

Working RE Home Inspector

Winter 2019, Volume 9

Clogged Drains: Avoid a Common Claim

How to Compete When
You're Small

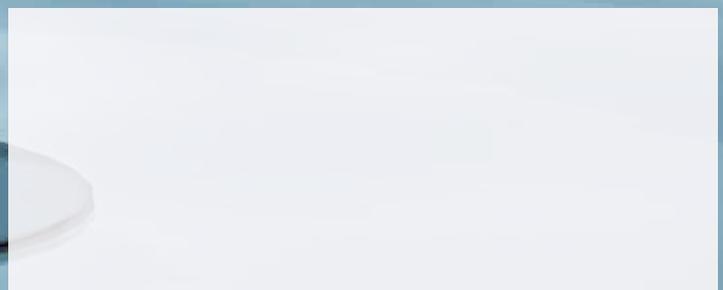
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Mission

Working RE Home Inspector is published to help home inspectors build their businesses, reduce their risk of liability and stay informed on important technology and industry issues.

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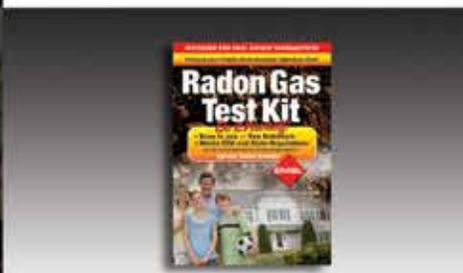
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From Senior Broker at OREP.org and Publisher, Working RE Magazine

2019—Here's to Your Success

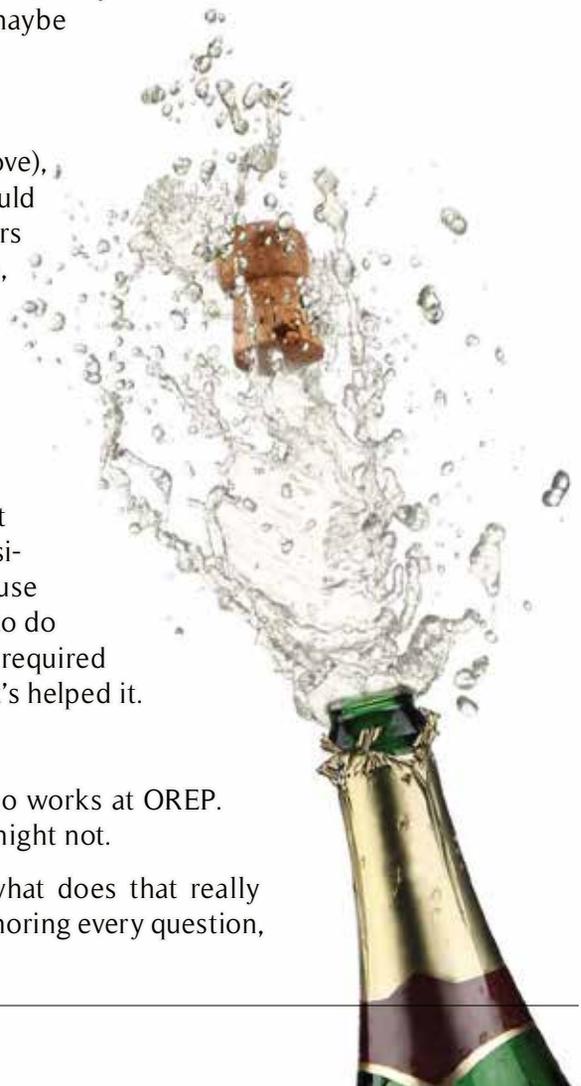
by David Brauner, Senior Broker at OREP E&O Insurance

I'm not retiring any time soon but I think I might be entering a "reflective" phase of life, which probably is the result of being in this (E&O insurance) business over 25 years, and owning and operating OREP for the last 17 or so.

I began as a one person shop, working out of my back bedroom, with not a single insured. Today we have 11 employees, many of whom have built or are building their careers here, and we carefully handle the insurance for over 8,000 clients, a good number of whom are home inspectors. Here are some tips for what I believe have helped us build a successful company. I think they will help you too.

- Honor your word: do what you say and say what you do.
- Under promise and over deliver.
- Be grateful for health, love, and for whatever success you may enjoy. It's not all you and it's not all your hard work; I can recall many periods in my life where I worked very hard with very little or no success—maybe you can too.
- Do what you love doing.
- Regarding our publication, *Working RE Home Inspector* (which I love), I've always written honestly about what I think our readers would be interested in as home inspectors and small business owners (takes one to know one). If it's interesting and useful to me, chances are it will be for you, too.
- We are all in the customer service business, which as it turns out, I also love. What makes good customer service? Efficiency; clear, honest communication; competency and (again) treating others as you would like to be treated.
- We've all heard those types who do plenty wrong but who insist that they "did nothing illegal." That is not the way to run a business (or anything). I respect the law and the rules but I don't use them as my minimum standards for running my business. I try to do what's right (how I would expect to be treated), whether I am required to or not, whatever the "cost." And it hasn't hurt my business; it's helped it.
- I've always lived below my means, which gives you choices.
- I believe in a work/life balance for myself and for everyone who works at OREP. The work will be there tomorrow but your family and friends might not.
- I'm grateful for everything (that's worth saying twice). But what does that really mean? It should mean more than just words. To me, it means honoring every question,

"Be grateful for health, love, and for whatever success you may enjoy. It's not all you and it's not all your hard work; I can recall many periods in my life where I worked very hard with very little or no success."



returning every phone call or email, saying thank you and meaning it, being patient—trying to do the right thing. Caring for everyone who entrusts their business with you.

- Listen to your customers—they tell us how to succeed. If you have staff, listen to them for the same reason. Keep an open mind, consider advice, take criticism seriously, be on the lookout for things to help you solve your problems and then use your intuition to recognize the solution when it reveals itself. Then be nimble and quick to make the change. I once read that in business, you can't stand still: if you're not going forward you're going backward. I'm very conservative by nature—slow to change. While stability is a good trait for an insurance agent, it's not so good for succeeding in a small business. So, I compensate by reading what I can on customer service, marketing, what motivates people, how to be a good employer, how to reduce risk for my insureds. Given my nature, learning to constantly seek improvement through change was very hard for me to put into practice at first—now it's exciting.
- Hard work, effort, is never wasted. If something you work hard for doesn't come to fruition, try to figure out what there is to learn—to be better prepared for next time and figure out what not to do. As a writer every story is a struggle to bend a handful of words into a clearly communicated idea, but every attempt makes the next story a little easier to write—whether the story ever sees the light of day or not. Every insurance policy not sold lays the groundwork to try again next year if you've done your best. I imagine it's the same for inspecting.
- If feels good (not bad) to admit that you made a mistake. It's the most liberating experience in the world.
- And I'll save the first for last: I believe that faith in something bigger than ourselves and our own interests is a loadstar that keeps us headed in the right direction and gives us something to lean on in times of adversity—which is a given in business and in life. Thanks for reading. **WRE**



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Clogged Drains: How to Avoid a Common Claim

by Isaac Peck, Editor

Home inspectors are trained to run water and observe that it drains correctly, that the lines aren't clogging or backing up. However, experienced home inspectors will tell you that it is not uncommon to test running water at a home for over 10 minutes with no problem observed, yet once the client moves in—the drain almost immediately backs up! Why?

The problem is often that the main sewer line is clogged, or worse, has been broken and obstructed by tree roots in the yard. The inspector who only runs the water for five to 10 minutes, hasn't run enough water to note the backup in the main line all the way back to the house.

There is a heightened risk of this with vacant homes, and even more severe with rural homes, because oftentimes the drain pipes will be empty and an inspector can run lots of water and not detect any issues. A broken main sewer line can cost anywhere from \$5,000 to \$10,000 to repair, and the inspector is often the first one to receive a call from the angry homeowner.

Disclaimers

Dan Bowers, a home inspector in Kansas for over 35 years, says that most inspectors who have been in business over five years have probably had this happen to them. "This is especially common on vacant homes. When a problem happens, the repair guys and the buyer's agent usually are very quick to tell the buyer that the home inspector is to blame. What the buyer doesn't understand is that when the inspector did the inspection, it probably did have broken lines with tree branches in them, but the water we ran just slid right through the branches AND did NOT back up. Then they moved in and flushed toilet paper, garbage and human waste down the drain and the solids hit the tree branches and BINGO, you get a clogged or slow drain," says Bowers.

In his over three decades inspecting, Bowers says he's seen this happen at least two or three times. "I've always been polite



and empathetic but I simply stress the fact that (a) I'm not their cradle to grave insurance policy; (b) I'm good, really good, BUT we don't have X-Ray vision, don't have a crystal ball AND can't predict the future. So folks I'm so sorry BUT welcome to home ownership. If they want someone to blame, they can call the seller," Bowers says.

Bowers also has a standard comment that he uses to disclaim the main lines and limit his liability:

Based on the inspection industry's definition of a recommended water test for "functional drainage" in a plumbing system, the plumbing drainpipes appear operational at this time. However, only a video-scan of the interior of drainpipes and drain lines can fully confirm their actual condition. When the house is vacant, the plumbing system is older, there are prior known drain problems or there are large trees on the grounds, it would be prudent to have the drain lines "video-scanned" prior to closing. Two companies that do this are: XX, XX, etc.

The lesson for home inspectors is twofold: (1) always be sure to run lots of water while inspecting a home, more if the house is vacant or rural, and (2) always disclaim the drainage in a plumbing system and recommend a video-scan of the interior drainpipes to determine the actual condition.

Setting Expectations

Tom Feiza, a home inspector, trainer, author and frequent WRE contributor, has seen this issue several times in his over 9,000 inspections. He says small drainage system leaks inside a wall



Isaac Peck is the Editor of *Working RE* magazine and the Director of Marketing at OREP, a leading provider of E&O insurance for home inspectors, appraisers, and other real estate professionals in all 50 states and D.C. He received his master's degree in accounting at San Diego State University. He can be contacted at isaac@orep.org or (888) 347-5273.

can also become huge issues. Feiza cautions that inspectors must set proper expectations with their customers prior to the inspection. Ideally the inspector reviews the limitations of a home inspection in the agreement before the inspection starts. Feiza says he always tells clients: "I can't see in walls, I don't dig up the ground and don't inspect things I can't see. This inspection is visual."

Feiza also says to reference a home inspection standard like ASHI in the inspection agreement and follow the standard. "For vacant homes, I always start at the top of the home and run water in showers and tubs for 10 to 20 minutes. When you reach the basement, you can look for leaks and backups. How much of the DWV and sewer/plumbing laterals are visible? Very little" says Feiza. (See Figure 1: Drainage, Waste and Vent (DWV) Details.)

Feiza also recommends using a specific home inspection statement that the underground and hidden plumbing/sewer lines are not visible and not inspected. "Offering an additional service that provides a video inspection is an option. Lastly, you should carefully review your marketing and advertising. What are you promising your customers? You need to live up to (and will be held to) your promises," Feiza cautions.

Running Water

Jerry Peck, a home inspector veteran, litigation consultant and host of OREP's InspectorAdvisor.com, argues that 10 minutes is

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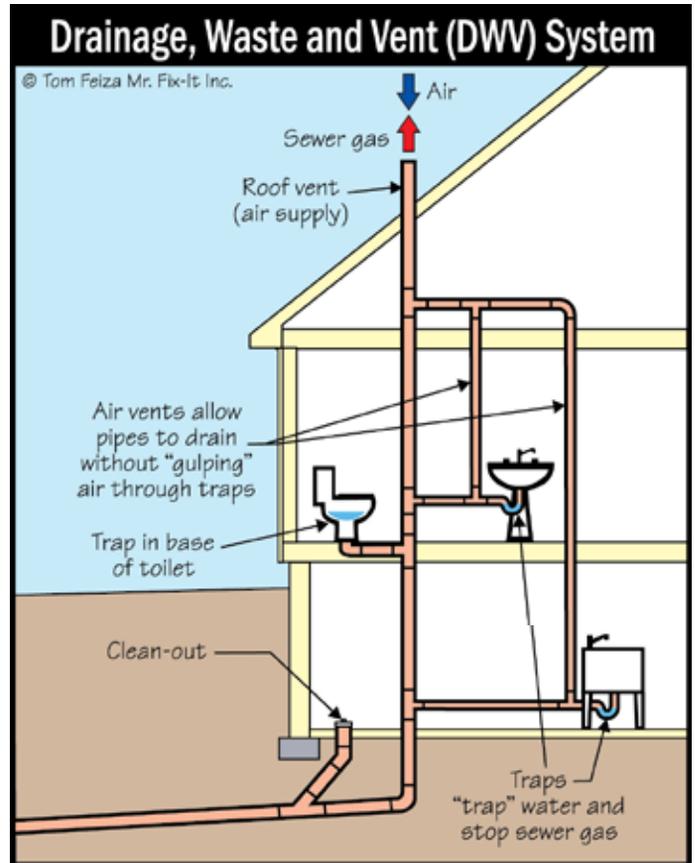


Figure 1: Drainage, Waste and Vent (DWV) Details

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much too short for an inspector to run water. “Running water for 10 minutes indicates nothing about the building drain or building sewer. Bath tubs and shower stalls should have much more water than that to properly test them,” says Peck.

Peck points out the typical drainage rates taken from a Google search.

- A typical standard-size bathtub (five feet long by 30 inches wide, and about 16 inches deep) holds about 80 gallons of water to the overflow. Thus to test the overflow, that’s 80 gallons of water, at five to seven gallons per minute. That takes 11 to 16 minutes for just the tub.
- A typical standard-sized shower pan test takes 15 minutes or more (to give a leak time to show up), and at roughly three to six gallons per minute for the typical shower head, that is 45 to 90 gallons minimum for a shower stall test.
- Typical water use is 20 gallons per person, per day.

If a home inspector tests one tub and one shower stall, this uses roughly 160 gallons (80 x 2 = 160), which is essentially the same as eight people using the typical 20 gallons per person per day.

Peck says that he doesn’t agree with the 20 gallons per person, per day rule, as that means people only take showers every few days, but even if we double that “typical” usage to 40 gallons per person per day, he says 160 gallons is still equivalent to four people for a typical day.

For vacant houses, and for a typical family home—three bedroom, two bath where only a couple lives there, Peck advises that “the inspector should recognize that there has been no water use (vacant houses) or limited water use (family of two versus a family of four) and to fully test tubs and shower stalls to get a better ‘test sample’ of the ability of the system to keep up with ‘typical’ use.”

Peck also warns that running a lot of water in a root-clogged drain may show up as slow draining, and it may not appear

completely clogged because the debris clogged in the tree roots causes the water to drain slowly instead of being clogged completely. “But if enough water is run at a fast enough rate, which is what tubs do (a lot of water all at one time), versus a little water at one sink, it can be easier to detect the problem. Operating clothes washers also helps as that is 20 to 40 gallons of water being pumped out all at one time,” says Peck.

In terms of disclaimers, Peck says that any disclaimer **MUST** be prominently placed in the report, not hidden or pushed into a maintenance section. “A proper disclaimer for this issue helps the inspector when placed in a “Needs to be Done” section. Such as:

*(The house has been vacant)/(Only a few people have been living in this house); a larger family moving in could result in clogged sewer piping, thus **THE FOLLOWING SHOULD BE DONE: Have a licensed and qualified plumbing contractor check the main sewer line from the house to the street or on-site sewage system with a video camera to check for blockages BEFORE YOU CLOSE.***

Similarly, when cast iron piping is found, and/or when clay tile or Orangeburg pipe is suspected (the inspector should know their area), Peck advises the inspector to include the same “needs to be done”:

*The house may have one or more of the following: horizontal cast iron piping which may have deteriorated, clay tile sewer piping/Orangeburg piping connecting the house to the utility sewer system or onsite sewer system thus **THE FOLLOWING SHOULD BE DONE: Have a licensed and qualified plumbing contractor check the main sewer line from the house to the street or onsite sewage system with a video camera to check for blockages BEFORE YOU CLOSE.***

Risk Management

Senior Broker at OREP E&O Insurance, David Brauner, says that this scenario highlights the importance of including the proper disclosures and disclaimers in your inspection report. “Helping our insureds with risk management is part of our service at OREP,” said Brauner. “Every seasoned inspector knows that how well you report is just as important as how well you inspect when it comes to minimizing claims,” Brauner says. **WRE**

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The Future of Home Water Testing

What a Good Home Inspector Should Know

by John Pujol, CEO at SimpleWater, Inc.

Water quality has caught the concern of homebuyers like never before. Consumer demand for home environmental health testing is on pace to triple from 2010 to 2020. It is widely presumed that this \$300 million market is in part due to unfortunate tragedies in public health which have plagued a growing number of water systems nationwide. All the while, the American Society of Civil Engineers has graded U.S. Drinking Water with a D—practically failing.

More than 92% of homeowners have never checked their pipes for lead, according to the USGS, and more than 23% of private wells in the U.S. contain potentially harmful contamination by heavy metals, arsenic and other known risks.

Summary:

- 90% of U.S. homes have never had their water tested for lead.
- Over 23% of private wells contain at least one harmful toxin.
- Demand for home testing is on track for 300% growth by 2020 (more than \$300 million).
- More contaminants (regulated and emerging) are making their way into our drinking water due to construction materials, waste runoff and deteriorating pipes.
- News and data about emerging and even regulated contaminants are bringing long overdue topics of environmental health and water quality into home buying discussions.

Home inspectors are expecting to play a bigger role in environmental testing. This quick guide should help you stay ahead of the curve. By offering the right kinds of water testing services you can make money, work faster, and save lives.

What Home Inspectors Can Do

Your services as a home inspector are critical to every homebuyer's ability to purchase a home. Whether you keep the closing timeline on track or help the homebuyer negotiate the sales price, your services are critical for a potential buyer who is purchasing a home. As a trusted advisor in a significant and often lifetime investment, your services will affect the health and



Berkeley, CA water chemist and engineer, John Pujol is the CEO of SimpleWater, Inc. SimpleWater is an EPA award-winning environmental engineering company that offers national lab testing services for residential and commercial health and site-risk assessment.



wellness of a family for years to come. This is especially important in regard to chronic environmental health risk management.

“Inspectors understand how to see a property and they can be relied on to collect samples consistently and accurately, but most important, the financial incentive makes sense for them—home inspectors work in a highly competitive field that is built on reputation and service,” says use Jamie F. Goddard, Project Manager at SimpleWater, Inc.

What Makes a Water Test Best For Home Inspectors?

- **Fast**—three to five day turnaround time for a full panel of testing.
- **Heavy metals, bacteria, hardness**—test for more than E. coli, lead and nitrates.
- **Professional Labs**—experienced laboratory testing with EPA methods.
- **Health and plumbing risks**—quantified and visualized for every contaminant.
- **Costs estimated**—treatment remediation options costed, identified and explained.
- **Shipping**—free and easy to and from the lab.

By offering professional testing for dangerous heavy metals, bacteria and other water-borne contaminants, you safeguard your client's long-term health and reduce your own liability should water quality turn out to be dangerous. With the dramatic rise in demand for home water testing, it has become much easier to offer clients a profitable, easy to perform home water test.

What to Test

More than ever, consumers and families want to understand the toxins they are exposed to on a regular basis. These are called chronic environmental health exposures. Since we Americans spend 90% of our time indoors, it's important to consistently identify and evaluate potentially hazardous materials and parameters which we may be ingesting on a daily basis.

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In terms of water testing, the U.S. EPA has a list of more than 100 regulated chemical contaminants (with hundreds more now potentially awaiting regulation). Testing for all of the contaminants is overkill but testing just for lead is not enough.

According to USGS, EWG and EPA public health studies, the most important chronic waterborne health risks in US homes include:

Metals: Lead, Arsenic, Cadmium, Chromium, Iron (taste, color, hardness), Manganese

Radiologicals: Radon, Uranium, Strontium

Other inorganics: Nitrates, Fluoride, Boron

Volatile Organics: Trihalomethanes, HAA5s, Chlorine(s)

Pathogens: Coliform, E. coli, Legionella

You don't need to test for all of these parameters for every homeowner but you should be aware that these are the most pressing issues in American groundwater and tap water. If a client has a particular concern not on this list (like Pesticides, or PFAS) then check to make sure your laboratory can perform these analyses.

Home Inspector Water Testing: Key Things to Know

- Every water test you sell can increase your earnings by \$100 –\$900 per home. You can offer all sorts of water testing options by contacting any environmental testing laboratory. For a complete listing of the Tap Score testing options go to MyTapScore.com.
- Always provide your home-buying clients with at least one water testing option. If they do not accept this offer, mark it down in your home inspection report. This protects you from any future liability if lead or other contaminants are found later.

- Collecting a water sample and sending it in the mail should not take more than a couple of minutes. Any good water testing lab will provide you with a free return shipping label that you can use to drop the sample in any mailbox for pickup. Results should be emailed to you within seven days.
- If a home has a private drinking water well, then the water is often required to be tested for many things, including water hardness and metals (lead, iron, arsenic, cadmium, manganese, etc.). You can test well water by contacting an environmental testing laboratory.

For instructions on properly collecting your water sample from a kitchen tap or directly from a private well, speak to your laboratory project manager.

Tap Score Pro: For Home Inspectors

Award-winning Berkeley scientists and engineers at SimpleWater, Inc. have launched Tap Score Pro, a laboratory testing product for home inspectors to offer buyers an easier way to assess the health of a home's water quality and other environmental health risks. The mission at Tap Score Pro is to make it easier than ever before for Inspectors (and buyers) to test chronic water quality health risks in American homes.

Frightened of lead, arsenic, heavy metals and other emerging contaminants, homebuyers want fast, affordable, and reliable home health testing with personalized solutions and remediation cost estimates. "Conventional lab testing can be pricey, confusing, time intensive and leave folks wondering what to do next, and how much remediation will cost. We want to make it easier for everyone to get professional results more quickly and more affordably," says Goddard. **WRE**



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How to Compete When You're Small

by Roumen Todorov

The Internet levels the playing field for small businesses—enabling you to compete with the “big boys.” Today, a good Internet presence is a must for getting more calls from paying clients.

Internet exposure through an optimized website, as well as a place on the grid of Google Maps, will make your business visible to hundreds (or thousands) of users, and you will get more calls from paying clients. Because online searching is key for the success of most businesses today, the focus on Google and other search engines is not just a novelty any longer but a requirement.

Keyword Targeting

Big brands often choose not to target specific keywords or are unable to use them for several reasons. The SEO (search engine

optimization) keyword universe is limitless, and while the large companies are restricted to using specific ones by rule, a small business can take advantage of it. For example, a large home inspection franchise/company would definitely target keywords like “home inspection.” A small company can attract a more specific audience with long-tail keywords such as “home inspection Las Vegas NV” or “new home inspection Las Vegas.”

Broad or “short tail” keywords are one or two words such as “home inspector” and refer to more commonly used shorter and generic terms people search for and which target a broad audience. Long tail keywords are keyword phrases that are typically made up of three to five words such as “home inspectors in Las Vegas NV,” which are longer and target a more specific

audience. Long tail keywords aren't as popular but are more targeted to specific searches and come with less competition; therefore they are more affordable.

Brand Authority & Specific Niches

A large, national home inspection franchise or brand will focus on history and the quality of their services. Your local home inspection company can focus on blog content such as “How to Prepare for a Home Inspection,” “Why Test for Radon,” “How to Prepare Your Home for Winter,” etc. Give your future clients valuable advice and not just sales tricks. Get the attention of those who are shopping for an inspector by showing them suitable content instead of just how great your service is.

Quality Content

Finally, all of the above should be integrated into your website content. While large franchises/companies need to be organic in their content, as they cannot possibly cover everything that they do in small articles, you can invest 10 times more effort in a single piece of content. Set keywords that are extremely important for your business and create that quality content, giving valuable information and options and building the trust of readers.

I will walk you step by step through a proven process to move your company to the top of the list:

Select Your Keywords

First, put together a list of keywords that reflect your services. You might try keywords such as “local home inspection company,” “commercial property inspection companies,” “home inspection services,” and “certified home inspector.”



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r.todorov@us.411locals.com.

When you have a decent list, set up a free Google AdWords account. Small business owners can use the invaluable Google Keyword Tool to help them select the best keywords for their given industries. This allows you to type in your selected keywords to find out how much traffic they get. It also suggests related keywords that may not have occurred to you.

Optimize Your Keywords

When your keyword list is finalized, it is time to optimize them on your Google My Business page and your website:

Google My Business

Your *Google My Business Page* appears in the “Map” section of Google’s local listings. It boosts your online presence and gives prospective clients a short description of your services. It is much easier to increase your rankings faster with a Google My Business page than with a website.

Make sure that all of these components are complete and accurate:

- **Verification:** You must first create or claim your business page and submit it to Google for verification. Your verification is confirmed when you see a checkmark and the word “Verified” next to your business name.
- **NAP:** Your business name, address and phone number must be accurate and consistent in all listings. Let Google know that your business is local by including a local phone number instead of an 800 number.
- **Categories:** Google My Business categories should focus on services. Along with “home inspection company,” list any additional services you provide, such as “mold sampling” and “septic inspection.” Try to select three to five categories.
- **Description:** This is a brief overview of your business that should end with a call to action.
- **Hours:** Make sure that your business hours are correct and consistent on all of your Internet listings.
- **Images:** Add photos of your office, staff, your team at work etc.; this can dramatically increase customer engagement.

Website Optimization

Begin with your homepage and service pages because these are the most important. Optimize them for your buying intent keywords. Later, you can optimize your blog posts and other content pages for research intent keywords.

Here is what to focus on:

- **Homepage:** The title tag is the single most important element on your homepage. It should be between 50 and 65 characters long, and formatted similarly to: Home Inspector in {Your City} | {Name of Your Company}.
- The next element is the meta description, which lists your primary services and should end with a call to action. It must be between 100 and 150 characters in length: {Name of Company} offers affordable {residential and commercial property inspection services} in {Your City}. Call {Phone Number} today for a free estimate!
- Make sure the visible headline is concisely descriptive and contains your primary category. This format works well: {Home Inspection Company} in {City, State}

- The last major element is your page copy, a 500 to 1,000-word descriptive section that provides some background information about your company. Briefly describe your services, and end with a strong call to action. Make sure to use your primary keyword throughout the page in a natural way.
- **Service Pages:** Create a separate page for each of your services. Optimize each page in exactly the same way as the homepage, making sure to substitute the relevant keyword.

Although SEO fundamentals and tactics may change, the goal of the search engine has always been the same—providing searchers with the information they’re after in an easy and quick way. **WRE**

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Basement Inspections - Exterior

The Science Behind Your Inspection

by Tom Feiza, Mr. Fix-It, Inc., HowToOperateYourHome.com

Inspecting a full depth, block basement is a huge challenge for a home inspector. Much of the basement structure is not visible. It is below ground. If the interior of the basement is 100% finished, very little is visible inside. But basements are a huge liability for inspectors. Follow your home inspection standards and know you can check some visible basement components from the outside.

Exterior Grading, Gutters and Downspouts

Always check to ensure soil is not in contact with wood framing or siding. The proper clearance of four–six inch minimum should be maintained. If there are improper clearances, report this as an item that can cause water damage, rot and insect issues. You may see the rot and water damage and this should be reported. It's not your fault; most homes are too close to the soil—don't own that issue/responsibility. (See Figure 1: Foundation Components)

Be sure the surface grading directs water away from the foundation and that gutters and downspout extensions carry water away from the basement. Normally a slope or pitch of one half to one inch per foot away from the basement is needed. Hard surfaces should also slope away. Always make a note about maintenance of grading, gutters and downspouts and always recommend corrective work as needed.

Check the gutters when you are inspecting the roof and recommend maintenance and cleaning if needed. Remember—if the basement leaks, you will get a call. It is helpful to point out the maintenance you suggested in your report.

Exterior Basement Structure—Cracks

Inspect the exterior visual components of a basement or note that they are not visible and not inspected. A minimum of about six inches of the foundation wall should be exposed. At the top of the wall look for all cracks, particularly corner cracks. (See Figure 2: Corner Cracks.) Any cracking in a corner means the adjacent wall has moved. When a wall tips or bows inward, it breaks away from the corner with a vertical or stepping crack. Corners generally don't move because the blocks are “woven” together at a corner and resist movement.

Exterior Basement Structure—Movement

Check for “Beam Punch Out.” In this picture, you will notice the block at the end of the center structural beam appears to be pushing the block outward. What has happened here is the block wall is displaced inward and the beam holds the adjacent block in place as the wall moves. The beam does not move. This wall is often an issue with movement because there is no load from the floor joist framing on this wall. Weight on a wall helps

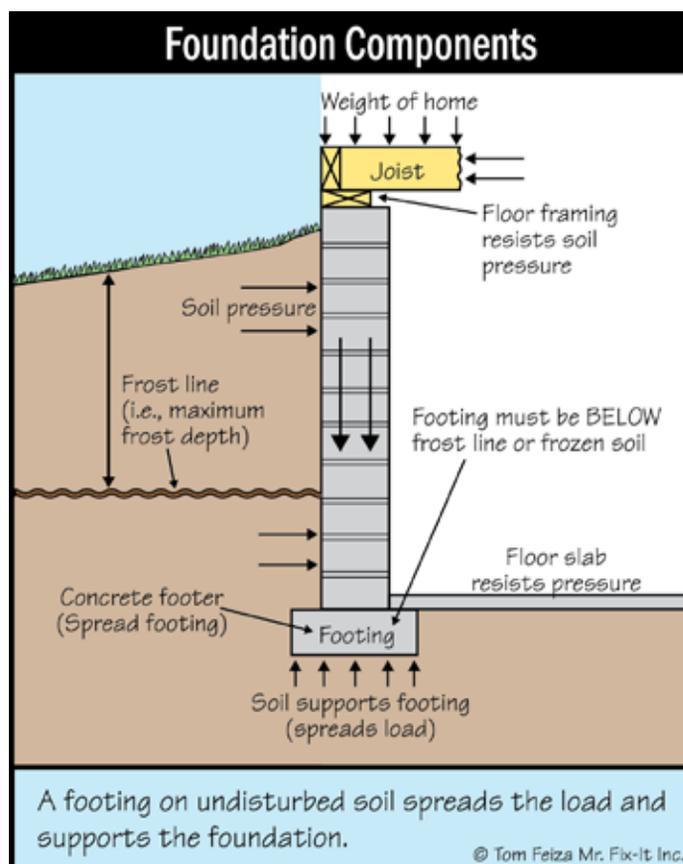


Figure 1: Foundation Components



Figure 2: Corner Cracks

it resist movement. The only weight on the wall is at the center, below the beam.

Beam punch out wall movement is graphically represented in Figure 3: Beam End Movement—Block Pushed Out. You will note the top of the wall is bowed or tipped inward. As the wall moves inward it breaks away from the corners with a crack and the block at the beam appears to be pushed outward.

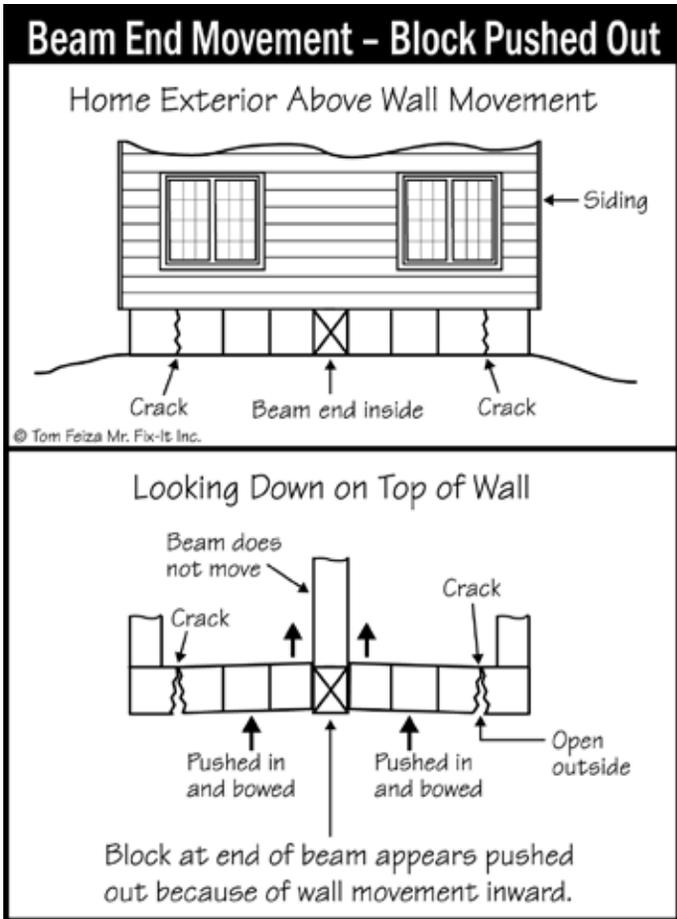


Figure 3: Beam End Movement—Block Pushed Out

Exterior Veneer Movement

You should also inspect the exterior masonry veneer for movement. Cracking or movement of the masonry veneer may result from foundation movement. If the basement block wall is displaced inward at a horizontal crack near the center of the wall, the top of the block wall will tip outward. (See Figure 4: Serious Horizontal Cracks.) As the top of the wall tips out, it may tip or crack the masonry veneer supported by the top of the wall. You can see the cracks and measure the veneer movement outside.

In Figure 5: Tipping Veneer, you will notice serious movement, cracks and gaps in the veneer. This case is extreme but did result from a displacement of about two inches in the block foundation. The center of this wall was pushed in about two inches at a long horizontal crack. The corners of the basement had significant step and shear cracks. The top of the wall supporting the veneer was tipping outward with the veneer.

In most cases, the veneer movement is not as severe as visible in the picture. You need to check for subtle visual movement and cracks. Veneer tipping one inch in four feet is a potential issue. You will also notice the veneer may be pulling away from siding and trim. Look for a wide caulk joint with a major gap or several layers of caulk and a caulk joint pulling apart at the edge of the masonry.

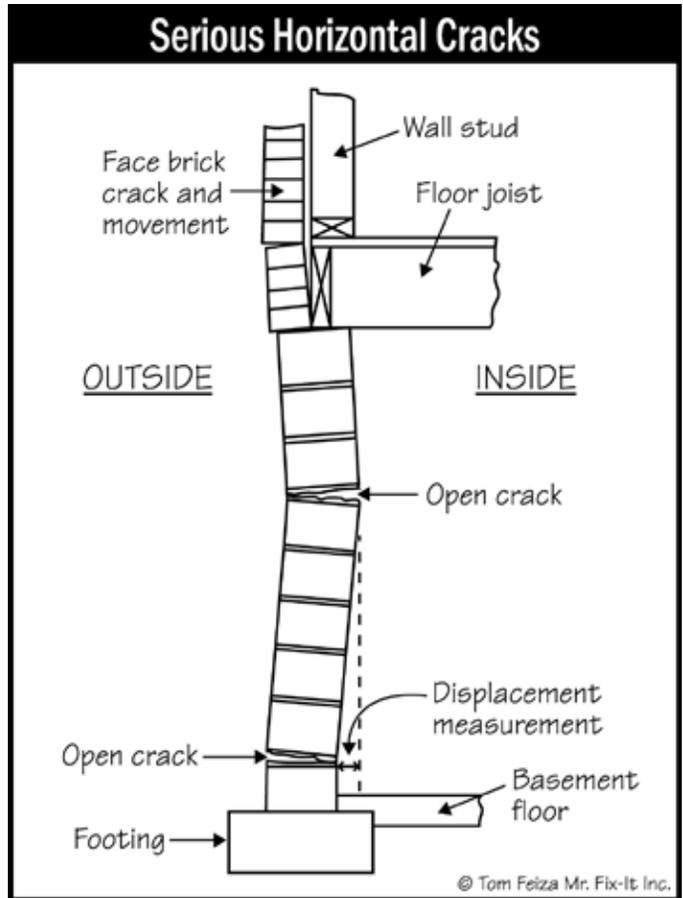


Figure 4: Serious Horizontal Cracks



Figure 5: Tipping Veneer

Faux stone or adhered masonry veneer is normally not affected by foundation movement. This type of masonry is supported by the wood framing and it is rare for the wood framing to move. Damage to adhered masonry is often a water intrusion and flashing problem.

What To Report?

Visible cracks and movement on the outside of the home and foundation clues you to potential serious basement and foundation issues. When you notice corner cracks, you should note this concern for further evaluation. When you see beam punch out, you know there has been serious movement and this is a defect. Serious movement and cracking of masonry veneer is a defect and probably signals serious basement issues. Minor movement and cracking should be cause for further evaluation.

Inside the Basement – Report?

If the basement is completely finished, you should report that in detail. Not visible, no inspection. Also note the exterior concerns that require further evaluation.

If the foundation/basement walls are visible, you will probably find interior issues related to the exterior observations. With exterior corner cracks, you will notice the cracks move through to the inside. There may be shear cracks through the blocks. There may be stair stepping cracks following the mortar joints. Measure the wall for displacement and document that if this is a standard practice in your area.

If you see exterior beam punch out, you will also see cracking in the mortar around the beam. You may notice the movement but in many cases this is hard to see. If you measure the wall, it will have tipped inward.

Protect Yourself

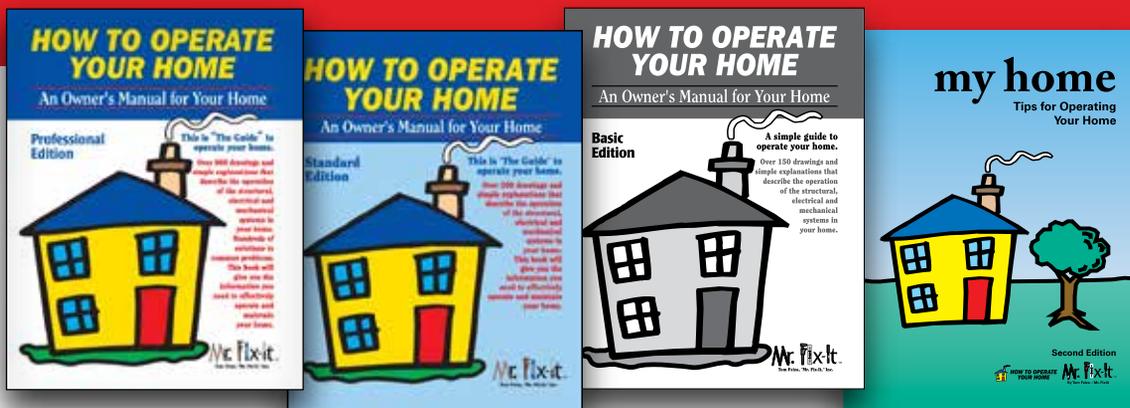
Always report grading, gutter and downspout issues likely resulting in moisture damage. The wood framing and siding must not contact soil. Every (OK 98%) of homes require exterior maintenance to protect the structure and basement. Always suggest ongoing maintenance. If the gutters overflow—the basement will leak. The owner must maintain the exterior and tell him that in your report so when he calls about the basement leak you can ask him about your maintenance suggestion.

Always report any cracks and/or movement of the foundation and masonry veneer. Notify your customer that substantial cracks and movement can result in a very serious and expensive repair. These issues dictate further evaluation. Remember basement leaks and water intrusion is another issue to report. Leaks are often not directly connected to movement but may be related to cracks and poor control of exterior water.

Remember if you can't see it, you can't inspect and can't report on the system. If the walls are fully covered, make a note. I generally make a note about each foundation wall stating the percentage of finished area and the actual conditions. Take a picture of each basement wall to document conditions and visibility even if you don't use the picture in your report. **WRE**

To learn more, attend Tom's presentations at educational sessions for home inspector groups. Tom will be presenting "Describe That Defect" and "The Practical Science Behind Great Home Inspection" at ASHI Inspection World® 2019 in San Diego. Tom can also provide his knowledge for your educational event; contact him at Tom@HTOYH.com.

Tom Feiza has been a professional home inspector since 1992 and has a degree in engineering. Through HowToOperateYourHome.com, he provides high-quality marketing materials that help professional inspectors boost their business. Copyright © 2018 by Mr. Fix-It, Inc. Visit HowToOperateYourHome.com (or httoh.com) for more information about building science, books, articles, marketing, and illustrations for inspectors. Or e-mail Tom (Tom@misterfix-it.com) or call 262-303-4884. Reproduced with permission.



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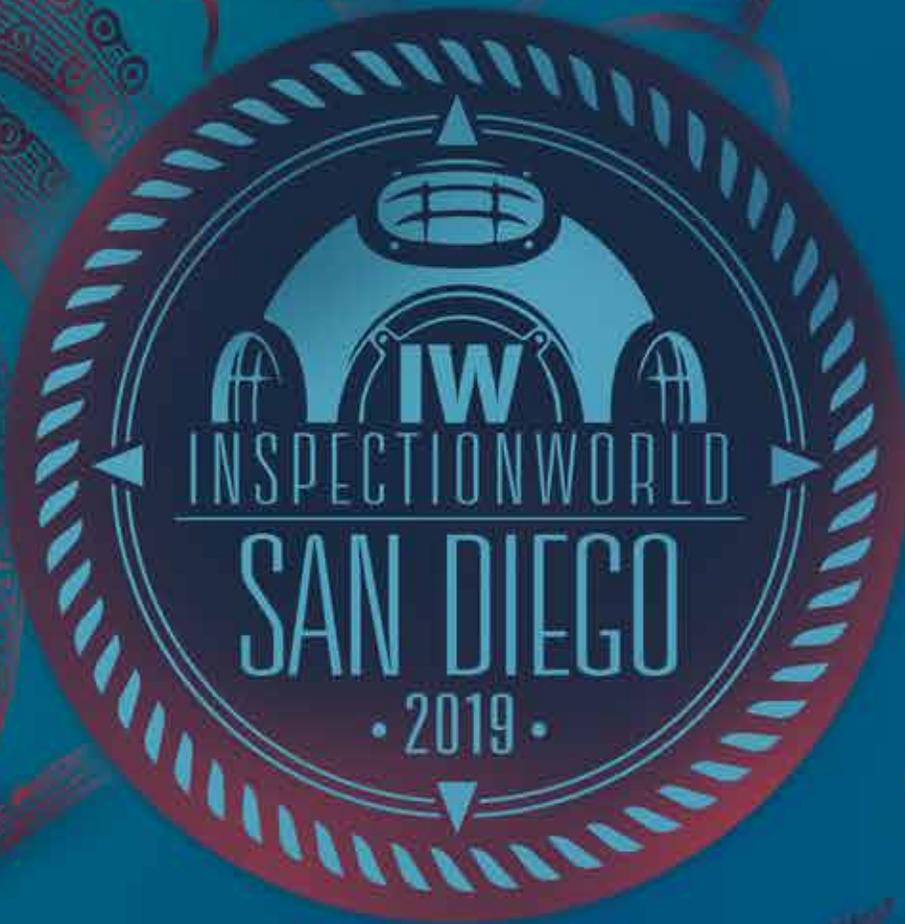


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12 Steps to Getting Started with Infrared and Sewer Scans

by Christopher Casey, Monroe Infrared

Here are the 12 essential steps for successfully adding infrared and sewer scan inspections to your list of services.

1. Do your homework! Check with peers (and your competitors) already offering infrared (IR) service and sewer scans. Find out why they started offering the services, how they prepared, what training they attended, how they're marketing, what they're charging, which parts of the house and systems they inspect, where they gain access to the sewer line, whether they include IR images in the home inspection report, whether they provide an SD (secure digital) card or YouTube link with the sewer scan video and ultimately what infrared and sewer scans do for their business recognition and revenue growth.

2. Budget for the purchase of professional quality infrared camera (\$3k–\$7k) and sewer inspection camera (\$8k–\$10k). Also, budget for a hands-on, industry-recognized infrared certification class: \$495 to \$1700 for certification training. Lease purchase options allow home inspectors not flush with cash to amortize the expense and start generating cashflow and growing their businesses right away.

3. Purchase your IR and sewer inspection cameras, follow the extended warranty registrations, camera set up and online camera functions orientation training as recommended.

4. Pick an IR certification class (two-day Certified Residential Thermography, CRT or Level 1 Thermography Certification, four-day), clear your schedule for two–four days. Have all company personnel ATTEND! Multi-inspector firms: we strongly recommend all marketing, sales and customer service personnel attend the CRT class as well. Ask for details. We recommend the CRT class first, then Level 1 at a future date—six–12 months later, once the concept is proven and full investment ROI payback is achieved.

5. After certification training and sewer scan orientation training, sit down with your team and script each person's role in

presenting infrared and sewer scans as value-added technology investments to customers and especially to your affinity clients—real estate agents and brokers. One-stop shopping is powerful as you simplify the lives of your agents and their clients who are already nervous with excitement.

6. Decide how you're going to market the new & enhanced services and visual inspection capabilities—website, literature, real estate office training sessions (highly recommended for infrared after certification training), emails, on business cards, decals on laptops/tablets/trucks or shirt patches. Conduct practice inspections for agents with and without IR to demonstrate the powerful enhancement it offers even the most experienced inspectors. For sewer scans, videotape an inspection that you narrate that can be shared with agents.

7. For infrared, pick four or five specific items within the home inspection to check (ceiling under 2nd story bathroom & kitchen for split level, basement ceiling under kitchen and 1st floor bathroom sinks and tub, electrical panel, skylights, behind/below clothes washer, radiant floor heat, etc.). For sewer scans, determine your planned method of performing the inspection (cleanout first, if difficult to open or locate then shift to accessing via a roof vent), how you are recording the video, what to include in the beginning or end of the video (view of and/or showing the address of the property on the video is highly advised as well as where the system was accessed).

8. For infrared: raise your home inspection rates \$40 to \$75 for the inclusion of thermal technology checking those four–five items (your ROI for the IR camera investment & training). Establish a price for a full home infrared inspection (enhanced moisture, etc.), one with a report and one where only infrared images are shared electronically.

For sewer scans, determine what you are going to charge for the service. Normal rates vary from \$150 to \$295 with the average being around \$200 per sewer line inspection. Based on your sewer inspection camera capabilities, you may have an enhanced capability to inspect smaller diameter lines for the homebuyer as well, so you'll want to consider these additional services, how long they will take, how much you will charge and what finished product, if any, will be provided.



Christopher Casey is the President of Monroe Infrared, a national provider of Infrared Thermography and sewer scoping products and training. Monroe Infrared is also the exclusive distributor of EasyCAM sewer inspection cameras, which have reliable, durable, cutting edge technology, stronger push cables than the competition & are most importantly: Owner Repairable. Visit www.monroeinfrared.com for more.

9. Every inspector and sales/marketing person practices both inspection services on their own house and those of family members and neighbors, following your script, including generating IR reports and sewer scan videos. These practice reports provide your initial examples to share with clients who want to "see" what your reports look like, what they include and how they will be of value and beneficial for them to consider as well.

10. Depending upon initial inspector confidence, possibly offer to include IR free of charge for a week or two while gaining full confidence in both your script and the comfortable and confident use of the camera in front of clients and agents alike. Then raise your rates \$40-\$75 per inspection and press on!

11. After four-six weeks offering both infrared and sewer scan services, schedule a meeting to review your/everyone's progress, confidence and status of marketing materials and client feedback. Review what is distributed and to whom, when, how and how often. Always ask for client feedback! They will help you gauge your progress and fine-tune your marketing presentation of the services.

12. The final recommendation is that every inspector use infrared on every inspection. That you offer to demonstrate both



the capabilities of the IR and sewer inspection cameras, how they differentiate you from the competition and how they confirm your commitment to staying on the cutting edge of technology. You have earned a professionally recognized certification so you can accurately interpret visual and thermal data captured to provide an even better visual home inspection than the outstanding inspections you were already providing! Continue to develop your marketing materials, including videos for your website. Prepare and start offering/scheduling informational 30-45 minute training presentation sessions for real estate agents and brokers on the added value afforded homebuyers with infrared technology. Agents love to learn more and it gives them another positive hook in the conversation with clients about how current technology is being utilized to uncover potential issues more clearly today than ever before.

Home inspectors provide a great and valuable service to clients. Continue to improve the quality of your services, differentiate yourself from the competition, give clients greater piece of mind and grow your business while embracing current IR and sewer scanning technologies. They are not going away so the sooner you make the decision and plan your implementation, the faster you'll begin to build technology competence with agents and clients alike! **WRE**

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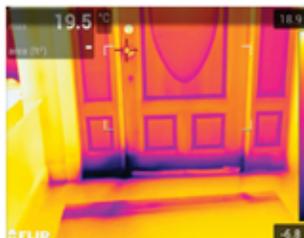
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Mold in Attics

by Dylan Chalk, ScribeWare

Unless we offer mold testing as an add-on service, mold is beyond the scope of a home inspection. Despite this limitation, we are constantly forced to discuss mold in the course of our home inspections and mold questions can quickly put a home inspector on the defensive.

This article will focus on mold in attics. The hope is that this can provide some useful tools for explaining this complex subject to clients. (See Figure 1: Mold in Attic.)

If mold is found in a building, it needs to be addressed. There is an ongoing debate in the home inspection industry regarding mold testing and the effects of mold on our health. I wish to avoid that debate here, but simply state that there is only one way to control mold in buildings, and that is to keep them dry. Dry buildings do not have mold problems. Wet buildings have mold problems. If you have mold in a structure, I would direct all available resources to diagnosing and correcting the water problem as this will also solve any ongoing mold problem. Now, let's talk mold in attics.

Why Do I Get Mold in My Attic?

The reason attics are prone to mold-growth in some parts of the country is that in the winter time, the roof sheathing can get wet from condensation. Roof sheathing is vulnerable to condensation because warm, interior air can migrate into the attic where it will drop its moisture on the first cold thing it hits, which is the roof sheathing. This can lead to frost on nail heads, the leading edge of a condensation problem. The nails are even colder than the roof sheathing, so often the first place to reach dew point. You can even see a few ice crystals on the roof sheathing. (See Figure 2: Frost on Nailheads.)

This is like the beads of condensation you see on your ice-cold beer glass on a hot summer day. So, the answer is: temperature differentials are the reason for this problem. These temperature differentials create surfaces that can reach dew point and cause condensation, which creates water, which leads to mold or fungal growth.



Dylan Chalk is the author of *The Confident House Hunter* – a book to teach home buyers how to look at and understand houses: Cedar Fort Press www.dylanchalk.com. He is also the founder of ScribeWare inspection report software offering innovative and simple report-writing solutions - www.getscribeware.com.



Figure 1: Mold in Attic



Figure 2: Frost on Nailheads



Figure 3: Stack Effect at Work

Why is Warm Air Migrating into My Attic from My House?

Houses are like chimneys. Cold air infiltrates down low and hot air escapes out the top; this is often referred to as the stack effect. In Figure 3, you can see the stack effect at work as party balloons are pulled toward a fireplace that had the flue damper left open overnight. The owner woke to find the balloons like this. A sheetrock ceiling with paint is called, in building science terms, a vapor diffusion retarder.

This means your ceiling retards or slows the vapor moving through it. In most houses, the vapor diffusion retarder has lots of breaches and openings where interior air can easily pass into the attic—think can lights, fans, plumbing and electric chases and attic access hatches. See Figure 4 for an example of how interior air can easily leak up into an attic around a can light.



Figure 4: Can Light



Figure 5: Condensation on Window

Why Is This More of an Issue in Certain Climate Zones?

Building standards and practices are regional and regional environmental factors have an enormous impact on building design and performance. Put simply, if you live in a hot arid climate, you are unlikely to find this problem. This is a problem frequently associated with regions of the country that get cold in the winter.

Have Modern Energy Codes Exacerbated This Problem?

Yes. The more insulation you add to the floor of an attic, the more heat loss you prevent from inside the house and the colder the roof decking becomes in the winter. The colder the roof decking gets, the easier it is to reach dew point and have condensation problems when warm interior air hits the decking. In addition, homes constructed to modern energy codes are more airtight than older homes, making it easier to develop high indoor relative humidity in the winter months because there are fewer natural air changes. This can lead to indoor humidity condensing on a single pane of glass inside a house (See Figure 5: Condensation on Window). In more extreme cases, this can cause mold to build up on a window, which likely indicates high relative humidity inside the house (See Figure 6: Mold on Window).

Can Adding More Roof-Cavity Ventilation Prevent This Seasonal Condensation Problem?

Maybe. Adding more roof cavity ventilation may help but it could also make the problem WORSE. The best way I have heard roof cavity ventilation described is that it is like your backup parachute; you should not really need it if your house is dry. If the main parachute fails and your house starts to get too wet, you sure do want to have a backup.

So, if your attic is nearing dew point, the flow of exterior air can help keep the wood sheathing dry. However, if you add too much ventilation, you can create a negative air pressure in the attic and exacerbate the stack effect and pull MORE interior air from the house up into the attic. In some cases, adding more roof cavity ventilation can worsen the situation, especially if the holes in the vapor diffusion retarder (the ceiling) have not been systematically sealed first.



Figure 6: Mold on Window



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Is Mold in the Attic Likely to Affect the Indoor Air Quality in the House?

No. The difficult thing here is finding undebatable metrics to prove it. Logically, mold in the attic is not likely an indoor air quality issue due to the stack effect. Mold in a crawl space below your house could contribute mold spores to interior air, which is no guarantee of a health hazard, but simply a statement of fact: we breathe the air that is below our house. But most of the air in your attic is going up and out the upper roof cavity venting and not into your house. There could be exceptions such as a leaky cold air return in an attic that pulls attic air into the house.

Is Mold in My Attic Likely to Affect My Enjoyment of My House?

No. Unless you have a significant problem, the mold and seasonal condensation in your attic could go undetected for years. The one area of concern would be the indoor relative humidity inside the house. Because this seasonal condensation problem in your attic can be related to high relative humidity inside the house, there is a chance you have a more problematic moisture problem inside that you would need to diagnose and repair. A simple example would be water accumulation in the crawl space below your house. You might start to see signs of this inside like condensation on window frames and toilet tanks.

Could Mold in My Attic Impact the Resale Value of My House?

Yes, mold can impact resale value. This is the best reason to have attic mold problems treated professionally. Because condensation is a seasonal problem related to dew point, relative humidity and occupant behavior, it is difficult for an inspector to determine if an attic condensation problem is active or not. In addition, when homebuyers see mold on roof decking, they can't un-see it. If they are unfortunate enough to watch any form of reality TV, they probably think it will kill them and, in my experience, there is not much I can do to convince them otherwise.

As I see it, mold remediation companies create value by putting their name on a seasonal problem when it arises during a real estate transaction, so you want to choose a reputable company that has been in the business for a while and will stand behind their work.

A good company will diagnose the water problem first and foremost. They will look inside the home for issues that could cause high relative humidity and then shift their focus to the air barriers that separate the house from the attic. They will also evaluate fan terminations and roof cavity ventilation in the attic to try and prevent further condensation. Finally, they will remove or encapsulate any existing mold on the framing. Where I work, this is often done by using an industrial paint/sealer on the attic framing in question. Once the framing is cleaned or painted, it provides a fresh surface for monitoring to see if the condition returns.

See Figure 7 for an attic that was treated with a white encapsulant and had mold grow over the treatment. The original

remediation work was a failure. Without a reputable company to stand behind the original treatment, this work was worthless. The problems in this attic re-occurred because the underlying moisture problems were never addressed as part of the remediation.



Figure 7: Mold Growing Over Treatment

Can People in the House Contribute to Attic Mold Problems?

Yes. We call this occupant behavior. Remember that people are constantly dumping moisture into a house by breathing, cooking, bathing, washing and even with hobbies such as aquariums and indoor plants. The objective in winter months is to keep indoor relative humidity around 50–55%. You can often accomplish this by using bath and kitchen fans to exhaust moist air to the exterior. In especially cold climates, or with high-efficiency construction, houses may be equipped with heat recovery ventilators; these facilitate air changes in the house without losing too much heat in the process. Small, modern houses with lots of people living in them are prone to high relative humidity and mold problems. This is especially true of houses that have electric resistance heat such as baseboard heaters.

How Do I Know If I Have an Active Condensation Problem in My Attic?

Attic condensation problems are seasonal and can vary depending on occupant behavior, so they can be difficult to understand, especially during a real estate transaction. The best time to check your attic for condensation is in the winter, first thing in the morning, when you see frost on the grass outside. These are the mornings I frequently find condensation in the attic.

How Can I Fix This Problem?

By now you should understand both why an attic may be getting wet and how to deal with a mold problem: stop the water!

Summary

I hope this article provides some useful tools for understanding how and why we get mold problems in our attics. The concepts laid out here have been simplified to provide a reasonably short article and are from climate zone 4. Your experience with this condition could vary by climate zone. **WRE**

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Protecting Against the Unexpected

by Isaac Peck, Editor

Usually, the punch that does the greatest damage is the one you never see coming. A good insurance policy will protect you against issues that come up in your home inspection business that you can anticipate, as well as those you can not. Take pest inspections for instance—if you exclude it in your contract and don't inspect for it, you probably expect that this is one problem you will never have to deal with, right? Read on please.

Not all inspectors do pest inspections. In fact, the contracts of many inspectors specifically exclude wood destroying insects/organisms (WDI/WDO). After all, a pest inspection is usually conducted (and sometimes mandated) by a licensed, professional pest inspector. This leads many inspectors to decline to offer the service and to specifically exclude it from the scope of their inspection with language such as this in their contract:

Symptoms and items which are EXCLUDED from this inspection include...the presence or absence of pests and wood destroying insects. The client is urged to contact a reputable and licensed specialist if identification and extermination of excluded pests is desired. Any comment regarding excluded systems or items are for information only and are not part of the inspection.

However, despite clear language in your contract that specifically excludes the service, nothing prevents an irate homeowner from suing you if a problem arises—say six months after they move in when they open a wall for a new remodel. If that happens, you'll want what's sometimes referred to as incidental coverage, for a service you don't provide and would never anticipate needing coverage for.

According to David Brauner, Senior Broker at insurance provider OREP.org, it's common sense that an inspector who doesn't inspect for WDI/WDO probably is not going to purchase the coverage—why would they? However, if they do face a lawsuit that involves pests or pest damage, not having this coverage included in their policy might affect how and to what extent the insurance company responds. They may cover defense and settlement costs; maybe just defense costs—maybe neither. I would understand if you paused your reading right now to call your E&O agent to ask whether you have coverage!

Assuming you're back, a scenario like this is possible, according to Brauner. "We have seen a new homeowner move in and begin a remodel only to find termite damage that was hidden behind a wall. It was unseen and unreported by the inspector who doesn't inspect for pests," said Brauner. "The first instinct of the homeowner is to try to recover some of the expense from the home inspector and maybe get a free remodel."



In this scenario, the inspector or someone representing them responds with their scope of work and agreement, signed by both parties, which limits the report to what is "readily visible" and specifically excludes WDI/WDO or pest inspections. That's great, says Brauner, but what if that does not stop the homeowner? The inspector may have to be prepared to further prove his or her case and it may or may not be without the help of their insurance carrier, if coverage for the service is excluded. This reveals a key point that many home inspectors may not realize. Even if they do not perform a particular service, such as inspecting for pests, rodents, lead paint, or EIFS/stucco issues, and even if their inspection contract specifically excludes such items, their insurance policy may not extend coverage if a claim arises.

That's why inspectors should shop for a policy like OREP's with the broadest possible coverage. "A broad policy that includes coverage for many services is a great value because it protects you against the unexpected," says Brauner.

The trick for inspectors is finding broad coverage without paying an arm and a leg. "The unexpected is not so unusual in this business, unfortunately. Insurance is about peace of mind and having coverage when you need it," Brauner said. "If you'd like to know more about the broad policy we've designed to protect our insureds, please call or visit OREP. We've been providing insurance protection to inspectors for over 17 years and we take your business as seriously as we take our own." **WRE**



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Grounding: The Current Beneath Your Feet

by Mark Lorusso



People say that to be grounded is a fine trait. “He’s well-grounded in his beliefs” or “That boy has his two feet firmly on the ground.” These traits are good to have, except when it comes to electricity.

Regarding electricity, a good rule of thumb to live by is that electricity is always looking for ground! If you could crank up the voltage high enough at you home, the electricity would actually jump from one side of the receptacle to the ground/neutral side.

Grounding an electrical system serves two purposes.

- Safety
- Reference point for making measurements

Of course the most important feature is safety. When it comes to electricity it can and does kill.

The average home is filled with items that can conduct electricity: metal plumbing, aluminum siding, metal window frames and gas piping.

These items are typically grounded, so if they come in contact with a live wire it will conduct the current to ground and cause the circuit breaker or GFCI device to shut off. Why does this happen? Why does the breaker trip? Part of the answer lies in the grounding of the electrical system.

For example, the metal plumbing has very little resistance to electric current. When a live wire touches the pipe the current will flow like a faucet that is fully open. This increase in current flow will cause the breaker to trip.

But where did the current go once it reaches the pipe? Well, not only does the plumbing have very little resistance, so does the soil that the pipe is in contact with outside your house. The current is dissipated through the soil until the breaker trips.



Mark Lorusso has been a home inspector since 1996 and is a State of Nevada Certified Inspector of Structures. Lorusso is also an author of McKissock Home Inspection Continuing Education materials and a co-author of the DO IT YOURSELF Home Inspection Workbook with his wife, Sunny Gibbs Lorusso.

Different soils have different resistivity, which is a measure of the resisting power of a specified material to the flow of an electric current. The type of soil and its moisture content will determine how well it conducts current. These factors also determine how large and how deep the electrical systems ground rods need to be.

Grounding is also used as a reference point for taking measurements. You would never measure a room from the middle out; you would always start at one end. The same is true for electricity. Everywhere in the country people are taking their measurements starting at the same reference point; earth ground.

Bit of History

One of the most important people who helped develop a great number of theories on alternating current was a man named Charles Steinmetz. He worked for the General Electric Company (GE) and patented “A system of distribution by Alternating Current.” After he retired to teach college, he was called back to GE as a consultant.

GE technicians were having a very difficult time trying to fix a problem in an electrical system. They finally called Steinmetz in to help. After a few hours, he found the problem and marked it with a piece of chalk. Later he sent a bill to GE for \$10,000. When the accounting department saw the bill they were outraged, and asked him for an itemized bill.

Steinmetz sent back the following:

Making the chalk mark: \$1.00

Knowing where to place it: \$9,999.00

On a home inspection, sometimes people watch us very closely and to them it looks like we are just walking around shining our flashlights into corners. In some cases, they may feel that they are not getting their money’s worth for the inspection. You can put their minds at ease by explaining to them in not so many words, that you know where to put the chalk mark. **WRE**

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Inspection Considerations for Commercial Properties and Facilities

by Matt Lee

A regular inspection of commercial properties and facilities is an excellent way to prolong the useful lifespan of a property. Aside from that, it can confirm that the building complies with all safety and other regulations. Even property owners can benefit from regular inspections as they may notice small issues before they turn into large and cause huge damage.

The process of inspection involves a thorough assessment of relevant building areas, including the structure, exterior, interior and internal systems. The inspector will usually include any imperfections in the report that he will deliver once the inspection is done. Now, let's take a closer look at the process of inspecting a commercial property or facility.

Inspecting Structure of Building

The main goal should be to determine whether the facility is structurally sound. However, a professional building inspector will always ensure to start with the basics. That means that they will write down the characteristics of the site and the building. They will note the type of construction used for the building, as well as various materials that the builders used in the process.

The inspector's task is to estimate the state of the structural frame and the building envelope. They should determine how old the materials used are and what their current condition is. The foundation should be checked for any potential cracks, bulges or leaning, while mortar joints could be crumbling, loose, or missing.

Checking Internal Systems

The list of building systems that the inspector should check is quite long and includes mechanical, electrical, plumbing, heating, ventilation and air conditioning mechanisms. When inspecting electrical systems, they should consider that power circuits are capable of running all devices in the building. Fires



Matt Lee of Innovative Building Materials is a freelance writer who covers many different topics. He loves to write about both real estate investment and green building materials. Matt's passion for home renovations and building architecture shows in each blog he writes.



are often caused by an overload in the electric system, which is why special attention is required in that area. The condition of service wires, switches and outlets is also a part of the electrical inspection. Some inspectors may also try to predict what will be demanded from the electric system in the near future to prevent potential problems.

An adequate sanitary drainage system also plays an important role in the proper functioning of commercial properties and facilities, which is why every inspector should check that too. Adequate water pressure and flow should be secured to plumbing fixtures throughout the building, while the sewer connections should work properly.

In essence, checking all the internal systems comes down to determining whether they function properly and noting if they are in good condition. The report must specifically mention if there is a system that is not working.

Inspecting the Exterior

The exterior inspection begins with parking lots, driveways, and sidewalks. As these areas endure the most foot traffic, the inspector should note any potential dangers, including depressions, heaves, deteriorations and cracks. Do not forget the landscaping that may potentially cause damage and storm drain which also needs to function properly.



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Six Tips to Reduce Your Liability as a Home Inspector

by Kate Ivey, HomeGauge

You can have the best marketing and be the most efficient home inspector around, but if you aren't taking steps to limit your liability, you could wind up in BIG trouble. Here are six tips to help you stay out of trouble as a home inspector.

1. Don't let liability concerns intimidate you

In the entire history of baseball there has never been a batter so good that he didn't swing and miss once in a while. What makes the great players great is their ability to minimize the mistakes they make and keep the fear of failure from getting in their heads.

As an inspector, it's important not to let the fear of striking out keep you from playing the game to the best of your ability. Are you going to make mistakes? Sure, we all do. But there are ways we can manage those mistakes and steps you can take to avoid them in the first place.

Basically, there are two issues here. One is minimizing actual mishaps, misunderstandings, and miscommunications. The other is keeping yourself from obsessing over the possibility of a business-related issue with a customer. You can't be biting your nails the entire time you're working—you have a house to inspect! It's about focusing on what you're good at—inspections—not on what might go wrong. In other words, it's about keeping your eye on the ball.

That doesn't mean it's easy. As an inspector, reducing your potential liability while still doing your job can be a tricky balance. You need to be sure that you're capturing and presenting the property's true condition, but you also need to protect yourself.

Here are some ways to limit your liability before, during, and after the inspection.

2. Set expectations

If you were to ask a random person walking down the street what they thought a home inspector did, you probably wouldn't



Kate Ivey has been in the home inspection industry for more than five years and currently manages the web services team at HomeGauge. Kate and her team create custom websites and offer a variety of affordable hosting and SEO packages geared toward home inspectors. You can check out examples of their work at www.HomeGauge.com.



get much more than “Uhh... inspect homes?” That's because people outside of our world don't understand what home inspectors actually do during an inspection. It's up to you to educate and inform them—both for their sake and your own.

Whether your clients understand what you do or just have some uneducated guesses, they likely have certain expectations about their upcoming inspection. It's important to inform clients about their inspection ahead of time so they can be prepared. So step one in avoiding trouble down the road is making sure you're both on the same page.

3. Communication is key

After you schedule an inspection, you should follow up to confirm the date, time, and location. You should also inform your clients about how to prepare for the inspection. For example, be sure to let them know if the home needs to be dewinterized and that the attic and crawl spaces should be accessible.

Who you are talking to matters. If you're doing an inspection for a seller, send them a pre-inspection checklist so they're not blindsided when they see a report riddled with easy repairs like blown out light bulbs or dirty filters. Letting them know what to expect ahead of time helps eliminate misunderstandings.

When preparing a buyer for an inspection, the same principle applies. Be completely transparent about what your inspection does and does not cover. The buyer should also know what you'll cover in the inspection report and when and how they'll receive it.

It's smart and easy to put all of this information on your website and then send clients there for the details. You can add a link to a dedicated page on what to expect and how to prepare in your appointment confirmation emails. When you want to update this information, you can make the changes directly to the page at any time without having to replace the link.

With the right tools at your disposal, you'll be providing a great customer experience with minimal work on your end. Plus you'll be driving traffic to your website, which is always a bonus.

4. Make sure they sign on the dotted line

We can all agree that having a signed contract before the inspection happens reduces your liability. Back when you had to get that signature in person or have clients sign and fax documents, getting agreements was often a challenge. Probably more than a few inspections happened without a signed contract and a few unethical clients tried to use that loophole to get out of paying.

Nowadays you can upload your contract once and have your clients sign their agreements electronically. There are a ton of different programs you can use to do this and a lot of the report writing software companies in our industry already have this capability built into their systems.

This is only one way online document processing and delivery can help protect your business interests. You can do something similar to make sure that you're getting paid. For inspectors running their own business, there are few things more frustrating than running around for weeks trying to get paid for an inspection you've already done.

Thanks to today's technology, you can send clients the invoice online, make it easy for them to pay, and even digitally lock a report until payment is made. Once the payment is received, the report is automatically unlocked and accessible. This way, clients get the report from the inspection they just paid for and you don't have to worry about collecting money or releasing the report.

Online delivery of agreements and invoices helps protect your business interests and makes your life easier. The same goes for storing and delivering your reports. Secure online storage of reports and all your key documents can reduce your liability risk.

This may come as a surprise to you, but computers eventually bite the dust. Or get stolen. The last thing you want is to lose your business documentation along with the device that's storing it. If all of your agreements, invoices, and inspection reports are safely stored elsewhere, you never have to worry.

5. Use technology in the inspection, too

Another way to reduce liability is by using technology to document and share the thoroughness of your work and the issues you discover. It's great to take a lot of photos during the inspection and include them in your report. But there are some things that simply can't be detailed in a single photo. Videos are a great way to capture issues that are in motion, such as a leak, or something making a strange sound that can't be "heard" in a picture.

In our last article, "Time to Update Your Business Toolkit", we introduced you to a new piece of tech called a 360° camera. Since then, we have seen a ton of inspectors incorporating 360° images into their reports, websites, and marketing materials.

With one click of a button, you can capture an entire interior or exterior environment in a 360° movable image. Depending on the report writing software you use, you may be able to insert

these images directly into the report. You can use them as an added bonus virtual "Home Tour", or you can keep them stored for yourself as a CYA (Cover Your You-Know-What) of sorts.

360° images are the most accurate and efficient way to capture the exact environment at the time of inspection and could quickly shut down a frivolous claim with solid evidence.

6. Account management

The one common theme in all of these suggestions is how technology easily helps you minimize liability. You can set expectations in advance, make sure contracts are digitally signed, give your clients an easy way to pay, and document through images and video what you encountered during the inspection.

Technology also helps with account management. For example, software today lets you see exactly when your report was viewed and forwarded, when an agreement was signed, and when an invoice was paid. So it's easier to keep tabs on your accounts and to prove you held up your end of the bargain.

Some programs even automatically remind buyers and agents if they haven't yet viewed a report or that they still need to sign an agreement before the inspection. It's easy to have your software chase down your clients with reminders so you don't have to. After all, you have homes to inspect and reports to write!

You know you're a real pro at inspections and so do 99% of your clients. Don't let that 1% who have an issue with your work get in your head and affect your ability to do your job or take the joy out of inspecting. Take precautions to limit your liability before, during, and after inspections. And then swing for the fences. **WRE**



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Inspector Advisor Q&A

by Jerry Peck, InspectorAdvisor.com



Editor's Note: This question is from InspectorAdvisor.com, a free inspection support service for OREP insureds. Others can subscribe for just \$59 per year at InspectorAdvisor.com.

Question

I have run into two similar situations: 1) A panel containing only the master shut-off is located on a pole with the meter about 50 feet from the house. A panel with the circuit breakers for the home is located in the garage. 2) Similar, except this time it was a condo—two connected homes. The panel with the master shut-off was on the exterior wall of one of the other condos and the panel with the breakers was in the garage.

My question: Is the panel with the master shut-off the main panel and the other a subpanel, or is the 2nd panel the main panel? I've asked two electricians; one said it was a panel and subpanel and the other said the first panel was just the shut-off and the second panel was the main panel. —*Home Inspector*

Answer

Let's use the correct terms to end the confusion. Using the terms "main panel" and "subpanel" is neither correct nor incorrect as neither term is in the code.

Besides, what does "main panel" indicate?

- Is it indicating the panel where "the mains are," implying "main disconnect(s)"?
- Or is it taken by the client as being the "main panel where all/most of the breakers are," i.e. where they will go to check a breaker when a circuit goes off?

There are two types of electrical panels:

- Service equipment panels (has main service disconnect)
- Non-service equipment panels (no main service disconnect)

The first type is easy to name, they are service equipment panels.

The second type not as easy as "not service equipment" is awkward to use, however "remote panel" works as the panel is "remote" from the service equipment panel ... but ... a "remote panel" could be right next to the service equipment panel ... and that could be confusing to many. So why not just use "electrical panel" for non-service equipment panels—and give the location of the panels.

Based on your descriptions:

- A)
- service equipment panel on pole
 - electrical panel is in the garage

B)

- service equipment panel is on the (describe which wall) exterior wall
- electrical panel is in the garage

Service entrance conductors go from the utility supply (overhead or underground) to the service equipment panel. Service equipment has the main service disconnect in it.

Feeder conductors go from the service equipment panel to the electrical panel. —**Jerry Peck WRE**

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Broad coverage should never be optional, according to David Brauner, Senior Insurance Broker at OREP.

"If you want to do the best for yourself, your family and your business, be sure to choose a professional insurance policy that will protect you adequately should the unexpected happen," Brauner says. "A broad policy covers you for the threats that you can anticipate as well as the unexpected ones that you don't see coming. A broad policy covers all the bases and keeps you safe." The OREP E&O insurance program offers Errors and Omissions, General Liability, Radon, Termite/WDI/WDO, Lead Paint, Pool & Spa, EIFS/Stucco, Indoor Air Quality Testing, Green Building Inspections, Infrared Thermography, Rodent Inspections, Mold and Septic/Water testing, and more (most states). Prior Acts, multiple inspectors, commercial, additional insured for agents/referring parties and much more are available. Please ask your OREP agent for details. All insureds enjoy automatic membership in the OREP Professional Support Network (\$95 value), which includes free, on-demand inspection support, savings on professional contracts, discounted state-approved education and training, *Working RE* magazine, discounts on office supplies, technology and more. Visit OREP.org or call toll-free (888) 347-5273. OREP—Organization of Real Estate Professionals Insurance Services, LLC. Calif. Lic. #0K99465.



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Roofing elements are an essential thing to consider when inspecting the exterior. Your main focus should be on any potential places where the water could enter the facility. It might be a good idea to inspect the property on a rainy day as it will give you an excellent insight into weak spots overall and not only on the building exterior.

Pay attention that the gutters are not clogged, corroded or rusty. In some cases, they may be tilted, loose or missing and the inspectors should write that down too. Next, inspect the exterior walls for possible imperfections. That may include wet spots and other potentially serious problems or small issues such as peeling paint. Make sure to also look for potential infestation signs and if you are inspecting wood siding, should search for potential rot or other forms of damage.

Interior Inspection

One of the considerations when inspecting a commercial property needs to be the interior. As you might assume, no stone should be left unturned, which means that all rooms and facilities should be inspected. The general interior inspection usually starts by checking the basement and crawl space to ensure that there is no problem with rainwater, excess moisture, or mold caused by it.

The next step is to inspect walls where the inspector should look for any cracks or leaks, as well as stains, wet spots, or potential termite or insect infestations. If possible, the causes of the imperfections should be determined, so the process of repair is more manageable. Floors also play a vital role, and cracked boards or other forms of cracks and holes should be noted. Some inspectors will also look for squeaking boards and inspect carpets for potentially worn out, stained, or otherwise damaged areas.

If there are any stairs, their condition should be checked to ensure that they are safe. The final location is the attic and the potential problems there, such as water or smoke leaks, mildew, nests, ventilation blockages, or improper insulation.

Inspecting Accessibility

In most cases, the inspectors will consult the Americans with a Disabilities checklist and assess the commercial property based on those recommendations. The ADA has four different priorities for accessibility. Accessible approach and entrance are at the top of the list, while the next priority should be access to services and goods. Persons with disabilities should also have easy access to public toilet rooms. Once that is secured, access to water fountains and other items in the facility can be discussed. Just like in other areas, the inspector should list potential barriers and maybe even suggest potential solutions to remove them.

Document Review

This may not be the favorite part of the job for an inspector, but they also need to focus on reviewing various documents relevant to the commercial property they are checking. This should include construction permits, building plans, maintenance records, floor plans and environmental studies. Other documents that are often reviewed are fire and emergency safety systems, as well as evacuation plans. Any information related to the fire extinguisher and other equipment used to detect fires should also be checked. If an inspection is done for an investor, the inspector should also keep in mind previous utility bills. In fact, it is these combined with building and repair costs that can help to determine the exact value of the property. **WRE**

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