Your Home Inspection Report
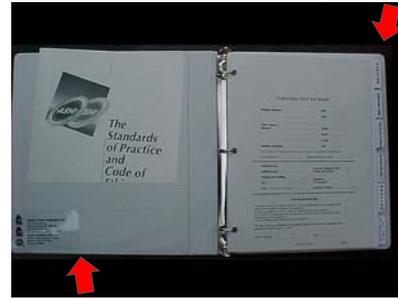

User Guide
By
Inspection Support Services Inc.

Tabbed dividers for each major section

Business card and info folder area

Binder Version of Your Home Inspection Report

Label added to report cover for business identification

Area for your logo and/or business identification

Authorization Form, Receipt and key Contract conditions

Report Cover

- The appropriate number of generic covers are included with each report book order.
- Simply insert them into the front clear face of the binder.
- As an alternative, you can print your own using cover page on any good quality laser or ink jet printer.
- The original report sheets (white) and the copy (yellow) will go through most printers together, without a problem.
- Many of our customers print their own covers and add their business identification on the top of the authorization page.
- Generally – it's may effective to have a commercial printer run off your own covers for orders of 100 to 200 at a time.

Authorization Form & Receipt

- The white space at the top provides you space to further personalize the report.
- Typically our clients insert their company name, address and contact information, together with any distinctive logo.

Authorization Form and Receipt

Client Information

Weather

Total Fee

Client Signature

Bottom of the Authorization Page

- Always make the clients read this section and be sure they sign the bottom of the authorization form.
- Our advice is - never do an inspection without this form being signed first.
- Always encourage and try to get the client (or a suitable representative) to attend the inspection.
- The clients attendance is highly recommended to assure that they are provided an opportunity to review the conditions and any concerns prior to leaving the inspection site.

Completing the Authorization Page

- Whenever possible make the client fill in his/her name, address and phone number(s).
- Be sure to include the weather conditions – this may be very relevant in any later claim and identify the type and approximate age of the house.
- In the fee section complete your fees, taxes and applicable GST number.
- **It is extremely important to have your client sign the authorization before you inspect.**

Pages 2 through 5

- Page 2 provides additional information the report and the importance of the inspectors duties to inspect and report.
- Page 3 discuses what happens if there is a problem, it offers suggestions to temper the clients expectations.
- Page 4 and 5 notes general exclusions and limits of liability.
- Some of the key points of wording are bolded through pages 2 through 5

Authorization Form and Receipt

Terms & Conditions

Inspection Support Services Inc.

Inspectors duties – scope of work

Slide 1:

If problems or issues arise

Do not quote prices

When further investigation is specified

Slide 2:

What if the client cannot attend?

There are a few alternatives:
- Fax/e-mail a copy of the form ahead of time.
- Have a suitable representative sign on the clients behalf. Often a relative or close friend will attend the inspection in his/her absence.
- Using a Realtor ® to sign is not a great idea. There's a clear conflict of interest.
- If you simply can't get it signed, you have to make a judgment as to whether you should proceed. Clearly in any later litigation, you will be in a very weak position if you can't call on any of the disclaimers in your defence!

Slide 3:

What happens if there's a problem?

- Read the page and the following **'General Exclusions and Limit of Liability' page** it's your first line of defence.
- Note that you should always return calls immediately if there's a problem. Avoiding the issue will only cause it to spin out of control. Remember you are in the "service" business, it's expected.
- **Always offer to go back to the property to re-inspect.** Record what you see related to the problem.
- **Never quote prices.**
- **Never suggest who should pay for any deficiencies or repairs or admit liability.** It will generally come back to haunt you!

Slide 4:

Contractual time limits

Special notes To client

Slide 5:

Importance of contacting the inspector

Exclusions and liability statements

Encourage client to attend

Slide 6:

What is the Purpose of the Report?

- The report is used to accurately convey to our client indicating our findings and recommendations found during the inspection.
- This is the only way a client or any interested party can determine what the condition the building was in at the time of inspection.
- Inspectors must have good writing skills to accurately report on the details of the inspection.
- The report substantiates information in case of any issues that may arise at a later date. Did or did you not tell us about "that" condition? Yes I did see report please read page #___.

What is a Report?

According to the home inspection Standards of Practice
- Establishes a minimum and uniform standard for home inspectors.
- Provides the client with objective information regarding the condition of the *systems* and *components* of the home as inspected at the time of the *home inspection*.
- And furthermore - *report* those condition – in *writing*.

So the intent of home inspection report system is to provide a reporting system for the home inspector to assist in effecting a home inspection report for their client. So let's start at taking a look at the Technical Sections of the report.

System Description ➡

System Limitations ➡

Common Conditions ➡

The technical sections

- In each section of the report where you write in the information, space has been left in margins and on the last page for additional, handwritten notes.
- Read and follow the lines carefully through each category, checking the relevant boxes.
- In many instances a fill in the blank space is provided for additional or other special conditions.
- There's no limit to the number of boxes you can check in each section. Often a building will have a number of different wall and roof coverings. A common combination would be asphalt shingles with ice shield and then, on the walls, some bricks or stone and vinyl siding. Depending on conditions check all of them that apply.

The technical sections

On report page 7 for **Roofing, Flashing and Chimneys**
- Space is allotted for additional notes.
- A section is dedicated to "Read this..... This is intended to highlight common issues of the section such as maintenance or special precautions to be noted. Your clients must **Read this….. Or suffer the consequences!**
- The pages that follow provide general technical comments and useful information about the system or common issues that may confront the client.
- Occasionally graphic images are added to help provide a visual reference to technical conditions.

The technical sections

Before we take a look at a few of the details to the **technical sections** – take note of the following on report page 6 for Roofing, Flashing and Chimneys.
- Each report section is divided with a white labelled tab.
- The actual report page portion is typically divided into 3 parts – Description, Limitations and Conditions.
- It is important to realize that often inspectors tend to skim over and fail to properly complete a report. This often will lead to trouble.
- So become familiar with the report and fill it in as complete as possible – it will simply help reduce your risk.

Additional Notes ➡

Read this... For the client ➡

⬅ **Key comment**

Slide 1 (top-left):

General Information

Graphics and details

Slide 2 (top-right):

#1

#2

#3

Slide 3 (middle-left):

Noting special concerns

Slide 4 (middle-right):

Roof, Flashings and Chimneys

- Now look at the limitations section between the two thick black lines. See previous slide Red arrow Note #2.
- You will see a line that starts **"Roof inspection limited/prevented by"**
- Strike out the word **"limited"** or the word **"prevented"** depending on the circumstances.
- So for instance – if 8" of snow covers the roof – strike out **"limited"** and then check the following boxes:
  - 1. Snow/ice
  - 2. No access
  - 3. Frozen shingles (cross out "hot/damaged") unless you can see damaged shingles – but specify an approximate percentage of the roof area that was actually viewed

Slide 5 (bottom-left):

Roof, Flashings and Chimneys

- Look at the first section – **Roofing, Flashings and Chimneys.**
- Look at the description section at the upper part of the page, red arrow Note #1.
- It will generally allow the inspector to provide a general description of the building system such as the roof and roofing system components.
- So we may have a gable roof, covered with asphalt shingles with no chimney and no skylight.
- It also has metal flashings and aluminum eavestroughs and downspouts.
- Simply check off the appropriate description text boxes to suit the conditions present.
- We have now described the roof system.

Slide 6 (bottom-right):

Roof, Flashings and Chimneys

- On the other hand, if it's raining at the time of the inspection, then strike out the word **"prevented"** and check the following boxes:
  - 1. Wet
  - 2. No access
- Or perhaps, if it's a glorious summer's day and the roof was accessible – you can ignore that part and move onto the next part. But remember to indicate how you inspected the roof.

Roof, Flashings and Chimneys

- Now let's complete the conditions portion (Red arrow Note #3) and report what was observed on the date of the inspection in the winter.
- The sloped roof coverings were "old" and next note the pre-checked box "expect to renew roof covering/shingles within" fill-in the blank – in this case within 1 year.
- It was also noted that the roof flashings were "rusted" so also make sure to complete that portion.
- Any additional notes can be added as required in that portion of the roofing report.
- Note that in the "Read this section – it notes: roof, skylights and chimney flashings need regular maintenance to prevent leakage.

Tips for filling in the report

- Always us a good quality ballpoint pen for clear NCR copies.
- Where there are two or more sets of pages for you to check boxes - note that the writing will go right through to the lower page unless you prevent it. So for instance – if you look at the first section – **Roofing, Flashings and Chimneys,** you will see that the boxes are on report pages 5 and 6.
- Example - if you write on page 5, it will go through and mark on to the NCR of report page 6 directly beneath.
- A quick fix is always carry a cardboard page to place between pages 5 and 6 to help protect the other form. Alternatively remove the pages from the binder as required and complete them separately, or another idea you might use the section dividers.

Inspectors notes

Optional report number ID.

Add required checkmarks

Inspectors marks

Inspectors marks

Edit as required

Complete notes on conditions

Inspectors marks

Summary/Additional Notes

- The final **"Summary/Additional notes" page is optional.**
- **You can use it to summarize** the report – but be careful to ensure your client reads the whole report and doesn't rely on that one page summary. A summary does not provide the whole picture of the deficiencies or conditions found.
- Note that at the top that we have made it very clear that the page cannot be relied upon in isolation.
- Often clients have a habit of reading the "summary" rather than reading the full content of the report. Again, this can lead to a misunderstanding of the information the inspector has provided.

Inspectors marks and notes

Inspectors comments

Note impact on client

Use this as summary or for additional notes

White page and Yellow page

- The white technical report pages are intended for your client. They should be left orderly in the binder for presentation to your client.
- The yellow pages are carbon copies of your copy of the inspection report.
- But nonetheless the yellow pages are your records, keep them in a safe place.
- I highly recommend that you store them on file for at least 7 years – just in case!

Maintenance & Repair Costs

- The report also provides "**maintenance**" tips for the homeowner for general information and seasonal items.
- A **repair/renovation cost guide** is also provided. Once again it is not intended to be 100% accurate, nor suggest that the home inspector provide estimates of cost. It is simply a "ball park" guide for your client for reference.
- As a side note – avoid offering any cost estimates. There are case laws that have proven that offering estimates of costs can be detrimental to the home inspector. So stick to the "Standards of Practice" to avoid additional risk.

Reducing Your Reporting Risk

A few tips are offered here regarding reporting:

- Read and get very familiar with what you are required to do to adhere to the **Standards of Practice** (SOP) – it sets the "minimum" guidelines for inspection and report compliance.
- Do not rush ; take the time to complete your inspection and report as accurately as possible – especially while onsite.
- The biggest issue of why inspectors are sued – most often they did not complete the report completely and/or accurately.
- The other common problem is exceeding the SOP – in areas such as providing cost estimates.

Simply take your time, be sure that you are SOP compliant, be complete and report accurately!

Photographs

Photographs are commonly added or offered as a supplement with the inspection report. Several tips include:

- Provide as many photos as you are comfortable providing to your client.
- Seek permission before taking photos – you are a guest in the owners house. If required, explain your rationale for taking the photos such as documentation of services, and conditions to supplement the inspection report.
- Photos are helpful, but remember they can also possibly work against you if you missed a significant defect that can be identified by the photograph.

Comments, Questions & Assistance

"Your Home Inspection Report" has been in existence and used by many of our clients for over 10 years.

- It is one of the most popular, simple and cost effective "home inspection" report systems.
- "Your Home Inspection Report" is also available in a computer based software format.
- If you have any questions – feel free to contact us by phone, fax or by email.
- We stand behind our products, and strive to improve it and keep it reasonably affordable.

Visit us on our website at: www.inspectsupport.com