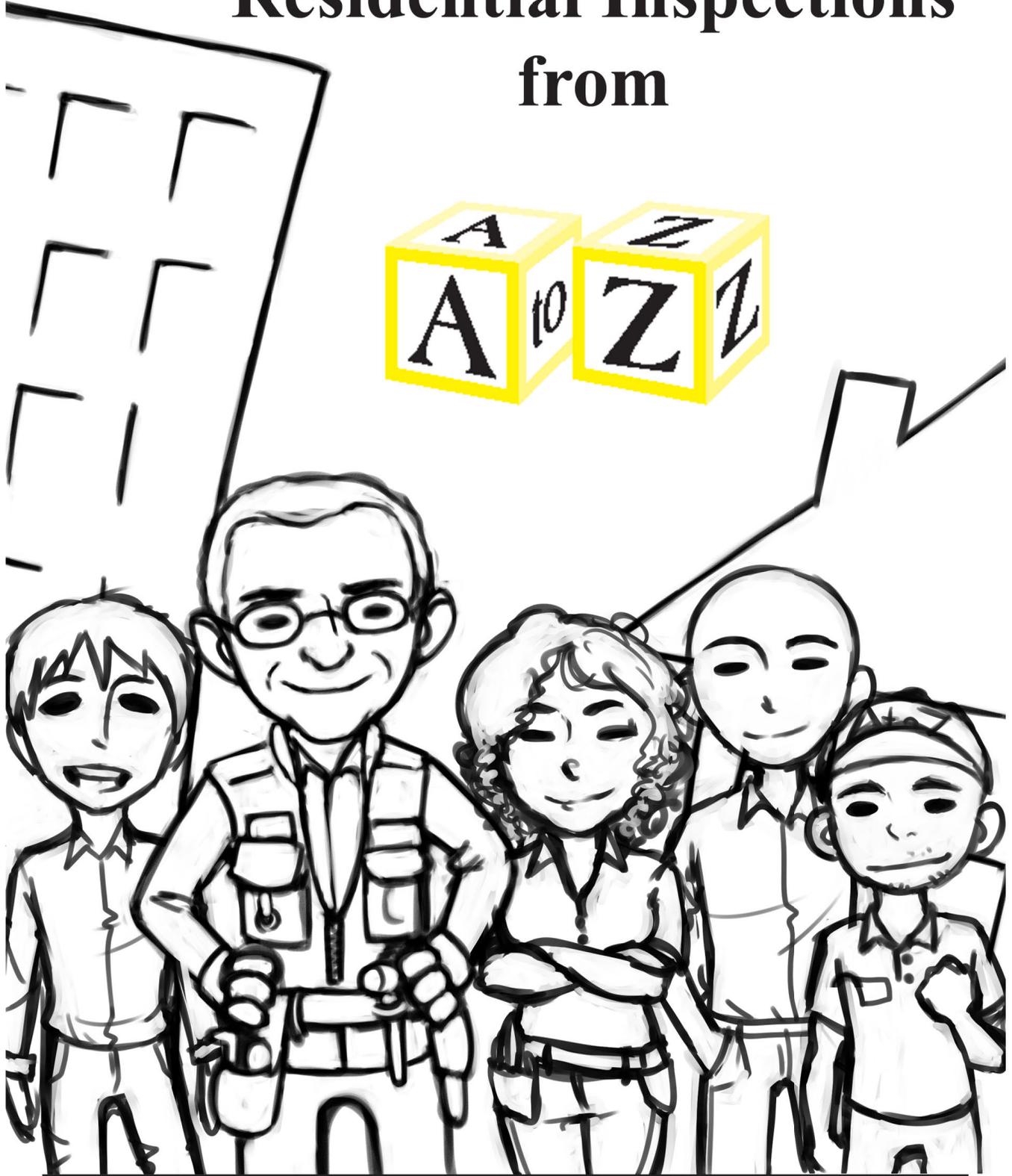


Commercial Building & Residential Inspections from



A to Z Inspections - Jack Werner, Ph.D. - 405/412-7861
atozinspections@yahoo.com - <http://www.atozinspectionsok.com>

A to Z Inspections

405-412-7861

www.atozinspectionsok.com

Whom we choose to use for home inspections and building inspections is an important decision that impacts professionalism, convenience and liability.

Professionalism, education thoroughness, certifications, and responsiveness were primary reasons that A to Z Inspections was the company of choice when:

- Oklahoma City Community College purchased an old building in Capitol Hill.
- OG&E wanted weatherization & insulation taught around the state.
- When 5 Oklahoma Indian Tribes wanted to be taught home inspections.
- When the Oklahoma Metropolitan Association of Realtors looked at buying another building.
- When the Oklahoma Residential & Commercial Inspection Association (ORCIA) chose their first master inspector.
- When the City Sentinel had a question about lead-based paint requirements.
- The Daily Oklahoman quoted A to Z Inspections about:
 - Septic Tanks
 - Commercial Building Inspections
 - EPA Certifications
 - Aging In Place Inspections (more comprehensive and specialized than a standard inspection)
 - Inspections and Our Standards

A to Z Inspections works Monday through Saturday

A to Z performs

- Water well inspections
- Swimming pool inspections
- Commercial building inspections
- Scoping
- Septic tank inspections
- Mold inspections
- Full house inspections
- Aging In Place assessments

A to Z Inspections

Atozinspectionsok.com

Jack L. Werner, Ph.D. Lic. @255

Design and Layout – Dawn Mahiya

Artwork – Amelia Merritt

Copyright © Jack Werner

Table of Contents

- Introduction - Eight Inspection Components 1
- **Chapter 1** – How Can An Inspection Make My Life Better? 4
- **Chapter 2** – Seller’s Inspection. Why you should get an inspection if you’re selling a home or commercial property and how it can expedite the sale. 5
- **Chapter 3** – Hire The Best. How to identify a high-quality inspector, contractor, roofer, plumber, electrician, or other professional. 7
- **Chapter 4** – What To Expect From A Professional Inspector. 10
- **Chapter 5** – What Questions To Ask Before Hiring An Inspector Or Other Construction Professional. 12
- **Chapter 6** – How To Evaluate Inspection Fee Quotes For Residential and Commercial Inspections. 14
- **Chapter 7** – Specialty Inspections. 17
- **Chapter 8** – Contractor Inspections and Phased or Build-Out Inspections. 19
- **Chapter 9** – How an Inspection Can Preserve Your Independence. Working with a Certified Aging In Place Specialist (CAPS) or a Universal Design & Build Specialist (UDB). 20
- **Chapter 10** – Summary. 22

“The chief characteristic of the volitional act is the existence of a purpose to be achieved; the clear vision of an aim.” Robert Assagioli, The Act of Will

Building inspections are sometimes confused with appraisals. An appraisal is a professional evaluation of market value. A home or commercial building inspection is a complete written assessment of the structure and all of the visible problems. Common terminology applied to inspections is “visible and accessible.” In other words, the inspection covers what the inspector can see and get to and turn on and test. The inspector is not tearing into the wall cavities or running scopes or pressure tests. During the visible and accessible inspection, the inspector can spot indications of problems that may require a more in-depth (perhaps more invasive) inspection by a professional in the area where the problem occurs, e.g., certain plumbing problems may suggest a more serious problem that a plumber must diagnose. A building or home inspector can be viewed as a general practitioner going over everything to determine whether or not a specialist is needed. The purpose of an inspection is to identify and list the items that are broken, are not safe, and/or are not working as intended.

A home or building inspection is normally broken into separate components. Our company report is divided into eight specific components/pages with a checklist of 100 to 150 items on these pages:

- **Number 1 - STRUCTURE:** The structural integrity of the building or home. Are there problems with the structure to the point that perhaps we need to call in a structural engineer?
- **Number 2 - EXTERIOR:** How is the cladding? The cladding is the exterior covering, usually siding (vinyl or cement), brick, EIFS, stucco, or a combination of different materials. Are there holes, gaps, or cracks? How’s the caulking? How’s the drainage around the building? Are there tree limbs or roots causing damage? Is there anything about the exterior that should be noted for repair?
- **Number 3 – ROOF:** Besides the roofing material (shingles or other products), the roof inspection includes the soffit, fascia board, attic – including insulation and ventilation - gutters, and the bracing.

- **Number 4 – PLUMBING:** Everything about the flow of water into or out of the house: Do the toilets flush properly? Does every faucet have hot water? Do all faucets come on? Is there cold water in every faucet? Are they hooked up correctly? Do they drip or leak? Do they have reasonably adequate pressure? Is there bubbling or backup? Is there sewer gas odor?
- **Number 5 – ELECTRICAL SYSTEM:** What’s the service amperage? Is it large enough for the home/building? Most older homes have 60-65 amps service which is not enough to carry all the central heat and air, electric stoves, and modern equipment (hairdryers, etc.) that we use today. Do we see any signs of specific problems? Do breakers trip or the ground fault interrupters (GFI’s) pop? Are there any burn marks or scorch marks on receptacles?
- **Number 6 – HEAT AND AIR:** Does the air conditioner work? Does the furnace work? We go over those in detail, taking some temperature readings, checking air flow, looking for visible signs of problems such as scorching, condensation stains, rust ,disconnected ductwork, etc.
- **Number 7 – BUILT-IN EQUIPMENT OR APPLIANCES:** This category includes walk-in refrigerators, washing machines, built-in stoves. These are checked and reported on.
- **Number 8 – INTERIOR:** This category includes wall, doors, cabinets, windows, and floor coverings. Inspections are normally not about cosmetic issues (stained, dirty, ugly), but about checking to see whether something is broken, unsafe, or not working as intended. A missing ceramic floor tile, a jagged piece of wooden flooring, a hole in the dry wall, for example, would be something that would be noted in an inspection report. Do cabinet drawers close and catch properly? Do the windows open? Do they lock?

All noted defects and necessary repairs should include dollar-cost estimates to repair them. The cost estimates will give the client rough ball-park figures. For instance, if the inspector estimates \$5000 for repairs, it means “You can’t get this stuff fixed for \$500, but it’s not going to cost you \$50,000 either.”

Immediately upon completing the inspection, the inspector should furnish the client with a written report and explain it, walking around the building and pointing out the defects and problems noted. An e-mailed report or report that is

furnished later fails to convey information critical to assuring that the client sees and understands the defects and broken or unsafe components.

Knowing what an inspection covers and what the report should include is only the beginning of understanding the reasons an inspection is necessary and how to get the most for your money. In the chapters of this book, I will explain the whys and hows of inspections, including when to get an inspection (Think that only the buyer needs to get an inspection? Think again!), and how to hire an inspector. You probably won't be interested in every chapter, but you may have an interest in some individual chapters.

“You can be on the right track but if you stand still, you’ll get run over.” Mark Twain

Chapter 1

HOW CAN AN INSPECTION MAKE MY LIFE BETTER?

- \$ When we inspected a 304-unit apartment complex in Dallas, Texas, it cost the buyer over \$30,000 for our inspection. We found \$1.2 million in needed maintenance and repairs that this very savvy experienced buyer had not identified on his staff walk-through. We have written up over \$80,000 worth of problems on new construction. It is a real pleasure for you and us when we find very little, but we may make you aware of significant \$ needs.
- A prioritized punchlist to use in starting repairs.
- A communication checklist you can use to oversee hired contractors.
- A negotiation tool with the property owner.
- An escape from a “bad deal” that you did not know about going in . . . I do not remember how many times we have had a property owner say “We just had the roof checked and it is fine,” when, in fact, the roof was kaput!
- Simple peace of mind. Don’t you want a professional evaluating one of the bigger investments you make? I do.

From 24/7 Wall St. - The Eleven Reasons People Can't Sell Their Homes, by Douglas A. McIntyre “#9 – ***Get An Inspection*** – *Sellers should do the inspection work and testing before their home goes on the market ...*”

Chapter 2

THE PROS SAY

“GET A SELLER’S INSPECTION!”

WHY?

Why should you spend dollars for an upfront inspection when the buyer is going to get an inspection? Precisely because the buyer will get an inspection and because the buyer is going to use it to negotiate further. It boils down to selling your house faster, making more money, and being in control. How?

1. **Advance knowledge.** We may justifiably not want to know about problems others have but when we bury our head in the sand about problems that could be found about one of the biggest deals we will probably engage in, we are gambling on the success of our sale.
2. **Control.** If you know what problems that a buyer’s inspector may bring up, you have more time, more flexibility, and more solutions. If you left the dome light on in your car, wouldn’t you rather the neighbor told you at 9:00 p.m. rather than finding a dead battery the next morning?
3. **Negotiating power.** A buyer is seldom going to offer your full asking price. Wouldn’t it be a nice option, when you reach a price you are both willing to live with, to present the inspection and say, “I’ve fixed this, replaced that, I’m not fixing that . . . if you agree, we have a deal. The buyer is not precluded from getting an inspection, but major items are already agreed on and won’t delay - - or bust - - your contract.

Do you see why everyone from Peter Drucker, the great management guru, to Gary Keller of Keller Williams, is saying, “Get a seller’s inspection”?

What are your options?

1. **Detailed comprehensive inspection.** This is the kind of inspection the buyer will probably get. Our company, A to Z Inspections, is known as the toughest inspection company in town. That is what you want ahead of time.
2. **Or a limited inspection.** The roof, the structure, the heat and air, the electric panel and amperage, major plumbing ... or in commercial jobs (i.e., an apartment complex) sometimes a partial random sample of 20% of the property should give an accurate picture and reduce your costs.

Costs?

1. A detailed inspection is anywhere from around \$300, up to \$30,000. Bigger houses and commercial buildings will cost more. Get a quote. (See Chapter 6)
2. A limited inspection will save you some money. I would only recommend considering a limited or partial inspection on large commercial jobs.

Who gets to see the inspection report? Our report is provided to you. A to Z will not share it with anyone else, including your realtor, unless you authorize it.

Questions? Call me at A TO Z INSPECTIONS, 405/412-7861

Jack L. Werner, Ph.D., Owner, A to Z Inspections, holds a degree in construction from OSU/OKC; certifications in water well, septic tank, swimming pool, weatherization/insulation, chimney, and structure standards; EPA certification as an instructor under Lead Paint Renovation, Repair and Painting Rule; and Certified Aging-in-Place Specialist (CAPS) designation from NAHB.

“Five years from today, you will be like the people with whom you choose to associate.” Earl Nightingale

Chapter 3

HOW DO I IDENTIFY THE BEST INSPECTOR?

Same thing applies whether I’m trying to identify a contractor or a roofer or a plumber. First of all, define what your terms mean. The ‘best’ to you may mean the cheapest guy in town, or it could mean “I’m going to get the most things written up.” The best to you could mean, “He’s got more certifications and all the bigwigs in town use him. Everybody knows him.” It can mean multiple things. Just take a moment to define what you mean by the best or the toughest in town. First define your terms, because if you call me and best to you means, “I want the cheapest inspector in town,” then I’m not going to be a good fit for you. We’re the most thorough but we’re never going to fall in the category of the cheapest and that’s perfectly okay. There is a reason for choice. That’s why there are cars available at every end of the spectrum. We can get cars for \$12,000 and we can get cars for several hundred thousand dollars.

What do you want and what are your terms? Once you define those terms, if you’re from the local area, you’ve got friends, banks, insurance agents, title companies, lawyers, etc., or you know some real estate agents or people you can visit within the industry and say, “Who’s the toughest inspector out there? Who’s got the reputation for being the most thorough?” By toughest I don’t mean hard to get along with, but I do mean the most thorough. When you hear a phrase used by realtors that, “They’re just too picky,” “They’re deal breakers,” “Boy, they’re just unreasonable,” that’s probably the inspector you want.

You want an inspector who’s gracious, who’s polite, who does understand that everybody wants this deal to close; the buyer, the seller, the realtors. But a competent inspector is going to write up everything that has a problem. No, we don’t expect an old building to be like a new building. But if something is broken or not working as intended or not safe, it needs to be addressed and written up for repair. Resources that I would advise you to turn to; if I was dropped in Phoenix, Arizona (I don’t know anybody in Phoenix) the first thing I would do is turn to the professional association for home inspectors. Here in Oklahoma, the inspector’s

professional organization is ORCIA, (Oklahoma Residential and Commercial Inspection Association). You can call ORCIA or you can go to the website and find a list of inspectors and see our standards of practice. You can call the executive director and ask, “What’s your criteria?”, “Give me 3 names of people that have been in business over 5 years and have a reputation for being really tough.” That’s one way to find a reliable inspector.

The next way would be to call the Construction Industries Board. That is the Oklahoma state governing agency for home inspectors. In Texas, it’s the Texas Real Estate Commission that is in charge of the inspector. Every state government has some office that you can call for information and ask what entity is in charge of home inspectors. Call there and ask, “I know you can’t recommend one but can you tell me three high quality inspectors that I might call and interview?” You can call the Career Techs and find out who teaches home inspections. There’s a clue for finding a really professional thorough inspector. You can call your Construction Industries Board or the Real Estate Commission, depending on what government agency has oversight of the Home Inspectors and ask that same question, what local inspectors teach home inspections.

Another great call to make is to the local home builders association. If you call the Oklahoma State Home Builders and ask them, “Can you give the names of some professional building inspectors?” they can do that. The Chamber of Commerce is another place to get building inspector names. Rotary or other civic clubs can be sources for referrals. The Chamber of Commerce is a good source and the staff will know if a highly professional home inspector is in the area, who is probably a member of the Chamber. I have been a member of the South Oklahoma City Chamber of Commerce for over 35 years. If you’re trying to identify professionals and you are new in an area, these are some sources that you might turn to for professional information.

I’d call six realtors at random and ask, “I’m seeking the toughest home inspector I can find. In your opinion, who is that?” Maybe they’ll give you one or more names. But I’ll bet you, you’ll have one name roll to the top. If you’ll just take the time to call six real estate agents from different companies, I’ll bet that one name would crop up two or three times. So identify who would give you the most thorough inspection by the realtors that say this inspector is the toughest or the

pickiest of the bunch. What you want for your money is the most thorough inspection that you can get.

“Substantial work hours, certifications, no lawsuits, full final detailed inspection delivered on-site.” Jack Werner, President ORCIA 2008 & 2013,
AtoZInspections@yahoo.com

Chapter 4

WHAT SHOULD I EXPECT FROM AN INSPECTION?

Certainly the amount of time spent on an inspection depends on the size of the home or the building. But the first thing that I want you to expect and ask about is, “What’s the total number of hours you expect to put in on my inspection?” Ask, “What’s the total number of work hours that I’m going to get focused on my home or building?” Our minimum time on an inspection with two inspectors, as we always send a minimum of two inspectors, is two hours on site. That means you’re getting four work hours.

The real point that I’m getting to is that our inspection company has a reputation of being the most thorough. We have that reputation because of the time we spend focused on your building. In over eight thousand inspections, we will have delivered, I believe, double the work hours of any other company. There’s not one inspection I can think of that that we didn’t deliver double the work hours. When you’ve got double the amount of time focused on your building, is it reasonable to assume you’re going to get a more thorough inspection? Unless that inspector is goofing off and sitting in the garage smoking cigarettes and telling jokes, work hours will absolutely make a difference. Find out what the total amount of work hours that will be spent on your home or commercial building inspection.

The next item that I certainly want you to notice is, “Will my report be completed and delivered and explained on site?” I am a big antagonist of those reports that are delivered 24 hours, 48 hours, or 72 hours later. You need to be at the inspection - not for the entire inspection, but you need to be there at the end. The inspector needs to hand you the completed product and then needs to spend 20 minutes to an hour with you until you raise both hands in the air and say, “I don’t have any more questions.” That’s where you get what you’re paying for and only then. There is no way, when you get a report (even a fancy one) emailed to you a day or two later, that you get the value that you get on site going over the report item by item with the inspector, walking around and pointing and talking and

explaining. About a third of the companies are not going to do that. They are going to email you something a day, or up to three days, later.

The other thing that I would ask for if I'm a buyer is cost estimates. It's your decision, but you make up your mind whether or not you want it because you need to ask that question before the inspection starts. Ask, "Will you provide me dollar-cost estimates?" We automatically provide dollar-cost estimates on every single inspection unless we're told, "We don't want those on the report." I think they're valuable. Again, don't take estimates as, "You said it would be \$7,852 and it actually cost me \$9,000." Estimates should be to help you. If we have that figure written on the report as up to \$7,800 or so dollars, that ought to tell you that I can't fix it for 780 bucks and it's not going to cost me \$70,000. It's to give you a ballpark of the repairs that are needed and some peace of mind as you go out and get quotes from professionals.

“I just don’t work with amateurs.” Alan Weiss – Million Dollar Consulting, p. 236

Chapter 5

WHAT QUESTIONS SHOULD I ASK WHEN CHOOSING AN INSPECTOR?

“How do I determine whom to hire?” In other words, “What questions should I ask when choosing an Inspector?”

The first question refers to how much time, how many work hours do I get on my inspection? Our company always does inspections with a minimum of two people and our minimum time at a house is two hours. So that’s a minimum of four work hours. If we are going to inspect a house with 1100 square foot on a slab, we’re going to be there two hours inspecting it with two people. So how much total time, work hours, attention, and focus do I get on my inspection - that’s question number one.

The next question you ask is probably the most important. “When do I get my report?” and what I want you to ask and to know is, “Do I get my report presented to me at the end of the inspection with dollar-cost estimates?” If you do not get your full final detailed report handed to you at the end of the inspection with dollar-cost estimates, hire somebody else! When you get value is when I look you in the eye and go over that report item by item and walk around the house or the building and explain it to you. Then it makes sense; then you’ve learned something; then you’re in control. If you are emailed a pretty little report two days later, first of all you lose a lot of what was important. It’s not clear and you don’t get nearly the value. I believe you’re throwing your money away when you don’t get the report delivered to you and reviewed with you on site.

Next, ask about the inspector’s licensing and certifications. In Oklahoma, one of the questions that I really like people to ask is, “Have you and/or all of your inspectors passed a national test or a national exam?” And when somebody side steps that by saying, “Oh yeah, everybody has to be licensed today,” they are not answering the question. The fact is that in Oklahoma, every inspector has to be licensed. But over half of the inspectors have been grandfathered into the licensure and they have never had to pass any test.

I require every inspector for A to Z to pass a national exam. This criterion indicates, “I’m going to get a highly professional inspection.” In my opinion, I would want inspectors to have passed a national exam just as your appraiser did, just as your real estate agent did.

The other question that I would ask is a tough one and you may be uncomfortable asking it. The question to ask is, “How many times have you been sued?” Fortunately, you can probably go online to the Oklahoma Supreme Court docket and find the information. It flabbergasts me that our largest competitor in the Oklahoma City metroplex has been sued six times in the last ten years. My company has never been sued. Wouldn’t you like to know that information about your prospective inspector? Find out if there is a way in your area to go online and determine if any lawsuits have been filed on the inspector or company you are planning to hire to inspect your building.

You can go onto the Oklahoma Supreme Court Docket online and find out there. Type my company name, A to Z Inspections, then at the end of the company name you should type in the percentage sign. That’s a little secret most people don’t know. It will pull up every time I’ve been sued, which is none. But if you typed in my biggest competitor’s name with the percentage sign after the company name, it will come up with six times in the last ten years that they have been sued. They don’t get sued for being thorough, they get sued because the buyer felt the inspector missed something pretty significant.

So the questions to ask are, the number of work hours, when you get your report, if it’s fully reviewed with you on site with dollar-cost estimates, ask about additional certifications and licensing held by the inspector, and passing a national exam. Don’t be afraid to ask the question, “How many times have you been sued?” I would ask if they have been sued in the last ten years. That is a question I would ask, but more importantly than asking in person, because the prospective inspector could tell you anything, is to go online and find out what the records show.

Ask some tough questions, do a little research, and I think you’ll get some very good answers to help you in your decision making process.

“There is hardly anything in the world that some man can’t make a little worse and sell a little cheaper, and the people who consider price only are this man’s lawful prey.” John Ruskin

Chapter 6

HOW TO EVALUATE PRICE

In over ten years and thousands of phone calls, what’s the one question that I always get asked? “How much do you charge?” You need to know that, and I wouldn’t suggest it’s an unimportant question. But if you know what you are getting, then the price is not horribly important because there’s not a huge difference between the shoddiest inspector and the most thorough. There’s a fellow in our area that inspects homes and he’s there for about twenty minutes. He’ll inspect for about \$199. For the same size home, my company would charge you \$285. If the home has a sprinkler system or something else we would probably charge between \$300 and \$330. We will be there at least two hours with two inspectors.

We may charge 50% more, but you’re buying a home worth between \$80,000 and \$500,000. If you look at this expense over time, the additional \$100 our company charges isn’t that much more. Buying a home and getting a thorough inspection is an important step. I’m not saying you have to amortize it over 30 years, but I would certainly look at how much more it is costing. If I look at having this house over the next two to five years, you will want the toughest most thorough inspection. Price is not horribly important except in one respect. If your inspector is the cheapest guy in town, there’s probably a reason. If I was buying a home that I plan on living in, the first place I’d look for a thorough inspector is the highest-priced guy in town. There’s usually a good reason that an inspector charges those prices.

Let’s talk about how price is determined. Normally the first factor is the size of the home or building. When we inspected a 340-unit apartment complex in Dallas, Texas, with several swimming pools and with chiller units, all those things made a difference in price. So size, square footage, and age of the building all make a difference in price.

Most inspectors, one way or the other, can and do charge more for the 100-year-old historic home than they do for a home that's the same square footage that was built in 1995. I mention this because I live in a 100-year-old historic home. It's going to take a lot longer to inspect the older historic home and there's going to be a lot more things to write up on the inspection report. I wouldn't trade my home for anything because it's gorgeous, but the fact is it's older and there's a crawl space, a basement, and more things to inspect and write up than there would be for a home that is only five to 20 years old. When we get to a home that's 50 years old or older, we add a charge to that inspection because of age.

We inspect swimming pools, hot tubs, sprinkler systems, septic systems – whether aerobic or lagoons or the standard conventional with lateral lines. We inspect water wells, just about anything to do with a building or home. But all those things cost extra, they are additional charges. You don't get the same price as the 1100 square foot house on the slab with nothing else. Features will add to the cost of the inspection, as will the distance traveled. We've done inspections in the last several weeks in Elk City, Enid, Tulsa, Durant, and certainly travel time has to be a factor in the cost. For those in the metroplex (Oklahoma City, Norman, Edmond, Tuttle, Mustang, Harrah, Choctaw) our standard price applies. So factors that affect the cost of the inspection are: square footage, age of the building, special features, and distance traveled.

In the residential part, one of the things that directly affect price that I've alluded to is the crawl space. An older home normally has a crawl space that takes more time. You have to suit up and crawl under the house. I don't find many people that want to go with me and I've been in crawl spaces with several big snakes. There's a reason it adds about a half hour or more to the inspection. It is a little risky as far as bumping your head on a nail or maybe running into some animals and/or insects. So, having to inspect a crawl space adds to the cost a bit.

Historic homes, larger homes, two or more story homes, add time and cost to the inspection. For instance, if I am called to inspect a three-story apartment building, I am going to charge more than just the square footage rate because of the difficulty of reaching the roof to inspect it. Accessibility is important. The features and components of the building, whether it is a home or a commercial building are always important in determining the cost of the inspection.

If we talk about commercial buildings, obviously a half million square foot warehouse is much cheaper than a 300,000 square foot apartment complex. The apartment complex presents a great deal more to check and will probably take about 3 to 4 times longer to complete an inspection. When we did the 340-unit apartment complex in Dallas, I took ten inspectors and we were there for three days. All of these things - the size, type and style, whether we're inspecting shopping centers, office buildings, warehouses or some of the buildings we've done in Bricktown, historic conversions, hangar or metal building - all of these can and will be priced according to the estimated time and details of the inspection.

Specialty inspections can be priced on their own, such as just a water well inspection or just a septic tank inspection. Here's an example to give you an idea of the difference in price. If you want me to do only a well and septic inspection, we would charge \$289. If we were doing that inspection in conjunction with your home inspection, we would charge only an additional \$189.

Any competent inspector, if given good detailed information, such as size, age, components of the building, type of building (warehouse, 340 unit apartment complex, separate apartment units, etc.) will be able to give you a very specific price. Prices are going to vary and different inspectors have different prices and different methods, but the factors I mentioned will impact the price.

“Bring in the PRO’s” How To Swim With The Sharks Without Being Eaten Alive
by Harvey McKay

Chapter 7

SPECIALTY INSPECTIONS

Specialty inspections would include radon inspections, which we do perform, asbestos inspections, or scoping which we turn over to another company. I’ve already mentioned that we inspect swimming pools, water wells, and septic tanks. Those cover most of the things that come up in reference to a home and sometimes a commercial building.

Let me comment on lead-based paint inspections. People frequently have concerns about asbestos and lead-based paint. That floor tile or ceiling tile is old and might have asbestos in it. I’m not concerned that thirty- to seventy-year-old homes, or the 100-year-old home I live in has lead based paint. My house absolutely has lead-based paint. Some of these beautiful old homes have lots of woodwork with varnish and shellac that is filled with lead. And it’s a “So what? It’s not a problem.” The same for the asbestos in the old floor and ceiling tiles. It’s not a problem.

I am certified in those areas. I teach lead-based paint training for the EPA. I’m also asbestos certified, but unless the stuff is – the fancy term that the pros use is friable – meaning if it’s being turned into dust; if you’re sawing it up, sanding it, torching it, demolishing it with a crow bar, then you’re making dust. In that event, any of those things can be a problem and can cause some health issues which could be serious. As far as having asbestos in those items or having lead-based paint, you can live in those houses all your life and you can raise your children in those houses, just like I have. There are circumstances where asbestos and lead-based paint can be dangerous, but if those items are just sitting in your house doing their job, they’re not dangerous.

We perform specialty inspections on a freestanding basis or in conjunction with a full home inspection. Any inspector will tell you whether or not they do specialty inspections and whether or not they do them on an individual basis, or only in

conjunction with a full home inspection. They will tell you exactly what they would charge.

It is important for you to know before you book the inspection whether your inspector will inspect all the components of your house or building.

"Almost all our misfortunes in life come from the wrong notions we have about the things that happen to us." Marie-Henri Beyle

Chapter 8

CONTRACTOR INSPECTIONS

The next type of inspection that fits in the category of specialty inspections would be contractor inspections, what I call contractor or phased or build-out inspections. They can all be a little different. An example of a contractor inspection could be an inspection of a new roof before you pay the contractor the final payment. You just had a remodel done on the kitchen, you call an inspector to come and check it out and see if everything was done correctly.

The more common contractor inspection we get is a phased or build-out inspection. For these inspections we visit a structure that is being built, commercial or residential, three to five times, depending on the wishes of the builder during the construction process. We look at it as the structure is going up. We look to see that the framing is being done correctly, that the wiring is being done safely and correctly, that the plumbing is the right type and in the right place. We check to see that the roof is being installed properly.

Contractor inspections, phased and build-out inspections are frequently initialized in commercial building. While less frequently used in residential, this type of inspection should be considered by anyone who is having homes built or remodeled.

“The most useful and exciting certification that I have obtained...” Jack Werner,
owner, A to Z Inspections
Front Page, The Real Estate Section, The Oklahoman 12/28/2013

Chapter 9

LIVING INDEPENDENTLY

“Living Independently” CAPS (Certified Aging in Place Specialist) UDB
(Universal Design and Build)

The NAHB (National Association of Home Builders) in conjunction with the AARP and the AIA (American Institute of Architects) and the National Professional Association for Occupational Therapists, and kitchen and bath Designers, over the past several years have built what I think are some fabulous, interesting and needed certifications for professionals. I teach these courses for the NAHB all across the country. Certified Aging in Place Specialist courses are normally taken by builders and remodelers, occupational therapists, heat and air people and real estate agents. Anyone related to real estate should take these courses, especially if they want to work with baby boomers. As folks get older they tend to sing a common refrain. “I just want to stay in my own home.”

My house provides a very good example of the benefit of the CAPS course – the Certified Aging in Place – to any professional we might hire and to us. Our home is a hundred years old. It’s in the historic community and we’ve lived here for a long time. We have many friends, neighbors, love the location, love our community and are very active in it. This home is two stories with a basement. There’s not a bathroom on the first floor. You can’t get into our house without going up or down stairs. If you use the laundry you have to go down steps. That’s been okay, but we’re getting older. If we decide we want to stay in this home, we will need to make some adjustments. It could mean ramps, an elevator, and certainly means installing a bathroom on the first floor. We have three bathrooms in the house, but none on the first floor. We would need a wider doorway and instead of those big old beautiful tubs, we would need to install a walk-in shower.

So the CAPS is about, “Let’s fix up the home in order for us to stay in it.” Study after study show that if people addressed these issues ahead of time, they could live

independently a lot longer. The Universal Design and Build is the same thing except those courses are geared toward new construction. Let's build a home from day one with wider hallways and wider doorways, walk-in showers, great lighting, and with at least one level entrance so that anybody in a wheelchair or a walker could access the home easily. All of this can be done with charm and beauty. It doesn't have to be and shouldn't be unattractive. The beauty of both of these courses is that they don't stop with just the remodeling or the building aspect. They wrap their arms about having a great, vibrant, wonderful life which includes what community services should we and can we get involved in that will enable us to stay comfortably and pleasurably in our own home.

What are your interests? If your interest is gardening, then it's not just about "Let's fix up the house." We may need to raise some flower beds so that the gardener can access them via a wheelchair. Identify hobbies, things that bring you pleasure, and your individual preferences. All of these are addressed in these types of certifications and these types of inspections.

If you have any clients or relations who, because of age or injury or medical problem, i.e Parkinson's disease, lupus, stroke; who has problems getting around, an Aging in Place inspection by a CAPS designated inspector is a prudent investment to help them live safely and pleasurably in their own home.

I teach those courses and speak on this subject all over the country. If you have any questions about the designation, and/or if you have someone you care about that might need this type of inspection and attention, I would be excited and happy to talk to you. The process is not just an inspection of the house, but includes recommendations and suggestions for everything from safety to utility bills to community services. For instance, if you don't add insulation in the attic, you are not going to be able to afford the utility bills. Or we might help identify somebody or some agency to help take you to doctor's appointments. I am very happy to answer any and all questions about the Aging in Place inspection or CAPS and UDB certifications. If I can't answer your question, I promise to direct you to the best resources available.

You may reach me, Jack Werner, Ph.D, Lic #255 at 405-412-7861 or atozinspections@yahoo.com.

“Hire the toughest, pickiest, most thorough inspector you can find ...” Inspector In The House, Barry Stone

Chapter 10

SUMMARY

- Unless you plan on bulldozing the structure immediately, always get an inspection.
- Come out ahead as a seller, get a seller’s inspection.
- Inspectors are like lawyers and doctors; most of them are adequate. What you want is “the most thorough,” the toughest, probably identified by phrases like “too picky,” “they don’t stick to code,” or “deal-breakers.”

This is Jack L. Werner, I have a Ph.D in Finance and a degree from OSU in Construction. This year, I am President for the second time of our state professional association and that is ORCIA, (Oklahoma Residential and Commercial Inspection Association). My company is one of the larger companies in the state. The certifications or qualifications we’ve achieved are too numerous to elaborate here. We love what we do! We work Monday through Saturday and our job is to get the inspection that you want when you want it. If we can answer any questions about the process or the service, about construction, or about Aging in Place concepts, if there’s anything we can do, we will do all that we can to be helpful. You can reach me any time at 405/412-7861. Our website is atozinspectionsok.com. We appreciate your time. If you have questions we didn’t cover, feel free to give me a call and I will be glad to try to find the answer for you. Thank you.

Jack L. Werner, Ph.D, Owner, A to Z Inspections
OK Lic#255 HUD Inspector #H387 203K Consultant #D1028
3625 N. McKinley Ave
Oklahoma City, OK 73118-3250
405/412-7861 Fax: 405/946-3293
atozinspections@yahoo.com

Books by Jack Werner, Ph.D.

To order copies, call 405-412-7861 or send a check to Jack Werner, A to Z Inspections, 3625 NW McKinley Ave., Oklahoma City, OK 73118.

Your Pool A to Z –

1 book..... \$22.95.....S&H.....\$3.00
12 books.....\$14.95 each.....S&H.....\$12.00
24 books.....\$12.95 each.....S&H.....\$18.00

Home and Building Inspections from A to Z -

1 book..... \$9.95.....S&H.....\$3.00
12 books.....\$7.95 each.....S&H.....\$12.00
24 books.....\$5.95 each.....S&H.....\$18.00

Design and Layout – Dawn Mahiya

Artwork – Amelia Merritt

Copyright © Jack Werner



Jack L. Werner, Ph.D.

3625 N. McKinley Ave.
Oklahoma City, OK 73118

405/412-7861
atozinspections@yahoo.com
www.atozinspectionsok.com

EDUCATION:

B.A., University of Central Oklahoma, Political Science/double minor in Management and Marketing
Ph.D., LaSalle University, Finance
A.A., Oklahoma State University, Construction with emphasis in Building Inspections

PROFESSIONAL ACTIVITIES AND CERTIFICATIONS:

Owner, A to Z Inspections, Oklahoma City
Oklahoma-Licensed Home Inspector since 2002 (Lic. No. 255)
HUD-Certified Inspector (# H387) and 203(K) Consultant C#D1028
First "Master Inspector" designated by ORCIA (Oklahoma Residential and Commercial Inspection Association)
ORCIA, President 2008, 2013
Completed over 2,000 building inspections
NAHB (National Association of Home Builders) Certifications in Aging in Place (CAPS) and Universal Design & Build (UD&B)
OSHBA (Oklahoma State Home Builders Association), Oklahoma Professional Women in Building (Member of the Year 2012)
Daily Living Centers (Adult Day Care), Board of Directors
Oklahoma Independent Living Resources, Founder and Provider of Aging in Place Services
Harry Reid Center, University of Nevada at Las Vegas, EPA Lead-based Paint Certifications
Numerous certifications in building and construction areas
Oklahoma State University Renewable & Sustainable Energy Advisory Committee
Columnist, *City Sentinel* newspaper, "Your House A to Z"
John Hancock Insurance Company, Agent and Broker, over 25 years experience (began as Sentry Insurance Property and Casualty agent), resigned to begin home inspection business
Real Estate Investor (Remodeled over 40 older homes)

COMMUNITY:

South Oklahoma City Rotary, Past President, Paul Harris Fellow
Oklahoma City Housing Authority, Former Commissioner
South Oklahoma City Chamber of Commerce, Past President

TEACHING EXPERIENCE:

Teaches NAHB-CAPS and UD&B courses (NAHB-Certified Instructor for Aging in Place and Universal Design Certifications)
Developed and continues to teach Initial Home Inspection Licensing Course and Continuing Education
Teaches Weatherization and Energy Efficiency Courses and Seminars
Teaches Renovator License course under EPA Renovation, Repair and Painting Rule (EPA-certified instructor and provider)
Taught Economics, Oklahoma City Community College

MILITARY:

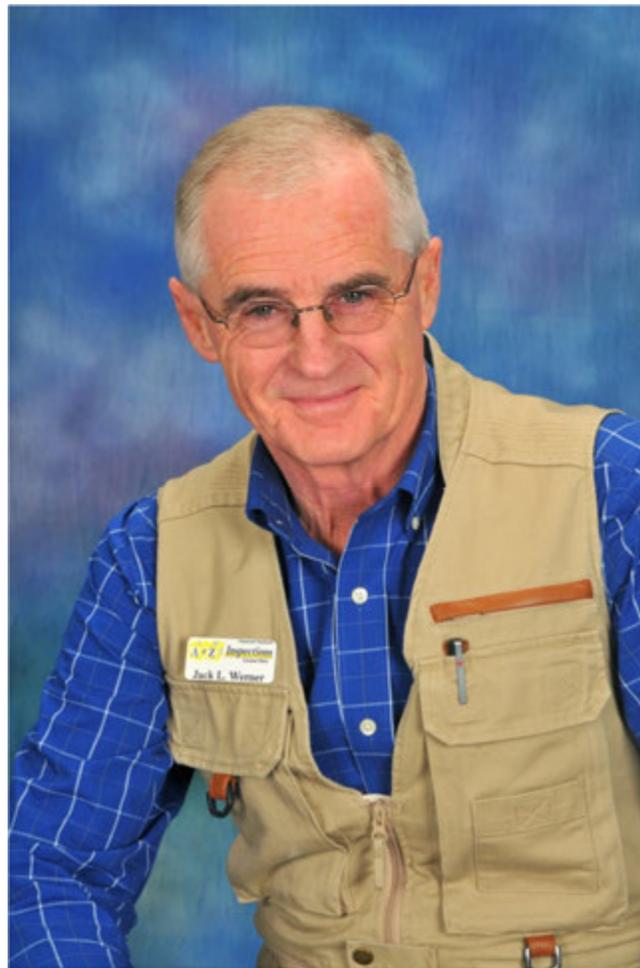
United States Army, December 1, 1966 – December 1, 1970; Russian linguist, 4th Infantry Division, K Co., 75th Airborne Rangers, two tours in Vietnam.



Inspections

Jack L. Werner, Ph.D. Lic. #255

Call 405-412-7861 (Fax) 946-3293



www.atozinspectionsok.com