



2026 Industry Report:

The State of Home Inspection

*What Buyers, Agents & Inspectors Say
About a Broken Experience*



Table of Contents

CEO Letter: A Note
from Peter Osberg
03

Intro: One Transaction.
Three Perspectives.
04

Industry Report: 2025
Insights & Key Findings
07

The Homebuyer:
What Happens After
the Inspection
11

The Agent:
What Agents See &
What They Need
13

The Inspector:
Opportunity at the
Center of it All
18

The Wrap-Up:
Beyond the Inspection
21

Methodology:
Survey & Data Notes
24

A Note From Peter Osberg



Peter Osberg
CEO, Spectora

Every year, this report tries to answer a simple question: what's actually happening in the home inspection industry?

In the past, most of that perspective has come from inspectors themselves. That makes sense — Spectora exists to serve inspectors, and their experience is where we start. But the more we listened, the more we kept running into the edges of that picture. The inspection doesn't happen in isolation. It sits at a critical moment in a much longer journey.

So this year, we asked the whole room.

We surveyed hundreds of home inspectors, real estate agents, and homebuyers — asking each group about the same transaction from their own perspective. What came back was the most complete picture the industry has ever had of how this experience actually works. And it was harder to look away from than we expected.

WHY WE ASKED THE WHOLE ROOM

The Inspection

The most trusted moment in the transaction. Buyers arrive already believing in you.

The Gap

72 hours of chaos after the report lands — and the inspector is no longer in the conversation.

The Opportunity

The knowledge is already in the report. Most inspectors just aren't keeping it in play.

Here's what the data kept coming back to: most homebuyers select their inspector because their agent recommended one. That referral carries real weight. The buyer arrives trusting the inspector before they've ever met them. And what they're hiring that inspector for — even if they don't articulate it this way — is to truly understand the home they're about to own. Not just to negotiate. Not just to decide whether to close. But to walk away knowing what they have: what's solid, what needs attention now, what to watch over time, and what this house will ask of them as an owner.

That's a significant responsibility. And inspectors, by and large, meet it. The inspection itself is thorough, professional, and deeply trusted.

What the data also showed us — and what we couldn't set aside — is what happens next. The 72 hours after the inspection are where things break down. Buyers are trying to figure out insurance, prioritize repairs, and find contractors, under closing pressure, without much guidance. Agents step in, even though it's not really their job. And the inspector — the person who understands that house better than anyone — is usually no longer in the conversation.

That gap doesn't close at the closing table either. It follows buyers into homeownership, where the questions keep coming and the inspection report sits in an email folder, largely untouched.

We think inspectors are uniquely positioned to change that. Not by doing more work — but by staying connected to the knowledge they've already gathered, and making sure it surfaces for homeowners at the moments it actually matters.

This report is our attempt to understand that opportunity more clearly, from every angle, before anyone tries to fill it.

-Peter Osberg



Chapter 01

Introduction

One Transaction. Three Perspectives.

This year's Spector Industry Report examines the home inspection through three perspectives involved in the same transaction: home inspectors, real estate agents, and homebuyers.

Who Was Surveyed

Each group was asked about the inspection process — what led up to it, how it unfolded, and what followed afterward. Looking at the same moment across these audiences allows us to better understand how the inspection fits into the broader homebuying experience.

429

Home Inspectors

Nearly 95% are based in the U.S., with the rest in Canada. The sample skewed heavily toward solo operators.

433

Active Agents

Agents who closed a deal within the past year, so their answers reflect real, recent experience.

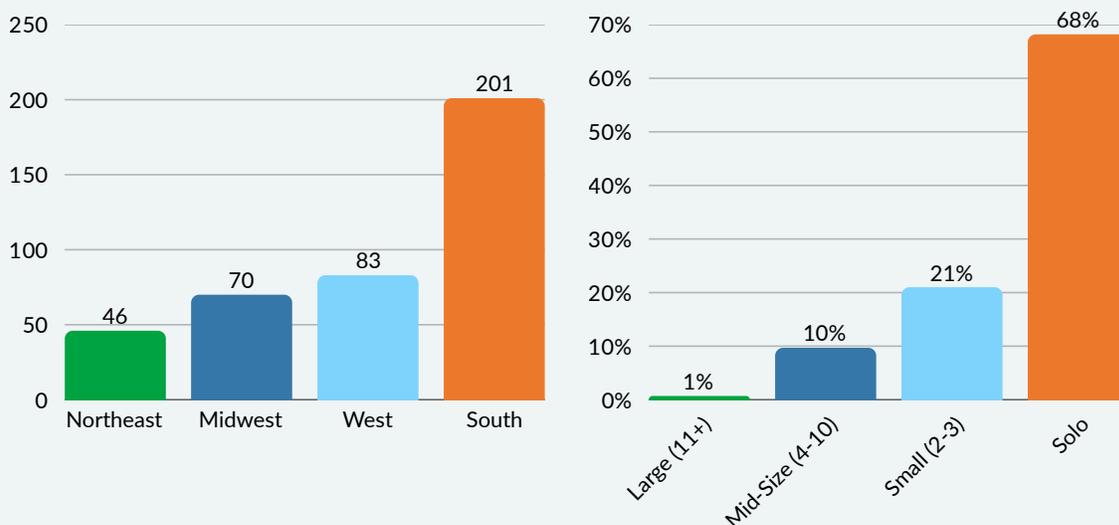
506

Homeowners

Purchased within the past two years, keeping the inspection experience fresh in memory.

Source: Spector surveys, conducted January/February 2026.

Inspector Breakdown



Source: Inspector Survey respondent profiles — number of inspectors per company on Spector platform



Three Things the Data Makes Clear

Inspectors are optimistic, but reliant on agent referrals:

- **68% of inspectors** surveyed expect their inspection volume to grow in the next 12 months.
- Yet nearly **8 in 10 inspectors** say agent referrals are their primary source of new business, showing that the agent relationship is the single most important lever in most inspection businesses.

Agents Are Filling Gaps That Inspectors Could Be Positioned to Own:

- **83% of agents** are routinely asked for insurance help by buyers.
- **66% of agents** regularly connect buyers to contractors.
- More than half of inspectors say they'd use post-inspection tools if those tools helped their clients or strengthened agent relationships.

Homeowners leave the home sale transaction with unresolved needs:

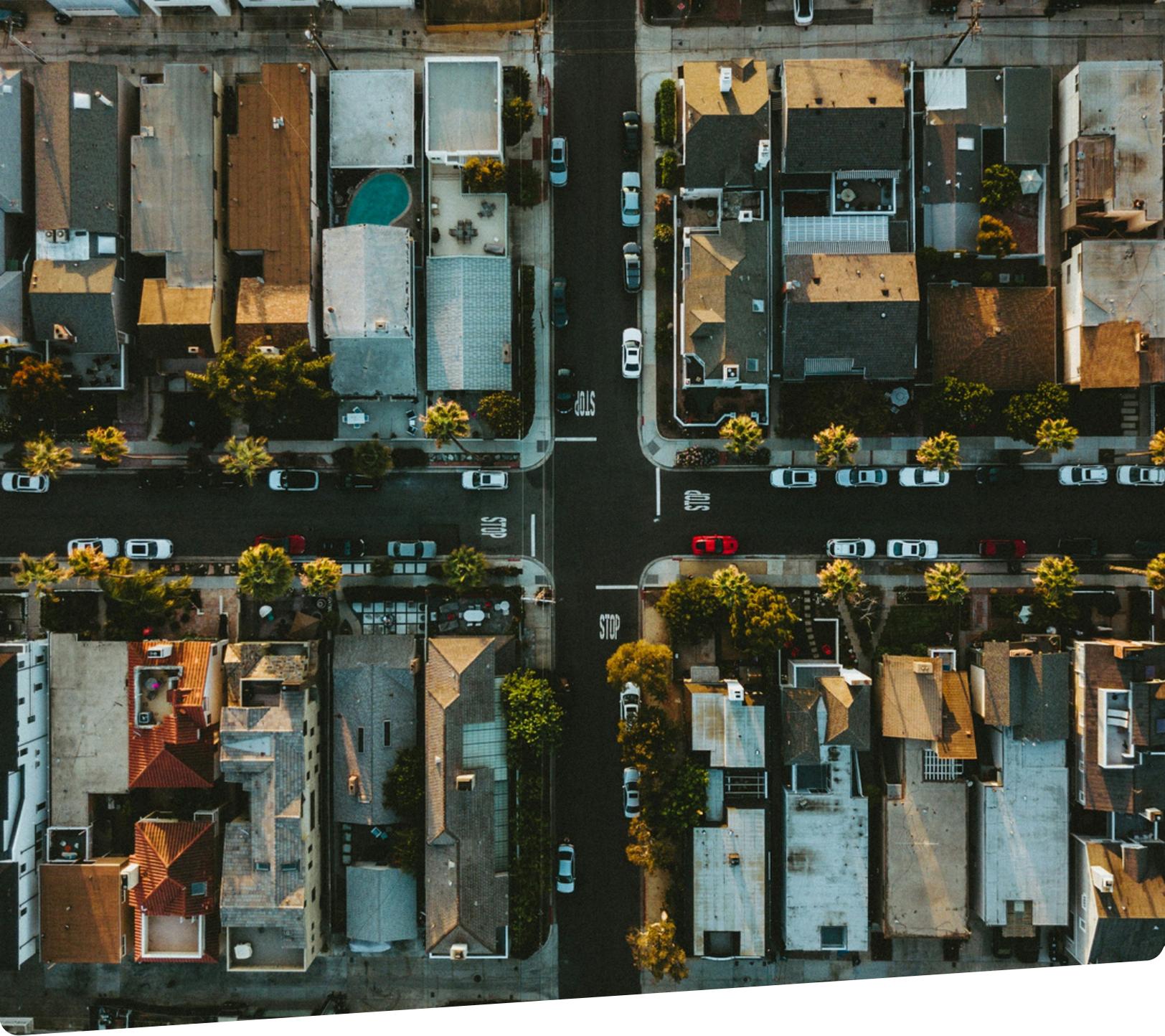
- Inspectors surveyed say **two-thirds of buyers (66%)** ask for repair advice after the inspection.
- But **40% of inspectors** close the relationship the moment the report hits the homebuyer's inbox.
- And the gap doesn't close at the transaction — **29% of homeowners** say managing home maintenance is their biggest challenge after purchase.

Key Takeaway

Buyers need help beyond the inspection—with insurance, contractors, and navigating what comes next. Right now, agents are stepping in to fill that gap, even though it's not their core role. That's not a knock on inspectors. It's actually a huge opportunity.

More than half of inspectors say they'd use post-inspection tools if those tools helped their clients or strengthened agent relationships. The trust is already there. The opportunity is to turn that trust into a better homebuying experience where buyers, agents and inspectors all benefit.

Source: Inspector Survey N=429 Q3, Q4; Agent Survey N=433 Q3, Q8; Homeowner Survey N=506; Inspector Survey N=429 Q13



Chapter 02

Industry Report

A Note From Nick Gromicko



Nick Gromicko
Founder, InterNACHI®

I've spent thirty years asking one question: **what does the home inspector need next?**

It's not the inspector's job to know that. Their job is to do inspections. It's the job of companies like InterNACHI and Spectora to stay ahead of that and to figure out what inspectors need before they know to ask for it, and make sure it's there when they need it. That's how InterNACHI was built. Most of what we've created over the years, nobody knew they needed until it was already in front of them.

The same principle applies to the clients of inspectors. Look at them the same way. What are they looking for? They may not be able to tell you, but the moment they find an inspector who feels like the right fit, they stop searching. The window is short. You have to make your case fast and make it count.

InterNACHI was built on education and standards. That foundation matters. The inspectors winning right now aren't just the best trained, they're the ones who anticipate what clients need, expand their value, and build a service offering the competition can't touch.

InterNACHI set the standard. Platforms like Spectora are helping inspectors execute on it. The data in this report shows clearly who's pulling ahead and why. It comes down to the same thing it always has: know what your client needs next, and show up for it before anyone else does.

This report is a tool. Use it.

-Nick

Nick Gromicko is the founder of InterNACHI®, the world's largest association of property inspectors with more than 30,000 members across 65 countries. He also founded the Certified Commercial Property Inspectors Association (CCPIA), chairs the U.S. Department of Education-accredited InterNACHI® School, and serves as Executive Director of the Master Inspector Certification Board, which awards the industry's highest professional designation — the Certified Master Inspector®. In thirty-plus years, Nick has authored more than 25 inspection textbooks and remains one of the most influential figures in the home inspection profession.

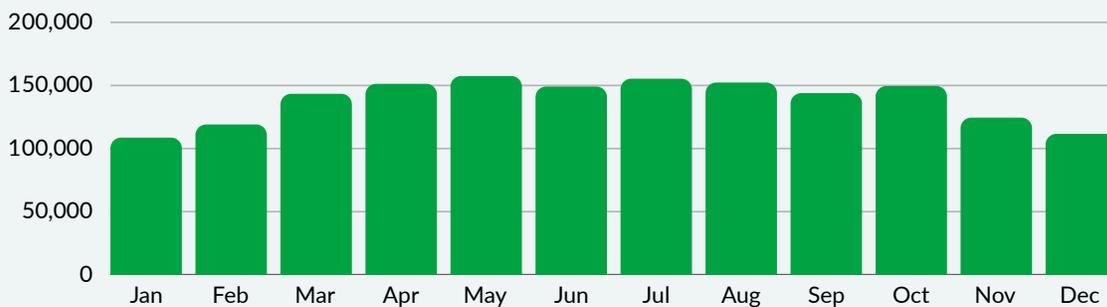
Industry Stabilization

Spectora inspection volume accelerated late in the year, with **September inspections up 20%, October up 16%, and December up 17% year over year.**

This momentum is notable given the broader housing market context. U.S. existing-home sales totaled roughly 4.06 million in 2025, near the lowest levels since the mid-1990s and well below the long-term average of about 5.2 million annual sales.¹

Housing activity did begin improving late in the year as mortgage rates eased, with December posting the strongest monthly sales pace of 2025.² Together, these signals suggest inspection activity *may be capturing early signs of stabilization in the housing market.*

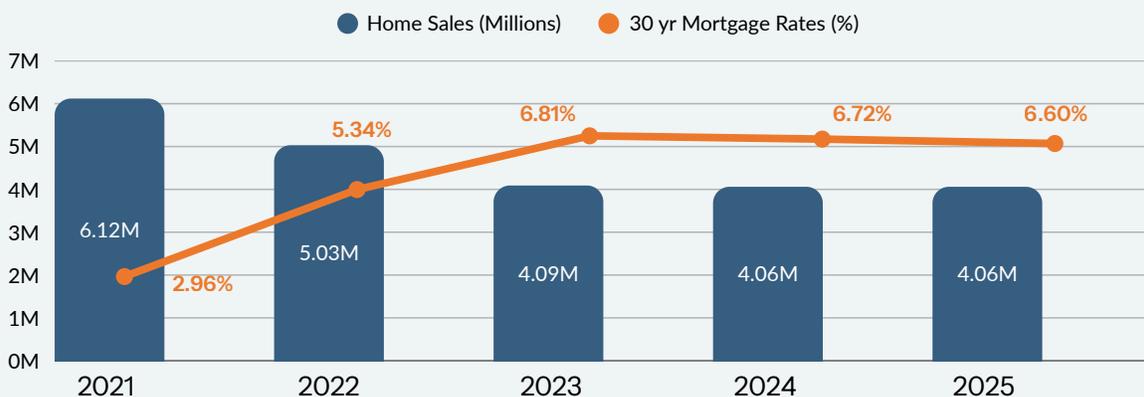
2025 Published Spectora Inspections



Source: 2025 figures based on reported monthly data through year-end

InterNACHI's Pending Home Sales Indicator (IPHSI), which tracks real-time inspection agreement data from the moment a buyer signs an inspection contract, reflected the same late-year acceleration – reinforcing that the pickup in activity was visible across the industry, not just on the Spectora platform.

Home Sales & Mortgage Rates (2021-2025)



Source: ¹National Association of Realtors (existing home sales, annual totals); ²Freddie Mac Primary Mortgage Market Survey (30-year fixed rate annual averages)

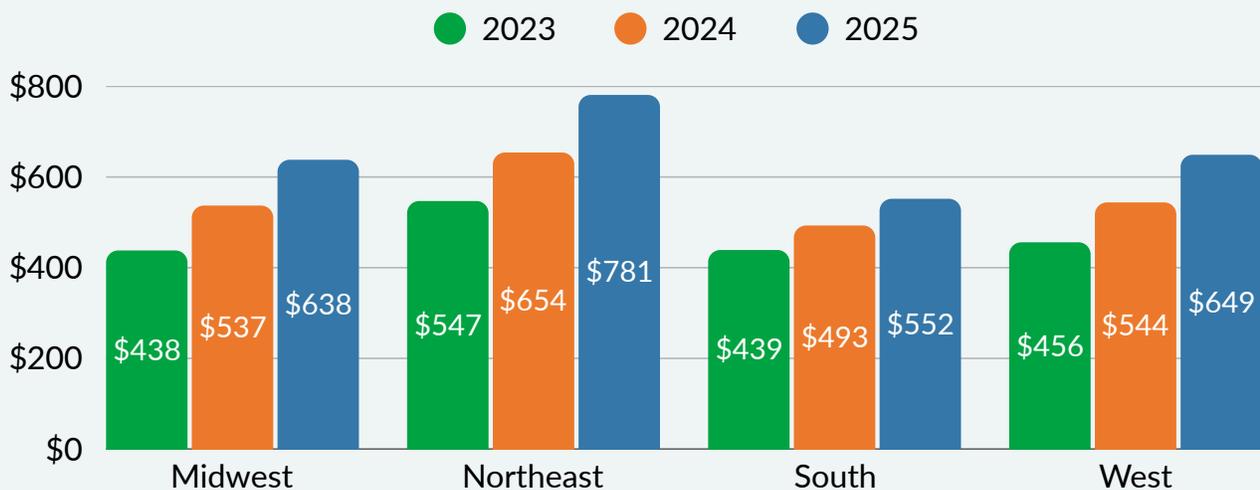


Pricing Power Returned in 2025

Inspection pricing rose significantly in 2025. The national average inspection quote increased from \$457 to \$569, a 25% jump in a single year.

This increase occurred across every region, not just a few isolated markets. Survey data supports the trend: **52% of inspectors reported raising prices in the past 12 months.**

Regional Quote Trends



Source: 2022-2024 from 2025 Industry Report Data Breakdown (Sheet1 YoY table); 2025 from Spector platform Avg Quote by State.csv (weighted annual avg by region)

Key Takeaway

46.9% of inspectors cite local market conditions as a growth driver, meaning volume will grow regardless of what any individual inspector does. **But 36.4% also cite their own capacity** as a factor – they expect to personally handle more. That expectation only holds if efficiency improves, which points directly to AI adoption.

Source: Inspector Survey, N=429, Q4 (volume outlook), Q5 (volume factors), Q7 (pricing)

Volume Concentration

The inspections per-inspector rate dipped slightly (2%) – **Inspectors averaged 13.4 inspections per month in 2025** (13.7 in 2024) – while the average quote rose 25% and estimated revenue per inspector climbed nearly 22%. The volume was there. That's pricing power doing its job.

The question for 2026 is how inspectors build on it. **71% are already using AI** in their workflow – and those applying it to scheduling, communication, and marketing are finding capacity without adding overhead.

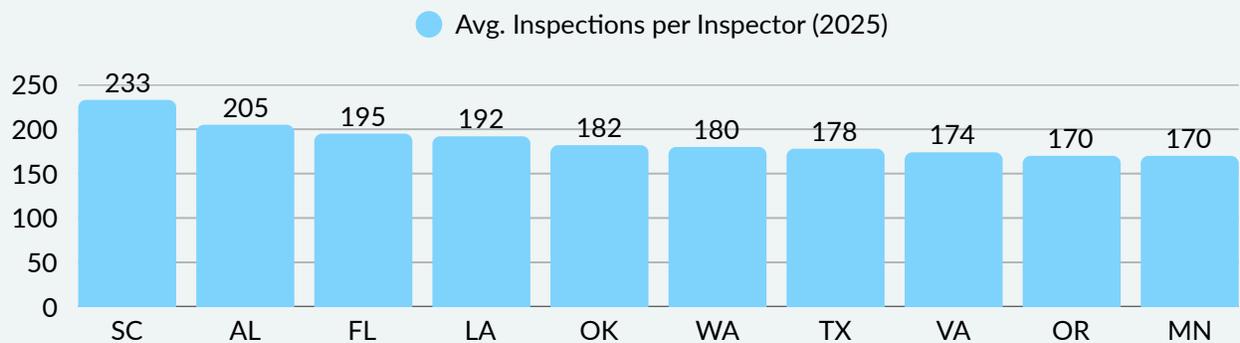
Inspection volume tells us where the market is. The real opportunity is how inspectors build on that through smarter pricing, more efficient operations, and delivering more value with every inspection.

Avg. Inspections Per Inspector by Month



Source: Spector platform data – $\text{Inspections by State 2025} \div \text{Active Inspectors by State (2025 paying software subscriptions)}$

Top 10 States - Inspections Per Active Inspector (100+ inspectors)



Source: $\text{Inspections by State (2025 totals)} \div \text{Active Inspectors all segments summed}$; filtered to states with >100 active inspectors



Chapter 03

The Homebuyer

What Happens After the Inspection

Buyers come into the inspection looking for answers about the property. The inspection delivers a clear picture of the home's condition and the issues that matter.

What catches many buyers off guard is what comes next. **Within about 72 hours**, they have to turn those findings into decisions—what to negotiate, what needs immediate attention, and what can wait—often while juggling closing deadlines and unfamiliar home systems.

The inspection provides the information. Deciding what to do with it is where many buyers begin to struggle.

Post Inspection Paralysis

When homeowners reflect on the post-inspection period, the most consistent challenge is understanding what to prioritize.

23%

Of homeowners said understanding repair needs was their biggest challenge.

29%

Of homeowners said managing maintenance tasks was their biggest early challenge post purchase.

Source: Spector surveys, conducted January/February 2026.

More Insights from Homeowners

The inspection answers the biggest question — is this house worth buying? What it doesn't answer is everything that comes next.

83%

Say appliance info (manuals, recall history) would have been valuable

11%

Reach out to the inspector for recommendations to find a repair pro

30%

Find professionals through Google/Yelp — not trusted, vetted channels

Source: Homeowner Survey, N=506

Key Takeaway

54% of agents say buyers get stuck on repair estimates post-inspection. **Nearly 1 in 3 inspectors (29%)** admit they don't know what challenges clients face after the report hits their inbox — a major awareness gap that represents opportunity for education and service expansion.



Chapter 04

The Agent

What Agents See

For most inspectors, growth comes down to one relationship: the agent.

Nearly **8 out of 10 inspections come from agent referrals**. Online search and other marketing channels play a role, but they make up a much smaller share of new business.

That dynamic shows up elsewhere in the data as well. When inspectors were asked about their biggest business challenge, **19% said getting new clients was the hardest part**.

When 78% of business walks in through an agent referral, that relationship isn't just important — it's the business. Inspectors who understand what agents value and consistently show up that way are the ones whose phones keep ringing.

What Agents See Post Inspection

No one has a clearer view of what happens after the inspection than the agent on the other end of the buyer's phone call. Here's what they told us:

54%

Said buyers most commonly get stuck on repair cost estimates after the inspection.

51%

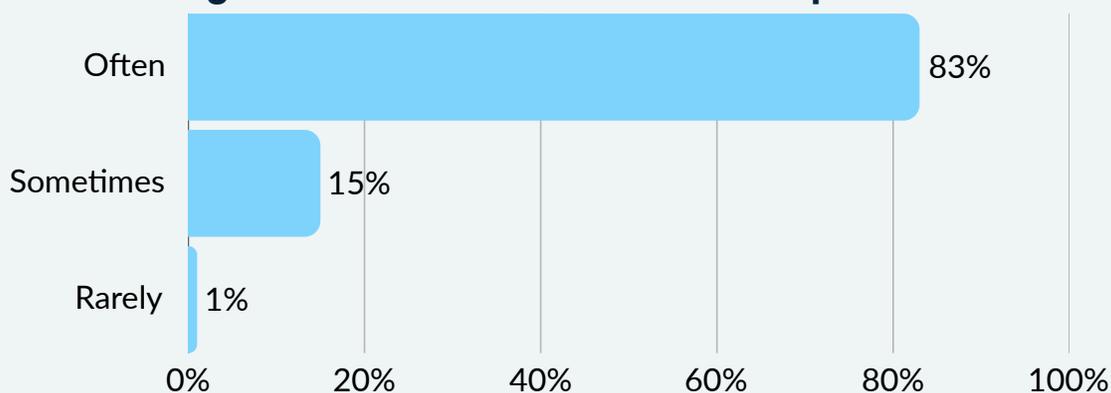
Said buyers struggle to understand the inspection report itself.

50%

Said buyers have difficulty finding contractors to address findings.

Source: Spectora surveys, conducted January/February 2026.

How Often Agents Are Asked For Insurance Help



Source: Agent survey, conducted January/February 2026 Q8 (insurance guidance).



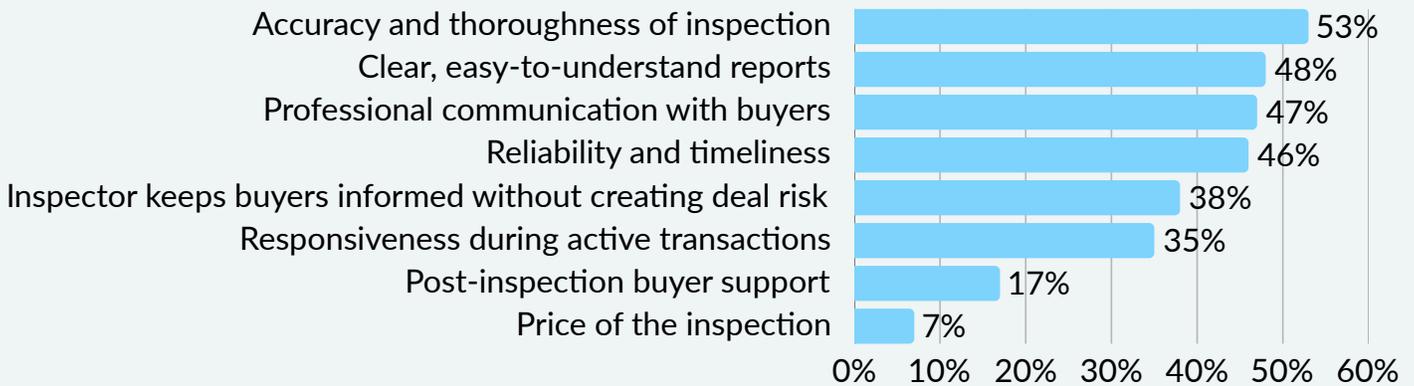
What Agents Need

Agent referrals are how most inspection businesses survive and grow—so what actually keeps agents coming back? **Turns out, it's not price. It's execution.**

Inspectors who communicate clearly, write buyer-friendly reports, and help clients understand what the findings mean for their decisions earn the kind of referral loyalty that is extremely difficult for a lower-priced competitor to break.

What Agents Weigh When Referring an Inspector

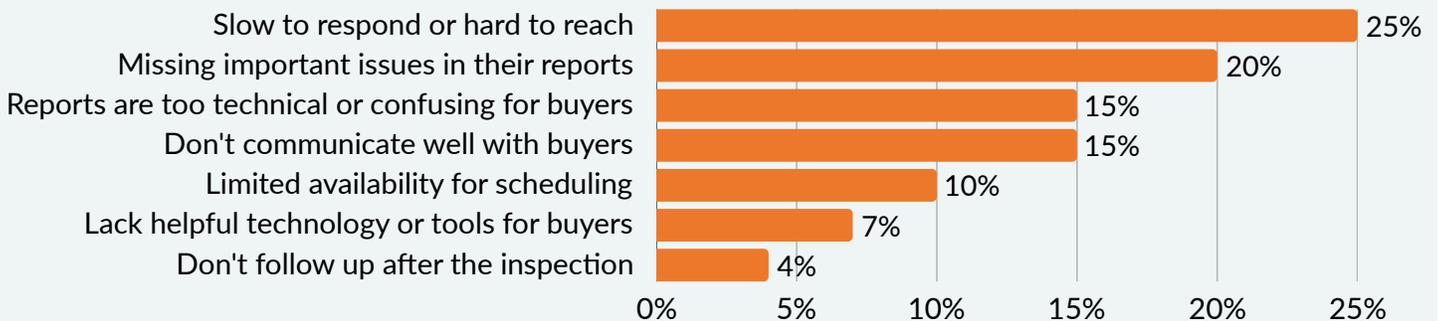
● % Citing as Top Factor



Source: Spectora Agent survey, Q6 (factors that influence referring).

Agents Top Concern to Stop Referring an Inspector

● % Citing as Top Factor



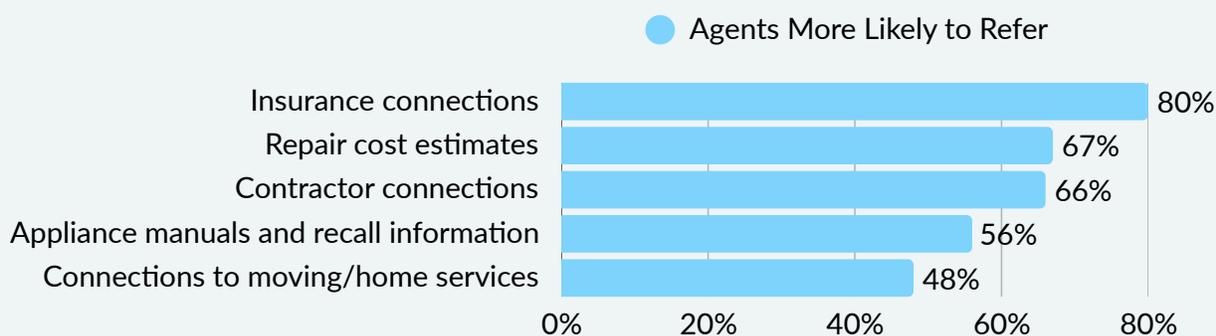
Source: Spectora Agent survey, Q7 (top concern).

What Agents Want

Agents are asking for more help for their buyers after the inspection, and they reward inspectors who provide it. The data shows that agents are significantly more likely to refer inspectors who help connect buyers with the services they need after the inspection.

Inspectors who offer this kind of support often stand out with agents. And in referral-driven markets, inspectors who do not provide it may find themselves losing business to competitors who do.

What Makes Agents More Likely to Refer



Source: Spector Agent survey, Q12 (more likely to recommend an inspector).

The Opportunities for Inspectors

The post-inspection phase is the most underleveraged moment in the transaction. Agents are sourcing contractors, chasing estimates, and fielding insurance questions that aren't their job. The inspectors who step into that gap don't just help their clients — they become the ones agents refer without thinking twice.

- **The Opportunity to Differentiate** - Only **17% of agents** currently factor it into referral decisions. The inspectors who start offering it now won't be catching up — they'll be setting the standard.
- **Nearly Every Agent Wants Help** - **75% of agents say** a trusted insurance resource for their buyers would be extremely valuable — another 22% say somewhat valuable.

Key Takeaway

83% of agents are routinely asked by buyers for insurance help. And **80% of Agents said they would be more likely to refer an inspector who helped provide it.** For inspectors not offering this today, it represents a clear opportunity to support buyers when they need it—and strengthen agent relationships in the process.

Source: Agent Survey, Q8 (ask for help), Q6 (referral factors)

In Their Own Words

We asked agents one open-ended question: **What would most improve the buyer experience between inspection and closing?**

They didn't hold back.

Across hundreds of responses, three themes came up again and again — Buyers need someone to explain what the report actually means. They need a clear path to contractors, estimates, and insurance. And they need it all in one place, not scattered across a dozen phone calls and follow-ups that may or may not happen.

"Providing transparent digital tools that simplify the inspection follow up and **offer clear connections to vetted contractors** for quick repairs"

"Someone who can sit down with them and go over the report in layman's terms while **providing resources to make a plan** to address the inspection findings right then and there"

"Integrating **artificial intelligence** into the process"

"If the buyer has already found a **source to get their home insured** before the inspection date"

"A centralized, real time platform where **repair negotiations, contractor quotes, and insurance steps** are tracked and accessible to all parties would most improve the experience."

Source: Spectora Agent survey, Q15 (open ended what would improve the experience)



Chapter 05

The Inspector

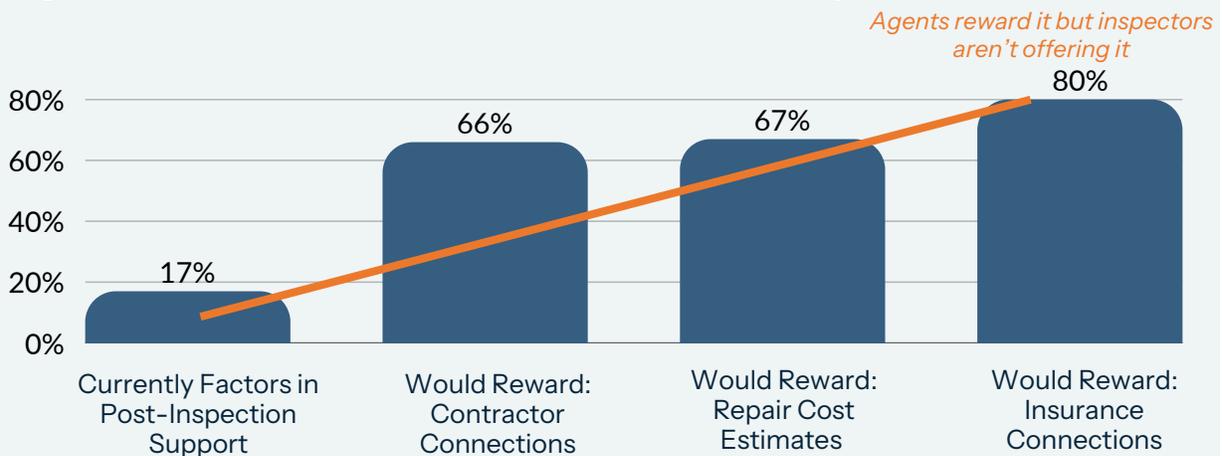


Opportunity at the Center of It All

Accuracy and thoroughness will always be the foundation — agents rank it as the single most important referral factor, and that's not changing.

But the inspectors who combine a thorough inspection with clear next steps, efficient communication, and support that extends past the report are the ones building the referral relationships that compound over time.

Agent Referral Behavior: Current vs. What They Would Reward



Source: Agent Survey, N=433, Q6 (currently factors in: "supporting buyers after the inspection") and Q12 (referral likelihood by service type)

Key Takeaway

40% of inspectors say their relationship with the homebuyer ends when the report is delivered. Agents are ready to reward the ones who change that.

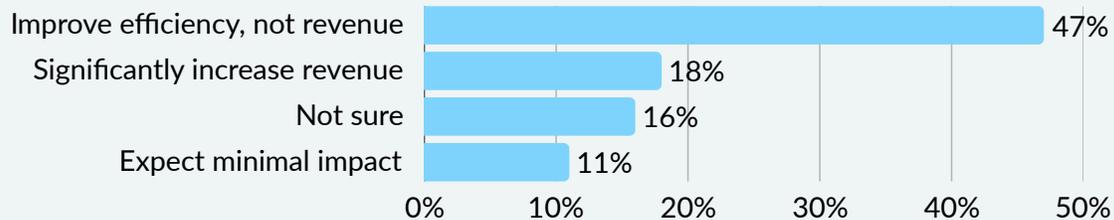
Meanwhile, **56% of agents** say they'd be more likely to refer an inspector who provides appliance manuals and recall information — one way to extend value past the report.

Source: Inspector Survey N=429 Q3, Q4; Agent Survey N=433 Q3, Q8;

AI Adoption Has Increased. Now What?

More than **70% of inspectors now use AI in their workflow** — and the ones who've leaned into it are pulling ahead. Most are starting with client communication, marketing tasks, and report writing. Tasks that used to take hours every week. That time doesn't disappear. It gets reinvested.

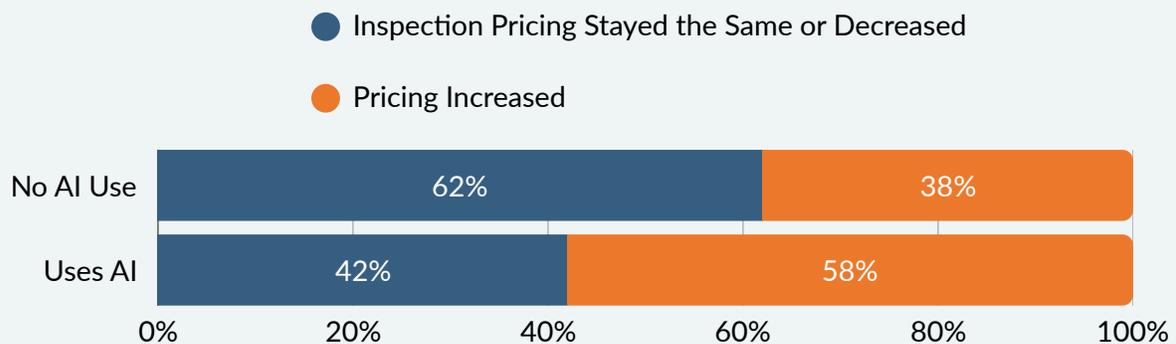
What Inspectors Expect AI to Do for Their Business (2-3 Years)



Source: Inspector Survey, Q1 (AI use) and Q2 (AI impact 2-3 years)

This shift isn't about replacing expertise — it's about removing the work that gets in the way of it. And the data shows it's working: inspectors who use **AI are 20% more likely to have raised their prices**. Efficiency isn't just saving time. It's creating the confidence to charge more for it.

AI Use vs. Pricing in the Past Year



Source: Inspector Survey, Q1 (AI use) and Q7 (price)

Some will use the time back to take on more work. Others will invest it in agent outreach or a better client experience. There's no wrong answer. What matters is that the inspectors still doing everything manually are leaving time, money, and referrals on the table.

Key Takeaway

71% of inspectors use AI. **Only 18% expect it to increase revenue.** The ones who figure out the connection between the two will have a significant advantage. That gap is the opportunity.

Source: Inspector Survey, Q1 (AI use), Q2 (AI outlook)



Chapter 06

Wrap-Up.

Going Beyond the Inspection

The home inspection profession is entering a period of meaningful change.

Technology is making it easier to run efficient businesses. Buyers are looking for more guidance as they navigate homeownership decisions. And agents are more likely to refer the inspectors who help their clients feel informed and supported.

What The Data Suggests for Inspectors

For inspectors looking to grow their businesses, the findings in this report point to several clear opportunities.



Protect the foundation.

Accuracy and thoroughness is the #1 factor agents use to decide who to refer. Everything else builds on that.



Help buyers know what to do next.

Half of agents say buyers leave the inspection unsure what the findings actually mean. Providing more clarity is a referral opportunity.



Use AI to buy back your time.

Report writing, communications, scheduling — the hours add up. Inspectors using AI are getting them back.



Reinvest that time where it counts.

More inspections, stronger agent relationships, a better client experience. Pick one. All three work.



Extend your value past the report.

Contractor connections, repair guidance, insurance resources — agents are more likely to refer the inspectors who help buyers take the next step.



Price for the value you deliver.

Average quotes rose 25% in 2025 and over half of inspectors raised their prices. If you're delivering more than a report, charge like it.

Key Takeaway

The inspection will always remain the foundation of the transaction. What's changing is how much further that trust can take you.

Buyers need more guidance. Agents want inspectors who make their job easier. The tools to do both have never been more accessible. The inspectors who act on that won't just grow — they'll define what this profession looks like next.



Start Your Trial

Get in touch to learn more

[Book a Call | spectora.com](https://spectora.com)

Data Methodology

Spectora conducted three surveys in January and February 2026 covering Spectora home inspectors, real estate agents, and recent homebuyers. Each group was asked about the same homebuying transaction from their own perspective, enabling the cross-audience analysis that forms the foundation of this report.

Sample Profiles

Home Inspectors (N=429): Active inspectors across all U.S. states. 94.3% U.S.-based. 68.2% solo operators, consistent with industry structure. Respondent profiles validated against Spectora platform data for company size and geography.

Real Estate Agents (N=433): Active agents who closed a transaction within the past month. Sourced via third-party research panel. Responses reflect direct, current observations of buyer behavior across recent transactions.

Homeowners (N=506): Purchased a home within the prior 24 months. Sourced via third-party research panel. Recency ensures the inspection and post-inspection experience is still active in memory. Maintenance challenge data uses N=484 (valid responses).

Survey Limitations and Interpretive Guidance

Survey results reflect the self-reported experiences and opinions of respondents at the time of data collection and should not be interpreted as statistically representative of all home inspectors, real estate agents, or homeowners in the United States. Sample sizes were designed to provide directional insight, not census-level accuracy. Percentages referenced throughout this report are rounded to the nearest whole number. Questions permitting multiple selections may produce totals exceeding 100%. Single-choice questions are identified in source callouts throughout the report.

Spectora makes no representations or warranties regarding the completeness, accuracy, or fitness for any particular purpose of the survey findings presented herein. Third parties referencing or republishing data from this report should cite Spectora as the source and note that findings reflect survey respondents only, not the industry at large.

Platform Data

Inspection volume and pricing data reflects U.S. based inspection activity published through the Spectora platform during the period noted. Spectora facilitates a substantial share of U.S. home inspections, making this dataset one of the largest single sources of home inspection market data available — however, platform statistics represent Spectora customers only and should not be interpreted as a complete census of the U.S. home inspection market. Average quote figures reflect inspection quotes and do not include ancillary or add-on services quoted separately. Florida volume data may reflect elevated figures due to the inclusion of 4-point inspections, which are required by many Florida insurers and are typically priced differently from standard home inspections. All platform figures are rounded to the nearest whole number or dollar. Geographic regions follow NAR standards.

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