

THE **INSPECTION** NEW HOME CONSTRUCTION OR EXISTING RESALES **GUIDE**



**FREE DOWNLOADS ONLINE AT
WWW.INSPECTIONDEPOT.COM**

COUPONS, PROMOTIONS, HOME BUYERS' CHECK LIST, AND MORE

WE SELL PEACE OF MIND[®]



**ADD THE INSPECTION GUIDE TO
YOUR LISTING/BUYER'S PACKAGE
CALL 888.589.2112**

INSPECTORS BY REFERRAL ONLY[®]

RESIDENTIAL COMMERCIAL

Licensed Architects

Insurance Adjusters

Licensed Engineers

Licensed Home Inspectors

Loss Control Inspectors

Energy Auditors

Licensed Builders/Contractors

Inspection Depot is a credentialing enterprise, providing insurance and real estate agents access to a network of inspectors and inspection companies in one cloud based centralized platform. Inspection Depot provides independent QA, training, management, oversight of network, and more, to insure our clients receive the highest value in service, quality and peace of mind available in the industry.



888-589-2112 | WWW.INSPECTIONDEPOT.COM

TRANSPARENT INSPECTOR CREDENTIALING CHOOSE YOUR INSPECTOR WITH CONFIDENCE

- REVIEW INSPECTORS' PAST RATINGS
- DOWNLOAD INSPECTORS' PROFESSIONAL PROFILES
- REVIEW INSPECTORS' PAST EXPERIENCE AND TRAINING ACCOMPLISHMENTS
- REVIEW INSPECTORS' LICENSE INFORMATION



DOWNLOAD INSPECTORS' PROFILES
WWW.INSPECTIONDEPOT.COM



COUPONS
SEE PAGE 8
FOR SAVINGS

REAL TIME CONTACT, INSPECTION ORDERING, AND TRACKING

Call (800) 991-9097

HOME DOWNLOAD REPORTS CONTACT US LOGIN

Find Inspector

SEARCH BY ZIP CODE SEARCH BY NAME SEARCH BY CITY SEARCH BY COUNTY

INSPECTORS 1 TO 3 OF 3 TOTAL PAGES 1 PAGE NO 1 Find ZIP CODE 32802 Go

John Smith - Inspection Depot, Inc. CALL: (1407) 668-5008 Business Hours 08:00AM-07:00PM Customer Review ★★★★★ (2 Reviews) Services Provided Get A Quote

Jane Doe - Inspection Depot, Inc.

Tom Adams - Inspection Depot, Inc. (888) 555-5555 ★★★★★

Inspector info Profile Resume Rating Contact Inspector Download Profile

Email Language Spoken: English License Types License Number Coverage Area Coverage Zip Code

DOWNLOADABLE PROFILES



DEAR FRIENDS,

We are pleased to once again have the opportunity to provide Buyers and Sellers of residential property with some of the valuable insights and information which we have learned over our many years of inspecting literally thousands of homes. We sincerely hope this booklet will help in better understanding the home inspection process, typical home construction defects and the various systems that make a home function.

For most of us, the purchase of a home is the largest single investment we will make in a lifetime. Because of the complexities and variables involved in real estate transactions, there is no substitute for having a professional real estate agent on your side, along with the assistance of certified and licensed professionals to provide the kind of informed and unbiased information that will help you make sound decisions about your purchase.

Few things will ruin a real estate transaction faster, or cause disappointing delays in closing, than the discovery of unexpected

damage or faulty home systems calling for expensive repairs. A thorough home inspection by inspection professionals will provide all parties to the transaction with reliable, accurate information. The earlier in the transaction proceedings that it is done, the better for all concerned.

We sincerely believe a home inspection by qualified professionals is the best investment you can make to protect the biggest investment decision you will likely ever make. We extend an open invitation to you to call us or visit our website at www.Inspection-Depot.com to have any and all of your questions answered.

Thank you again for the opportunity to provide you with this information. And be you Buyer or Seller, we wish for you every happiness and success in your real estate transaction.

Sincerely

Michael Rowan, CEO

Inspection Depot, Inc.

THE HOME INSPECTION GUIDE

Introduction Letter	3
What is a home inspection?	4
What is covered by an inspection?	4
Components/testing not covered by a home inspection	5
Buying a home "as is"	5
Inspecting old vs. new homes	6
Should I be concerned about Chinese drywall?	6
Should I be concerned about sinkholes?	7
What is a sinkhole?	7
Sinkhole inspection	7
How long should an inspection take?	8
Goal of the home inspection service	8
Attending the inspection - who's invited?	9
What does the buyer need to bring to an inspection?	9
What should be expected from the inspector?	9
How much should a home inspection cost?	9
When should you pay the inspection fees?	10
What should the home inspection report look like?	10
Understanding inspection reports	10
What happens after the inspection?	10
Today's sellers	11
Home inspections & the seller's responsibilities	11
What defects are the seller's responsibility?	12
Does the inspector come back to inspect repairs?	12
Should repairs or building updates be permitted?	12
I am the seller – should I have my home inspected before I sell?	13
Communicating with the inspector - for sellers	13
A typical menu of inspection services	14
Comparing inspection companies	14
Deciding on a home warranty	14
The inspector missed something. What should you do?	15
How do I choose my termite inspector?	15
Do I really need a Real Estate Agent?	15
Buying a newly-constructed home	18
Elements of a new construction inspection	18
Are there more risks with short sales than foreclosure distressed homes?	30

HURRICANE MITIGATION 101

Why year of home and number of stories are important	20
Roof covering and installation date	21
Roof deck attachment	21
Roof to wall connection	21
Roof shape	22
Secondary water resistance	22
Opening protection	23
Hurricane mitigation 101 summary	23

HOME SYSTEMS INFORMATION

Electric	24
Air conditioning & heat pumps	25
Oil or gas heating systems	26
Septic system	26
Lead paint	27
Asbestos	27
Reinforced fiberglass asphalt roof shingles	28
Termites / carpenter ants	28
Wood decks	29
Reducing monthly utility bills	29

GET FOUND TODAY!
HELPING OUR AGENTS FIND CLIENTS

QUICK QUOTATION
FIND INSPECTOR
FIND AGENT

Zip Code, City, County, State

(OR)

Agent Name

FIND MY AGENT

FREE MARKETING LEADS REGISTER NOW

WHAT IS A HOME INSPECTION?

A home inspection is a visual examination of a home conducted in a non-invasive and nondestructive manner and is a process of risk minimization. While it is Buyers who typically engage the services of a professional home inspection company, in reality both Buyers and Sellers benefit from the service.

All parties to a real estate transaction want things to go smoothly with a minimum of surprises and unexpected costs or delays. For the Buyer, the home inspection provides an objective and unemotional analysis of the condition of the property. The inspection is conducted by a professional with years of experience who, generally speaking, has a far greater understanding of the complexities of construction and house systems than the typical home Buyer or Seller.

The home inspection not only reduces the stress and risk of home purchasing, many times it saves the transaction by keeping all parties informed. Most major defects found during an inspection were not known to the Sellers, and many times Buyers may decide not to buy a house once defects are found. Sellers who are wise enough to have their home inspected prior to placing it on the market enjoy a number of tangible benefits:

- 1 You have more control over determining the type of repair and its cost;
- 2 You eliminate the risk of a Buyer getting cold feet over unexpected repairs because you have anticipated the problems and eliminated them before they became an issue;
- 3 You escape being forced into renegotiating the sale terms or having to schedule repairs under tight time constraints or contract deadlines.

WHAT IS COVERED BY AN INSPECTION?

Each Buyer or Seller will have different needs depending upon the property in question. Home inspection companies offer a wide range of services and are flexible in adjusting their services to accommodate the specific needs of either the Buyer or the Seller.

A typical home inspection covers a thorough visual and non-invasive inspection of the major elements and systems of the home that are accessible. The following list represents, but is not necessarily limited to, the concerns addressed in each area being inspected:

- ✓ **Basement structure** - Water penetration, water damage, structural integrity of walls, insect damage, structural integrity of support systems, window condition, floor condition, and condition of finished walls and ceilings;
- ✓ **Crawl space structure** - Water penetration, water damage, ventilation, structural integrity of walls, support systems, insect damage and insulation including defect locations and overall condition;
- ✓ **Slab Structure** - Water seepage into ducts (under slab), settlement and cracks;
- ✓ **Exterior** - Walls, soffits and fascia, gutters, roof, flashing, skylights and chimney(s);

It takes about three - four hours to conduct a thorough home inspection, and the cost is modest. It is definitely time and money well spent.

EASY AS BOOKING A FLIGHT!

ORDER YOUR INSPECTIONS ONLINE, ONE PLACE : WWW.INSPECTIONDEPOT.COM

FREE INSPECTION QUOTES



- ✓ **Multiple Inspection Companies!**
- ✓ **Hundreds of Inspectors!**
- ✓ **Statewide Coverage!**



- ✓ **Pre-Approved Inspectors**
- ✓ **Reports Verified/Audited**
- ✓ **Licensed Contractors, Engineers & Architects, Building and Home Inspectors**

COMPARE - SCHEDULE - ACCESS

- ✓ **Grounds** - Walkways/steps, driveway, patio, porch, retaining walls, railings, balconies and drainage;
- ✓ **Roof** - Type, condition, leakage, age, replacement probability;
- ✓ **Attic** - Structure, roof decking, insulation, ventilation and water penetration;
- ✓ **Plumbing Systems** - Water lines, waste pipes, vent pipes, fixtures and faucets, caulking and grouting, drainage, water pressure, water heater and gas pipes;
- ✓ **Electrical Systems** - Amp rating, voltage, breakers, fuses, main panel, sub-panels, main service wire, branch wire, switches and receptacles, light fixtures, door bell and smoke detectors;
- ✓ **Air Conditioners** - Age, condition, type, ductwork, airflow, filter, thermostat;
- ✓ **Furnace / Heaters** - Heat exchanger, burners/elements, blower fan, ducts, airflow, filter, flue pipe, humidifier and thermostat;
- ✓ **Appliances** - Operation of: Range, oven, exhaust fans, refrigerator, dishwasher, in-sink disposal and trash compactor (Note: Not all inspection companies survey appliances);
- ✓ **Interior** - Walls and ceilings, floors, steps and stairs, railings, doors, windows, and fireplace.

COMPONENTS/TESTING NOT COVERED BY A HOME INSPECTION

The following items are typically excluded from a standard home inspection, but most of them can be included for a modest additional fee:

- ✓ Radon
- ✓ Water testing
- ✓ Septic systems
- ✓ Private well and equipment
- ✓ Sprinkler systems
- ✓ Pools and spas
- ✓ Asbestos
- ✓ Insect infestation
- ✓ Water softeners
- ✓ Security systems
- ✓ Wind mitigation inspections
- ✓ Four point inspections
- ✓ Chinese Drywall
- ✓ Mold/microbial testing
- ✓ Infrared evaluation

Since many home inspection companies differ widely in the size of their staff, their equipment and the extent of the contracted service they provide, it is important for Buyers and Sellers to engage in a thorough discussion beforehand of the scope of service offered, needed and the nature of any exclusions. See the section in this booklet titled, "What Inspection Services Are Needed", for an overview list of the major elements of an inspection.

BUYING A HOME "AS IS"

"You don't need an inspection because you are buying an "AS IS" home." We have heard this so many times from not only Buyers of real estate but also, surprisingly, real estate agents. That is great, but have you asked yourself what the "As Is" really IS?! Not knowing the facts up front could COST YOU later.

Here are some questions to ask yourself before you assume the risk of an "As Is" deal, priced too good to pass up.

- 1 Is the roof covering doing what it is supposed to do? Is the roof nearing the end of its functional life, properly installed or starting to leak? This will be an expense prospective Buyers should factor in to their upcoming expenses if issues are present. Roof replacement will cost a minimum of \$5,000 or more, depending on the size of the home and the complexity of the roof.
- 2 Is there polybutylene piping in the home? Polybutylene piping has caused significant damage over the years and a class action lawsuit was filed regarding the product that was vastly used in homes built in the 80's. Replacement of the piping may be necessary in order to obtain homeowners insurance and should be budgeted accordingly.
- 3 Has the exterior siding or stucco been installed properly or are they suffering prematurely from moisture intrusion or installation issues? Replacement of siding or stucco is very costly. Knowing the issues ahead of time will allow prospective Buyers to factor

replacement/repair costs into their budget.

- 4 Are there any structural deficiencies? Structural issues can be difficult to determine without an experienced inspector. Something that may seem small, could mean the integrity of the dwelling is compromised. Repair of structural issues can be very expensive.
 - 5 Have there been any repairs to the electrical, structural, plumbing or mechanical systems recently? Knowing about these repairs and knowing they were done correctly can save you time and money.
 - 6 Have there ever been any microbial issues with the home? Indoor air quality and mold are hot topics for home Buyers.
 - 7 Was there a significant remodel completed? Repair or upgrade? If so, there should be permits and inspection reports on file with the local building department. Were the repairs/upgrades completed correctly?
 - 8 Does the home have Chinese Drywall? The questions outlined above are just a small example of conditions that can be ongoing, hidden or not disclosed. If you purchase a home "as is" without a proper inspection, you will assume these undisclosed or hidden risks and have no recourse after closing because of the "as is" contract.
- When considering an "as is" deal therefore, you MUST know what the "AS IS" condition of the home is before you purchase. Without this knowledge, you could be facing thousands of dollars in repairs and/or remediation. Do not bypass the inspection because of the "As Is" contingency: you do not know if it really IS a deal yet!

FIND YOUR INSPECTION COMPANY!
SELECT THE INSPECTION YOU NEED



THREE SIMPLE STEPS!

- 1 ENTER BASIC INFORMATION ABOUT YOUR HOME
- 2 SELECT THE INSPECTION TYPES YOU NEED
- 3 CHOOSE YOUR INSPECTION COMPANY

BASED ON FEES, QUALIFICATIONS, LICENSES, AND MORE

OUR SYSTEM WILL REVIEW EVERY INSPECTION COMPANY TO GET YOU THE BEST PRICE POSSIBLE

NAME YOUR FEE

TAKE ADVANTAGE OF LAST MINUTE CANCELATIONS BY USING OUR "NAME YOUR FEE" FEATURE!

HUGE SAVINGS FOR ALL!

PROVIDING PEACE OF MIND AT AFFORDABLE RATES
GO TO: WWW.INSPECTIONDEPOT.COM

INSPECTING OLD VS. NEW HOMES

Buying an older home can many times be somewhat less risky than a newer home, believe it or not!

The reason is that older homes have stood the test of time. They have made it through the years and have been exposed to the elements and many times, extreme weather conditions.

This is not to say that older homes do not have issues or risks. Most times older homes are found with issues that relate to typical or deferred maintenance, however, other concerns include homeowner/non-standard repairs, or sudden system failures. In most cases, these are fixable, but at a price!

In all, it takes an experienced eye to identify building performance concerns on existing homes, particularly in cases where homeowners have conducted more recent remodeling or updates such as painting and decorating. These updates can limit inspectors, as some of the performance clues that inspectors look for during every inspection are now no longer visible or as visible.

The key to choosing inspectors therefore is not just their licensing, but paramount

is there performance knowledge of building systems and components, in relation to each home being inspected and their past inspection experience.

Buying a newly constructed home is different from buying an existing home, both from a perspective of logistical information needed from the builder and the knowledge and experience of the inspector involved.

Your choice of inspector for a newly built home is most important because not only are the experience and qualifications of your inspector essential, but having code knowledge and how it applies to the location you are buying in is also crucial.

A simple question to ask your inspector of choice is, "Do you review code violations in your inspection service?" Nine out of ten inspectors (until they read this article of course) will quickly remind you that they do not do a code inspection. We would then ask, "What are they going to inspect for you if they don't include visible code issues!?"

Most inspectors offer cosmetic walk-throughs. You do not need to pay \$300-\$400 for an inspector to put tape on paint drips, check the door handles or operate

the stove. These are all common sense inspection and quality issues that any homeowner can do on their own and/or with the builder's superintendent. These inspection services are of little value to anyone. **Your inspector needs to do what you do not and report what you cannot.**

Unlike Sellers, builders have strict requirements for the inspector you choose and will simply not assume the risk of inspector accidents. In order for an inspector to enter on a builder's site, they are required to confirm not only general liability insurance coverage, but also worker's compensation insurance. Copies of the same showing the builder in question as a certificate holder on the insurance policy will be required.

This requirement eliminates most inspectors as they do not carry all required insurances!

To conclude, your choice of inspector between new, newer and older homes can only be made by researching and asking all the right questions. Every home is different and so too is the knowledge, experience and insurance coverages of every inspector. Choose YOUR inspector with confidence.

SHOULD I BE CONCERNED ABOUT CHINESE DRYWALL?

Simply put, yes, if you are buying in certain known regions. Consult with your real estate agent.

Chinese Drywall was imported from China between the years of approximately 2001 and 2007, and used extensively in both new construction and remodeling projects, particularly after the storm season of 2004. Homeowners should therefore not assume that because homes are older, that they will not be subject to the effects of Chinese Drywall.

The problem with Chinese Drywall relates to the manufacturing process and the makeup of the drywall itself. The drywall was found to contain extraneous amounts of metals and minerals such as sulfur, iron and strontium.

Under certain environmental conditions,

typically warm, humid climates, the drywall was found to emit sulfur gases within the homes and buildings it was used on.

The emitted gas not only has a noxious odor but also has the resulting effect of corroding copper and other metal components and damaging systems such as air conditioners, computers, televisions, electrical wiring, plumbing, and more.

While many homes have been remediated, the long term effects are still unknown. Potential homeowners should consult with the current owner of the home for a full disclosure in relation to the Chinese Drywall issue(s). Choose an inspector also that can help you during the inspection process by conducting a visual Chinese Drywall Assessment and providing a documented report on the findings of the assessment following the inspection.



BLACKENED COPPER COILS

Conduct as much research as possible if you know or suspect Chinese Drywall was used and make the right decision in relation to the purchase of your new home or the home you are living in.

SHOULD I BE CONCERNED ABOUT SINKHOLES?

Sinkholes in the state of Florida are not a new phenomenon, contrary to popular belief. According to the Department of Environmental Protection, sinkholes are a common feature in Florida's landscape, however are more prevalent in certain areas than others. You must consult your Real Estate Agent and/or Insurance Agent



SINKHOLE PROXIMITY MAP

to find out if you are within a vulnerable area of the state where sinkhole activity is a concern.

You should also consult your insurance agent and/or real estate agent if you wish to insure your home for sinkhole perils, as some insurance carriers require sinkhole inspections prior to any insurance coverage for sinkholes being bound.

WHAT IS A SINKHOLE?

A sinkhole, also known as a sink, shake hole, swallow hole, swallet, doline or cenote, is a natural depression or hole in the Earth's surface caused by karst processes — the chemical dissolution of carbonate rocks or overburden under the surface.

Natural sinkholes are most commonly found in Florida in addition to Texas, Alabama, Missouri, Kentucky, Tennessee and Pennsylvania. Natural sinkholes occur normally as a result of a prolonged period of heavy rainfall or drought where the soils below are susceptible to the adverse reac-

tions of the same conditions and cavities under the surface can be exposed. Some soils are more susceptible to collapse than others based on their effect or adverse effect to heavy rainfall and/or drought conditions.

In the state of Florida there are many examples of sinkholes of every size, many of which have been caused by urbanization and/or over usage of water sources. Sinkholes start off as ground surface depressions, resulting from subterranean voids as it weakens the support of the overlying earth. The sinkhole is fully formed when

the overlying earth collapses.

Sinkholes may vary in size from 1 to 600 meters (3.3 to 2,000 ft) both in diameter and depth, and vary in form from soil-lined bowls to bedrock-edged chasms. Sinkholes may be formed gradually or suddenly, leading to gradual collapse or catastrophic collapse of the ground and surrounding structures. Examples of known/named sinkholes in Florida include the Devil's Hole in Hawthorne, Alapaha River in Jennings, Kingsley Lake, Starke, and Eagle's Nest in Weekie Wachee.

SINKHOLE INSPECTION

A sinkhole inspection is required by most insurance companies if insurance coverage is required.

The objective of the sinkhole visual assessment is to determine if any conditions exist that are, or potentially are, associated with sinkhole settlement activity. Inspectors will use their experience and knowl-

edge to review their findings and ensure the report prepared clearly outlines the conditions that are relevant to potential sinkhole and/or settlement activity.

COMMERCIAL AND RESIDENTIAL

SINKHOLE INSPECTIONS



Sloped Lot

Bent trees and vegetation = indication of soil slippage

Look for evidence of cracking due to soil creep - movement

Erosion control = planted shrubbery

CHINESE DRYWALL INSPECTIONS



CALL TO SCHEDULE AN INSPECTION: 888-589-2112 VISIT US: WWW.INSPECTIONDEPOT.COM

FOR A NOMINAL FEE, MOST CERTIFIED INSPECTION COMPANIES WILL PERFORM 66 RE-INSPECTIONS TO ENSURE REPAIRS WERE COMPLETED, IF THE REPAIRS WERE 99 CARRIED OUT BY LICENSED CONTRACTORS.

HOW LONG SHOULD AN INSPECTION TAKE?

This will depend on the type of home being inspected. Older homes and larger homes tend to take much longer than newer or smaller homes. Additional services will also add to the inspection time such as pool inspections, termite inspections etc. As a good rule of thumb, it is wise to expect the inspection to take approximately three to four hours in the field.



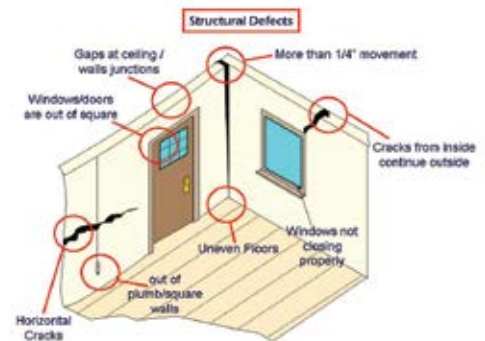
GOAL OF THE HOME INSPECTION SERVICE

Whether buying or selling, a home inspection by professionals offers peace of mind and investment protection.

A typical home inspection will include a survey and analysis of all house systems including heating and cooling, electrical, plumbing, appliances, interior and exterior structure, roof, doors, windows, attic and crawl spaces.

The goal is to uncover, as well as anticipate any problems that may affect the closing process, or involve significant cost to repair, replace or remedy.

In addition to the standard home inspection, most houses should be inspected for wood destroying organisms, (this is commonly referred to as a "termite inspection," or WDO), and should reveal any active infestation and/or visible damage resulting from invasion of wood destroying organisms. Most mortgage companies require this type of inspection. It must be performed by a company specifically licensed to do WDO inspections.



SETTLEMENT CLUES

EXAMPLES OF ONLINE SAVINGS

WIND MITIGATION INSPECTION
\$AVE

REAL ESTATE INSPECTION
COUPON CODE ONLINE

4-POINT INSPECTION
COUPON CODE ONLINE

WIND MITIGATION 4-POINT INSPECTION
COUPON CODE ONLINE

FREE INFRARED
WITH HOME INSPECTION

WDO
(TERMITE INSPECTION)
COUPON CODE ONLINE

MOLD TESTING
COUPON CODE ONLINE

FREE WDO
RE-INSPECTION

FREE MOLD TESTING
WITH EVERY MINIMUM MOLD INSPECTION

HOME INSPECTION PACKAGE SERVICE
COUPON CODE ONLINE

PACKAGED INSURANCE INSPECTIONS
COUPON CODE ONLINE

VISUAL SINKHOLE ASSESSMENT
COMMERCIAL OR RESIDENTIAL
COUPON CODE ONLINE

DOWNLOAD LATEST COUPONS AT WWW.INSPECTIONDEPOT.COM
DISCOUNTS/COUPONS SUBJECT TO CHANGE AND AVAILABILITY. PLEASE CALL: **888.589.2112**

ATTENDING THE INSPECTION - WHO'S INVITED?

Ideally, all parties to the transaction should try to attend the inspection. This includes Buyer, Seller, and Real Estate Agents, but not friends, relatives and children. Remember, the home inspection process is not a showing. It is also important to coordinate with all parties to set a firm date and time for the inspection. To avoid undue stress on the Sellers, especially if they are still living in the home, all due courtesy should be extended to them by Real Estate Agents and Buyers alike to not arrive early, but rather to be punctual as to the time agreed upon. If persons other than the Buyer and Seller and their spouses want to attend the inspection, permission should be obtained first. Normally, the Real Estate Agent will set the time for the inspection appointment and confirm that all utilities are on and communicate everything to the Sellers.

WHAT DOES THE BUYER NEED TO BRING TO AN INSPECTION?

The inspector will bring all the necessary tools and equipment to perform the inspection. However, if the Buyer wishes to have an active participation in the process, it is recommended that the Buyer bring a note pad and pen to write down observations and comments by the inspector for later discussion. A tape measure might also come in handy to measure clearances and dimensions such as the opening for a refrigerator. Although not necessary, some Buyers may want to follow the inspector into attics and crawl spaces. Should this be the case, the Buyer should bring a flashlight and wear jeans or work clothes and have a mask. Because of liability and insurance concerns, most inspectors will not allow Buyers to walk the roof, attic or other areas that would place the Buyer in harm's way.

WHAT SHOULD BE EXPECTED FROM THE INSPECTOR?

Upon arrival, the inspector will briefly outline the elements of the inspection, clearly defining what will and what will not be inspected to ensure that all parties understand and are in agreement regarding the level of service that has been ordered. This is all outlined in the inspection agreement that is normally signed before the inspection starts. If not previously signed, the inspector will ask for the inspection agreement to be read and signed before

the inspection takes place. The agreement will clearly specify limits of liability, areas of exclusion from the inspection, limitations of the inspection service, etc. The Buyer should feel perfectly comfortable following the inspector throughout the house during the inspection and ask questions. The inspector should not only inform the Buyer of defects and areas of concern, but should also walk the Buyer through routine maintenance items such as HVAC filter changes, humidifier servicing, where the main water and gas shut-off valves are located, thermostat adjustments, etc.

HOW MUCH SHOULD A HOME INSPECTION COST?

The fees for professional home inspectors will vary from company to company and inspector to inspector. It is important to remember, however, that it is the inspector's experience and ability to identify defects that will ultimately protect you from potential hidden liability. The services of a veteran inspector of many years experience will undoubtedly cost a little more than less experienced inspectors, but the value of their increased knowledge will greatly exceed the modest additional cost. In today's market, the cost to repair or remedy a missed defect far exceeds the tiny premium paid for the very best in inspection services.

Newer, single operator inspectors have little or no overhead, but can place the prospective Buyer at a much higher risk. The "Jack of all Trades" contractor inspector is no different and typically provides a repair list rather than an unbiased professional report. No two inspectors are ever alike. Do your homework and choose your inspector with confidence.



JOIN OUR TEAM AS AN APPROVED INSPECTOR OR INSPECTION COMPANY YOU MUST COMPLY WITH THE FOLLOWING:

- Have an approved license, multiple years of experience, and committed to customer satisfaction.
- Complete annual industry training.
- Have passed a criminal background check and carry a pre-set minimum insurance coverage.
- Meet minimum credentialing and technical, QA, and reporting requirements.

recruitment@inspectiondepot.com



WHEN SHOULD YOU PAY THE INSPECTION FEES?

Payment is usually expected at the end of the inspection unless other arrangements have been made. Usual forms of payment are check or cash. Some inspection companies accept major credit cards. To avoid misunderstandings, ask the inspector beforehand which method of payment is preferred. Most inspection compa-

nies will not invoice their fees with the closing because it can be construed as a conflict of interest. Inspection companies should not benefit in any way by a real estate closing. While rare, there are always unscrupulous companies in every industry that may be tempted to gloss over their findings for fear of not getting paid at a later date!

WHAT SHOULD THE HOME INSPECTION REPORT LOOK LIKE?

Depending upon the company, a hand-written or computer generated report may be presented at the end of the inspection, delivered later, or electronically mailed. In some cases, the report may contain detailed photographs of the house and any defects or problem areas found. Ask your inspection company if they provide this photo service. Many times a good photograph can help clarify and quickly resolve an issue, especially for clients with limited construction or home ownership experience.



Some companies combine their reports with home owner inspection manuals such as the HOME GUIDE, which includes as much as 200 pages of home maintenance tips and additional information to better understand the home inspection report.

UNDERSTANDING INSPECTION REPORTS

For veteran and experienced inspectors writing a definitive and customized report is not a problem and it is accomplished with every inspection. For newer, inexperienced inspectors this is a completely different story.

No two inspection reports should ever be alike, as every home is different in shape, condition and type. At least that is what is supposed to happen. This is not the case however, with the invention of technology applications incorporating "BOILER PLATE" comments and templates. With these applications, inspectors merely point and click to complete a report. They follow a robotic system: See missed caulking, click "missed caulking" and a comment populates. See stains, click the "stains" section and a comment is populated.

But does the content of this comment explain completely what

the problems are or could become with YOUR future home? The likelihood is no. Generic boiler plate reports, while they may look professional, at best are completely subjective and rarely provide conclusive guidance to any client or prospective Buyer of a home. **In real estate, the only person that would probably like this type of report is the Seller, because rarely does it definitively conclude anything but disclaims everything.**

In essence, our industry has made it so easy to complete an inspection report that anyone can do it. It is therefore up to you, the client, to choose the right inspector.

When choosing an inspector, you must qualify their experience, reporting system and the content of the reporting system. Always ask to see a sample of the report they provide. Never leave this up to chance as this is what your informed purchase decision will be made and relied upon!

WHAT HAPPENS AFTER THE INSPECTION?

If defects are found during the inspection, the Seller may be asked to repair some of these items.

Typically, the inspection procedure follows this process:

- 1 Inspection is performed within a specified time (generally written in the purchase agreement or contract, typically within 10 days);
- 2 The inspection report and photo journal are delivered to the Buyer;
- 3 The Buyer (with Real Estate Agent) decides which (if any) defects he/she wishes the Seller to repair. This is put in writing and sent to the Seller through the Real Estate Agent. NOTE: If a particu-

lar defect is not understood by the Buyer, Seller or the repair contractor, a brief call to the inspector will normally clarify the issue. Keep in mind that the inspector speaks only from what the inspection report states and not what the Buyer has asked the Seller to repair. Make sure the details of the report are understood;

- 4 The Seller or Listing Agent (Seller's Realtor) responds in writing to the Buyer agreeing or disagreeing regarding the repairs requested;
- 5 Repairs are performed. Receipts would then be presented to the Buyer, and in many cases, a reinspection may be performed before closing on the sale. Repairs should be completed by licensed contractors in their respective fields.

TODAY'S SELLERS

Sellers are not the same as they once were. A few years ago, Sellers had complete control of the real estate transaction and used that control many times to their advantage. Bidding wars were common and most homes sold within days or weeks, not months or years. Many Buyers forwent the inspection because the Seller refused to fix anything or sold the home "as is" with no repair allowance.

The tides have turned however. Now there are fewer qualified Buyers and more willing Sellers. The Buyer now has more control and making the right inspection decision will put them in the best negotiating position. A professional inspection will not only provide the peace of mind Buyers need to make a sound investment, but also a renegotiation tool if Sellers are not proactive!

The following are the top three reasons deals fall through post-

inspection-contract for qualified Buyers:

- 1 Inspection findings.
- 2 Inspection findings.
- 3 Inspection findings.

The following are the top three reasons why contracts are heavily renegotiated post-contract:

- 1 Inspection findings.
- 2 Inspection findings.
- 3 Inspection findings.

In closing, if you are trying to sell your home, don't falter because of lack of preparedness. Have your home inspected, prepare your home for sale and eliminate all future surprises and stressful renegotiations because of the inspection process.

HOME INSPECTIONS & THE SELLER'S RESPONSIBILITIES:

The prospective purchaser of your home will usually order a thorough inspection by a professional inspection company. Here are some suggestions and guidelines for dealing with the inspector and the results of the inspection.

Access

Anticipate that the inspector will walk through your entire home. Make every effort to clear storage items, boxes, etc. that may hinder access to electrical panels, attics, closets, crawl spaces, etc. A parked car that blocks attic access over the garage area, for instance, may mean a return trip which is costly and inconvenient to everyone.

System & Procedure of Inspection

Every inspector will have a proven system that they will repeat at every inspection. This inspection system is one of the ways that is used to detect defects, potential issues and limit liability for all. For example, the inspector may start on the exterior and move clockwise around the house and then move to the interior starting from the kitchen. Let the inspector do his job. Do not limit him to time constraints or ask him to do certain areas first because you have to leave. While all professional inspectors will not allow themselves to be pressured for time, most will be more than happy to reschedule the inspection to a more convenient time if you cannot allow access for the time period necessary.



Electrical Bulbs & Light Fixtures

Replace burned-out bulbs and/or install bulbs in all light fixtures prior to the inspection.

Pets

If you have a pet that is easily excitable, dislikes strangers, or is prone to bite someone, put it in a cage, or perhaps remove it from the property on the day of the inspection. If you will not be attending the inspection and have a pet that should not be let out of the house, or should be confined to a particular part of the house, leave a note to that effect on the front door. Also, it helps to know the pet's name to put it at ease.

INFRARED INSPECTIONS



THINGS YOU DO NOT SEE WITH THE NAKED EYE. **888-589-2112**

WHAT DEFECTS ARE THE SELLER'S RESPONSIBILITY?

It is the inspector's responsibility to uncover and point out the visible defects. Questions over whether the Buyer or the Seller should pay for defects are not within the contractual responsibility of the inspector. No two real estate transactions are ever the same. Decisions over what the Seller is responsible for is really more of a process than a hard-and-fast decision.

THE FOLLOWING ITEMS ARE NORMALLY REPAIRED BY SELLERS:

- ✔ Structural defects
- ✔ Defects in the heating and air conditioning systems (other than maintenance)
- ✔ Electrical violations/defects
- ✔ Plumbing leaks and plumbing code violations
- ✔ Broken (but not cracked) windows/thermal panes
- ✔ Roof defects
- ✔ Safety issues
- ✔ Defective appliances (excluding clocks, lights, timers, etc.)
- ✔ Insect damage
- ✔ Inoperable systems

DEFECTS NOT NORMALLY REPAIRED BY SELLERS:

- ✔ Painting needs
- ✔ Cosmetic flaws (drywall damage, stained carpet and drapes)
- ✔ Minor window and door defects
- ✔ Defects in optional items (humidifiers, oven clocks, etc.)
- ✔ Maintenance items (dirty filters, clogged gutters, etc.)

The foregoing lists should be considered as a starting point, and are not exhaustive. Typically, once the inspection has been completed, the Buyer meets with the Realtor to make a list of defects (if any) which they feel the Seller should repair. The list is formalized on a written form and then sent to the listing agent so the Seller can reply. Deadlines for this process are normally specified in the purchase agreement.

KNOWLEDGE IS POWER

ELIMINATE ALL POTENTIAL ROAD BLOCKS UP FRONT

KNOWING THE RESULTS OF YOUR
INSPECTION BEFORE THE SALE CAN
GIVE YOU MORE NEGOTIATING POWER
AND SAVE THOUSANDS OF DOLLARS



REMOVE-REPLACE-REPAIR-DISCLOSE

CALL TO SCHEDULE AN INSPECTION: **888-589-2112**

VISIT US: **WWW.INSPECTIONDEPOT.COM**

DOES THE INSPECTOR COME BACK TO INSPECT REPAIRS?

Once both parties agree on the repairs as outlined on the inspection report or on the purchase contract, and who is to take care of them, the negotiating process is normally over and repairs are typically completed prior to the closing. Proof of repairs through receipts or a reinspection is the final step. For a nominal fee, most certified inspection companies will perform re-inspections to ensure repairs were completed, if the repairs were carried out by licensed contractors.

The fees for this service vary from company to company but normally range between thirty to fifty plus percent of the original fees. In some cases it can be as much as the original fees because of the extent of repairs to be reinspected.

NOTE: Professional home inspectors will never conduct repairs of any nature on the home they inspect. It is a conflict of interest. It is wise to stay clear from companies practicing such services. It is normally indicative of an inexperienced or unscrupulous company.

SHOULD REPAIRS OR BUILDING UPDATES BE PERMITTED?

All repairs should be properly permitted and conducted by licensed contractors as and when needed. Sellers should consult with their contractors to ensure warranties can be passed on to the new homeowner as part of the peace of mind any new homeowner will seek.

Using unlicensed contractors to conduct licensed repairs, provides undue risk for the current and new homeowner and is not legal.

I AM THE SELLER – SHOULD I HAVE MY HOME INSPECTED BEFORE I SELL?

Up to a few years ago, the answer was quite simple. No. It was a Seller's market and homes sold almost as soon as they were placed on the market. In many cases there were bidding wars and most homes were sold "as is" where the Buyer had no choice but to accept the Seller's demands and the "as is" condition of the home.

Today, qualified Buyers are few and far between. They have the choice of many homes, and they have much more control of most of the contract. Most will negotiate the contract and sale price, and then conduct the inspection. Once complete, potential Buyers will commence the renegotiation again for conditions associated with the inspection issues raised. So, in essence home inspections today can cost Sellers literally thousands of dollars, many times more if the Seller has paid for the inspection themselves upfront and professionally disclosed the report as part of the disclosure/contract process.

So to answer your question, would we suggest a pre-sale listing inspection? **YES.** For Sellers to conduct their own inspection and understand the potential future liability associated with the sale of their home will no question reduce the Seller's risk of Buyers walking away and/or renegotiating the contract. Sellers will have much more control of the actions they intend to take with the current and future issues raised by the inspection process.

Here are the four choices the Seller can take, all of which they are in total control of, in terms of cost, products used and contractor selection, and remember, if you have already replaced the defective faucet prior to the inspection, Buyers accept these repairs, as they are no longer reportable by the Buyer's inspector.

1 Remove: - In many cases there are systems that are not working and not critical to either a real estate transaction or the use of a home. Many Sellers however learn the hard way and end up replacing non-critical systems due to Buyer demands post inspection after the contract has been negotiated. An example could be an old water softener, disposal or shallow well pump. Once removed or disclosed properly, the prospective Buyer accepts the condition "as is" unaware of the system that was once in place

but did not work.

2 Replace: - Even the most conscious Seller may have hidden defects that they are not aware of. It may be an old water heater that is leaking - rusty and/or, ready to leak on the ceiling below. It could be a faucet that is oxidized and corroded or simply wood decay behind the shrubbery. Again, if identified pre-contract, the Seller is in control of the contractor, products used and competitive bids. This is a far less expensive method of managing real estate repairs than waiting for a prospective Buyer to make demands on the repairs to be undertaken and/or to have to accept inflated repair bids because of contract timelines.

3 Repair: - Conducted where the Seller needs to fix something of significance. Under contract, Sellers are required to have the main systems in working order. The issue could be a broken HVAC system or plumbing system. The key is that the Seller is in control of the contractor and the costs but this does not mean a replacement is required! A less expensive repair to an older HVAC system, coupled with a reputable home warranty, will many times suffice the Seller's responsibilities.

Sellers have the time pre-contract/listing to get competitive bids and are not forced to accept inflated bids because of pressing timelines.

4 Disclose: Once the pre-sale/listing inspection is complete, the Seller will decide on the issues or conditions that are non-essential and simply disclose these as part of the pre-contract process. Once disclosed, Buyers are typically no longer able to renegotiate these issues when they appear on the new Buyers' inspection report.

Again, the most important aspect is that the Seller is in control BEFORE the Buyer has a chance to take it. No inflated bids, no delays, lost contracts or undue stress.

So again, prudent Sellers in today's market, that do not want to lose qualified Buyers or get taken advantage of, will choose to have an inspection and use the inspection report to remove all post contract negotiations and possible deals falling through.



COMMUNICATING WITH THE INSPECTOR - FOR SELLERS:

We recommend the following:

- ✓ **Do NOT** make verbal representations about the condition of the home.
- ✓ **Do NOT** negotiate with the inspector over his findings.
- ✓ **Do NOT** hide defects. This could result in future liability.
- ✓ **Do NOT** expect to know the results of the inspection immediately. The inspection report (if paid for by the Buyer) is confidential for the Buyer.

In most cases, a copy of the inspection report will be made available to the Seller or Seller's Real Estate Agent at a later date.

- ✓ If possible, do not interfere with the inspector and the Buyer. The inspector is there both to assess the condition of your home and to provide reassurance to the Buyer. Interference by the Seller/homeowner normally makes the new home Buyer more apprehensive because they sense the existing owner is trying to hide something.

A TYPICAL MENU OF INSPECTION SERVICES

- ✓ Pre-purchase home & building inspections
- ✓ Pre-listing home & building inspections
- ✓ New construction monitoring inspections
- ✓ Commercial building inspections
- ✓ Stucco/siding inspections
- ✓ Licensed termite inspections (WDO)
- ✓ Expert witness testimony
- ✓ Water analysis for bacteria, nitrates, nitrites and lead
- ✓ Mold/microbial testing
- ✓ Insurance related inspections

* The sewage disposal system, if not municipal, will be some type of septic system. An inspection of the septic system should be conducted by a licensed septic contractor. Older septic systems may prove problematic, especially if the number of people living in the home has greatly increased.

** Although Radon testing is not required by most lenders in the Florida area, Radon poses a possible health risk in many other areas of the country and should be considered for inspection. Most relocation companies and many Buyers however, will request this test.



COMPARING INSPECTION COMPANIES

Five years ago, before licensing came into effect in July 2012, there were probably 1,000 active home inspectors in the real estate inspection industry in the state of Florida. Today that number is over 7,500 home inspectors.

I hear you say “how can this be?”. We have almost 7 times the number of inspectors and we are now in the slowest market in real estate history. The reason is licensing and grandfathering of inspectors!

It is getting more confusing every day for consumers to choose an inspector with **CONFIDENCE**. How can you tell the difference between a newly licensed inspector/inspection company and one that has been around for years? Price is NOT one of them! Where does this leave you? Vulnerable to selecting an inexperienced, under-qualified inspection company or one that may not be there if an issue arises after closing!

Did you know that even the most experienced veteran inspector can only weigh up on approximately 75-85% of the risk at best on

your home purchase? How much therefore will a newly licensed inspection company or inspector?

You must be cautious and choose an inspection company that has proven the test of time and is financially stable in today's market. You must ask the right questions. Do your homework!

Go online now and compare inspection companies, business profiles, and more.

INSURANCE INSPECTIONS

4-POINT INSPECTION | SINKHOLE INSPECTION | ROOF INSPECTION | WIND MITIGATION

TO SCHEDULE AN INSPECTION PLEASE CALL (888) 589-2112

DECIDING ON A HOME WARRANTY

After having a professional inspection completed, Sellers or Buyers should next consider the advantages of purchasing a home warranty. Statistics on real estate transactions taken over a period of many years demonstrate the true value of a home warranty.

For example:

- 1 Eight out of ten Buyers prefer to buy a warranted home;
- 2 Home warranty coverage can protect the Seller or Buyer against costly repairs while the home is listed for sale;
- 3 Home warranties reduce the possibilities that the Seller will be asked for compensation after the closing; and
- 4 For the Buyer, a home warranty provides financial protection for unexpected system breakdowns, such as: HVAC system, kitchen appliances and in some cases, roof leakage.

Home warranties will vary, with allowances or deductions for unexpected roof issues, systems age limitations and exclusions for pre-existing conditions. Some home warranties can be difficult to deal with and will always opt to keep repairing systems rather than replacing, irrelevant of age, leaving you with a hefty deductible payment every time. Some will even prolong replacement of major systems for weeks leaving you without the use of the system such as the air conditioner, because they can. A home warranty is only as good as their commitment to you and the contractors they have working for them. Do your research and choose a warranty that best suits your needs.

THE INSPECTOR MISSED SOMETHING. WHAT SHOULD YOU DO?

It is not uncommon for Buyers to experience problems with their new homes after moving in. For instance, the 15-year old air conditioner may decide to quit working within days of moving in, or suddenly there's a leak in the roof after a particularly hard rain. There is the understandable impulse to blame the home inspector for these unexpected failings. However, it should be remembered that the home inspection is non-invasive, and is based on the visible conditions at the time of the inspection. Home systems can fail at any time because the house continues to age, people continue to interact with it, and factors such as high winds and rain from a storm, or improper use/maintenance of a system can result in a problem. Factors totally unrelated to the inspection such as damage caused by the movers or an improper post-inspection repair may cause problems. The removal of the Seller's furniture or

a remodeling project may also uncover issues that were not visible during the original inspection.

It is because of these post-inspection possibilities that it is so important for the Buyer to conduct a thorough walk-through of the house immediately before signing on the closing. Make sure that all systems continue to function as represented, and that the exit of the Seller from the house has not caused or revealed any conditions not noted in the home inspection report. Remember, too, that professional home inspectors will document every condition and test result to support you with claims from your home warranty (if one was purchased). And finally, it is hoped that you were diligent and thorough in selecting your home inspector. It is the veteran inspector with professional credentials and years of experience who will most likely uncover the hidden defects that pose the financial risks of your real estate transaction.

**DID YOU KNOW THAT EVEN THE MOST EXPERIENCED VETERAN CAN ONLY WEIGH
“ UP ON APPROXIMATELY 75-85% OF THE RISK AT BEST ON YOUR HOME PURCHASE? ”
WOULD YOU THEN TAKE A CHANCE OF HIRING AN INEXPERIENCED INSPECTOR?**

HOW DO I CHOOSE MY TERMITE INSPECTOR?

Every real estate transaction requires a wood destroying organism (WDO) inspection and report to be completed by a licensed termite inspector. In the past, home Buyers and Sellers were limited to calling a termite or pest control company to perform a WDO inspection. All too often, WDO inspectors are swayed in their inspecting services by the fact that their primary interest in conducting the inspection is to sell continuing treatment services. Home inspectors, on the other hand, are not in the business of selling pest control services or any other type of service that calls for paying additional fees. In fact, that is contrary to their standards of practice.

Many home inspectors today are completing the special training and state certification requirements for WDO inspecting so they can offer an unbiased WDO report in addition to the standard

home inspection. Apart from the obvious advantages of convenience and time savings, the home inspector who is licensed for WDO inspecting can now give an unbiased WDO report without his professionalism being compromised, because he is not involved in selling post-inspection pest control treatment services. Ask your home inspector if he is licensed for WDO inspecting. If so, then you may enjoy both convenience and peace of mind from the expanded services.



DO I REALLY NEED A REAL ESTATE AGENT?

There is no question that everybody questions the expense of real estate agent fees at the end of every real estate transaction, but very rarely reflect on the benefits. The real estate profession is crucial to every real estate transaction. From an inspection perspective, experienced inspectors have witnessed hundreds of occasions in which Buyers were taken advantage of by Sellers or Sellers being taken advantage of by Buyers, all because of inexperience.

In all cases, one or both parties were unable to negotiate the inspection findings or navigate their way through the real estate process.



In some cases both parties became too close to each other, or in some instances, one of the parties was not as up-front and honest as they made themselves out to be.

The Seller is so nice that the Buyer agrees to letting the Seller off the hook for repairs noted on the home inspection report!

“Penny wise pound foolish” is a very old saying. Don't get caught paying for these unnecessary mistakes. They can be avoided. This is your life long investment; protect it. Choose a professional real estate agent that will serve your interests from start to finish and will always be available to you throughout the real estate transaction and beyond.

CENTRALIZING THE INDUSTRY

EVERYONE HAS A HOME ON OUR CLIENTS

INSPECTION DEPOT PROVIDES AUTOMATED SOLUTIONS
TO THE INSURANCE, REAL ESTATE AND HOMEOWNERS



REAL ESTATE AGENT

REAL ESTATE AGENCY,
AGENT AND STAFF
TRACKING AND REPORT
MANAGEMENT SYSTEM



THE
ID CL
AN INSPECTION

BUILDER/CONTRACTOR (COMING SOON)

PRE-QUALIFIED AND
CREDENTIALLED
CONTRACTORS TO HELP YOU
WITH CORRECTIVE REPAIRS



FR
NE

INSPECTION PROCESS

ON CLOUD WWW.INSPECTIONDEPOT.COM

DIGITAL PAPERLESS INSPECTION SYSTEMS
FOR HOMEOWNERS, REAL ESTATE, AND INSPECTION INDUSTRIES


ON CLOUD
INSPECTION DEPOT PRODUCT



INSURANCE AGENT 

INSURANCE AGENCY,
AGENT AND STAFF
INSPECTION TRACKING AND
MANAGEMENT SYSTEM



INSPECTOR 

INSPECTION COMPANY
AND FIELD INSPECTORS
INSPECTOR TRACKING AND
MANAGEMENT SYSTEM

CUSTOMER

REAL TIME TRACKING
QA, AND REPORT ACCESS
24/7 FOR EVERY CLIENT,
FREE UPDATES, MAINTENANCE
TIPS, AND MORE.
NEVER LOSE A REPORT AGAIN.

**DOWNLOAD
ANDROID APP**



WWW.INSPECTIONDEPOT.COM

BUYING A NEWLY-CONSTRUCTED HOME

Many people elect to buy a newly-constructed home in the belief that they will escape most of the problems associated with older homes, and that the new home will be free of serious defects. They are encouraged in this belief by the builder's warranty, thinking any defects in construction will be minor and quickly repaired at no cost to the home Buyer. One has only to take note of the surge in building defects, and simply the inconvenience and stress of dealing with building defects post closing.

Most new home Buyers simply give up trying to get the builder to

fix issues after closing!

We believe that anyone buying a newly-constructed home should have it inspected by an independent, professional inspection company no matter who builds the home, and irrespective of the warranty extended by the builder.

The wisdom behind this advice comes from our many years of practical experience in the home inspection business. Even the most conscientious and experienced builder will make unintentional mistakes or oversights that can impact on the structural and systems integrity of a new home.



ELEMENTS OF A NEW CONSTRUCTION INSPECTION

It goes without saying that when assessing the cost of inspection services, there is a cost-to-benefit ratio to consider based on finances available, but there is also a minimum level of service which everyone should consider. The following services are strongly recommended:

1 PHASE I: SLAB INSPECTION

Formwork, plumbing, reinforcement, termite treatment, moisture barrier and any other material to be embedded in the concrete are inspected while visible.

Typical elements inspected include:

- ✓ Excavations, clearing and fill material.
- ✓ Footers and foundation walls, steel reinforcement and framework.
- ✓ Slab thickness and debris in pour area.
- ✓ Visible plumbing and drainage systems.
- ✓ Vapor barrier and termite treatments.



SLAB INSPECTION

2 PHASE II: PRE DRYWALL INSPECTION

Inspection of the building shell before the application of finishes enables us to examine in detail the visible structural elements of the home. The entire house is inspected on a room by room basis. All accessible trusses are viewed for compliance with design engineering documents, including on-site truss repairs where contract documents are available.

- ✓ Framework/masonry
- ✓ Electrical and plumbing fixtures
- ✓ Support beams
- ✓ Roof venting
- ✓ Hurricane resistance
- ✓ Anchors/strapping

Where deficiencies are found, recommendations for repair and upgrading are made. A typed report with photographs is provided.

“ IN TODAY’S MARKET, THE COST TO REPAIR OR REMEDY A MISSED DEFECT FAR EXCEEDS THE TINY PREMIUM PAID FOR THE VERY BEST IN INSPECTION SERVICES. ”

3 PHASE III: FINAL (OR PUNCH LIST) INSPECTION

The final inspection is carried out prior to closing when all fixtures and finishes are in place and electricity and water are turned on. All systems are checked, including structure, exterior, roof, floors, ceilings, air conditioning, electrical, plumbing, appliances etc.

Common findings include

- ✓ Missing roof insulation
- ✓ Inadequately sealed windows and stucco details
- ✓ Poorly installed vinyl soffits, fascias and eave drip
- ✓ Air conditioning duct leakage/installation
- ✓ Poor yard drainage/grading
- ✓ Uncut roof vent openings
- ✓ Improper circuit breaker protection
- ✓ Damaged or improperly installed roof coverings
- ✓ Missing flashings

This is probably the most common and most important inspection requested by homeowners of newly-constructed homes. This is the last chance to discover any defects before you take on ownership! Don’t get stuck with a lemon because you fall under the common misconception of, “It’s brand new, home inspections are for older homes.” Home building should never be compared to the manufacturing process. When you purchase a new car, you can rest assured that the electric windows were installed correctly and are working. Construction is much different. With so many variables in the construction of a home, it is not possible to guar-



NEW CONSTRUCTION

antee that every part of the jigsaw puzzle was assembled correctly or functioning properly. Builders can miss a number of issues during the construction process simply because they are not on site 100% of the time or because one contractor may alter another contractor’s work!

The inspector at this stage will spend many hours analyzing your home and its various components. Remembering that new construction inspectors are much different than those qualified for existing home inspections, your choice of inspector may be the difference between assessing up to 45-50% to 75-85% of your risk.

Experienced inspectors with construction experience and code knowledge will report on much more than inexperienced and/or new inspectors, hands down.

4 PHASE IV: ONE YEAR WARRANTY INSPECTION

An End of Builder’s Warranty Inspection should take place before the expiration of your one or two-year builder’s warranty.

Experience tells us that most major construction defects go unnoticed for 3-5 years, but in most cases, telltale signs were present for years before. At the end of your 1-2 year warranty, telltale signs will or hopefully will now be visible to the trained eye. This is what you should be paying for when purchasing a one year warranty inspection! If left unnoticed, these clues to potential defects could cost many thousands of dollars to remedy down line.

Most homeowners shy away from this inspection without thinking it through only because of the expense. The unfortunate ones are reminded of their erroneous decisions some time after their warranty has expired or even worse, when they come to sell their home.

In today’s market, warranty claims and expenses are a major concern for all builders. Experienced builders know that a professionally inspected home can cost more to finish out than one not inspected and many builders not only recommend this service but also welcome these services as additional oversight to minimize their future warranty claims. For homeowners, these inspections



5 YEAR OLD HOME (\$200K IN REMEDIATION COST)

may provide an unintentional extended builders’ warranty, if the professional inspector notes telltale signs that may not be showing enough to warrant repair or review at the time of the warranty expiration.

It is for this reason you SHOULD NOT forfeit this opportunity. It is a small price to pay to ensure the warranty claims are paid for through the builder’s warranty program and not by you.

INSURANCE INSPECTION PACKAGES AND DISCOUNTS

Sinkhole Proximity Report

\$17

Online only

Commercial Wind Mitigation Inspections and Replacement Cost Calculations

Combinations start at

\$350

Multi-building discounts available

4-Point Inspection
Fees start at

\$65

High Value Replacement

Combinations start at

\$250

Flood Certificates for insurance purposes

SAVE!

\$75

TESTIMONIALS

"I am so tired of wind mitigation reinspections - they are making me look so bad to my clients. What were the last inspectors doing?" *Agent Tampa*

"Re-inspections are killing my business and my agents! I have hired more staff just to deal with the additional workload! Please help me stop this mess. How could the previous inspector have reported so differently?" *Agent Principal - Palm Beach*

"Re-inspections are so time consuming. I would never have believed my inspector was not doing his job before!" *Agent Fort Lauderdale*

We have heard thousands of times from agents about how frustrating and costly mitigation re-inspections are! There is a lot to be said about choosing the right inspector.

FREE IQ

Wind Mitigation Inspection with **FREE** Deficiency Inspection and Report

Yes, Inspection Depot's Inspectors will inspect your clients' home TWICE - once to inform your clients what they can do to maximize their insurance credits and once if needed to update the wind mitigation inspection report if upgrades have been completed.

CALL FOR QUOTE

Check online for expiry date and limitations/requirements of this inspection. Limited number per month. Reinspection must be completed 90 days following inspection.

Availability based on participating inspection companies and inspectors. See web site for restrictions, limitations and promotion details.

WIND MITIGATION INSPECTIONS - SAVING CLIENTS ON THEIR HOMEOWNERS INSURANCE

WHY YEAR OF HOME AND NUMBER OF STORIES ARE IMPORTANT

The year your home was constructed is important in determining which building code your home was built to comply with. The more current the building code, the more stringent the requirements for hurricane mitigation/protection it may have.

From an insurance perspective, the year of construction is determined by the date the building permit was issued and may not be the actual year built as this dictates the building code that will apply. These dates can be confusing for some. This is often determined from the property appraiser's website and/or building

permits if available.

The number of stories affects the wind load applied to the home. The taller a structure, the higher wind speeds the home is exposed to.

For example, when the wind blows and a measurement is taken from 5 feet off the ground at 66 mph, the speed at 10 feet is 76.9 mph, 15 feet 84 mph and 33 feet it is 100 mph.

As you can see, the taller the structure, the more at risk the home is to high winds and the more consideration must be taken when underwriting a policy.

FREE DEFICIENCY REPORT

ASK YOUR INSPECTOR IF THEY PROVIDE A WIND MITIGATION DEFICIENCY REPORT
THIS IS A LIST OF WHAT YOU CAN DO TO MAXIMIZE YOUR INSURANCE DISCOUNT



REPUTABLE CONTRACTORS, WE NEED YOU!

PLUMBERS, ELECTRICIANS, ROOFERS, REMODELERS, HANDYMEN, CARPET CLEANERS, ETC.

EMAIL YOUR INFORMATION TO VENDORS@INSPECTIONDEPOT.COM



ROOF COVERING AND INSTALLATION DATE

The most important and frequently overlooked element that governs the losses experienced in hurricanes is the roof covering. Roof coverings installed to meet the 1994 SFBC or the 2001 FBC are designed to meet higher wind loads and have been proven to withstand winds better than earlier roofs.

The main reason for the differences in performance is the type of shingle or tile used and the attachment of these same components. The 1994 South Florida Building Code (SFBC) went into effect for Miami-

Dade and Broward counties in September of 1995. No other county was required to follow this code. If your home has a roof covering installed in 1998 in Orange county, it most likely DOES NOT meet the 1994 SFBC unless the inspector can document code plus features, which are very unlikely in counties outside Broward or Miami-Dade. The 2001 FBC went into effect in March of 2002 for the entire state.

Homes in all counties meet the requirements of the 2001 FBC if the roof was installed and permitted properly. Here are the relevant dates that your roof cov-



ering must comply with, to benefit from wind mitigation credits. Miami-Dade/Broward counties - permit dated on or after 08/31/1995. All other counties - permit date 03/01/2001.

ROOF DECK ATTACHMENT

Along with the roof covering, how the roof deck is attached to the trusses/rafters plays an important role in your home's ability to withstand high winds.

The inspector will look for the thickness of roof sheathing, the type of attachment (staple, nail or screw), the size of the nail, and the spacing of those nails. Depending upon the combination of the items listed, the roof deck attachment for the purposes of the wind mitigation for the OIR B1-1802 can be determined. When you receive your mitigation report, the inspector will

provide verification photographs of the sheathing thickness, style, nail size, etc., measured with a ruler or other measurement device.

The inspector should also provide photos of the attachment type. Typically they will find a missed nail in the attic and take a photo next to a measurement device showing the size of the nail. The inspector will also mark the roof members showing the attachment spacing. If no photos are present showing these details, your report may be questioned as to its validity and most probably will not be accepted by the insurance carrier.



The sheathing thickness is measured. Once the inspector has these pieces of information, question 2 of the OIR-B1-1802 can be completed.

ROOF TO WALL CONNECTION

The roof to wall connection is what helps establish the continuous load path from the roof structure through the walls and into the ground. The weaker the connection, the higher probability the roof will lift during high winds.

Inspectors will take photographs of the roof to wall connections so there is no confusion as to the type and connection involved.

Double wraps are rare and reports submitted to carriers with double wraps selected will likely trigger a QA review. Your inspector should take photographs of at least two consecutive trusses showing the attachment. (Often double wraps are installed only on every other truss and the inspector should make ample comments.)

Single wraps are much more common, but from a wind mitigation perspective, often installed incorrectly. In order to be considered single wrap for the roof to wall connection, the strap should be embedded into the top plate of the wall, should have at least two nails on one side of the roof member and then wrap over the top of the truss and be nailed to the other side with at least one nail. If that one nail is missing from the other side, it should be marked Clips, though the photos may look like single wraps.

Toe nailing is more common on older homes and represents the weakest of all connections.

In the more recent mitigation report update, other forms of attachment can be



This photo shows clips as the roof to wall attachment.

identified under sub-categories of the report. For example, metal roof to wall connectors with insufficient nailing will be downgraded to toe nails. This can be confusing to homeowners. Make sure your inspector explains their findings before they leave the inspection.



The diagram above shows multiple roof shapes.

ROOF SHAPE

Roof shape is one of the most common items incorrectly reported on the OIR 1802 form.

If you read the form carefully, the definition of a Hip roof is a Hip shaped roof with NO OTHER ROOF SHAPE greater than 10%

of ANY major wall length.

If there is a gable over a garage and the garage sits on its own wall, the ENTIRE ROOF is classified as Other. If there is one gable greater than 50% of an elevation or wall length, the ENTIRE ROOF is classified as Other. If the roof is all Hip except for a flat portion over a porch that is structurally connected to the roof system and greater than the 10% rule, the ENTIRE ROOF is classified as Other and not Hip.

“Other” requires that the roof be ANY OTHER SHAPE or combination of shapes other than Hip.

Flat roof designations under the new wind mitigating report, relates to multi-family dwellings (5 or more units) where at least 95% of the roof shape slope is flat.



This home is classified as Hip if all four elevations look similar to this.



This home is classified as Other.

SECONDARY WATER RESISTANCE

A proper SWR will increase your insurance credits significantly depending on the insurance carrier in question. However, having a SWR or not is the million dollar question. To understand whether or not the home does or does not have an SWR, you must first understand the nuances associated with this question.

The 2001 Florida Building Code references the SWR with any reroof or new roof. The difference is that the FBC definition of an SWR is NOT the definition used by the Office of Insurance Regulation on the

wind mitigation inspection report (OIR-B1-1802), so just because a roof meets the 2001 FBC, DOES NOT mean it has a qualifying SWR.

Many inspectors incorrectly complete this question because of this confusion. In order to qualify for an OIR SWR credit, you must have a self adhering modified bitumen roofing underlayment applied directly to the roof sheathing or foam SWR sprayed from inside the attic (not foam insulation!).

Photographs of the application of the SWR or other documentation from the roofer or homeowner are required to accompany



A qualifying SWR for OIR 1802 purposes. Notice the sealant is typically only along the joints.

the report to validate when the SWR is not visible.

WIND MITIGATION INSPECTION



*In almost all cases! Inspection report/savings good for 5 years.

AVERAGE INSURANCE SAVINGS EXCEED THE COST OF THE INSPECTION*

WMI should not only save you money but also educate you on the wind resistance of your home to hurricanes!

CALL TO SCHEDULE AN INSPECTION: **888-589-2112**

VISIT US: **WWW.INSPECTIONDEPOT.COM**

OPENING PROTECTION

Opening protection is by far the most confusing part of the wind mitigation inspection report for not only policyholders, but also insurance agents and inspectors alike. This is especially the case on the older wind mitigation inspection report forms.

Since the inception of the wind mitigation inspection and report, OIR-B1-1802, much progress has taken place to make the inspection and reporting process much more transparent and clear to everyone involved in the wind mitigation industry.

Under the new OIR-B1-1802, the opening protection section has been divided into both window openings and door openings, which is accompanied by an opening protection matrix, clearly identifying the actual protection devices and rating associated with each opening type.

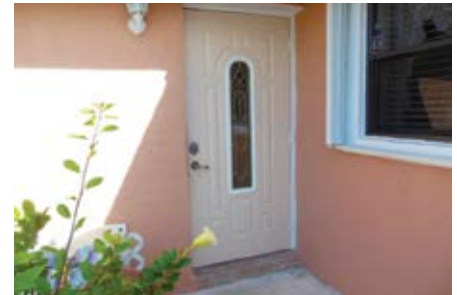
This new update to the new wind mitigation inspection report provides much more

clarity to the policyholders who are trying to benefit from insurance credits and discounts that they may be entitled to for their opening protection. If any opening is unprotected, the wind mitigation matrix will clearly outline this on the inspection report and policyholders can determine if it's financially beneficial to upgrade the opening protection concerned, based on the insurance credit or discount available.

Because opening protection provides the largest discount to policyholders in some regions, policyholders should have all the relevant paperwork relating to the opening protection products, including but not limited to manufacturer's specification information, building permits, contractor receipts, invoices or other information, notice of acceptance paperwork from the testing facility, or any other information to verify that the opening protection devices are properly rated to receive the maximum discounts or insurance credits available.



EVERY OPENING must be protected in order to receive the Hurricane rating.



This home had every opening BUT this one protected. Because the glazing on this door is not protected with an impact resistant product. This home will lose its credits.

HURRICANE MITIGATION 101 SUMMARY

Hurricane Andrew was a wake up call for the State of Florida, with billions of dollars of property damage, thousands of people without homes or power, and businesses throughout the region at a standstill for months, many never to be seen again. The true cost of this hurricane was enormous.

Since Hurricane Andrew, we believe mountains have been moved in the hurricane mitigation industry. Extensive research, testing and education has been conducted, to determine how to limit the effect of hurricanes on homeowners and the general public in the state of Florida. It has taken years to get to where Florida is today, and without the commitment of the Florida legislature, not for profit groups and other interested parties, including insurance carriers looking to reduce the risks of hurricanes, these achievements would never have happened.

Today building codes have been updated to not only include but require compliance with the hurricane mitigation standards for both new construction and remodeling. Thousands of homeowners now benefit from these codes, and of course the various wind rated products that have come to surface to meet the stringent requirements for wind resistance. Examples include new wind resistant roof products,

windows, doors, structures, protection devices and many more.

Having codes was not enough to encourage existing homeowners to participate in the hurricane mitigation movement. A lot of energy went into the creation of legislation to incentivize homeowners to mitigate their homes from a hurricane perspective. These incentives come in the way of insurance discounts, and the wind mitigation inspections are based on these mandated discounts that are available to every homeowner with insurance in Florida.

When considering having a wind mitigation inspection therefore, understand that the



objective is to not only benefit from lower insurance rates based on your current wind resistance, but also get educated on how you can better protect your home and family by possibly upgrading your home to meet higher wind resistant standards.

When homeowners truly understand what mitigation upgrades can be accomplished to receive premium insurance discounts, many times these upgrades are conducted, just as the legislation was set up to do!

This is because the upgrades needed are often simple and/or cost-effective because many homes in high velocity zones, have some protection already in place!

Examples of common mitigation upgrades include providing additional protection for one or more openings, updating roof deck attachment, or installing SWR's during re-roofing projects. In almost all cases, the cost of mitigation upgrades is less than the discount you may be eligible to receive when the savings are calculated over the validity period of the inspection report: FIVE INSURANCE YEARS!

The cost of upgrading your garage door may be \$500, but the savings your home may then qualify for, MAY be as much as \$700-1000 per year!* (Figures are estimated and vary based on property location and insurance carrier.)



The Systems Information on the following pages outlines some of the systems that may be found within your new home. We have outlined a brief description of the maintenance requirements and how each system works.

I. ELECTRIC

1 The wiring in homes is protected from overload by circuit breakers or fuses. If the breakers or fuses are correctly sized they will protect the wires and circuits from overheating (i.e.; drawing too much electricity). Overheated wires could cause a house fire.

Over-fused breakers or fuses should be replaced;

2 If you are adding appliances or systems and are unsure of the rated wire size, have a qualified person check your house wiring to ensure the correct size of fuse or circuit breaker is being used;

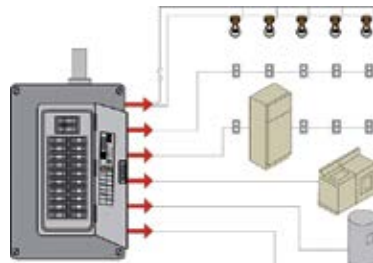
3 If you are using fuses instead of circuit breakers, it is advisable to install special inserts called Type S or Fostat to prevent using the wrong size fuse;

4 All types of resettable circuit breakers require maintenance. At least once a year it is advisable to switch the breaker off, and then on to prevent seizure, sometimes referred to as "freezing;"

5 Remember, if the fuse burns out, it is NOT because the fuse is too small; it is because the load on the line is too heavy. DO NOT increase the amperage rating of the fuse. Rather, reduce the load on the circuit by placing some of the heavier current devices such as toasters, hair dryers and electric space heaters on another circuit;

6 If you are using an extension cord off a GFCI (Ground Fault Circuit Interrupters) protected circuit, you may sometimes blow a fuse or trip a circuit breaker. Try using a heavier duty or a shorter extension cord;

7 GFCI (Ground Fault Circuit Interrupters) are recommended in areas near water sources such as bathrooms, kitchens, garages and the outdoors. New construction requires GFCI protection in these areas. Some GFCI breakers are built into the receptacles with test and reset buttons. Other breakers can be located in the circuit breaker box. Both types of GFCI circuit breaker systems should be tested once a month to avoid seizure/failure. Use a small appliance, such as a hair dryer, when checking most resetting devices as some products are found to trip but will still draw current. If this is the case the GFCI device is defective or wired incorrectly.



TYPICAL ELECTRICAL CIRCUIT LAYOUT

8 Any and all exposed wiring should be properly secured and protected. There should be no loose or unprotected wires present or outside of junction boxes. These conditions are typically synonymous with unqualified and amateur repairs, and warrant an evaluation from a specially qualified inspector.

9 In newer construction AFCI are installed in every bedroom. These devices look like GFCI's

except they are designed to identify arc faults which pose a potential fire hazard. These should be tested monthly similar to GFCI devices.

10 Check to see if your circuit breaker panel is manufactured by a company called Federal Pacific. Panels manufactured by this company have been found to be problematic in which the over-current protection fails to trip and break the circuit during an overload, which can result in a fire. Federal Pacific circuit panels should be professionally repaired/replaced.



UNBIASED ENERGY AUDIT

AS LOW AS \$95* AND CAN HELP YOU SAVE MORE!

Our inspectors will not be selling products and all reports are prepared completely based on inspectors' unbiased findings.

888-589-2112 | WWW.INSPECTIONDEPOT.COM

* When conducted in conjunction with another inspection

FREE ONLINE STORAGE NEVER LOSE AN INSPECTION REPORT AGAIN!

ACCESSIBLE 24/7 AND AVAILABLE TO EVERY CLIENT, REAL ESTATE AGENT, AND INSURANCE AGENT WORKING WITH OUR CLIENTS



II. AIR CONDITIONING & HEAT PUMPS

A heat pump system is capable of both heating and cooling a home. To achieve heating or cooling, the refrigeration cycle is reversed. In air conditioning mode, the system reduces the temperature of the air by absorbing the heat particles from the return air as it passes through the coils. A change of state within the refrigerant is what causes the absorption, as in cooling or release of heat in the heat pump cycle. An example of a change-of-state is when boiling water turns into steam (gas vapor) and returns to a liquid (water) as it cools.

Operation:

- 1 WARNING:** Do not attempt to cool with an air conditioner (AC) or a heat pump (HP) if the outside air temperature is below 65° F;
- After using the POWER switch to turn on your AC or HP, wait at least 24 hours before using the AC or HP;
- Never cycle quickly between heating and cooling;
- Do not block air vents (keep furniture away);
- Make sure the condensation drain line extends far enough away from the home to prevent water ponding and possible insect or water damage;
- Air handlers placed above finished ceilings should be equipped with overflow trays fitted with system shut-down float switches;
- Do not store toxic or hazardous items near the air handler, especially when located in the garage.

Maintenance:

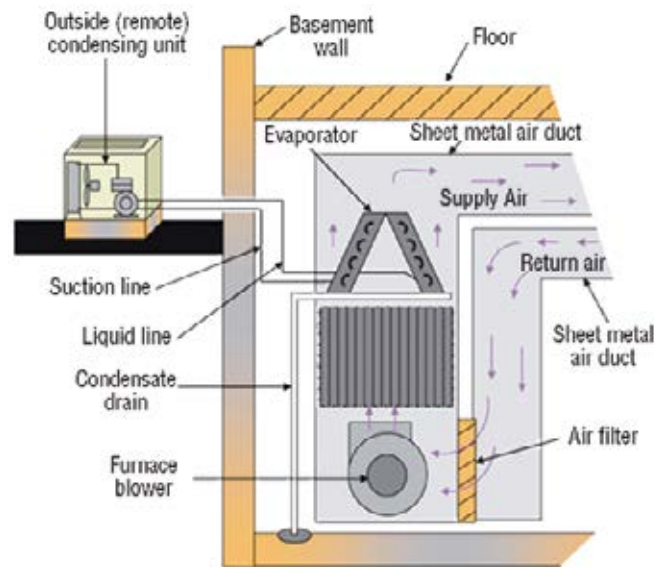
- Most AC systems are of the compressor-type, which have little maintenance that the typical homeowner is capable of performing. The homeowner, however, can remove any debris from around the outside coils, check the insulation on the exposed pipes, and change the air filter(s) monthly. Heat Pump systems should be professionally serviced every Spring before the cooling season and in the Fall before the heating season.
- A service contractor should be called in case of inadequate performance. The cooling coils should cool the return air by at least 15° F. Call for service if the system is not cooling properly or if any peculiar noises are heard. Slow leaks in the refrigerant system may

be a costly repair;

- The outside and inside coils should be serviced/cleaned regularly;
- Evaporative water-cooling systems found in the dry, southwest United States, require winterization in the Fall and prior to activation in the Spring. Periodic inspections are advised, especially after very hot weather or sand storms;
- The efficiency of a Heat Pump (HP) drops off as the heat source (air, water, soil) temperature drops. Below 40° F, most manufacturers advise not to use the HP. This saves wear and tear on the unit and extends its service life. Some modern systems automatically turn on the electric or fossil fuel heaters and turn off the HP at a pre-set lower temperature.

Manual systems require the thermostat to be switched to auxiliary or emergency heat function;

- Store mobile air conditioning units in the same orientation as when they are in use, not on their sides, back, top or front. Ensure proper condensation drainage.



HVAC SYSTEM

COMMERCIAL WIND MITIGATION INSPECTIONS REPLACEMENT COST ESTIMATES, PCA'S...



III. OIL OR GAS HEATING SYSTEMS

General Safety:

1 A heating system may become a **SAFETY HAZARD** through neglect and/or deferred maintenance. If the system burns fuel, it must have an adequate supply of air which is usually drawn through ducts, louvers, or beneath a door. Caution must be taken to not restrict this flow of air. If carpeting is added to a room, then an equal thickness should be cut from the bottom of the door;

2 Never store materials, especially combustible materials, near any element of a heating system. Never store gasoline containers or propane bottles (cooking or soldering types) inside the house, or in an

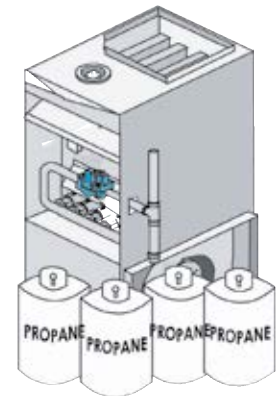
enclosed pit-like area like the basement or a dug well;

3 Natural gas or propane-fired systems can be dangerous to light. Follow the posted directions exactly. If you are in doubt as to how to light the pilot, then visit your gas service company and ask for instructions. It's worth the effort;

4 If you have a water or steam heating system or a water heater, it must have a pressure relief valve. The drain line from it must not be restricted. If the pressure relief valve leaks water, call the service company. Never plug the valve.

5 These systems should be checked regularly with carbon monoxide testing equipment for possible system failure. Carbon

monoxide detectors should always be present and functional where gas or oil systems are in use.



SAFE STORAGE

Hot Air Systems:

1 All hot air systems require an inside unit called an air handler that circulates the air to the inside rooms through the heat exchanger using circulating fans. Air handlers can be heated via oil or gas furnaces, hot water or refrigerant such as that used in a heat pump system.

2 The most ignored maintenance task on a hot air heating system is changing the air filter. Generally, the filter should be changed at least once a month during the heating and cooling seasons. We recommend that a maintenance contractor

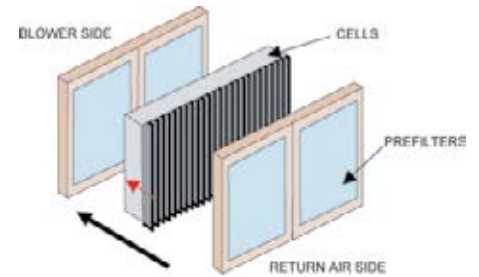
check the heating system at least once a year;

3 The heat exchanger separates the poisonous flue gas from the room air. Leakage of the heat exchanger is a **SAFETY HAZARD**;

4 Evidence of a leaking heat exchanger includes dark stains on the warm air registers, and fuel odor when the system's fan first comes on;

5 Health reactions to a leaking heat exchanger include headaches, drowsiness, and in severe cases, vomiting. If you sus-

pect a problem, have a competent service company thoroughly test the heat exchanger immediately, not just look at it.



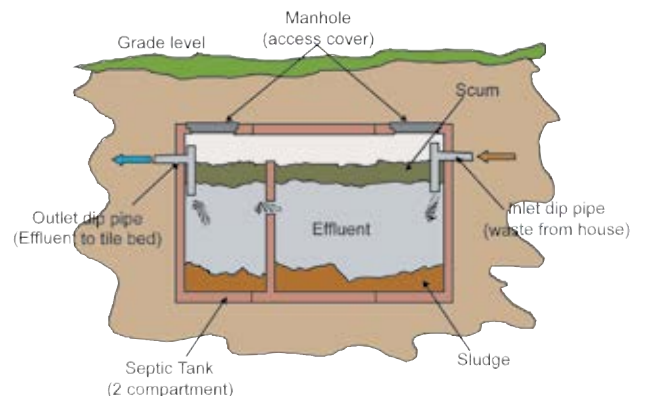
ELECTRONIC FILTER

IV. SEPTIC SYSTEM

Septic tanks are used in rural areas or where municipal connections are not available. In the State of Florida, only a licensed septic contractor can inspect a septic tank. Some mortgage companies require certification of the system, such as FHA Mortgages. Because of the potential expense related to a faulty septic tank, we recommend all Buyers have the septic system inspected prior to closing. Here are some maintenance tips for your septic system:

1 Flush only toilet paper and human waste in your system. Never put grease, oil, diapers, or feminine toiletries into the system. Minimize the use of non-biodegradable detergents and avoid in general the use of drain cleaners;

2 Never flush septic tank additives or chemicals (those claiming to "improve" the septic tank system) into the system. They may kill the helpful bacteria that processes the waste material, or may carry the trapped grease from the tank into the leaching area, leading to system failure;



SEPTIC TANK

3 The septic tank requires periodic cleaning (recommended every two to six years) depending on the size of the septic tank and frequency of use. We recommend having the system pumped and evaluated before purchasing the house. The service company that pumps the tank may be able to determine if the drain field has failed, or is on the verge of failure. If the tank has been allowed to overflow in the past, solids may have entered into the drain field causing it to fail or clog up reducing its efficiency. Replacement of a leaching field is costly;

4 Very old waste disposal systems consist of a cesspool, which is little more than a

hole in the ground lined with stones. All the waste is drained into the pit and the water is allowed to seep out between the stones. Most of these pits contain built-up solids that block the drainage and prevent the water from leaching into the ground. These systems are outdated and will need replacing in most cases;

5 Most waste systems operate by gravity, requiring no pump to move the waste. However, if the grade (slope) of the lot does not allow gravity to do its job, or because of water table/jurisdiction requirements, a pump may be required to move the waste. Typically, just the fluid is pumped, the pump being located in a tank just past the

septic tank. Solids are trapped in the tank, making for easier pumping. These systems should have alarms on the pump tank to indicate if the pump is not functioning. In Florida, they are normally associated with raised drain fields which may look like burial chambers;

NOTE: If the house has a garbage disposal unit, the septic tank requires pumping more frequently.

6 Where large trees are near the tank/drain field, root damage may occur especially with older systems. Vegetation should be kept away from the septic tank area.

V. LEAD PAINT

1 Most of the paint used prior to 1960, and some through 1978, contains lead. There are tests for determining if a paint contains lead. Harm from lead occurs when ingested or inhaled. Poisoning can occur at any time, especially when renovation or de-leading is being performed. **AVOID CONTACT:** This goes for workers and occupants alike. **NEVER** burn or sand lead paint to remove it;

2 Children are the most susceptible to lead poisoning. They pick up the lead paint dust in their eyes, on their hands and through their mouths. Lead paint does NOT have to be peeling or chipping away to cre-

ate a health hazard. Operation of windows whose casements have been painted with lead paint is a common source for the generation of lead paint dust and poisoning;

3 Lead paint poisoning in children can cause brain damage. Children poisoned by lead demonstrate lowered IQs for their entire lives and have learning disabilities. Studies have shown that even relatively low levels of lead create health problems in children, and many states have lowered the permissible level in a child's blood. It is a myth that only inner-city children are poisoned by lead paint; children from all social levels and geographic locations have been poisoned;

4 The safest way to avoid the risk of lead

poisoning from paint is either to remove the paint entirely, or cover it up with wall-board or paneling. Extreme care must be taken when cleaning up after lead paint removal. Paint chips and scrapings, chemicals, and the rags used to wipe the surfaces must be disposed of safely so children and animals cannot touch, play with or ingest them;

5 Contact your state health department for more detailed information about how to collect a paint sample and arrange for it to be tested using either chemical or radiation methods. The radiation method, while slightly more expensive, is less likely to give a false reading of the true level of lead present in your paint.

VI. ASBESTOS

Asbestos is hazardous when its fibers become airborne. Exposure to asbestos increases the probability of contracting lung cancer or asbestosis (a lung affliction). If you have a suspected source of asbestos in your house, **DO NOT DISTURB IT.** Under no circumstances should you attempt to remove it even if you are wearing goggles, coveralls and a respirator.

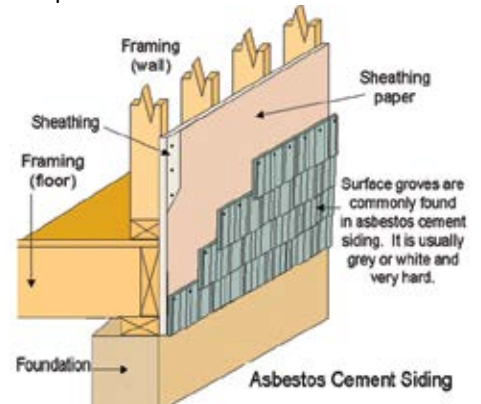
The microscopic fibers of asbestos will pass right through most common shop respirators into your lungs, and travel throughout your house;

Possible sources of asbestos in a home include:

- ✓ Insulation on your boiler or water heater
- ✓ Insulation on your water steam pipes
- ✓ Pipe insulation found in the crawl space or attic of older homes
- ✓ Certain floor tiles
- ✓ Certain ceiling tiles
- ✓ Certain wallboards
- ✓ Certain exterior siding

For a free booklet, which will help you identify possible sources of asbestos, call toll free: 1-800-638-2772, and ask for Asbestos in the Home, published jointly by the Environmental Protection Agency (EPA) and the Consumer Product Commission. Additional information may be had by contacting:

The Center for Environmental Management
Asbestos Information Center – Curtis Hall
474 Boston Avenue
Medford, MA 01215
Telephone: 617-381-3531



VII. REINFORCED FIBERGLASS ASPHALT ROOF SHINGLES

Reinforced fiberglass asphalt roof shingles are the most common roof material used today on pitched roofs by builders. They come in every shade and color with a life expectancy ranging from 15 to 40 years. The following is a brief overview of the types of roof systems:

- 1 Most shingled roofs will last 15 to 30 years depending upon original quality, extremes of weather and regular cleaning/maintenance. Shingles on steeply-sloped roofs tend to last longer than shingles on less-steep roofs, and roof slopes facing south tend to deteriorate faster due to the exposure to ultraviolet radiation from the sun;
- 2 Proper ventilation of the attic area will help extend the life of the roof. Poorly ventilated roofs will overheat the shingles during the summer months from underneath, leading to shingle cupping, brittleness and premature aging. Loss of mineral granules from the shingle is due to a possible ventilation problem. Granule build-up in gutters is an indicator of this defect. In winter, poorly ventilated roofs can also accumu-

late levels of moisture condensation that destroys supporting rafters and roofing materials;

- 3 Balancing the temperatures between the outside and the inside is critical for the proper performance of the roof structure and system. Ensure free-flowing ventila-



tion above the insulation. Never cover attic vents in either winter or summer. Proper ventilation is achieved when rising warm air is allowed to pass through attic

vents to the outside. Proper air current/flow is achieved in the attic by taking the air through the lower vents (soffits) and exiting through the upper vents in the attic. The most common form of attic vent blockage is at the lower end of the vent where insulation material may be pushed up against the roof. Pre-formed corrugated polystyrene or cardboard panels are often used to ensure proper ventilation at the soffit areas;

- 4 Roof repairs are normal over the course of the roof life. Isolated leakage does not necessarily call for replacing the entire roof at one time. Cosmetics aside, frequently the integrity of a roof can be restored with only partial replacement of shingles;
- 5 Debris buildup should not be allowed to accumulate. Regular removal is essential to ensure proper water run-off and prevent premature aging;
- 6 Loose or cracked shingles, especially on steep roofs or during hotter periods, may be a major concern. Improper nailing or use of staples as fasteners may result in larger repair or replacement.

VIII. TERMITES / CARPENTER ANTS

Just the thought of thousands of termites and carpenter ants invading the house, silently chewing away at everything from structural wood to drywall, destroying structural integrity and causing thousands of dollars in repairs is enough to intimidate even the most stolid of homeowners. But in truth, an over-fused electrical circuit is a much greater threat to the house than insect incursions. Here are a few thoughts about termites and preventing carpenter ant damage:

- 1 The battle against termites and carpenter ants is best done by pest control professionals.
- 2 There is a wide range of chemicals and equally diverse strategies to combat these pests. Chemical over-treatment is a valid concern for homeowners because these hazardous chemicals make their way into the soil and surrounding areas of the house, constituting a threat to pets, chil-

dren and others. Chemical treatments in the past have used far more hazardous mixtures than the present. It's a good idea to contact the nearest office of the state health department for more information or consult with a pest control professional. Newer termite treatment includes baiting stations placed in the ground around the home that will require monthly monitoring by the pest control company. Different from the termite barrier system, it relies on poisoning the colony rather than stopping entry to the home.

- 2 Termites and carpenter ants can be actively invading a house without any physical signs of their presence. Wet wood attracts wood-destroying insects, and it is the wood within six inches of the ground that is most susceptible to invasion. Termites often build tubes which can extend several feet to gain access to exposed wood. Call a pest control company, or have your home inspector include an examina-



tion for these pests.

- 3 Construction methods have been found in many areas to accelerate the likelihood of termite activity. For example, improper stucco or siding application too close to or below ground level and roof leakage due to improper flashing, etc.
- 4 An annual inspection is essential in addition to obtaining an actual "Termite Bond". In areas that are prone to high termite activity a termite bond with unexpected repair coverage is essential. This type of bond is more expensive, but with the high probability of termite activity, it is well worth the investment.

Peace of mind is priceless.

5 All vegetation should be kept away from the home by at least 18 inches. Control of rain water is essential in addition to other sources of moisture, such as that draining from your HVAC system. Add rain gutters

if not already installed. Keep mulch below the finished floor level and do not allow it to touch any exterior finishes such as siding or stucco.

6 Don't be confused about brick or block homes. Some people believe that termite activity is far less likely with these types

of structure. Almost every home is susceptible to infestation. New construction normally relies on a wood frame to support the main structure or roof structure even though it has a brick or stucco finish outside. Brick veneer homes are especially susceptible to termite intrusion.

IX. WOOD DECKS

Wood Choice

Pressure-treated wood is the best choice for decay resistance. On the West coast, builders commonly choose redwood or cedar which contains natural oils that discourage insect penetration and decay from moisture. A common choice among East coast builders is southern yellow pine which has been pressure-treated with chromate copper arsenate (CCA).

Wood treated with CCA can be used in direct contact with the ground. However, because CCA is essentially a very powerful poison, it is advisable to not place food or other edibles directly on a CCA-treated surface. It is also advisable to wear a protective mask when cutting CCA-treated wood to avoid inhalation of the chemical.

Minimizing Decay

Better construction design can go a long way in minimizing wood decay in decks.

The design should minimize the concentration of moisture by leaving gaps where possible to encourage water drain-off. Another good rule of thumb is to avoid as much as possible the vertical exposure of board end-grains.

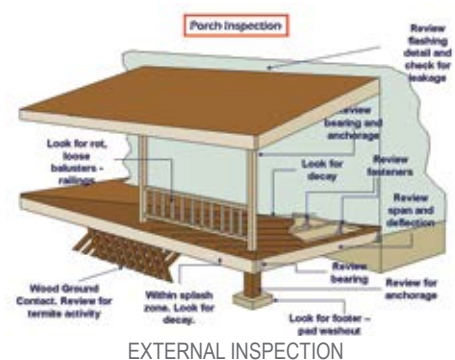
Staining

For decks, staining is preferred to painting completely exposed wood. A water stain with a pigment and a preservative is recommended. All woods, even pressure-treated lumber, need protection from the sun. The heavier the pigment, the better the level of protection.

Deck Support / House Attachment

Deck supports must be on a firm base. Lag bolting to the house is the preferred method of attachment. Attachment must be to the house structure itself and not just the siding.

When adding a deck, make it a point to install flashing from under the house sid-



EXTERNAL INSPECTION

ing to below the deck attachment to prevent water from being trapped against the house, which can lead to rotting and insect infestation. If the deck has already been built and attached to the house, but proper flashing was not done, then sealing with an exterior caulking compound will improve the situation. The caulked areas should be a part of the annual inspection of the house exterior to ensure moisture-free integrity.

X. REDUCING MONTHLY UTILITY BILLS

Air Conditioning & Heat Pumps (AC & HP)

1 For central air conditioning units, an Energy Efficiency Rating (EER) of 10 is ok, and anything over 12 is much better, with 16 being recommended;

2 For room air conditioners, an EER of 8 is good, and anything over 10 is much better;

3 Heat Pumps are rated by Co-efficient of Performance (COP), the higher the better. The ratings are essentially the ratio of the amount of electric energy used to the energy output. At low temperatures, COP drops. As the COP approaches 1, it is wise to use backup electric, gas or oil heat. This will save wear on the heat pump components.

4 Maintenance consists of keeping the coils clean by vacuuming the outside and inside coils as needed, and changing or cleaning the air filters every month. Some filters are electrostatic, and some are large HEPA filters, which are checked or replaced as needed at the annual system cleaning.

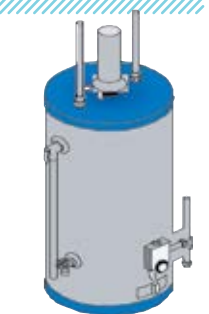
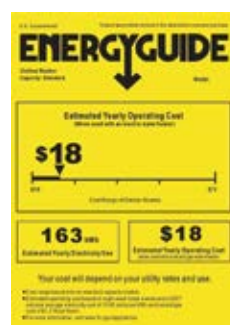
Choosing a New Appliance

Be an informed consumer when it comes to purchasing large appliances for the home.

Take note of the Energy Guide Labels found on all new refrigerators, freezers, water heaters, clothes washers, dishwashers and room air conditioners, etc. These appliances are being rated because they consume the largest amounts of electricity.

The labels are bright yellow with black print and show the estimated cost of energy used per year. The line below the number has a pointer indicating where this model falls relative to other models on the market.

For example, a refrigerator is expected to last about 20 years. If the more efficient model is an additional \$90 to purchase and \$30 less per year to operate, then over the 20 years your additional investment of \$90 will save you \$600 by buying the more efficient model.



GAS WATER HEATER

Sealing the House

Do not over-seal a house. Certain house air leakages which appear to lose energy are intended to rid the house of moisture. Attic ventilation is a good example.

NEVER COVER ATTIC VENTS. The resulting heat build-up can create major, costly roof covering damage. Weep holes in storm windows (usually small slits or notches at the base of storm windows) are another example, and certain unsealed thermo-pane windows. If you are sealing for air filtration, do not cover storm window weep holes.

ARE THERE MORE RISKS WITH SHORT SALES THAN FORECLOSED DISTRESSED HOMES?

This is a difficult question to answer, but generally speaking the risks with purchasing a foreclosure home are far higher because the previous owners that have left the property, have left so unwillingly and many times have taken their frustration out on the property.

In the case of foreclosure homes, many homes have been vacant for lengthy periods and without proper HVAC have suffered as a result of humidity build up, deferred maintenance, neglect and in some cases vandalism. In humid climates, HVAC systems can remove in excess of 300 gallons of moisture from the air per year!

If the bank has conducted any repairs, many times there will be no disclosure or paperwork insofar as the repairs performed, nor will there be any information as to warrant repairs. Permits or other required documentation is probably non-existent. Seller's disclosures are rarely available and the knowledge of whether the home is constructed of defective materials that have resulted in class action lawsuits such as Chinese Drywall is not available.

Here are some problems associated with foreclosed homes that are identified on inspections on a regular basis.

- 1 Damaged finishes/fittings/fixtures
- 2 Mold – microbial issues.
- 3 Chinese drywall issues.
- 4 Deferred maintenance/vandalism.
- 5 Roof damage and/or leakage.
- 6 Improper repairs or partial repairs.
- 7 No documentation, warranties or permitting information.
- 8 No Seller's disclosure.

If you decide to purchase one of these homes, it is recommended that a full home inspection is conducted with microbial testing. It is also recommended that you attend the inspection and take the time to walk every step of the home with the inspector and understand every issue involved. Take the time after the inspection to do additional investigation work from a perspective of online research of permitting, past history on the home, etc.



Meet with contractors where repairs are required to ensure you have confidence in the repair estimates given so that you do not assume any additional hidden risks associated with purchasing a foreclosed – distressed home.

Remember, most people buying a foreclosed or short sale believe they are getting a deal and are buying the home “as is”. You must know the “as is” and don’t assume you are getting a great deal in today’s real estate marketplace until you understand the home’s true condition and the costs associated with bringing the home back into a habitable state post closing.

WE SELL PEACE OF MIND®

DOWNLOAD INSPECTORS' PROFILES



CHOOSE YOUR INSPECTOR WITH CONFIDENCE

DOWNLOAD ANY INSPECTOR PROFILE 24/7 BEFORE YOU CHOOSE YOUR INSPECTOR



INSPECTORS BY REFERRAL ONLY®



FREE ONLINE DOWNLOADS AT WWW.INSPECTIONDEPOT.COM

- THE E-INSPECTION GUIDE
- DIY HOME BUYERS INSPECTION CHECKLIST
- INSPECTION COMPANY COMPARISON CHART
- WIND MITIGATION 101 FOR EVERY AGENT AND HOME OWNER
- UNDERSTANDING INSPECTION TYPES
- CURRENT PROMOTIONS AND DISCOUNTS
- AND MORE...

INSURANCE AND REAL ESTATE AGENT INSPECTION TRACKING APP



- Centralize your inspection reports
- Secure access 24/7
- Email - download reports real time from app
- Compare inspection fees
- Order inspections

NAME YOUR FEE

TAKE ADVANTAGE OF LAST MINUTE CANCELLATIONS BY USING OUR "NAME YOUR FEE" FEATURE!

HUGE SAVINGS FOR ALL!

Choose your own fee

Your fee \$

FREE ONLINE STORAGE

NEVER LOSE AN INSPECTION REPORT AGAIN!

ACCESSIBLE 24/7 AND AVAILABLE TO EVERY CLIENT, REAL ESTATE AGENT, AND INSURANCE AGENT WORKING WITH OUR CLIENTS



FREE DOWNLOAD

A CHECK LIST FOR EVERY HOME BUYER LOOKING AT HOMES

DIY INSPECTION GUIDE FOR HOME BUYERS

DETAILED CHECKLIST

- DESIGNED FOR EVERYONE
- GIVES A QUICK GLANCE AT WHICH HOME TRULY SUITS YOUR NEEDS
- CONTAINS TIPS ON WHAT TO WATCH FOR DURING SHOWINGS

WWW.INSPECTIONDEPOT.COM

COMING SOON!



DIY HOME
INSPECTION
GUIDE FOR
HOME BUYERS



NO SMOKE

INSPECTION DEPOT

AND MIRRORS

HOME INSPECTION PACKAGE

**SAVE
\$350+**



HOME INSPECTION

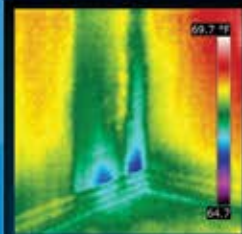


WDO INSPECTION



WDO REINSPECTION

**COUPON CODE
HIP475**



FREE IR scans



50% off
any insurance inspection
within one year



**Hassle free lock
box access**



**Free online
maintenance
help**



**FREE Reinspection
for WDO**



**FREE sinkhole proximity
report or basic
replacement cost survey**
excludes high value homes

NO GIMMICKS - INCLUDES CRAWL SPACES, SWIMMING POOLS, SPRINKLER SYSTEMS. (SF LIMITED).

NEW CONSTRUCTION PACKAGES ARE ALSO AVAILABLE

PRE-DRYWALL INSPECTION + FINAL CONSTRUCTION INSPECTION

**SAVE
\$175+**

**COUPON CODE
PWI595**

PRE-DRYWALL INSPECTION



Up to 2000 sf.

FINAL CONSTRUCTION INSPECTION



Including both inspections

Condo inspections starting at \$195 • Home inspections starting at \$250 • Call to schedule: **888.589.2112**

Packages based on participating inspectors and regions. Conditions and limitations of promotions available at www.inspectiondepot.com