

Understanding Wisconsin Home Inspection Reports

A home inspection is an important part of the real estate transaction that helps everyone understand the condition of the property. A home inspector examines the observable systems and components of the property, and the inspection report is the written description of these observations.

It is important you understand the state law requirements for what needs to be included in any home inspection report you receive.

Every Wisconsin home inspector must provide a written report that:

- Includes a summary page AND
- Labels items as defects that meet the state law definition of defect.

What must the summary page include?

- A list of conditions that are defects
- Other than conditions listed as defects, a list of components needing repairs, components needing further evaluation, items to monitor and maintenance items
- References for each listed item to the page, heading or item number in the rest of the report for details and further information
- The following statements must appear:

NOTE: This summary page is provided for convenience and is not a substitute for reading the entire report and should not be relied upon as the complete list for the client's reference.

For the purposes of the report, "defect," as defined in section § 440.97(2m), Wis. Stats., means a condition of any component of an improvement that a home inspector determines, on the basis of the home inspector's judgment on the day of an inspection, would significantly impair the health or safety of occupants of a property or that, if not repaired, removed, or replaced, would significantly shorten or adversely affect the expected normal life of the component of the improvement. The contract of sale may define "defect" to also include a condition that would have a significant adverse effect on the value of the property, but such a condition may not be labeled a defect in the report unless it meets the definition in section 440.97 (2m), Wis. Stats. The contract of sale may define "defect" to also include a condition that would have a significant adverse effect on the value of the property, but such a condition may not be labeled a defect in the home inspection report unless it meets the definition above from Wis. Stat. § 440.97 (2m).

NOTE: A home inspector may not report on the market value or marketability of a property or whether a property should or should not be purchased.

What if the inspection report does not comply?

- If you are the buyer - Contact your home inspector and ask them to correct their report.
- If you are the seller - Inform the buyer the report does not comply with state law and have them contact their home inspector and tell them to correct the report.
- A home inspector who does not comply with state law can be reported to the Department of Safety and Professional Services at <https://dsps.wi.gov/Pages/SelfService/FileAComplaint.aspx>.
- The state law regulating home inspectors is in Wis. Stat. § 440.97 and can be viewed at <https://docs.legis.wisconsin.gov/statutes/statutes/440/xi/97>.