Residential Field Inspections
Consultant Guidelines

NWM RISK MANAGEMENT

Updated June 2024

Table of Contents

Purpose and Scope

The purpose of this document is to provide detailed instruction and guidance to Residential Field Inspectors on the process of completing residential inspections for NWM Risk Management (NWM).

Overview

Inspections are conducted to determine the progress of construction activities to date. Typically, inspections are ordered by NWM clients [lenders] monthly. However, sometimes these inspections can be more or less frequent, depending on need.

In construction lending, the builder/borrower creates a budget outlining the overall cost of the project. Throughout the project, NWM is hired to verify onsite work and materials so the lender can confidently fund the loan.

NWM contracts with field inspectors local to the project. Field inspectors provide photo documentation of onsite materials and progress. Thorough and clear documentation ensures that our report writers can provide a current and accurate representation of construction progress and assets to date. A quick turnaround is critical to our success.

Responsibilities and Duties

Prior to Inspection

- Have a fully functioning smart phone or tablet.
- Download and use the Pruvan Direct App.
- Reliable transportation.
- Behave professionally while conducting NWM business.
- Accept inspection Orders via the NWM Inspector Line as soon as they come in.
- Review all project documents.
- Schedule and coordinate site access as needed.

Site Inspection

a) All inspectors must wear long pants and close-toed shoes.
b) Safely navigate construction sites; Follow all posted site safety rules.
c) Meet with site contacts to ensure a complete inspection, when instructed.
d) Within 2 days of assignment, complete a full inspection; Provide photo documentation of exterior and interior progress.

NWM Inspector Line

NWM inspection coordinators are available during business hours, Monday through Friday 7am-5pm PST. You will receive the most immediate response by contacting our inspector line. This line can be reached at (503) 749-6099. You will be notified of assignment by text. If questions arise while on site, communicate with the NWM inspector line ASAP.

Scheduling Requirements

Your inspection assignments will come directly from NWM. If a site contact asks you for an inspection, let NWM know right away, and we will confirm with the client [lender].

A field inspector might be asked to schedule an inspection at the request of the lender/borrower/builder. It is important to follow these scheduling orders. If you learn from a site contact that you should do something other than NWM has instructed, please let NWM right away so we can confirm and update our records if needed. If you are unable to reach a contact within 24 hours, please let NWM know.

Gaining Site Access

In the beginning stages of construction, the site is often accessible without coordinating access. If you are not given specific instructions, you can drop by the site to take pictures. As the project progresses you will need to coordinate access, whether with a site contact or by getting lock box code. Communicate access issues with NWM early to avoid delay or to avoid a repeat trip. We won't pay for an additional site visit if poor photo quality or insufficient photos are your fault, but you'll be compensated at your regular rate if the revisit is due to unrelated circumstances.

Picture Requirements for All Inspections

Walk the entire site and building. ***Complete a full photo inspection making sure to capture all aspects of the site, every time.*** *If questions arise while on site, communicate with the NWM inspector line ASAP. Photos must be taken in horizontal view through the Pruvan Direct App.*

Stand back, capturing as much information as possible in each picture. Document anything of value with a picture. NWM can give partial credit for materials stored onsite. Make sure we know what the materials are by taking a close-up of the label and/or writing a project note in the Pruvan app. Be sure *what* is being documented is clearly visible from the photo. Slow down and take fewer clear photos as opposed to moving quickly through the site, resulting in blurry unusable photos.

Take enough photos that partial completion is clear to the report writer. If items are not present, try to capture that as well.

The number of photos that you take will depend on the size and stage of the project.

- Early-stage projects may only require as few as 5-10 photos.
- Late-stage projects may require 25 or more.
- The most important thing is that you capture the entire scope and progress of the project.

Address Identifying Photo

Verify you are at the correct location. You will be instructed to take an address identifying photo. A location can be verified by posted sign, spray painted markings, onsite documentation, referencing a plat map, confirming with an onsite. Get a close-up of this, so we can verify the exact house numbers are accurate. It is important that you let NWM know if you were unable to verify the address by writing DETAILED notes within Pruvan. Avoid simply yes or no answers.

Exterior

1. All four (plus) sides of the structure.
2. Straight on photo of each exterior door (doors are often large ticket items, installed at the end).
3. Garage door and hardware. If there is no garage door, attempt to capture that also.
4. Roof.
5. Concrete work.
6. Landscaping.
7. HVAC, A/C, heat pump, electrical.
8. Home wrap.
9. Siding.
10. Windows.
11. All stored materials including appliances. Document labels so we know what is inside.
12. Porch, patio, deck etc.
13. Propane tank (if present).

Interior

1. Each room, including walls, windows, trim, mirrors, fixtures, lighting, and doors.
2. Closets with or without a closet package (shelving, built-ins, etc.)
3. Stairs between each floor. (Stop when taking pictures, they often come back blurry)
4. Cabinetry counter tops and hardware.
5. Each area/type of flooring. (e.g., bath, kitchen, carpet, vinyl, tile)
6. Plumbing; rough in and finish, including any fixtures.

7. Electrical: rough in and finished including any light fixtures.
8. Fireplace(s).
9. Furnace.
10. Hot water heater.

Custom Homes

Custom homes can be unique as the name suggests. Custom Homes can be hard to locate. And there are often quite expensive features, appliances, fixtures, etc. You can request a budget for the overall project to ensure you are capturing all the items in full.

Subdivisions – Production Build

You might be asked to inspect multiple homes in a subdivision. If there is a job shack, check in before walking the site. As is the case with any site, it is your responsibility to observe posted/communicated safety rules. You should be provided a plat map through the Pruvan assignment or from the job shack. Reference this map to ensure the location of each home is correct. You must complete a FULL inspection for every home assigned within a subdivision.

Rehab Inspections

Remodels, Fix and Flips and Rehab inspections are unique. Often these projects will not be open if you just drop by. Typically, access will need to be coordinated with a POC. Please reach out to NWM for more information.

Multi-Unit – Duplex; Triples etc.

Complete a full exterior/interior inspection for all units. Often work is done in stages for all units. Document the similarities from unit to unit. Focus specifically on the differences from unit to unit. Take photos of **each** large ticket item so NWM can give credit for materials and progress appropriately.

Large Scale Sites – Site Development and Large Multi-Unit Projects

If you are assigned a large-scale site, additional information will be sent to you from NWM. If you are interested in completing Large Scale Site inspections, please let us know.

Review Documents, Notes and Project Information

Prior to leaving for the site review all documents provided to you through the project, by text or by email. If there is something that you need, let NWM know, and we will work to get it for you. If you are given updated documents while onsite, it's important to let NWM know so we can update our records.

Plat Map

A Plat map indicates how land is divided into lots. It's often necessary to accurately locate a lot in a

subdivision. If you check in at a job shack, confirm the map you have is accurate and up to date.

Site Photos

Site photos may be from a previous inspection or of the site before the loan closed. Check the date, they might be old. Site photos can confirm the location of a project is correct and give a baseline of what has changed since the last inspection. If it is your first time to a site, make sure you ask NWM for site photos before completing an inspection.

Budget

Before closing a loan, the builder/borrower/developer will create a project budget. This is not often available at the time of an inspection but can be requested to provide an overall scope of the project.

Draw

A draw is created from a budget and indicates the items the borrower says are complete. In addition to completing a full inspection, if a draw is available make sure to document any materials or progress on the indicated line items.

Helpful Tips

How to introduce yourself on a jobsite

"I've been asked by [lender] to complete a construction progress inspection. I'm here to document all work and materials onsite. A report writer will review my photos, update the budget, and return it to the bank."

The lender name for any project can be found on Pruvan above the address

Pruvan Notes

Some information cannot be communicated with a picture alone. Write a project note in Pruvan if there is something you want NWM to know about the inspection. Add residential@nwmriskmanagement.com to the TO field so that we are notified.

Thorough Photos

Always start photos from the street level floor. To identify that you are changing floors, take a picture of the stairs going up or down before moving to a higher or lower floor.

When dealing with multiple unit developments, identify which unit you are entering by taking a picture, or pictures, of your hand holding up the number of fingers matching the unit number. Take quality photos. **NWM is unable to work with blurry photos or thumbs in your photos.**

Capture as much information as possible in one photo. When possible, try to take broad photos of each room rather than individual photos of each item in the room. Close up pictures are not helpful unless there is text to read on a box of materials or an address/lot number. This will cut back on file sizes and make for a more efficient inspection.

Further Inspector Resources

Our website is a great resource for further FAQ's. This includes letting us know any upcoming dates that you are unavailable, downloading documents, and training videos.

https://nwmriskmanagement.com/inspectors/
Password: network

- W-9 form
- Support Videos
- Photo examples
- Forms: availability, change of address, refer a field inspector
- Advanced training; Large Scale Site Guidelines
- Pruvan guides and tutorials
- Common questions

Payment and Paperwork

NWM issues payments after progress photos have been completed, processed, and approved. Payments are processed in the order that they are received, once approved. Upon entering the payment queue, your payment could take up to three weeks to process. Please note payments may be delayed on holidays. NWM works with a reverse invoicing system, so as soon as a project is completed and sent to the client, invoicing is prompted. You will receive an invoice when you receive payment. You can track incoming invoices and upcoming payments through Bill.com.

Direct deposit is preferred as it will expedite your deposit. Otherwise, checks are sent via U.S. Mail and can take up to 10 days. Direct deposit is set up with your initial on-boarding.

Onboarding paperwork and can be requested or changed as needed.

Paperwork is required prior to your first inspection and payment. Please ensure all paperwork emailed to you is submitted within 36 hours of hire.

Our on-boarding process includes, but is not limited to:

a. 1099 Agreement with NWM (sent via BOX)
b. Background check (Sent via Checkr)
c. W9 (Sent in Welcome Email)
d. Payment set up through Bill.com (Welcome email from Bill.com sent separately by the end of the first week the inspector is onboarded)

Upon hire, *(if requested)* you will receive through USPS a vest, badge w/lanyard, business cards and a

welcome letter. This is critical in your inspections as it provides you with NWM proprietary tools to support your inspection. This is also why urgency around submitting your paperwork is critical to your initial success.

Pruvan Direct

NWM assigns all photo inspections through Pruvan Direct and expects that all photos are taken and submitted through the Pruvan phone app. Under no circumstance may you take photos outside of the application and attempt to upload. When first partnering with NWM an inspector will receive a welcome email from Pruvan <mailer@pruvan.com>. If you have not received an email from Pruvan check your junk email. Download the Pruvan app to your phone so you are ready to take pictures when an inspection is assigned to you. Access past and future inspection information through the Pruvan website: https://direct.pruvan.com/

Helpful Pruvan Links

Android Devices
iPhone/iPad Devices
Quick Start Guide for Mobile App

Pruvan Help Desk

512-244-9511 ext. 4

NWM Key Contacts

Onboarding, Billing and Paperwork

Nicole Book, *Senior Operations & HR Manager*
Taylor Lawson, *Operations Coordinator*
Abby Randol, *Accounting Coordinator*
Victoria Oliver, *Accounting Coordinator*

Scheduling Inspection Coordination & Onsite Support

Emily Rademacher, *Department Director*
Brittany Buster, *Lead Inspection Coordinator*
Ben Wood, *Inspection Coordinator*
Lucinda Peterson, *Inspection Coordinator*

schduling@nwmriskmanagement.com
503-749-6099

Inquiry Submission

Please complete this form for any inquiries:
https://forms.monday.com/forms/e3805b47736154a5b229041b66e7adab?r=use1