

DFI Home and Pest Inspection Policy

For your protection, DFI requires that every property is subjected to a thorough and complete property inspection from a licensed contractor prior to or during the loan approval process. The report must identify any mechanical, structural, and cosmetic issues that exist. The rehabilitation plans and budget must then address these issues. The report typically covers items such as termites, structural integrity (including dry rot), mechanical items including HVAC, roof, windows, mold, lead or asbestos, and swimming pools or other exterior structures and provides color photos, specifically of any noted failures. DFI does not require a specific provider as long as they are licensed and experienced. DFI also accepts either separate or combined pest and home inspections as long as all required areas are inspected.