Destructive Inspection Guidelines

.01 INTRODUCTION

In accordance with Alaska Statute (AS) 18.56.300, residential housing constructed on or after **July 1, 1992**, must undergo an approved inspection process to be eligible for financing by Alaska Housing Finance Corporation (AHFC). If the inspections were not performed, meeting this requirement may be difficult. Satisfactory completion of a "destructive inspection," by an authorized inspector **and** an engineer, **may** satisfy this requirement when accompanied by a signed and notarized *Destructive Inspection Certification*. Following are minimum procedures for conducting a "destructive inspection."

AHFC does not encourage this type of inspection to certify compliance with the law. Therefore, the borrower(s) must acknowledge and accept the inspection report and agree to hold AHFC harmless of any deficiencies in construction of the residence.

.02 GUIDELINES

An authorized inspector and engineer must conduct a physical inspection of the property accompanied by a duly authorized lender's representative. Using inspection procedures as outlined below, the authorized inspector and engineer determine whether or not a property (that was not initially inspected) complies with statutes. The inspector completes the applicable AHFC Form PUR-102, **and** a *Destructive Inspection Certification,* **if** the property is in compliance.

The authorized inspector retains the following items for a period of five (5) years and makes them available to AHFC upon request; authorized inspector's and engineer's written report, continuous video recording of the inspection and stationary color photos as required below.

.03 INSPECTION PROCEDURES

The following aspects of construction must be addressed in the written reports as described.

A. Plan Approval

Plans are reviewed and approved by both the authorized inspector and engineer. The engineer should calculate the adequacy of the size and span of the floor joist and beams. The engineer's report should address the depth of the footings and adequacy of the foundation for soil conditions. The engineer should state that the improvements are structurally sound and generally meet the state building code.

B. Footings and Foundation

The engineer must certify that he/she has conducted tests on the footings and foundation walls. Tests must establish that reinforcement steel (rebar) was properly sized and placed in concrete. If the foundation consists of pilings (driven or drilled), a copy of the piling installer's log must be reviewed to verify depth and adequacy for the structure and soil conditions.

C. Framing, Electrical, Plumbing and Mechanical

Refer to *New Construction Inspection Guidelines,* **.07 Codes and Appendixes**, for related code information.

1. Framing

The report must include photos that show framing connectors are properly installed (i.e. truss hold-down clips), the attic is properly vented, and all flashing required is in place. The authorized inspector must certify that handrails and guardrails meet codes.

2. Electrical

The following electrical items require inspection.

- All electrical outlets must be tested and demonstrate continuous sequencing. The electrical panel box should be properly wired and marked; photos should be provided.
- Smoke detectors should be operational and conform to code.
- Any areas where a G.F.C.I. outlet is required should be properly wired.

In addition, a hole must be cut in the sheetrock in at least two locations (other than the laundry room) to inspect wiring at the junction box. Photos evidencing wiring properly stapled at the box should be included.

3. Plumbing

Plumbing must conform to the state building code. The inspection must include a water or air pressure test on the waste vent and water system.

In the laundry area, bathroom, or kitchen, a hole must be cut in the sheetrock to inspect the wastewater and venting in the plumbing wall. Photos showing the plumbing in this area must be included in the report.

4. Mechanical

Mechanical components must meet the state building code and be properly installed.

D. Insulation/Energy Efficiency

This inspection includes **cutting a hole** in the sheetrock to verify the adequacy of insulation, and that the insulation is properly installed. The Lender's representative may select the location at random. The inspector must also address the insulation in the floor and ceiling. Photos must evidence satisfactory installation of the vapor barrier.

The house must be rated 4★+ or better by the energy rater and the inspector must confirm adequate ventilation for the indoor environment.

.04 FORMS

A. Form PUR-102

The authorized inspector completes the applicable Form PUR-102, depending on the construction methods used. This form is recorded along with a *Destructive Inspection Certification*.

B. Destructive Inspection Certification

The authorized inspector completes a *Destructive Inspection Certification*, which is notarized and recorded along with Form PUR-102. This recorded document serves as public notification that the destructive inspection method was used to certify compliance with the law (AS 18.56.300)

Destructive Inspection Certification

By my signature below, I certify that this dwelling meets the construction standards as outlined in AS 18.56.300 and 15 AAC 150.097.

Inspector: _____ License No.: _____ Date: _____

ACKNOWLEDGMENT

STATE OF ALASKA)
) SS.
_____ Judicial District)

On this _____ day of _____, _____, before me, a Notary Public in and for the State of Alaska, personally appeared _____ and _____, known to be the person(s) who executed the above instrument freely and voluntarily for the purpose therein mentioned.

_____

My Commission Expires: _____

By my signature below, I certify that this dwelling meets the construction standards as outlined in AS 18.56.300 and 15 AAC 150.097.

Engineer: _____ Seal: _____ Date: _____

ACKNOWLEDGMENT

STATE OF ALASKA)
) SS.
_____ Judicial District)

On this _____ day of _____, _____, before me, a Notary Public in and for the State of Alaska, personally appeared _____ and _____, known to be the person(s) who executed the above instrument freely and voluntarily for the purpose therein mentioned.

_____

My Commission Expires: _____

This certification must be recorded as an addendum to Form PUR-102.