homeowners insurance of coastal residences, and some data is beyond the scope of information that would be transmitted in a home inspection report. This field data is transmitted from the IBHS on-site evaluator to IBHS. Based on this field data, IBHS may certify a coastal residence for an insurance premium discount, or may provide a report stating what components of a home must be modified in order to qualify for the insurance premium discount.

It is the Board's position that the Legislature did not intend for the NC Home Inspector Licensure Act (Chapter 143, Article 9F of the General Statutes) to encompass the IBHS program's activities, and that the IBHS program is outside the scope of Chapter 143, Article 9F. It would not further the Board's purpose as described in N.C.G.S. 143-151.44 to regulate the IBHS program. Therefore, persons designated as evaluators by IBHS under this program do not require licensure by the Board, and licensed home inspectors are not required to provide reports in conformance with the Board's Standards of Practice when providing services under contract for IBHS.

NOTE: If the IBHS evaluator's activities extend beyond gathering field data to encompass activities within the scope of Chapter 143, Article 9F of the General Statutes, those activities will be regulated by this Board. Such activities would include an IBHS evaluator noting home defects to the home owner or suggesting repairs to the homeowner that are beyond the scope of those related to the IBHS insurance discount certification.