

Home Inspection 101

What is a home inspection?

- Objective examination using industry standards
- Visible and accessible components and systems
- Common Myths:
 - An appraisal
 - A city code inspection
 - To render a “pass” or “fail” rating on a house

3 top questions asked by the Buyer to the Home Inspector

1. Should I buy this house?
2. How much does it cost to fix the defects and can you fix it?
3. Would you let your family live in this house?

When is a home inspection conducted?

- 3 types:
 - Home Buyer inspection
 - Home Seller inspection
 - Insurance inspection

Why do (or do not) a Seller's Inspection

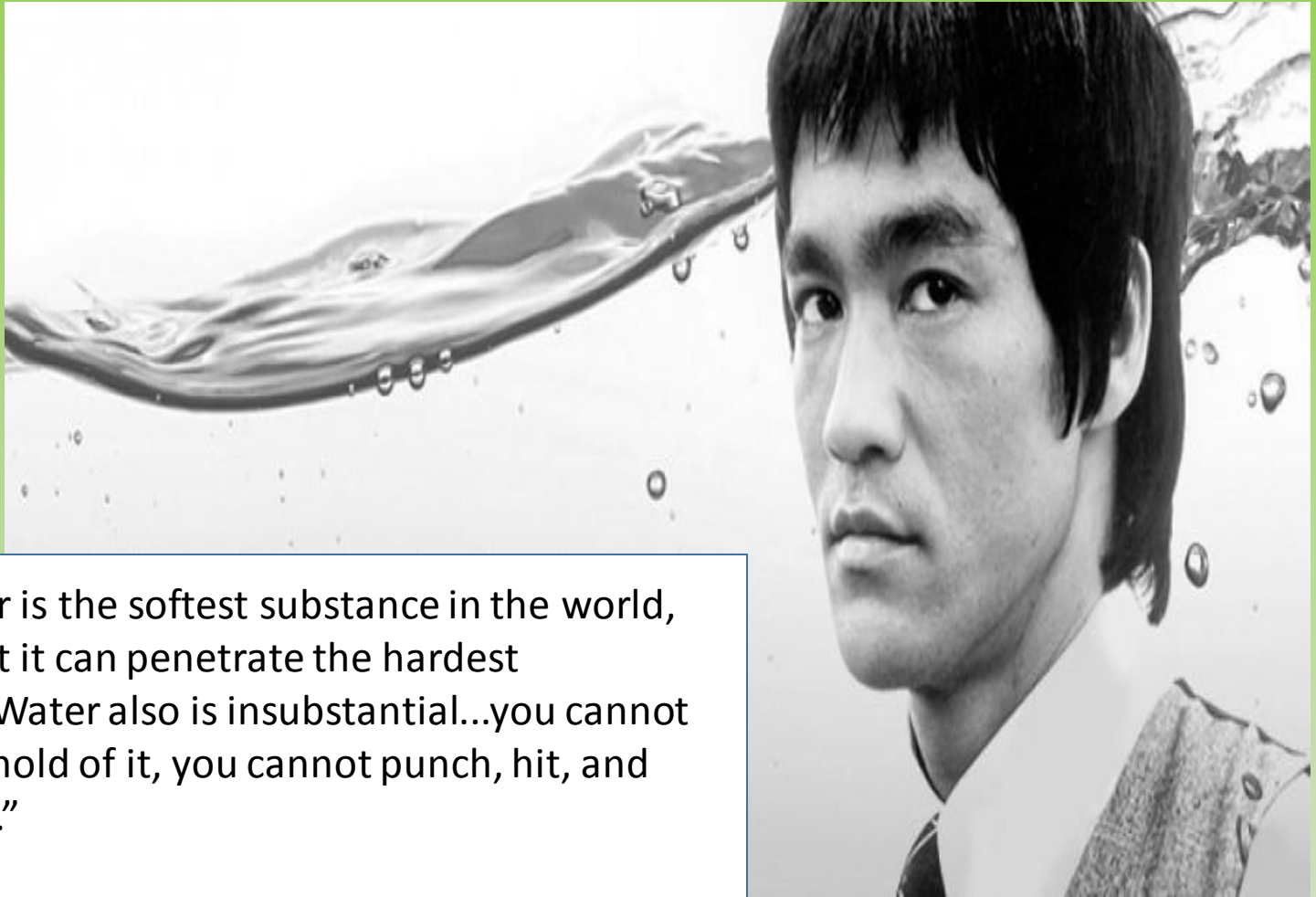
- Don't do it:
 - “Ignorance is Bliss” or “I don't want to know what's wrong with the house, if I know, I would then have to disclose it on the Seller's Disclosure”. What is NTMK?
- Do it:
 - Can repair it and get higher offers (strategy of “flippers”).
 - Avoids “11th hour” negotiations with Buyer which may kill the deal.

Why necessary?

- “Peace of Mind”, “Information is Power”
- Highly recommended in Purchase Contract; Why?
Who encouraged the home inspection industry?
- Impartial opinion based on industry standards (not incented by sales transaction)
- A “deal breaker” or “deal maker” or “deal observer”?

What is inspected?

- Electrical, Plumbing, Roofing, Structural (floors, walls, ceilings)
- Interior (kitchens, bathrooms, appliances, etc.)
- Exterior (vegetation, grading, driveways, etc.)
- HVAC (Heating, Ventilation, Air Conditioning)
- Common Hawaii defects: Moisture damage and electrical wiring.
- Special Tools: Infrared camera and Drone camera



“Water is the softest substance in the world, but yet it can penetrate the hardest rock...Water also is insubstantial...you cannot grasp hold of it, you cannot punch, hit, and hurt it.”

“Be water, my friend.”

Bruce Lee

<https://youtu.be/cJMwBwFj5nQ>

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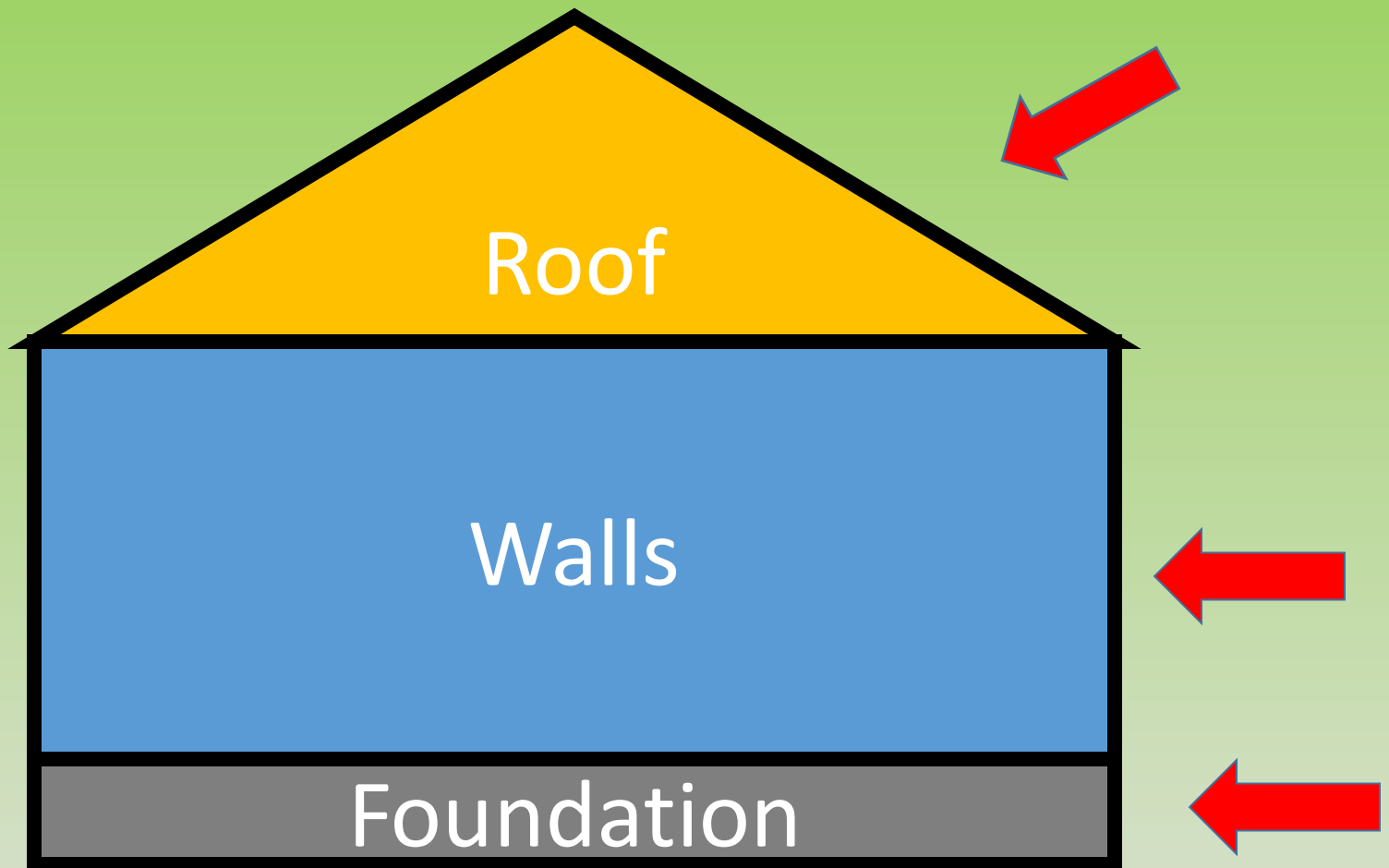
Concrete Spalling



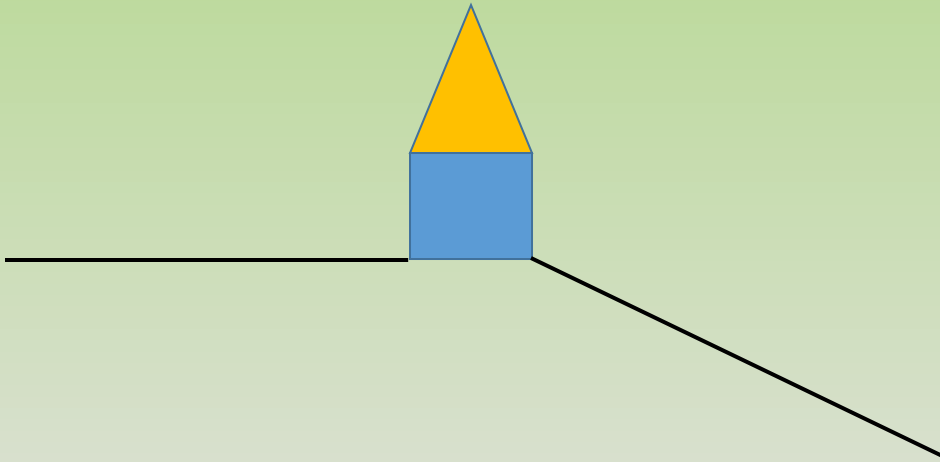
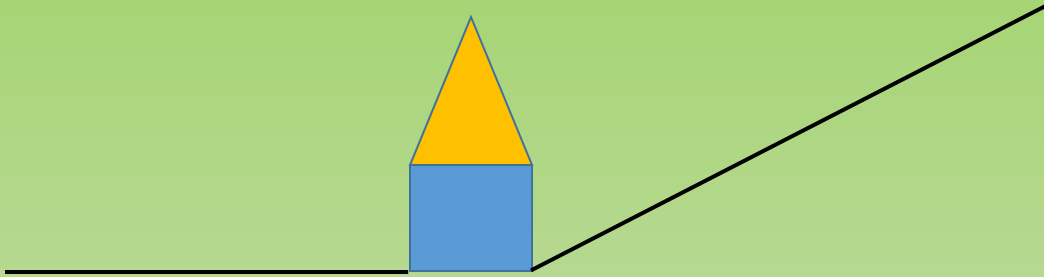
Concrete spalling on foundation



Protect the “shell” of the house



Which house will likely have moisture intrusions?



A little too close to the slope



Moisture Intrusion damage



One way, but not the best way



The French drain



Why is the floor not level?



Not level



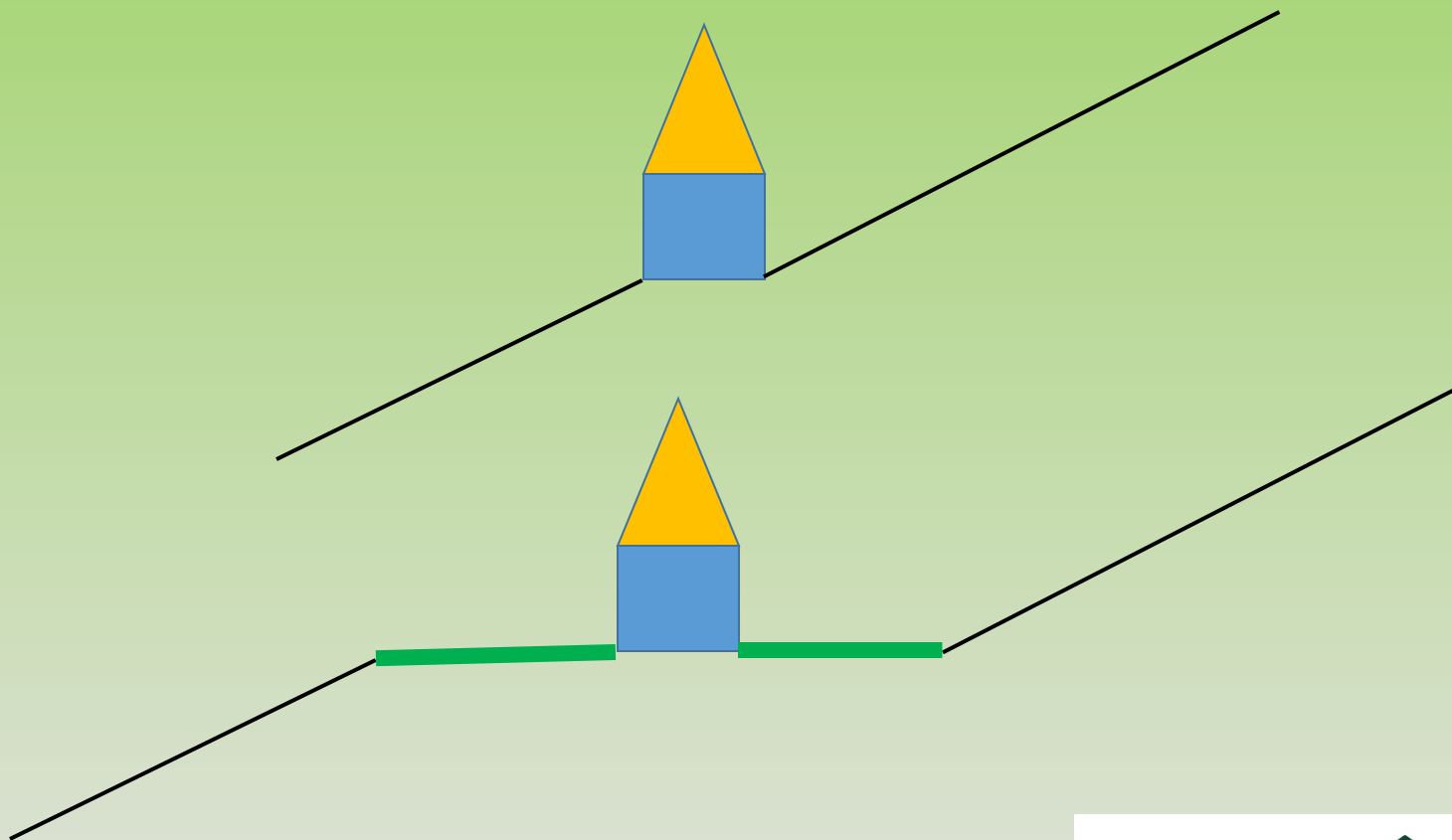
Corner of house is sinking



Concrete slab sinking due to erosion



Need some setback



Vegetation touching foundation



Perimeter of gravel to protect foundation



Water draining into crawl space



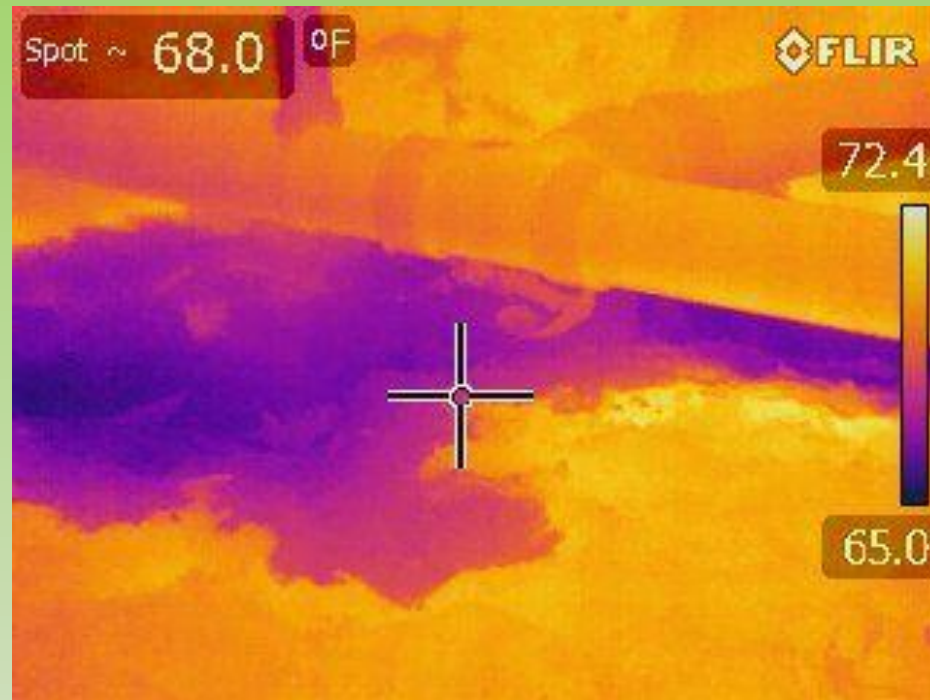
Water under the crawl space



Soil gets wet and “settles” and block sinks



Infrared scan shows water on soil



Wall damaged areas



Siding has air gaps at window frame

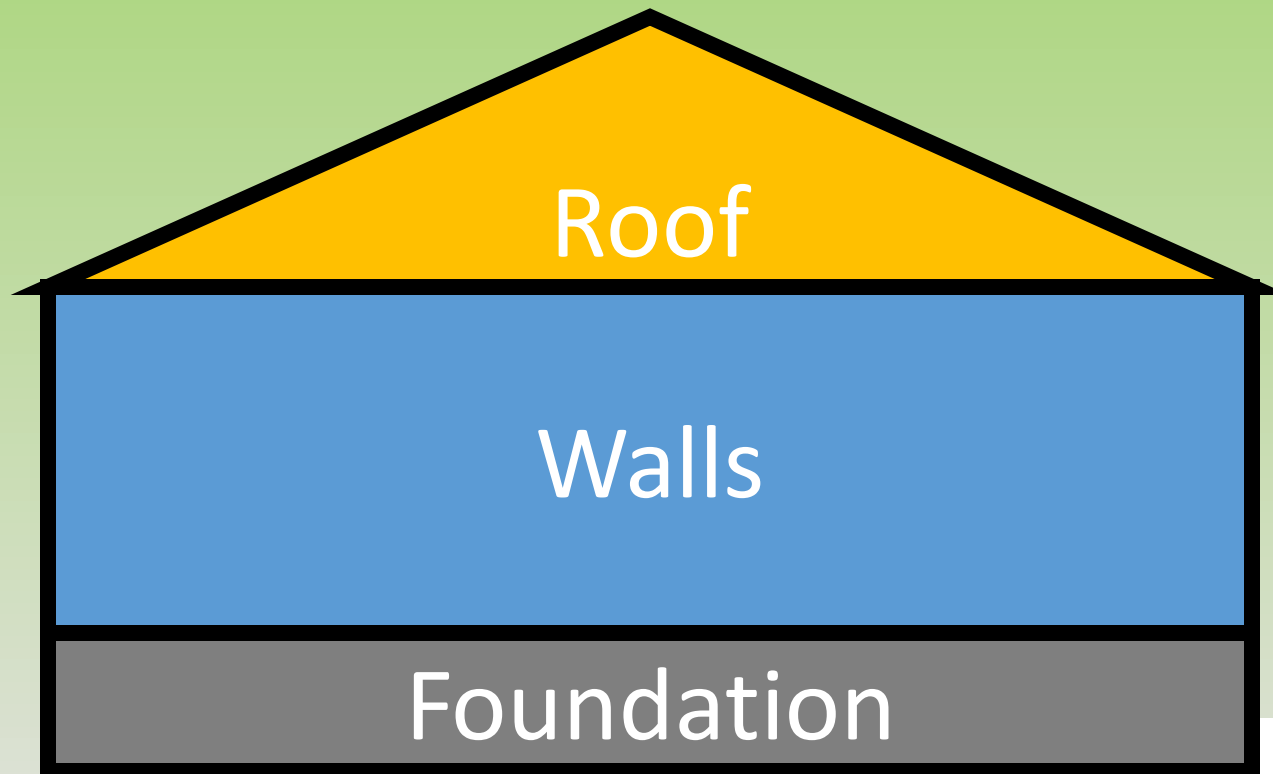


Missing wood shake on a roof

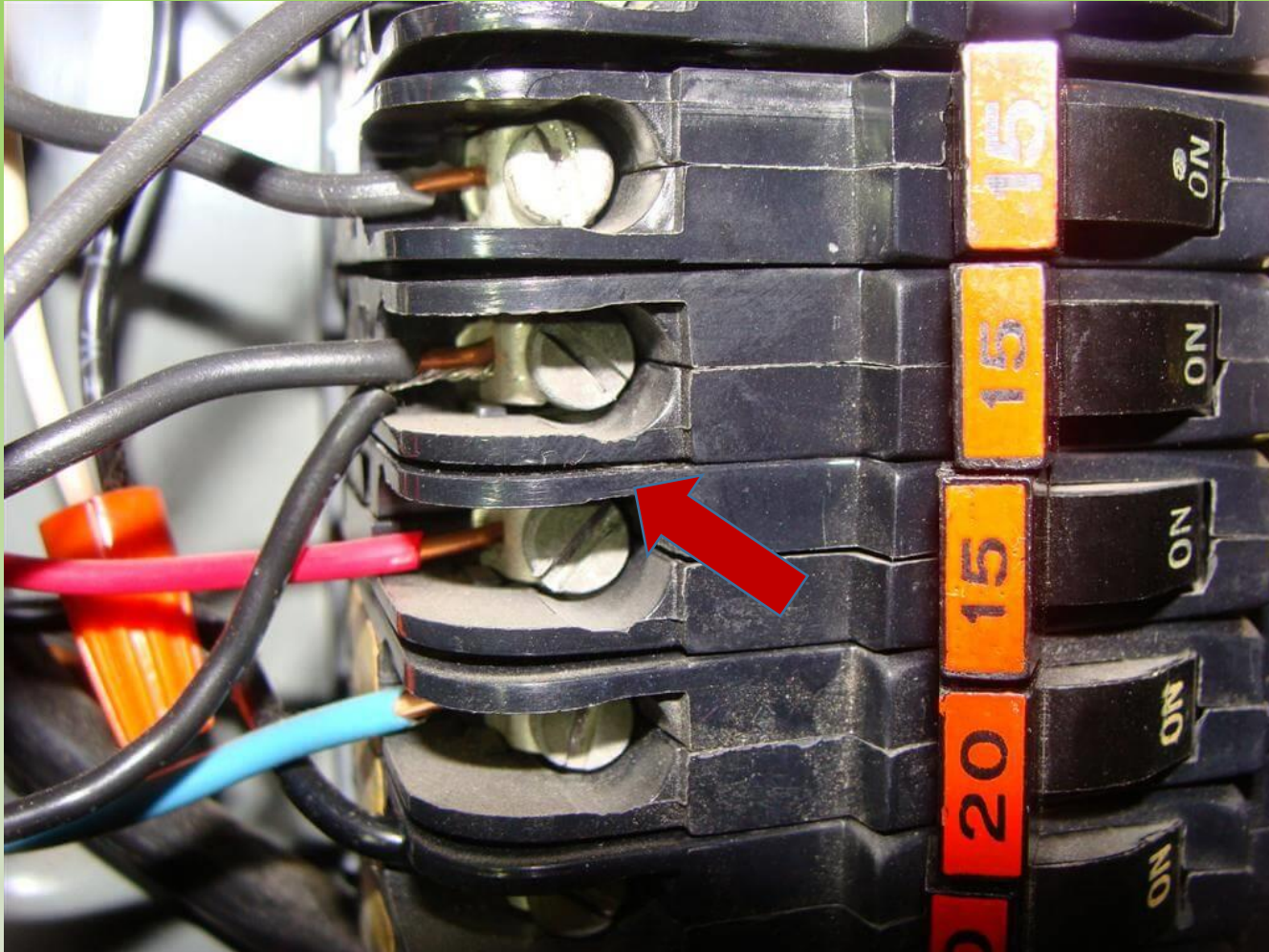


Home Inspection tip: During a heavy rain, where does the water flow?

Quote: “Water is the softest substance in the world, but yet it can penetrate the hardest rock”.



Double tapped breaker



“Knob and Tube” wiring



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Test for Lead Paint and Mold



How long does it take?

- Typically, 1-2 hours for a condo, 3-4 hours for a home.
- Findings discussed with Buyer typically after inspection during the last hour.
- Report same day or within 24 hours.
- Sample report on www.inspecthawaii.com

What is next step after findings are identified?

- For Buyer's inspection, Buyer & Buyer's Realtor to discuss options for each finding (ROI: Are monies spent on a Home Inspector report worth it?)
- For Seller's inspection, Seller elects to repair prior to listing, or sell "as is" with this information to avoid "surprises"
- Use information to make a confident decision on a major investment

Regulations

- Not regulated in Hawaii; 32 states regulated
- ASHI, Inter-NACHI, NAHI, etc.
- Standards of Practice vs lack of standards
- Code of Ethics
- “Jack(Jill) of all construction trades and Master of Some”
- I’m not the cheapest, but I am the best value for your money spent.

Aerial Photography
and Infrared Technology
for Home Inspections

Rooftop application for Home Inspections

- Inspect roof for defects
- Verify PV and solar systems
- FAA Compliance

Press Release for May 7, 2016

Inspect Hawaii Obtains FAA Exemption to use Drone Camera for Inspections

"We are pleased to be the first Home Inspection company in Hawaii to receive an exemption from the FAA authorizing commercial operation of our drone camera." said Oscar Libed, owner of Inspect Hawaii, LLC. "This decision reflects our efforts to responsibly operate our drone camera while inspecting roofs and property lines during our home and commercial building inspections."



Confirm # of PV panels and solar panel for water heater



Roof Defects



Aerial photos for the mid-level houses



Duplex property



Front Aerial



Back Aerial



Google Shot



Infrared (IR) Camera Technology

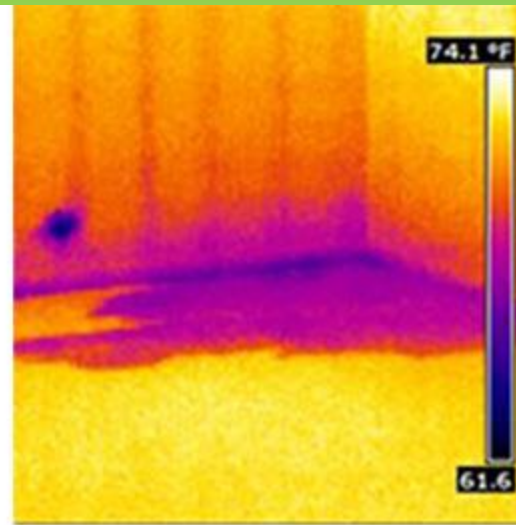
- “Infrared is NOT X-Ray”
- Infrared camera only shows surface temperature patterns
- IR camera does not transmit harmful radiation, only receives IR energy

Infrared applications for moisture and electrical defects

- Moisture defect examples
- Electrical circuit breaker/wires overheating



"What you **think** your home looks like..."



"What your home **actually** looks like..."

The above thermal image shows water leaking under the carpet.



Overheated electrical breaker can only be detected by a thermal image.

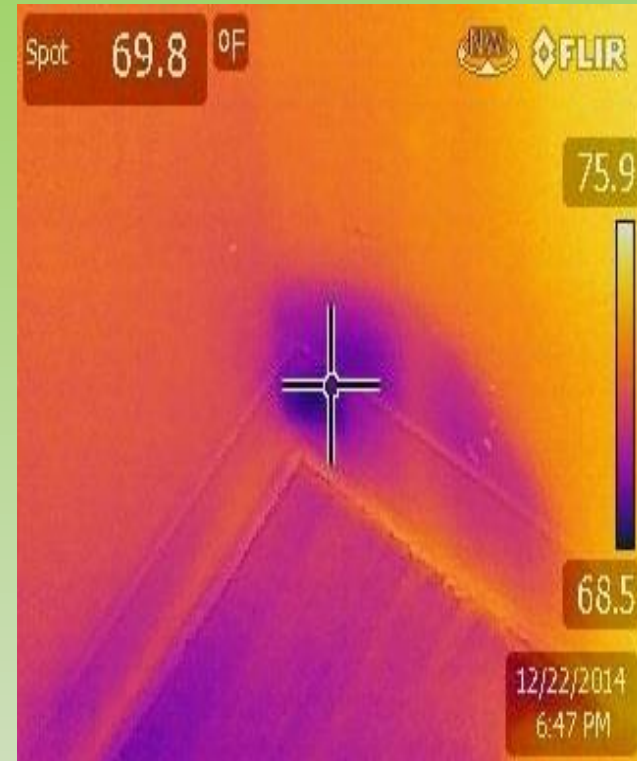
Leaking at the sink drain



One burner not working



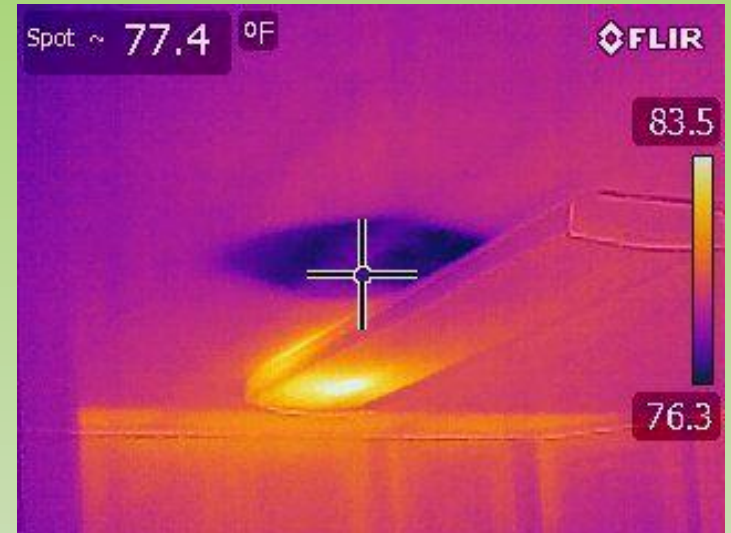
Leak behind drywall



Leak in bathroom from the roof



Toilet leak from upstairs bathroom



203K loans

- An FHA 203k loan allows you to borrow money, using only one loan, for both home improvement and a home purchase.
- 203k loans are guaranteed by the FHA, which means lenders take less risk when offering this loan.

Questions?

www.InspectHawaii.com

