

**69J-7.003** Inspections.

The standards and procedures for determination of eligibility for a free home inspection pursuant to Section 215.5586, F.S., are set forth in Florida Department of Financial Services Florida Comprehensive Hurricane Damage Mitigation Program My Safe Florida Home Program Homeowner's Guide to Free Home Inspections, Booklet 829-B, (Eff. 1/31/07), which is hereby incorporated by reference into this rule. The booklet may be obtained by contacting the Department's Division of Consumer Services at 1(800)342-2762 or it may be downloaded from the Department's website at <http://www.mysafefloridahome.com/>.

*Specific Authority 215.5586(6) FS. Law Implemented 215.5586 FS. History—New 1-31-07.*

Florida Department of Financial Services  
Florida Comprehensive Hurricane Damage Mitigation Program  
My Safe Florida Home Program  
Homeowner's Guide to Free Home Inspections, Booklet 829-B

The Florida Comprehensive Hurricane Damage Mitigation Program (the "Program") was created by the Florida Legislature in 2006, through enactment of Section 215.5586, Florida Statutes. The Legislature has made the Florida Department of Financial Services (the Department) responsible for implementation of the Program.

The Department has created a website to provide information to homeowners and other interested persons, concerning the Program. The website address is <http://www.mysafefloridahome.com> (herein referred to as "the Program's website").

The procedure for seeking a free inspection under the Program is as follows:

1) To determine eligibility homeowner's must first take the eligibility survey. The survey is provided in this Guide and is also available on the Program's website.

2) How to apply for a free inspection.

a) There are several different ways for homeowners to apply for a free inspection. The Department recommends that those homeowners with internet access apply online. Homeowners without access to the internet or those who are uncomfortable with providing the necessary information via the internet may apply by phone or mail. Homeowners may call the Department toll free at 1-800-342-2762 to apply for the Program. Department staff will assist homeowners with determining eligibility as well as completing an application for a free inspection. Those homeowners applying by phone will then be mailed their completed application for original signatures. Homeowners may also request by phone that a blank application be mailed to them or visit a local regional office of the Department of Financial Services to complete by hand. Completed applications must be mailed to the following address: My Safe Florida Home Program, Department of Financial Services, P.O. Box 6110, Tallahassee, FL 32314-6110

b) Homeowners who apply online must print the free inspection application prior to terminating their session by selecting 'Print my application.' It is important to print two copies of the application. One copy will be mailed to the Department and the other will be kept for the homeowner's records. The application printed will contain a bar-coded 'application number' unique to that specific application. Please use this application number in all subsequent communication with the Department.

c) There are two versions of the application form -- one for use if your residence is a 'single family detached dwelling', and one for use if your residence is in a 'multi-family dwelling' such as a townhouse. A 'single family detached dwelling' refers to a home that is a building that sits on its own lot and typically houses one family. A 'multi-family dwelling' is a building containing more than one residence such as townhouses, duplexes, and patio homes. Follow the instructions provided with the appropriate application form for your use. Both versions of the application form are included with this Guide. If you have any questions when completing the application form you may call the Department toll free at 1-800-342-2762 for assistance.

d) All inspection applications, regardless of how the application was completed must be mailed to the Department with original signature(s), proof of homestead exemption and proof of an insured value of \$500,000 or less. Completed inspection applications must be mailed to the following address: My Safe Florida Home Program, Department of Financial Services, P.O. Box 6110, Tallahassee, FL 32314-6110.

e) Upon receipt of the completed application and the accompanying documentation the Department will review the submission for accuracy. After the application is reviewed the homeowner will receive a letter detailing any discrepancies found by the Department. If discrepancies are found within an application the homeowner will be provided with an opportunity to correct any problems noted by the Department or request a hearing to dispute the Department's position.

#### Timetable for Inspections.

Assuming the funds appropriated by the Legislature for inspections are sufficient, every approved 'free inspection' applicant throughout the state will receive a free inspection and inspection report. Inspections will begin in August 2006. However, although the Department is proceeding as quickly as possible, it will be several months before many approved applicants receive their inspections. Tens of thousands of Floridians are requesting free inspections. The Florida Comprehensive Hurricane Damage Mitigation Program is without precedent in terms of the type, size and scope of the Program. Due to the fact that the Program is one of a kind there are several processes still in the development phase. The Department is in the process of locating and training qualified inspectors and inspection firms. Proper reporting forms and systems are being created. The new systems, forms, and processes must be tested in a pilot phase before the Department can approve them for statewide implementation. Therefore, the Department is bringing the inspection process online county by county, and sometimes even by specific regions of a county, guided by relative hurricane damage vulnerabilities and potential insured hurricane losses.

Being approved for a free inspection does not guarantee that a homeowner will receive a grant under the Program. After a homeowner receives the free inspection report, the homeowner may apply for a grant to perform the recommended mitigation improvements as outlined by the free inspection report. It is unlikely that all grant applications will be approved. A Homeowner's Guide for Grant Applications will be published separately by the Department.

## Q & A

### 1. Who will be eligible for free home inspections?

- A Floridian whose primary residence is a single-family, 'site-built' home who has a valid homestead exemption, and whose home has an insured value against loss from hurricane wind damage of \$500,000 or less.
- A Floridian whose primary residence is a unit in a multi-family dwelling of up to four units who has a valid homestead exemption, and whose unit has an insured value of \$500,000 or less.

*NOTE: All unit owners in a multi-family dwelling must be qualified and agree to participate in the Program to be eligible for a free home inspection.*

- Properties not eligible for free home inspections include:
  - Mobile homes or manufactured homes
  - Second/Vacation homes
  - Rental properties
  - Apartments
  - Condominiums
  - Uninsured properties
  - Businesses

### 2. When can I request a free inspection?

Floridians can apply beginning August 15, 2006.

### 3. Can I hire my own inspector and have the Department pay for the inspection?

(Homeowner's Guide to Free Home Inspections, Booklet 829-B) (Eff. 1-31-07)

No. If you have an inspection by an inspection firm other than the firm approved by the Department, you will be responsible to pay for the inspection. In addition, homeowners who have inspections performed by inspection firms other than the inspection firm approved by the Department will not be eligible to apply for a grant with the Program.

4. What will the inspection report tell me?

The new law specifies that the inspection report must:

- 1) Outline what eligible mitigation improvements may be made to your home to increase resistance to hurricane wind damage, in seven specific categories (see below).
- 2) Provide an estimated range of how much each mitigation improvement will cost to complete.
- 3) Explain potential insurance discounts that may be available for each mitigation improvement completed.
- 4) Offer a hurricane resistance rating scale that shows the home's current ability and future ability after suggested mitigation improvements are completed to withstand hurricanes.

5. What are the seven specific categories of hurricane damage mitigation improvements covered by this program?

1. Upgrading the strength of roof deck attachment;
2. Installing secondary roof water barrier;
3. Improving the wind damage resistance of roof covering;
4. Bracing gable end walls;
5. Reinforcing roof-to-wall connections;
6. Providing protection to window openings, most commonly by installing storm shutters;
7. Upgrading the strength of exterior doors, including garage doors.

6. Does obtaining a free inspection obligate me to make any repairs or upgrades to my residence?

No, it does not.

7. I live in a mobile home or manufactured home. Am I eligible for a free inspection or grant under the Florida Comprehensive Hurricane Damage Mitigation Program?

No, the program is only available for site built homes. For information about the mobile home program homeowners may contact Tallahassee Community College at (850) 201-8418.

8. Will my application and related paperwork filed with the Department, be a public record?

The Department anticipates that the answer will be 'Yes.' For example, it is anticipated that the Department would not be able to refuse to disclose your application and inspection report to insurance carriers. If the current condition of your house is not consistent with what you have previously told your insurance carrier, your insurance carrier may, in some instances, discover this by obtaining and examining the inspection report. The Department may propose legislation to the Legislature to keep the inspection reports confidential, but unless and until such legislation is enacted, it is anticipated that applications and inspection reports will be public records.

## ***ELIGIBILITY SURVEY FOR FREE HOME INSPECTION***

To find out if you are eligible to apply for a free home inspection, please answer the following four questions in this survey. If you answer yes to the following four questions, you are eligible to submit an application for a free inspection of your single family detached home.

1) Is the **insured value** of your home \$500,000 or less? \_\_YES \_\_NO

**Insured value** is the amount of insurance on the covered property found on the declarations page of your homeowner's insurance policy under **Coverage A (Dwelling)**. The policy's declaration page must confirm that you have coverage that protects you against **wind damage**.

2) Do you have a homestead exemption? \_\_YES \_\_NO

### HOW TO DETERMINE AND PROVE YOUR HOUSE HAS A HOMESTEAD EXEMPTION

Most Floridians receive a postcard by mail from the county Property Appraiser's office each year is proof of homestead exemption if it shows an "exemption" of at least \$25,000.

Most homeowner's also receive a document every year from their county Tax Collector, showing their proposed real estate taxes for the following year. The document may have a heading such as 'Notice of Proposed Property Taxes.' This document generally contains a box labeled 'Exemptions.' If the 'Exemptions' box shows a value of at least \$25,000, your house has a homestead exemption. The document must show your name, the address of the property, and the parcel number, folio number or other unique number used by the Tax Collector's office to identify your real estate property in their records. If the document meets the above criteria, you can mail the Department a copy as proof of your homestead exemption.

If neither of the above documents are available, most county Property Appraisers have websites you can visit to verify homestead exemption. Most of the websites will allow you to search for your property and tax records by entering your name and/or address in a search field. The property record generated by a search will generally have a field labeled 'Exemptions or Exemption Value.' If your property record shows an exemption value of at least \$25,000, your house has a homestead exemption. The document must show your name, the address of the property, and the parcel number, folio number or other unique number used by the Property Appraiser's office to identify your real estate property in their records. If the property record meets the above criteria, print the record and mail the Department a copy of the property record.

If none of the above methods are available, call or visit your County Tax Collector's office to obtain proof of homestead exemption. The document must show your name, the address of the property, and the parcel number, folio number or other unique number used by the Tax Collector's office to identify your real estate property in their records.

See sample county postcard showing proof of homestead exemption, below. Similar cards are mailed to most homeowners each year by the county property appraiser.

PROPERTY APPRAISER NAME  
YOUR COUNTY PROPERTY APPRAISER  
YOUR COUNTY COURTHOUSE  
ADDRESS  
CITY, STATE ZIP

PRESORTED  
FIRST CLASS  
U.S. POSTAGE PAID  
PERMIT #7  
TALLAHASSEE, FL

RECEIPT FOR 2006 TAX EXEMPTION RENEWAL RETURN SERVICE REQUESTED  
YEAR

Widow	Widower	Disability	Homestead 25000	Other
Legal Description Neighborhood and Legal Description of Your Property			Property Control No. XX-XX-XX- X-XXX-X	

OWNER LAST NAME, FIRST NAME  
ADDRESS  
CITY, STATE ZIP



#### HOMESTEAD EXEMPTION RECEIPT

You will not receive a Homestead Exemption Renewal Application for this tax year. You will automatically receive Homestead Exemption for the current tax year. This is your receipt.

If you are no longer entitled to Homestead Exemption you must sign the Exemption removal request on the reverse side of this document and return it to the Property Appraiser.

There are severe penalties for falsely claiming Homestead Exemption.

You are no longer eligible for Homestead Exemption if:

1. The residential unit on which you claim homestead exemption is rented.
2. The residential unit is no longer your permanent home.
3. You are no longer a permanent resident of Florida.

If you are applying for Homestead Exemption on new property or for any other personal exemption such as widows, widowers or disability exemption for the first time, you must apply at the Property Appraiser's office on or before March 1st of this year.

If you have any questions concerning exemptions or this form call (850) 488-6102.

3) **Is your home site-built?**  Yes  No

A site-built home is built at its permanent and final location. Mobile homes and other manufactured homes are not site-built homes and are not qualified to receive an inspection.

4) **Is your home a single-family detached dwelling?**  Yes  No

A single-family detached dwelling is a building that sits on its own lot and typically houses one family.

A multi-family structure is a building containing more than one residence such as townhouses, duplexes, and patio homes.

There are two versions of the inspection application form, one for single-family detached dwellings and one for multi-family dwellings. If your home is a single-family detached dwelling, complete the application titled 'Application for Free Inspection of Detached Single-Family Detached Dwelling.' If your home is a multi-family dwelling of no more than four units, complete the application titled 'Application for Free Inspection of Multi-Family Dwelling.'

**Florida Department of Financial Services**  
**Application for Free Inspection of Single-Family Detached Dwelling**  
**Florida Statutes s. 215.5586**

Required fields marked with asterisks (\*) must be provided.

Owner Name(s) as listed on homestead exemption:

	Last Name	First Name	Middle Name
1.*			
2.			

Mailing Address*	Mailing City*	State*	Zip*

Name of Person filling out this form (if different than owner)

Preferred Daytime Phone *	Other Phone	Other Phone or Fax

Email Address

* Property Street Address

* Property City	* Property State	*Property ZIP

* Property County	Property/Parcel/Real Estate Number

* Year home was built

1. Is the home to be inspected a site-built home? \_\_Yes \_\_No

A site-built home is built from scratch at its permanent and final location. Mobile homes and other manufactured homes are not "site-built" homes and are not qualified to receive an inspection.

2. Is the home to be inspected a single-family detached dwelling? \_\_YES \_\_NO

A single-family detached dwelling sits on its own lot and is typically lived in by one family. The multi-family dwelling application is a separate document found in this Guide, as well as at [www.mysafefloridahome.com](http://www.mysafefloridahome.com)

3. Are you the owner of the property and is it your primary residence? \_\_YES \_\_NO

4. Is the home a rental or lease property? \_\_YES \_\_NO

5. Do you have a homestead exemption on this property? \_\_YES \_\_NO

Proof of homestead exemption must be submitted.

6. Does your home currently have an insured value of \$500,000 or less?  YES  NO

A copy of the declarations page of your current insurance policy must be submitted. The policy's declaration page must confirm that you have coverage that protects you against **wind damage**.

**SIGNATURE BLOCK**

By my signature below, I certify that the above statements in this application are true and correct to the best of my knowledge. I certify that the documents I am providing as proof of homestead exemption and as proof of insured value are valid and correct to the best of my knowledge. I authorize a Department of Financial Services approved inspector to conduct an inspection of my property for the purpose of identifying mitigation improvements that may be made to my property to increase its resistance to hurricane wind damage. I understand that qualifying for and having this free inspection conducted on my property does not automatically qualify me for or guarantee that I will receive a grant. I understand that under Section 817.2341(3) (a), Florida Statutes, it is a felony to knowingly make a material false statement to the Department of Financial Services.

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

**ADDITIONAL DOCUMENTS:** The Department of Financial Services will only consider applications that include the following documentation:

1. Proof of a valid homestead exemption on the house to be inspected
2. Proof that the house to be inspected has an insured value against loss by hurricane wind damage of \$500,000 or less by sending a copy of your current homeowner's insurance declaration pages, which are usually the first pages of the insurance contract, titled "Declarations" and includes the amount of dwelling coverage, wind premium amount and either the wind deductible percentage or the wind deductible amount.

More information about the required homestead exemption and insured value documents and examples of the needed documents can be found above in this Guide, or at [www.mysafefloridahome.com](http://www.mysafefloridahome.com).

**CAUTION:** Please note that you may receive solicitations from other businesses, not connected to this Program, offering to perform inspection services on your home. The "free inspection" offered in this Program refers **only** to an inspection by an inspection firm **approved by the Department**. The Department will **not** pay for an inspection conducted by any other inspection firm or business. If you have any questions as to whether a person calling you to arrange an inspection is contacting you to arrange a free inspection authorized by the Department, call the Department's Consumer Helpline at 1-800-342-2762.

**Florida Department of Financial Services**  
**Application for Free Inspection of Multi-Family Dwelling**  
**Florida Statutes s. 215.5586**

The owner of each unit in the building must sign this application and agree to have his/her unit inspected as part of this process. All unit owners must designate one of the unit owners as the primary contact person for communications with the Department and the home inspector to be assigned by the Department.

Section 1. PRIMARY CONTACT PERSON INFORMATION			
Last name	First name	Middle name	
Building Address (Same for every unit owner):			
City	State	ZIP	County
Primary Contact Person's Mailing Address			
City	State	ZIP	
Primary Contact Person's Preferred Daytime Phone with Area Code:			
Other Phone or fax:			
Email Address:			
How many residential units are in the building?			
In what county is the building located?			
In what year was the building constructed?			

Section 2. All of the following statements must be "True" or the units will not qualify for an inspection or grant under this Program.
1. The entire building is used for residential purposes. <input type="checkbox"/> True <input type="checkbox"/> False <i>If there are shops, stores or offices within the building, it will not qualify for this Program.</i>
2. There are not more than four residential units in the building. <input type="checkbox"/> True <input type="checkbox"/> False <i>If the building contains more than four units it does not qualify for an inspection or grant under this Program.</i>
3. Each and every unit in the building currently has a homestead exemption. <input type="checkbox"/> True <input type="checkbox"/> False <i>Proof of homestead exemption must be submitted for every unit in the building.</i>
4. Each and every unit in the building is the permanent and primary residence of the person who owns the unit. <input type="checkbox"/> True <input type="checkbox"/> False
5. None of the units in the building are a rental or lease property. <input type="checkbox"/> True <input type="checkbox"/> False
6. Each and every unit in the building has a homeowner's insurance policy currently in force that includes coverage for hurricane wind damage. <input type="checkbox"/> True <input type="checkbox"/> False
8. Each individual unit in the building has an insured value of \$500,000 or less. <input type="checkbox"/> True <input type="checkbox"/> False <i>Proof of insured value must be submitted for every unit in the building.</i>
9. The owner of each and every unit in the building will sign this application and will allow access for a free inspection of the unit under this Program. <input type="checkbox"/> True <input type="checkbox"/> False

Section 3.

<b>UNIT #1</b>			
Enter below the unit owner name(s) as listed on homestead exemption. If single owner, use just line 1. If co-owners, use lines 1 and 2.			
Last name	First name	Middle name	
1.			
2.			
Enter below full unit address.			
Address	City	State	Zip
This unit currently has a homeowner's insurance policy in force that includes coverage for hurricane wind damage. <input type="checkbox"/> Yes <input type="checkbox"/> No			
This unit has an insured value of \$500,000 or less. <input type="checkbox"/> Yes <input type="checkbox"/> No			

Insurer name	Policy #	Policy Expiration date	Insurer phone no:
This unit has attic access? Yes No			
This unit currently has a homestead exemption? Yes No			

<b>UNIT #2</b>			
Enter below unit owner name(s) as listed on homestead exemption. If single owner, use just line 1. If co-owners, use lines 1 and 2.			
Last name	First name	Middle name	
1.			
2.			
Enter below full unit address.			
Address	City	State	Zip
This unit currently has a homeowner's insurance policy in force that includes coverage for hurricane wind damage. Yes No			
This unit has an insured value of \$500,000 or less. Yes No			
Insurer name	Policy #	Policy Expiration date	Insurer phone no:
This unit has attic access? Yes No			
This unit currently has a homestead exemption? Yes No			

<b>UNIT #3</b>			
Enter below unit owner name(s) as listed on homestead exemption. If single owner, use just line 1. If co-owners, use lines 1 and 2.			
Last name	First name	Middle name	
1.			
2.			
Enter below full unit address.			
Address	City	State	Zip
This unit currently has a homeowner's insurance policy in force that includes coverage for hurricane wind damage. Yes No			
This unit has an insured value of \$500,000 or less. Yes No			
Insurer name	Policy #	Policy Expiration date	Insurer phone no:
This unit has attic access? Yes No			
This unit currently has a homestead exemption? Yes No			

<b>UNIT #4</b>			
Enter below unit owner name(s) as listed on homestead exemption. If single owner, use just line 1. If co-owners, use lines 1 and 2.			
Last name	First name	Middle name	
1.			
2.			
Enter below full unit address.			
Address	City	State	Zip
This unit currently has a homeowner's insurance policy in force that includes coverage for hurricane wind damage. Yes No			
This unit has an insured value of \$500,000 or less. Yes No			
Insurer name	Policy #	Policy Expiration date	Insurer phone no:

This unit has attic access? <u>Yes</u> <u>No</u>
This unit currently has a homestead exemption? <u>Yes</u> <u>No</u>

**Section 4. Signature Blocks**  
 By our signatures below and submitting this application, each of the unit owners hereby represent and certify to the Department of Financial Services:

- 1) That we have read this entire application as filled out, and reviewed the documentation of homestead exemption and insured value being provided with this application.
- 2) That information in the application as to our particular unit is correct and accurate.
- 3) That the documentary evidence of homestead exemption and insured value being submitted with this application regarding our particular unit, is true and accurate to the best of our knowledge and belief.
- 4) That we have no information or reason to believe any information provided in this application regarding the overall building or regarding other Units in the building, is inaccurate.
- 5) That we desire and will allow an inspection of our unit as necessary, and to that end we understand that if all unit owners cannot agree on a single time and date mutually convenient to all for an inspection then the inspection may not occur.
- 6) We understand that qualifying for and having a free inspection does not automatically qualify or guarantee that the building or any Unit will receive a grant to perform any mitigation improvements recommended by the inspection report, and that a subsequent separate grant application will be required for consideration by the Department.
- 7) We understand that by obtaining this free inspection of our Unit and Building it does not obligate any Unit owner to make any of the suggested mitigation improvements to the property.
- 8) We understand that under Section 817.2341(3) (a), Florida Statutes, it is a felony to knowingly make a material false statement to the Department of Financial Services.

Unit #1 Owner(s) Signature	
1. _____	Date signed: _____
2. _____	Date signed: _____

Unit #2 Owner(s) Signature	
1. _____	Date signed: _____
2. _____	Date signed: _____

Unit #3 Owner(s) Signature	
1. _____	Date signed: _____
2. _____	Date signed: _____

Unit #4 Owner(s) Signature	
1. _____	Date signed: _____
2. _____	Date signed: _____

**Section 5**

**ADDITIONAL DOCUMENTS:** The Department of Financial Services will only consider applications that include the following documentation:

**1. Proof of a valid homestead exemption on each and every unit to be inspected.**  
*Evidence of Homestead Exemption.* The best proof is usually a recent copy of the real estate property tax bill issued by each unit owner's County Tax Collector, showing (1) the address of the unit, (2) naming the unit owner(s), (3) showing the parcel number, folio number or other unique number used by the Tax Collector's office to identify the real estate property the unit is located on, and (4) showing an "Exemption" of at least \$25,000.

Alternatively, proof of homestead exemption may often be obtained from your local Property Appraiser's website. Most county Property Appraisers maintain a website available to the public, where you may locate information about your property, including verifying homestead exemption. A computer print-out from your Property Appraiser's website confirming your homestead exemption is sufficient proof for purposes of this application if the printout shows (1) the address of the unit, (2) naming the unit owner(s), (3) showing the parcel number, folio number or other unique number used by your Property Appraiser's office to identify the real estate property where your house is located, and (4) showing an "Exemption" of at least \$25,000.

**2. Proof that each unit has an insured value of \$500,000 or less.**

*Proof of Insured Value.* The best and most convenient form of proof is a copy of each unit owner's insurance policy's "Declaration Page." The "Declaration Page" should be included in your insurance policy papers and will state the insured value amount under **Coverage A (Dwelling)**. The policy's declaration page must confirm that you have coverage that protects you against **wind damage** – not flood or other damage.

More information about the required homestead exemption and insured value documents and examples of these required documents can be found at [www.mysafefloridahome.com](http://www.mysafefloridahome.com)

Sign, date and mail this application with along with proof of homestead exemption and the homeowner's insurance policy declaration page to My Safe Florida Home Program, Florida Department of Financial Services, P.O. Box 6110, Tallahassee, FL 32314-6110.

#### STEPS FOR SUBMITTING YOUR APPLICATION FOR A FREE INSPECTION OF A MULTI-FAMILY DWELLING

Multi-family dwellings include townhouses, duplexes, and patio homes where each homeowner shares at least one wall, ceiling or floor with another homeowner.

1. Complete the application.
2. Sign and date the application.
3. Mail your signed application along with of the required documentation for each unit (a copy of the declarations page of the homeowner's insurance policy and documentation verifying that the property has a homestead exemption for each unit) to:

**My Safe Florida Home Program**  
Florida Department of Financial Services  
P.O. Box 6110  
Tallahassee, FL 32314-6110

4. Upon receipt by the Department of your signed application and documentation, you will be notified of your eligibility for a free home inspection. Please note that the first phase of free home inspections may be limited to high wind risk areas of the state. Future phases will include additional regions across the state. Your application will be considered as the Program reaches your area.

**CAUTION:** Please note that you may receive solicitations from other businesses, not connected to this Program, offering to perform inspection services on your home. The "free inspection" offered in this Program refers **only** to an inspection by an inspection firm **approved by the Department**. The Department will **not** pay for an inspection conducted by any other inspection firm or business. If you have any questions as to whether a person calling you to arrange an inspection is contacting you to arrange a free inspection authorized by the Department, call the Department's Consumer Helpline at 1-800-342-2762.