
NCHILB UPDATE 2025-2026
Report Direction Statements

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What is a Home Inspection?
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Home Inspector Licensure Act

§ 143-151.45. Definitions.
(4) Home inspection. – A **written evaluation**, based on observation or noninvasive testing, of two or more of the following components of a residential building: heating system, cooling system, plumbing system, electrical system, structural components, foundation, roof, masonry structure, exterior and interior components, or any other related residential housing component.

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Home Inspector Licensure Act

§ 143-151.58. Duties of licensed home inspector.
(a)Home Inspection Report. – A licensed home inspector must give to each person for whom the inspector performs a home inspection for compensation **a written report** of the home inspection. The inspector must give the person the report by the date set in a written agreement by the parties to the home inspection. If the parties to the home inspection did not agree on a date in a written agreement, the inspector must give the person the report within three business days after the inspection was performed.

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Home Inspector Licensure Act

.1103 PURPOSE AND SCOPE

(a) Home inspections performed according to this Section shall provide the client with an understanding of the property conditions, as inspected at the time of the home inspection.

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Home inspections shall provide the client with a ~~better~~ understanding of the property conditions, as inspected at the time of the home inspection?

Home inspections shall provide the client with a ~~complete~~ understanding of the property conditions, as inspected at the time of the home inspection?

Home inspections shall provide the client with an understanding of the property conditions, as inspected at the time of the home inspection.

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The Written Report

Providing an understanding of the property

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Board Rule .1103 Body of the Report	§ 143-151.58(a1) Summary
b) Home inspectors shall: (3) submit a written report, pursuant to G.S. 143-151.58(a), to the client that shall: (C) State any systems or components inspected that do not function as intended, allowing for normal wear and tear, or appear not to function as intended, based upon documented tangible evidence; (D) Describe each system or component, pursuant to Part (b)(3)(C) of this Rule; state how the condition is defective; explain the implications of defective conditions reported; and direct the client to a course of action for repair, monitoring, or further investigation by a specialist; (E) on the first or second page clearly state the name, license number, and signature of the person conducting the inspection. (4) submit a summary page(s) pursuant to G.S. 143-151.58(a1).	The summary page must describe any system or component of the home that does not function as intended, allowing for normal wear and tear that does not prevent the system or component from functioning as intended. The summary page must also describe any system or component that appears not to function as intended, based upon documented tangible evidence, and that requires either subsequent examination or further investigation by a specialist. The summary page may describe any system or component that poses a safety concern.

Home inspections shall provide the client with an understanding of the property conditions, as inspected at the time of the home inspection.

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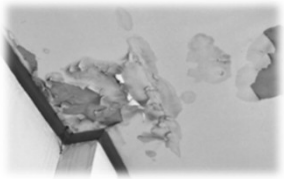
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Direction

b) Home inspectors shall:

(3) submit a written report, pursuant to G.S. 143-151.58(a), to the client that shall:

(D) Describe each system or component, pursuant to Part (b)(3)(C) of this Rule; state how the condition is defective; explain the implications of defective conditions reported; and direct the client to a course of action for repair, monitoring, or further investigation by a specialist;





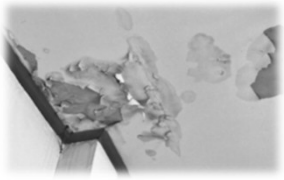

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Direction

b) Home inspectors shall:

Direct the client to a course of action for repair, monitoring, or further investigation by a specialist;






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Course of Action

- Repair
- Monitoring
- Further Investigation

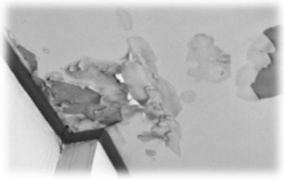
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Direction

b) Home inspectors shall:

Direct the client to a course of action for repair, monitoring, or further investigation by a specialist;






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Direction

- Course of Action
- Path to a Solution
- Process to Reach a Conclusion
- Definite Plan

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Direction

USING DIRECTION STATEMENTS TO PROVIDE AN UNDERSTANDING OF THE PROPERTY CONDITIONS

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.1103 PURPOSE AND SCOPE

(3) submit a written report, pursuant to G.S. 143-151.58(a), to the client that shall:

- (A) describe those systems and components required to be described in Rules .1106 through .1115 of this Section;
- (B) state which systems and components present at the home and designated for inspection in this Section were not inspected, and the reason for not inspecting;
- (C) state any systems or components inspected that do not function as intended, allowing for normal wear and tear, or appear not to function as intended, based upon documented tangible evidence;
- (D) describe each system or component, pursuant to Part (b)(3)(C) of this Rule; state how the condition is defective; explain the implications of defective conditions reported; and direct the client to a course of action for repair, monitoring, or further investigation by a specialist;

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.1103 PURPOSE AND SCOPE

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.1103 PURPOSE AND SCOPE

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18

.1103 PURPOSE AND SCOPE **(b)(3)(C)(D)**

(3) submit a written report, pursuant to G.S. 143-151.58(a), to the client that shall:

- (A) describe those systems and components required to be described in Rules .1106 through .1115 of this Section;
- (B) state which systems and components present at the home and designated for inspection in this Section were not inspected, and the reason for not inspecting;

(C) state any systems or components inspected that do not function as intended, allowing for normal wear and tear, or appear not to function as intended, based upon documented tangible evidence;

(D) describe each system or component, pursuant to Part (b)(3)(C) of this Rule; state how the condition is defective; explain the implications of defective conditions reported; and direct the client to a course of action for repair, monitoring, or further investigation by a specialist;

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The Defect Report Statements

Describe:

The System or Component

Determine:

The Evidence

Implicate:

Guidance toward the Conclusion

Direction:

The Next Course of Action

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HOW CAN WE DEFINE DIRECTION TO BASED ON THE SOP?

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Direction

1. Guidance or supervision of action or conduct
2. An explicit instruction
3. Assistance in pointing out the proper route



"Direction." Merriam-Webster.com Dictionary, Merriam-Webster, https://www.merriam-webster.com/dictionary/direction.

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Client's Point of View: Direction

What does the client need during due diligence?

Guidance toward the next course of action on the path to understanding the condition of the property.

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The Winning Team
Implication & Direction Statements

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LET'S REVIEW: WHAT ARE IMPLICATIONS?

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Implication

The effect that an action, condition, or decision will have on something else in the future.

"Implication." *Definition of* ***implication*** *from the* ***Cambridge Academic Content Dictionary*** *© Cambridge University Press).*

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Implication : The Path to Understanding

The conclusion that can be drawn from something although it is not explicitly stated.

Home inspections shall provide the client with an understanding of the property conditions, as inspected at the time of the home inspection.

When is the implication statement most important to the client?

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Implication : The Path to Understanding

When is the implication statement most important to the client?

When explicit evidence is not located but is suspected, could be hidden, or is probable.

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The Winning Team
Implication & Direction Statements

- Explanation of the effect that an action, condition, or decision will have on something else in the future.
  - Guidance toward a repair, monitoring or further investigation.

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The Written Report: The Path to Understanding

Providing an understanding of the property

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Direction : The Path to Understanding

Could a direction statement or the absence of a direction statement change the significance of a report statement?

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01	Have a specialist repair as needed.
02	Have a qualified contractor repair as needed.
03	Have a licensed general contractor repair needed.
04	The area should be reviewed and monitored seasonally.
05	A professional engineer should be consulted for a complete evaluation and to outline repairs as needed.

Just A Sample

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The roof is wavy in areas. This is typical for cold mornings when the seasons change. The area should be reviewed and monitored seasonally.

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The roof is wavy in the area over the primary bedroom. This is for your information, please observe the area and if you have additional concerns have a qualified specialist evaluate and repair as needed.

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The roof is wavy in areas. This depth and size of the low areas was more than typically expected and could indicate a problem with the roof framing. A licensed general contractor should be consulted for a complete evaluation and to make necessary repairs.

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INTERACTIVE SESSION
Your Turn



Describe:

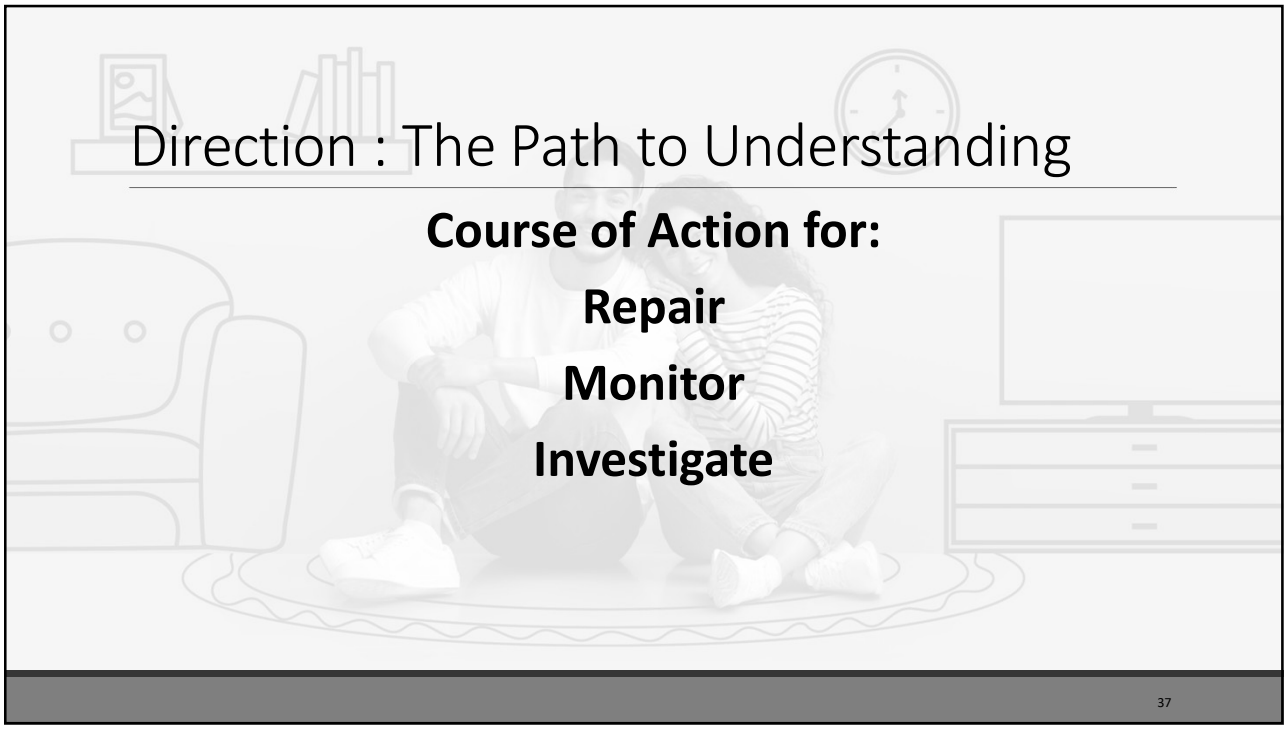
Determine:

Implicate:

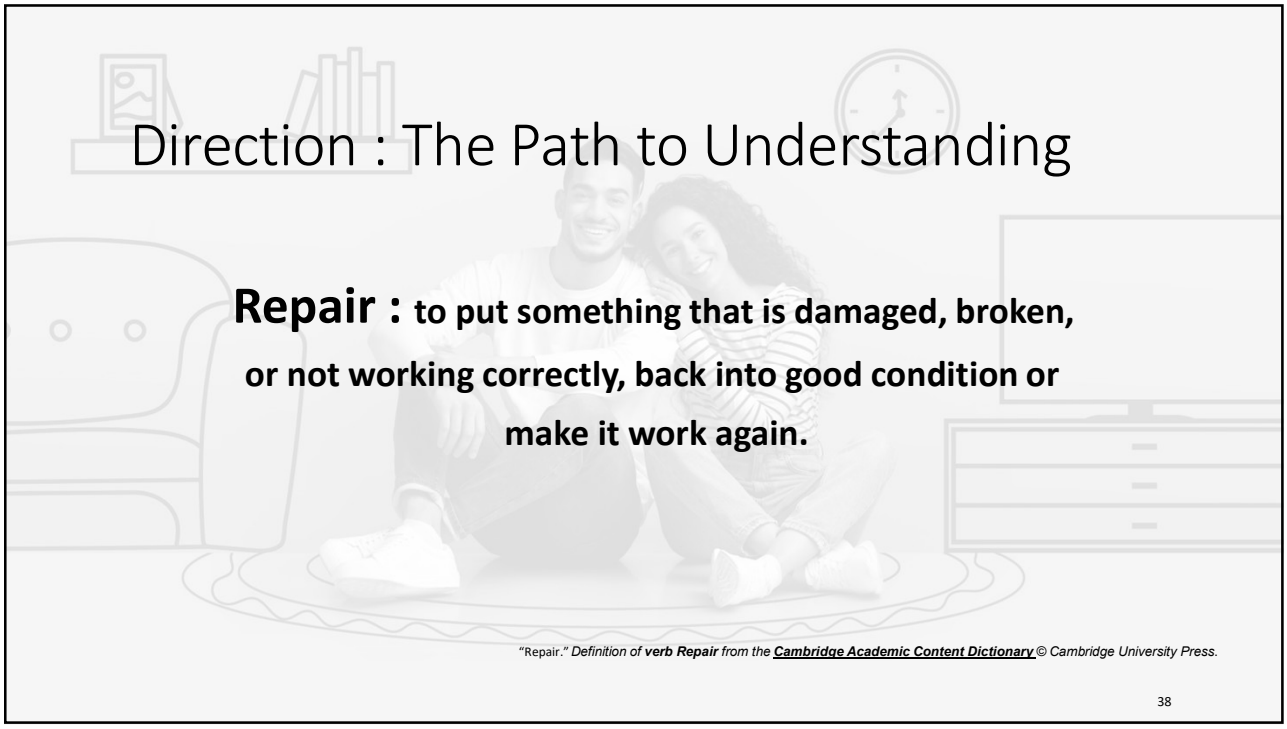
Direction:

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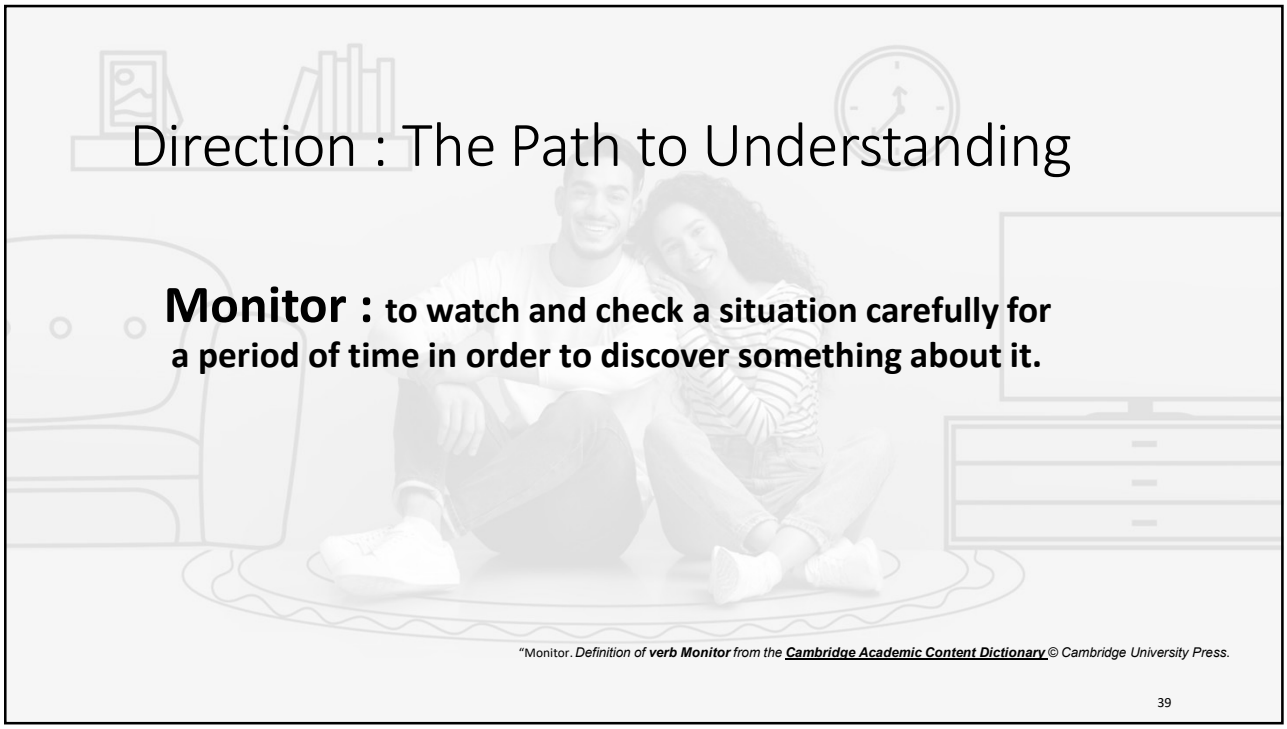
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Direction : The Path to Understanding
Course of Action for:
Repair
Monitor
Investigate
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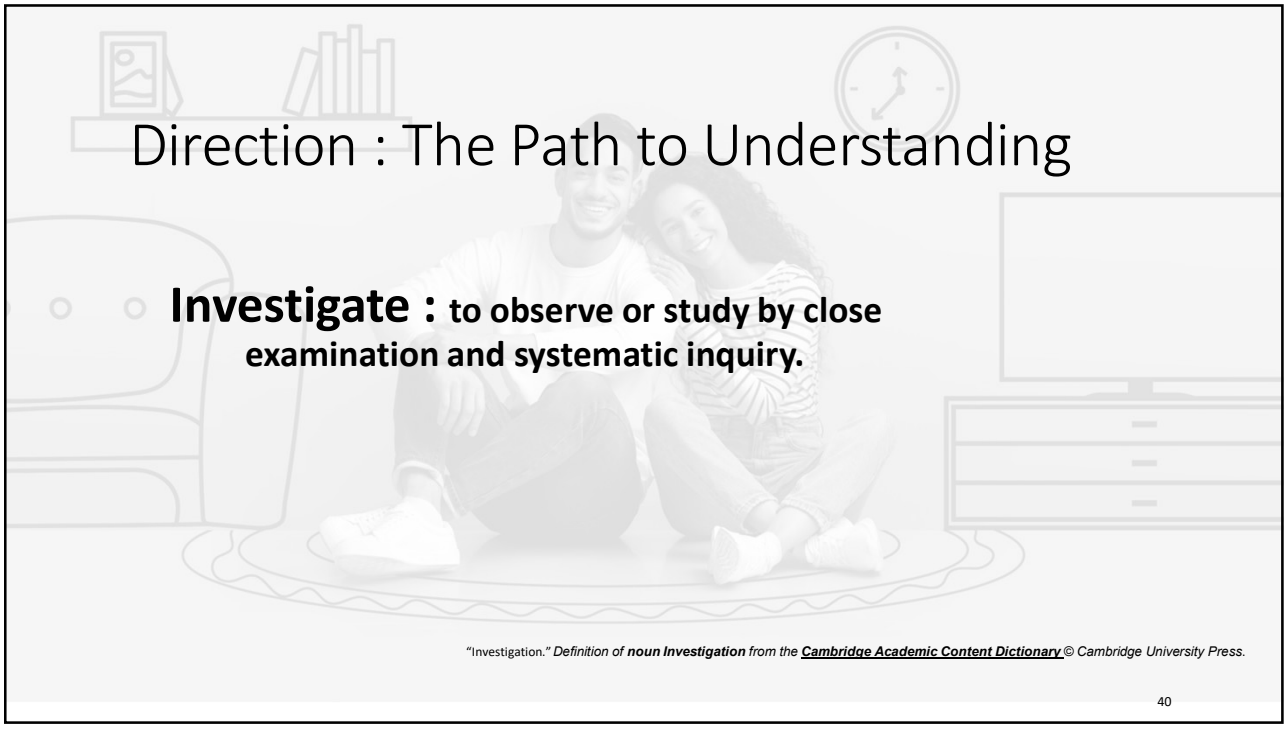
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Direction : The Path to Understanding
Repair : to put something that is damaged, broken, or not working correctly, back into good condition or make it work again.
"Repair." Definition of verb Repair from the Cambridge Academic Content Dictionary © Cambridge University Press.
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Direction : The Path to Understanding
Monitor : to watch and check a situation carefully for a period of time in order to discover something about it.
"Monitor. Definition of verb Monitor from the Cambridge Academic Content Dictionary © Cambridge University Press.
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Direction : The Path to Understanding
Investigate : to observe or study by close examination and systematic inquiry.
"Investigation." Definition of noun Investigation from the Cambridge Academic Content Dictionary © Cambridge University Press.
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Direction

- Course of Action
- Repair
- Monitor
- Investigate

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INTERACTIVE SESSION
DIRECTION STATEMENTS





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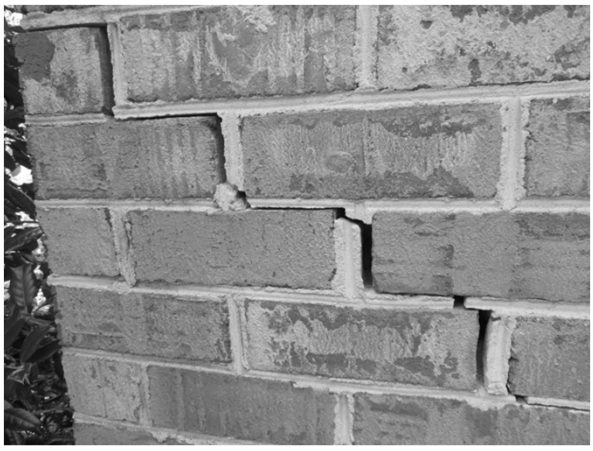


- Course of Action
- Path to a Solution
- Process to Reach a Conclusion
- Definite Plan

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INTERACTIVE SESSION
THE DIRECTION

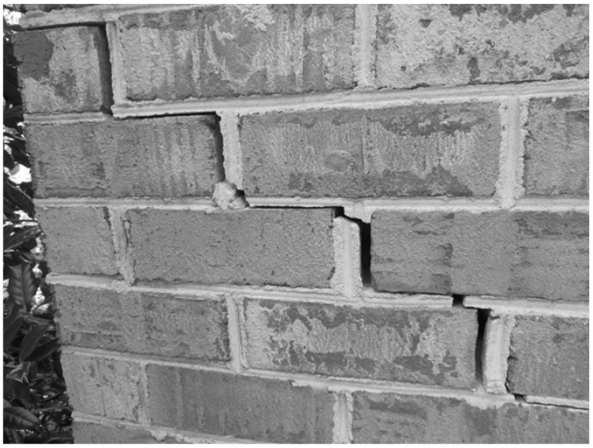


Direction: The crack should be sealed to prevent water penetration.

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Direction: The crack should be sealed to prevent water penetration.



INTERACTIVE SESSION
INTERPRETING THE DIRECTION STATEMENT

Course of Action:

Seal

Due Diligence Request:

Add Caulking

Negotiation Level: Low

Level of Consumer Understanding:

Presence

Water could enter if not sealed

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Direction: The crack should be sealed to prevent water penetration.

What implication does the direction support?

Does the Direction imply future concerns or cost?

Is there any potential for advancement or change?

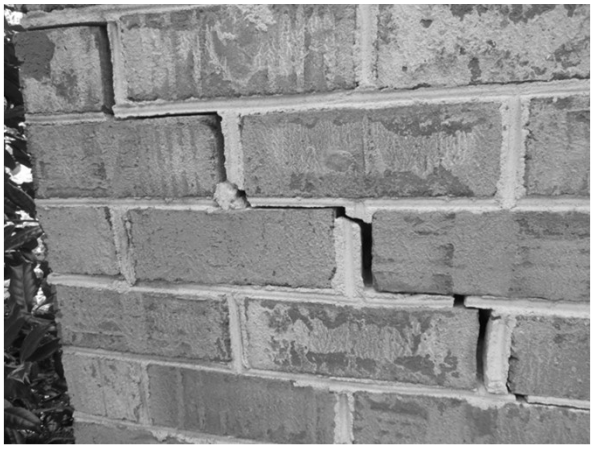
How often should the crack be sealed?

What risk does the buyer assume?

What risk does the inspector risk?

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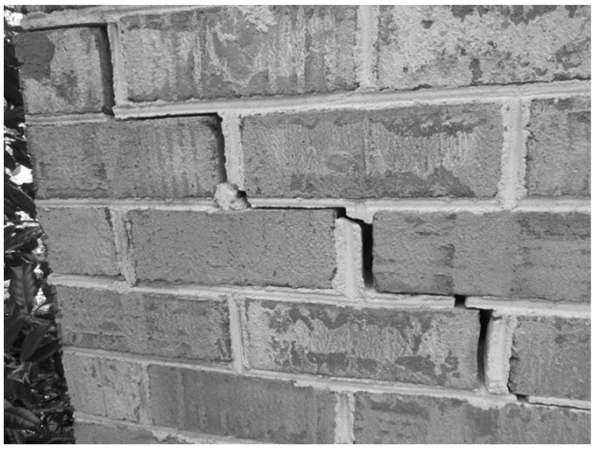
INTERACTIVE SESSION
THE DIRECTION

Direction: The crack should be sealed to prevent water penetration and monitored for change over the life of the home.

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Direction: The crack should be sealed to prevent water penetration and monitored for change over the life of the home.



INTERACTIVE SESSION
INTERPRETING THE DIRECTION STATEMENT

Course of Action:

Seal & Monitor

Due Diligence Request:

Add Caulking

Negotiation Level: Low

Level of Consumer Understanding:

Presence

Water could enter if not sealed

Changes are possible

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Direction: The crack should be sealed to prevent water penetration and monitored for change over the life of the home.

What implication does the direction support?

What risk does the buyer assume?

Will repairs be needed if monitoring indicates progression?

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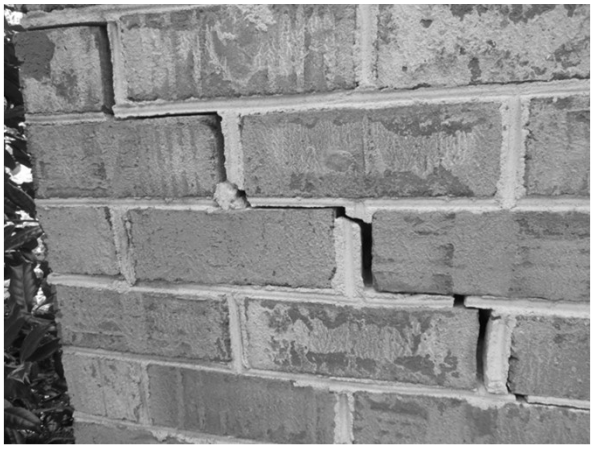
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Direction

- Course of Action
- Repair
- Monitor
- Investigate

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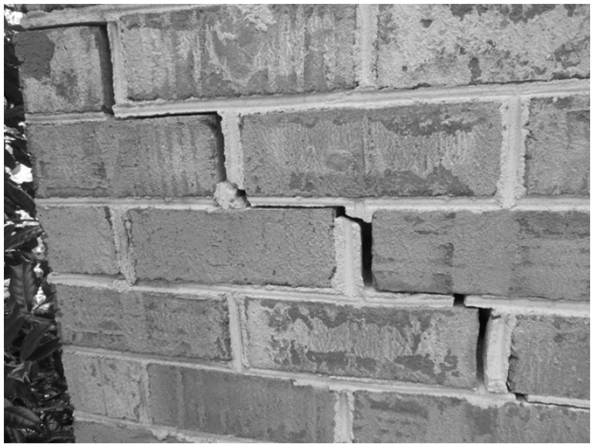
INTERACTIVE SESSION
THE DIRECTION

Direction: A licensed general contractor should be consulted for a repair of the brick veneer.

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Direction: A licensed general contractor should be consulted for a repair of the brick veneer.



INTERACTIVE SESSION
THE DIRECTION

Course of Action:

Repair

Due Diligence Request:

Repair by General Contractor

Negotiation Level:

Dependent on Contractor Report and Estimate

Level of Consumer Understanding:

Presence

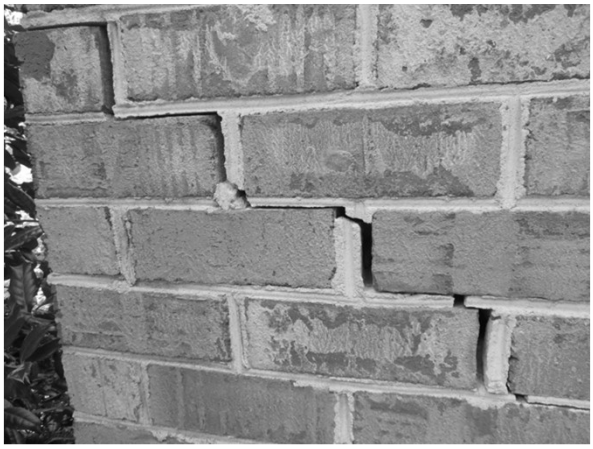
Needs Repairs

Estimated Cost or Future Cost

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INTERACTIVE SESSION
THE DIRECTION

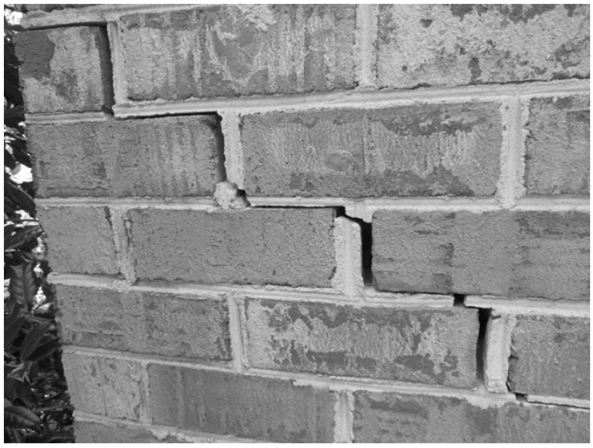


Direction: A licensed general contractor should be consulted for a complete evaluation of the brick veneer and to repair as needed.

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INTERACTIVE SESSION
THE DIRECTION



Direction: A licensed general contractor should be consulted for **a complete evaluation** of the brick veneer and to repair as needed.

How does the addition of the wording "**a complete evaluation**" change the scope of the direction Statement?

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General Contractor's Complete Evaluation: Key Outcomes

An evaluation by a general contractor is a comprehensive process designed to provide a clear and actionable path forward.

1. Confirmation of Defects:

- **Goal:** To verify and document the existence and scope of any reported or discovered problems, defects, or areas of damage.

2. Detailed Repair Plan:

- **Goal:** To develop a professional strategy outlining *how* repairs will be executed, ensuring methods and procedures **comply with all current building codes** and utilize qualified, appropriate subcontractors.

3. Construction Cost Estimate:

- **Goal:** To provide a professional, itemized assessment of the **estimated construction costs**, including labor, materials, permitting fees, and subcontractor expenses.

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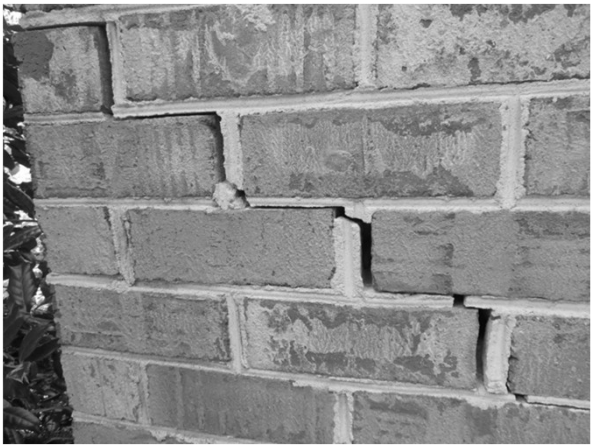
General Contractor Duties:

- Estimate Cost of Repair
- Superintend or Manage the Construction of Any Building, Structure or Improvement
- Repair based on Building Codes or Design Plans

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Direction: A licensed general contractor should be consulted for a complete evaluation of the brick veneer and to repair as needed.



INTERACTIVE SESSION
THE DIRECTION

Course of Action for:

Evaluation & Repair

Due Diligence Request:

Repair by General Contractor

Negotiation Level:

Dependent on Estimate

Level of Consumer Understanding:

Presence

Based on General Contractor's Evaluation

Repairs are Needed

Estimated Cost or Future Cost

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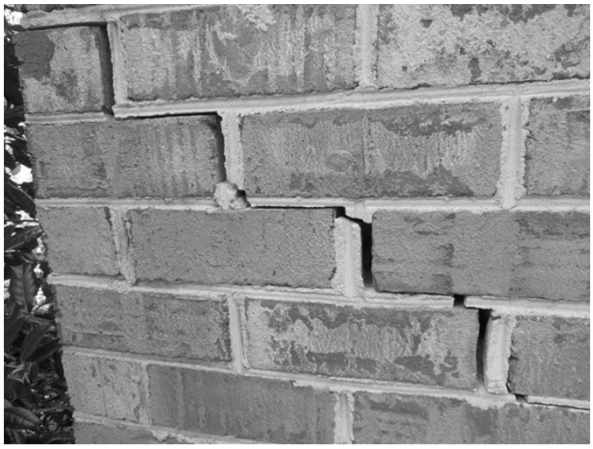
Direction

- Course of Action
- Repair
- Monitor
- Investigate

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INTERACTIVE SESSION
THE DIRECTION

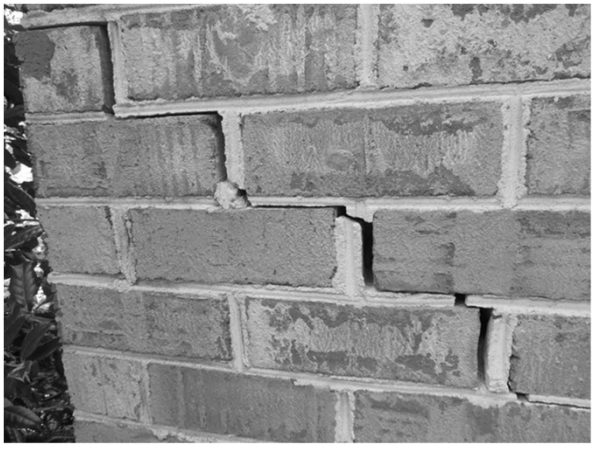


Direction: A professional engineer should be consulted for a complete evaluation of the brick veneer cladding and to outline repairs as needed.

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Direction: A professional engineer should be consulted for a complete evaluation of the brick veneer cladding and to specify repairs as needed.



INTERACTIVE SESSION
THE DIRECTION

Course of Action for:

Evaluation

Due Diligence Request:

Evaluation by Professional Engineer

Negotiation Level:

Dependent Engineering Report

Estimate from General Contractor may be required

Level of Consumer Understanding:

Presence

Significance Based on Recommendation by Professional Engineer

Repairs maybe needed if Specified by Engineer's Plan

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Engineering Duties :

Determination of

- Significance
- Adequacy
- Stability
- Cause

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Engineering Evaluation :

Determination of

- Necessity of Repairs
- Design of Repairs when Beyond Scope of Building Codes
- Compliance of Repairs

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General Contractor

- Estimate Cost of Repair
- Superintend or Manage the Construction of Any Building, Structure or Improvement
- Repair based on Building Codes or Design Plans

Engineer

- Necessity of Repairs
- Design of Repairs
- Compliance of Repairs

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Direction

- Course of Action
- Repair
- Monitor
- Investigate

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INTERACTIVE SESSION

THE PATH TO THE DIRECTION STATEMENT



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INTERACTIVE SESSION

THE PATH TO THE DIRECTION STATEMENT



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INTERACTIVE SESSION

THE PATH TO THE DIRECTION STATEMENT



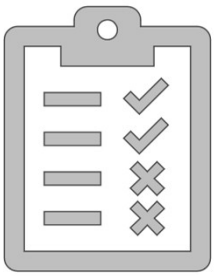
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INTERACTIVE SESSION

Your Turn





Describe:

Determine:

Implicate:

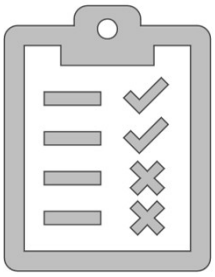
Direction:

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INTERACTIVE SESSION
Your Turn



Describe:

Determine:

Implicate:

Direction:

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INTERACTIVE SESSION
THE ACTION AFTER THE DIRECTION

Course of Action for:

Repair

Monitor

Investigate

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INTERACTIVE SESSION
THE ACTION AFTER THE DIRECTION

Course of Action for:

Repair

Due Diligence Request:

Quote

Negotiation

Level of Consumer Understanding:

Known Financial Responsibility

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INTERACTIVE SESSION
THE ACTION AFTER THE DIRECTION

Course of Action for:

Monitor

Due Diligence Request:

None

Negotiation Not Needed

Level of Consumer Understanding:

Presence

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INTERACTIVE SESSION
THE ACTION AFTER THE DIRECTION

Course of Action for:

Investigation

Due Diligence Request:

Based on Evaluation

Negotiation May Be Needed

Level of Consumer Understanding:

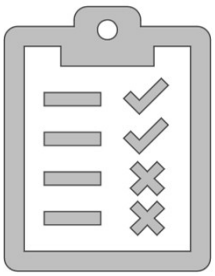
Presence, Cause, Future Cost

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INTERACTIVE SESSION
Your Turn



Describe:

Determine:

Implicate:

Direction:

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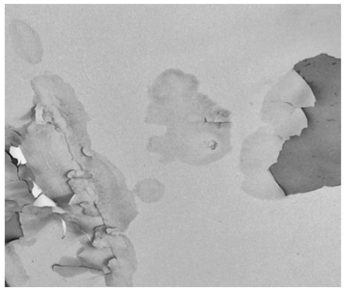


Dry at the time of the Inspection

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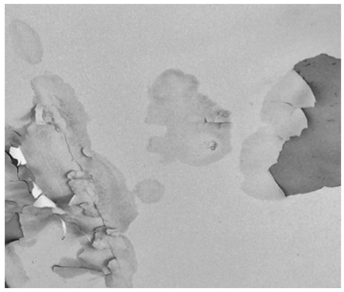
INTERACTIVE SESSION
THE REPORT

In the attic area over the kitchen, there is a stain and visible caulking on the roof sheathing around a plumbing vent pipe. This condition indicated a history of a leak in this area. The moisture readings taken from the attic and kitchen areas were under 10% indicating dry conditions, the area should be monitored seasonally and repaired as needed if the leak is discovered to be reoccurring.

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INTERACTIVE SESSION

Did the D.D.I.D Statement provide the client with an understanding of the conditions reported?



The Implication:

This condition indicated the history of a leak in this area. The moisture readings taken from the attic and kitchen areas were under 10% indicating dry conditions,

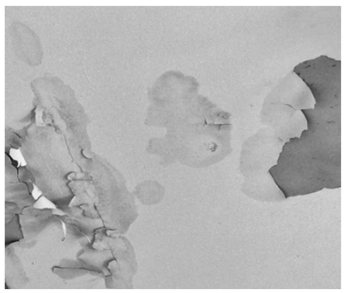
The Direction:

The area should be monitored seasonally and repaired as needed if the leak is discovered to be reoccurring.

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INTERACTIVE SESSION

Did the D.D.I.D Statement provide the client with an understanding of the conditions reported?



The Implication:

This condition indicated the history of a leak in this area

The Direction:

The moisture readings taken from the attic and kitchen areas were under 10% indicating dry conditions, the area should be monitored seasonally and repaired as needed if the leak is discovered to be reoccurring.

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Monitor: Dry at the time of the Inspection

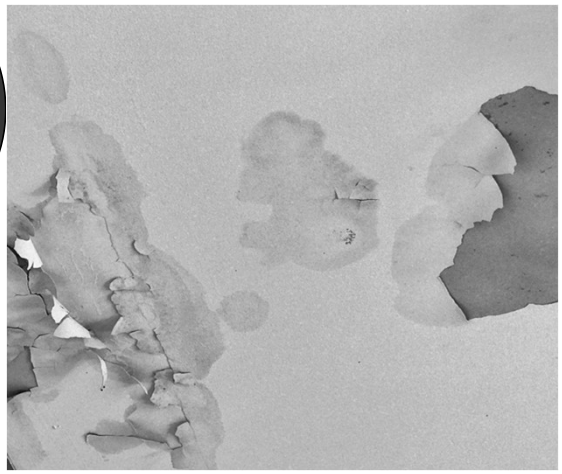


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The Complaint





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What is the risk or liability?

Did the Inspector's Defect (D.D.I.D) statement provide a defense to the claim?

Did the Defect (D.D.I.D) statement provide the information needed for the defect to be discovered prior to purchase?

If a licensed general contractor was consulted prior to closing, what is the probability that the defect would have been discovered?

Why did the Inspector's Defect (D.D.I.D) statement fail to alert the client to the potential of the evidence reported and the importance of the provided direction statement?

(Describe) (Determine) In the attic area over the kitchen, there is a stain and visible caulking on the roof sheathing around a plumbing vent pipe. (Implication) This condition indicated the history of a leak in this area. The moisture readings taken from the attic and kitchen areas were under 10% indicating dry conditions, **(Direction)** the area should be monitored seasonally and repaired as needed if the leak is discovered to be reoccurring.

81

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What information or value did the moisture readings add to the report statement?

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Risk Assessment: Points of View

What does the conclusion that the components were dry at the time of the inspection mean to the inspector?

What about the consumer?



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For the Interior of the home, we have the duty to report all evidence of moisture without regard to the current state of wet or dry.

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Interior Rooms: Required to Report?

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The State Standards of Practices and State laws do not require moisture readings.

.1113 INTERIORS

(b)The home inspector shall:
(1)Operate a representative number of windows and interior doors; and
(2)Report signs of water penetration into the building or signs of abnormal or harmful condensation on building components.

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Structural Components: Required to Report?

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The State Standards of Practices and State laws do not require moisture readings.

.1106 STRUCTURAL COMPONENTS

(c) The home inspector shall:
(1) Probe structural components where deterioration is suspected;
(2) Enter under floor crawl spaces, basements, and attic spaces except when access is obstructed, when entry could damage the property, or when dangerous or adverse situations are suspected;
(3) Report the methods used to inspect under floor crawl spaces and attics; and
(4) Report signs of abnormal or harmful water penetration into the building or signs of abnormal or harmful condensation on building components.

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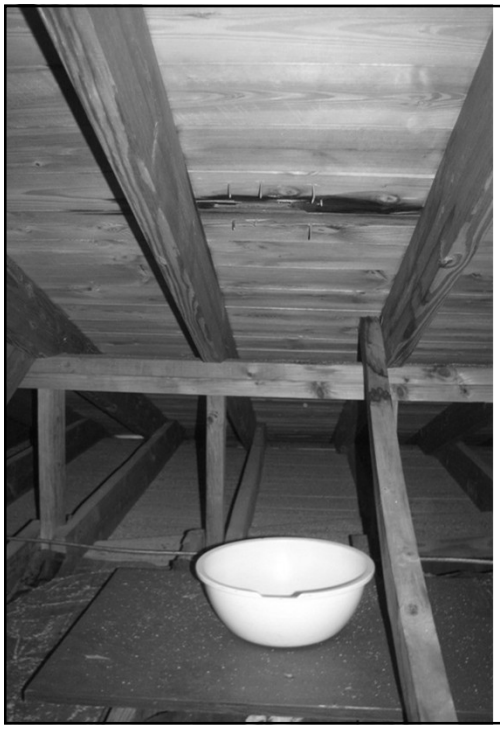
Dry at the time of the inspection, Direction….

01	This is for your information, please monitor during rainy or wet seasons.
02	Check regularly and repair if leak reoccurs.
03	Ask homeowners for disclosure of the history of the past leak and repair efforts.
04	Clean, seal and paint as needed.
05	The area should be reviewed and monitored.

Just A Sample

92

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The Standards of Practices do not require moisture readings, why?

Is it necessary to use a moisture meter when evidence clearly indicates a defect or the possibility of hidden concerns related to water penetration and or condensation?

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The State Standards of Practices and State laws do not require moisture readings.

Per the NCHILB Standards of Practice:
.1104 GENERAL LIMITATIONS
(a) Home inspections done in accordance with this Section are **not technically exhaustive.**

.1101 DEFINITIONS The following definitions apply to this Section:
"**Technically exhaustive**" means an inspection involving the use of measurements, instruments, testing, calculations, and other means to develop scientific or engineering findings, conclusions, and recommendations.

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The State Standards of Practices and State laws do not require moisture readings.

An engineer or general contractor may need moisture readings when wood is discolored but no damage is located to decide where invasive inspection is needed.

A termite inspector must report moisture readings as they are required to report visible evidence of termites or conditions conducive of termites, however, they do not have the duty of finding and reporting damage as is required of the home inspector.

Real Estate Agents often ask for confirmation of moisture levels when evidence of water penetration is reported.

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The State Standards of Practices do not require moisture readings.

Reporting moisture readings without fulfilling the essential duty to report visible damage or evidence of water penetration can lead to misleading conclusions.

A dry reading may give a false sense of security when an obvious defect actually exists, and it may also cause the clients to believe that only elevated moisture readings indicate a problem, overlooking other critical defects.

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A moisture reading being used as a key reporting requirement over the apparent evidence would result in incorrect information.

This type of incorrect information would in fact harm the consumer. For this reason, the Board standards focuses on evidence of water penetration, no matter if the inspector finds the system or component in a wet or dry state.

For this reason, North Carolina home inspectors are required to recognize and report evidence of water. It is not necessary for any licensed contractor, engineer, or home inspector to use a moisture meter when decay and water penetration is clear and apparent.

Our SOP does not require moisture readings.

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.1106 STRUCTURAL COMPONENTS

(c) The home inspector shall:
(1) Probe structural components where deterioration is suspected;
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(3) Report the methods used to inspect under floor crawl spaces and attics; and
(4) Report signs of abnormal or harmful water penetration into the building or signs of abnormal or harmful condensation on building components.

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Structural Components

Must:

Report signs of abnormal or harmful water penetration into the building or signs of abnormal or harmful condensation on building components.

May:

Report moisture readings at areas where evidence indicates water penetration and determine if the area is wet or dry at the time of the inspection.





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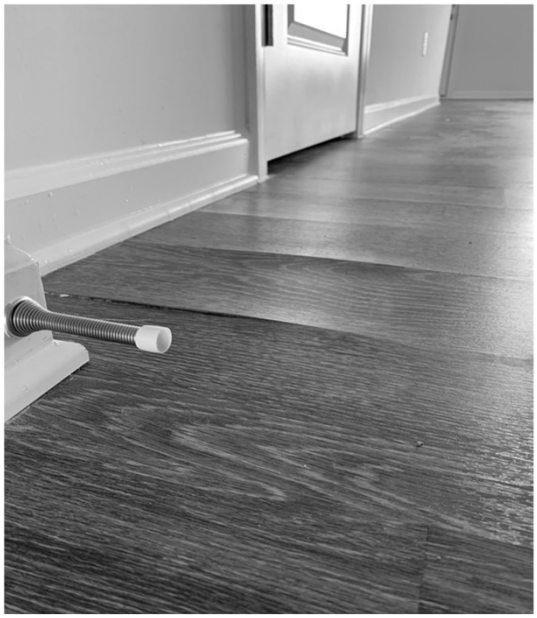


The Written Report: Case Study

Providing an understanding of the property

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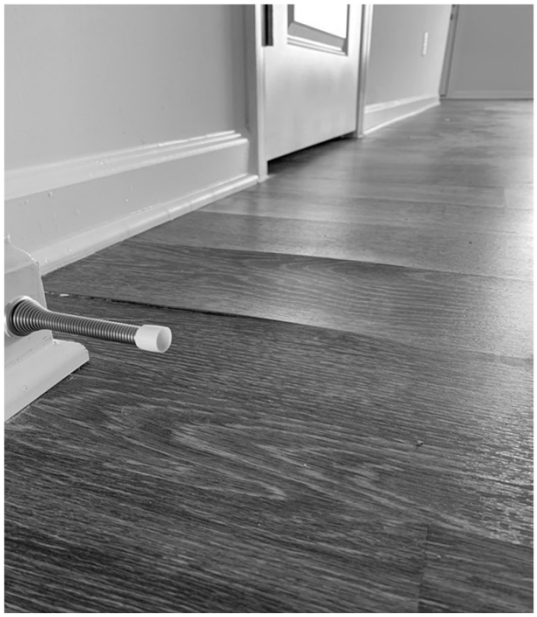
100



The vinyl flooring is damaged along the wall in the front hallway. Based on the location and 8% moisture readings it appears that this is an installation or maintenance concern. A floor installation specialist should be consulted for repair or replacement.

101

101



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INTERACTIVE SESSION
Information Needed



Location?

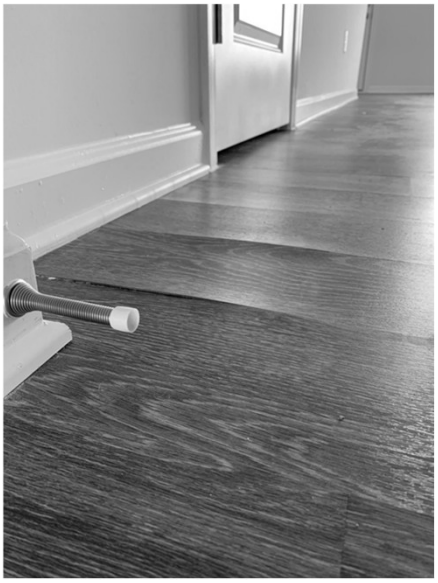
Adjacent Areas?

Additional Evidence?

Water Sources?

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INTERACTIVE SESSION
Your Turn



Describe:

Determine:

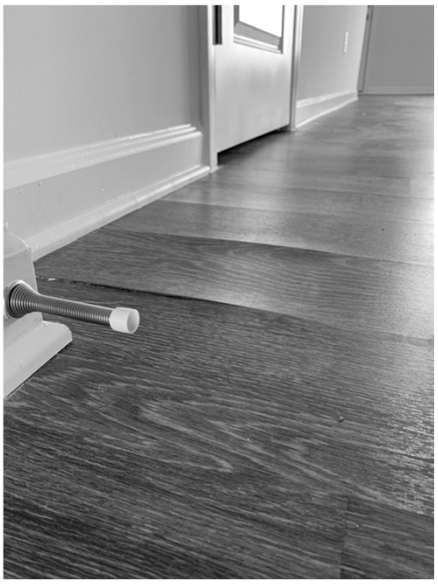
Implicate:

Direction:



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INTERACTIVE SESSION
Your Turn



Describe:

Determine:

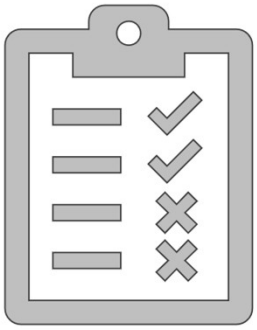
Implicate:

Direction:



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INTERACTIVE SESSION



Describe:

Determine:

Implicate:

Direction:

106

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Let’s Review: The Written Report: Case Study

Providing an understanding of the property

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The Report

(Describe) (Determine) Sections of the brick veneer under the lower fireplace roofline and along the patio on the backside of the home were coated with a heavy algae. The surface of the patio was eroded at the double doors and under the living room windows.

(Implication) The location of the concern indicates that the roof gutters are not functioning properly. This could indicate that the gutter system is clogged or improperly sized for the home.

(Direction #1) A specialist with experience with roof drainage and gutter systems should be consulted for a complete evaluation of the gutter system and to repair or replace as need to protect the home.

(Direction #2) A specialist should also be consulted to clean the brick and patio of the home and to evaluate the condition of the brick and patio surfaces.

109

109

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The Client's Repair Request

1. Replace the Gutters.
2. Clean the stains on the brick veneer and the patio.
3. Have General Contractor check the brick and patio for damage and repair if damage is present.

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The Discovery: Case Study

Providing an understanding of the property

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Complaint Photo #2



Complaint Photo #3



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Complaint Photo #4



Complaint Photo #5



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The Complaint

Claim# 1

Exterior: The inspector failed to properly inspect the exterior of the home and inform us of the serious nature of the long-term gutter overflow. The home inspector should have alerted us to the potential for water penetration into the floors and walls of the home. The report stated concerns with the brick and masonry.

Claim# 2

Interior: The inspector failed to report signs of water penetration and decay knowing that this area of the home had an exterior water problem. I feel that he did not properly inspect the interior of the home. After the closing we entered the home to start cleaning, I stepped on the floor area to open the blinds and nearly fell through the floor. The interior damage was apparent for the full length of the patio and fireplace.

Claim# 3

Structure: We feel that the inspector did not crawl under the home, although his report identifies the foundation and framing as inspected. I climbed under the home and even after the new gutters were installed, there were muddy conditions and water dripping from the wood behind the porch area.

The damage is serious and will involve extensive repairs to the living room and breakfast room floor and walls. The rear porch may have to be removed. We have estimated from $19,000 to $25,000.

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INTERACTIVE SESSION
Your Turn

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Describe:

Determine:

Implicate:

Direction:

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General Contractor

- Estimate Cost of Repair
- Superintend or Manage the Construction of Any Building, Structure or Improvement
- Repair based on Building Codes or Design Plans

Engineer

- Necessity of Repairs
- Design of Repairs
- Compliance of Repairs

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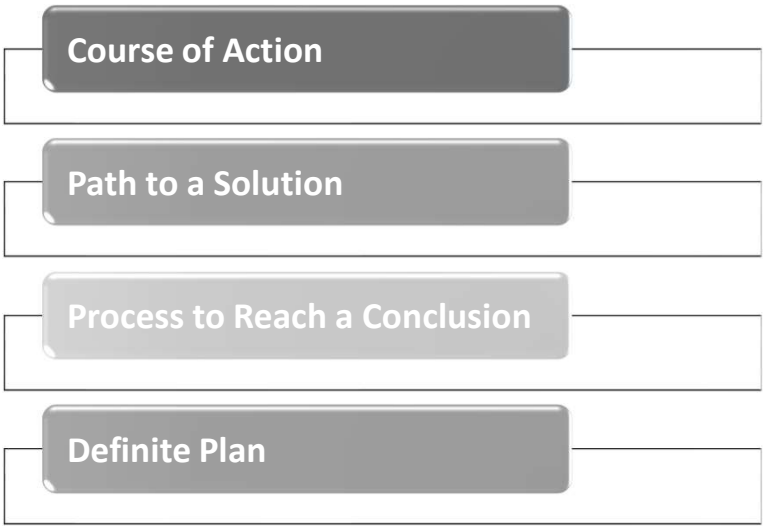
Course of Action



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Direction



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The Winning Team
Implication & Direction Statements

- Explanation of the effect that an action, condition, or decision will have on something else in the future.
- Guidance toward a repair, monitoring or further investigation.

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Directions andThe Report Requirements

NCHILB UPDATE 2025-2026

The Direction Statement

End of Presentation

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