

## FHA/VA Loan Inspections

### Top 5 deficiencies called out on FHA/VA loans:

1. Termites
  - Wary wood
  - Termite tubes
  - Small holes in the sheetrock
2. Conducive Conditions
  - Negative grading
  - Low footing (minimum 8 inches above grade)
3. Roof
  - Roof end of life
  - Lifted, missing, or broken shingles.
4. Foundation
  - Stair-step cracks in sheetrock or bricks/siding
5. Wood Rot

### So, what can you do?

#### Buyer Agents:

Identify these issues when showing the home and during conversations with both your client and the listing agent about what you're seeing.

#### Listing Agents:

When walking around the home at presentation, look for things that could potentially create challenges and address them with your client.



# Foundation

**Our inspectors perform digital foundation measurements with a zip level, a device used to measure the foundation and notate different elevations at each corner of the home.** This tool will show where the foundation has moved and by how much. There will be some degree of movement within an acceptable range that is noted as “settlement” but any excessive movement in the foundation could be sign of a deeper issue.



## **What causes the foundation to move?**

There are many factors that contribute to foundation movement, but the most common is soil. The climate type can affect the soil's performance, as dry soil contracts, leading to changes in support and stability. Wet soil, however, expands and can cause the foundation to shift and crack.

## **Prevention tips:**

Keep the moisture content in the soil evenly distributed with proper irrigation and drainage. Trim trees close to the home to limit their moisture absorption.

## **What cracks should I look for?**

Cracks that are wider than ¼ inch, have a stair-step shape, cause the wall to be displaced, or are wider on one end and narrow at the other.



# **Major Components Inspection**

Major component inspections are a great way for sellers and investors to understand the current condition of the home. This inspection focuses on the major components of the home that are more costly to repair. These major components include:

1. Foundation
2. Plumbing
3. HVAC
4. Electric
5. Roof

## **Investor Perks:**

-Inspections like this have become investors' to-go services because they want to find out if the expensive components of a home are functioning.

-These inspections are a great way to get an idea of how much money they will need to put into this home.

## **Seller Perks:**

-A major components inspection can substitute a prelisting inspection for sellers.

-Once they look at the major systems, they can price the home accordingly or repair it with a receipt.

-Preparing ahead can save you and the client time and money on the backend.



# New Construction-Phased Inspections

## **Phase 1 Inspection (Pre-foundation/Pre-Slab Pour):**

With this type of inspection, we inspect:

- The slab perimeter framing
- Structural beams
- Post-tension cables
- The 6mm poly-plastic on top of dirt for moisture control
- Ensure the slab has drain/runoff ditches to move any excess water out of the forms at pour
- Steel rebar
- Electrical and plumbing

*This inspection is typically done 1 or 2 days before the foundation is poured.*

## **Common deficiencies in phase 1 include:**

- Backfill dirt missing at foam boards
- Construction trash
- Post-tension cables taped improperly
- Fallen reinforcement chairs under post-tension cables
- Missing rebar

## **Phase 2(Pre-Drywall/Pre-Sheetrock)**

With this inspection, we can examine:

- Framing and structure
- Engineered structural strapping
- Windows
- Plumbing/electrical
- HVAC ducting
- Proper sealing of the house wrap
- Roof
- Slab

This phase of inspection is done 1 or 2 days before the insulation and sheet rock are installed.

## **Common deficiencies in phase 2 include:**

- Damaged or missing framing members in wall
- Missing joist hangers
- Damaged/missing shingle(s)
- Disconnected refrigerant lines
- Damaged ducts
- Toilet drain clearance from wall

### **Phase 3(Final):**

- Foundation
- Roof covering
- Attic framing/insulation
- HVAC
- Electrical/Plumbing
- Built-in appliances

*\*Includes complimentary thermal imaging of HVAC, electrical panel breaker box, and the main shower drain and digital foundation measurements with a zip level*

We also offer a wood destroying insect inspection/report for \$89.00. This inspection comes with a guarantee that apart from any areas of conducive conditions, if the inspector does not find any evidence of current wood destroying insect activity, you will be covered under our termite treatment protection plan. That means if any new termite activity is found within 90 days of the inspection, we will have it treated at no cost to you.

For an additional \$189.00 the inspector can perform a sewer scope assessment. For the Sewer Scope Assessment the inspector will run a fiber optic camera from the plumbing cleanout on the exterior of the property up to 100 feet to the street checking for obstructions, breaks in the pipe, root intrusions, and dips in the pipe where debris can accumulate.

For an additional \$149.00, the inspector can do a full thermal scan of the home. The thermal inspection is a complete scan of the interior walls and ceilings which helps us locate potential issues with the electrical system, the HVAC system, and water intrusion in the walls.

**A \$25 discount can be applied to Phases 2 and 3 if a previous phase inspection was done with us.**