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By Donald Lovering, Speaker of the Council of Representatives







ASHI MISSION STATEMENT

To set and promote standards for property inspections and to provide the educational programs needed to achieve excellence in the profession and to meet the needs of our members.

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Managing Risk Claim 9: HVAC and A/C

By Stephanie Jaynes, Marketing Director at InspectorPro Insurance

Note: The Managing Risk column reviews the most common allegations in the industry and provides tips to make inspectors better equipped to prevent claims.



During a routine home inspection, one of our inspectors performed a visual inspection of the property's furnace. In his report, he noted signs of condensation and a lack of proper maintenance. However, the furnace was functioning properly.

A few days after the inspection, the inspector's client—an attorney—claimed that the furnace had stopped working. As a result, the pipes had frozen and caused significant water damage. According to the claimant, a tech they'd hired to fix the furnace stated that the furnace had stopped working because of a loose flame sensor in the furnace. The claimant argued that the inspector was at fault for dismantling the furnace and not re-securing the flame sensor.

WHY ARE HVAC AND A/C CLAIMS SO COMMON?

Most often, the claims we receive involving heating, ventilation and air conditioning systems revolve around these issues:

- Misidentification
- Failure to report
- Concealment

MISIDENTIFICATION

To determine a heating or cooling unit's age, inspectors usually can refer to the manufacturer's nameplate tag on the unit itself. Occasionally, inspectors get lucky and the date is listed as the manufacture date. However, most of the time, the date is hidden within the serial number. Because the unit age may require some decoding to obtain, we receive a number of claims due to inaccurate age estimates within inspection reports.

Another issue we see is misidentification of a heat pump when no heat pump exists. Oftentimes, when it is too warm to test the heat pump and the home inspector does not identify a gas furnace, the inspector makes the assumption that the unit has a heat pump. On more than one occasion, we have seen the existence of merely electrical coils, which, while functional, are incredibly expensive to run.

FAILURE TO REPORT

Sometimes, inspectors have clauses in their inspection agreements stating that they will not inspect heating and cooling systems if the weather is too warm or too cold. Believing that a blanket statement in the inspection report or the inspection agreement will somehow magically absolve you of responsibility for untested units is wishful thinking.

CONCEALMENT

In preparation for the property's sale, sellers and their real estate agents will sometimes hire contractors to charge the units or top off the refrigerant to elicit positive inspection results. Such practices can inhibit your ability to accurately report the heating and cooling units' conditions. For example, if one of the units has a leak, it may be more difficult to spot that leak if the units have been recently serviced.

"It's not necessarily intentional concealment, but it means that the systems are going to perform great while you're there [but], two weeks later, they might not," explained Richard Stockton of A Better Home Inspection Service, LLC (https://www.abhomeinspectionllc.com/) in Virginia.

WHAT CAN INSPECTORS DO?

As with all claims prevention, it's important to have a thorough pre-inspection agreement (http://ipro.blog/pre-IA) and inspection report—with lots of pictures of defect and non-defect areas. However, to avoid HVAC and A/C claims specifically, there are certain elements you should draw particular attention to during your inspection and in your inspection report.





DON'T MAKE ASSUMPTIONS. To avoid misidentification claims, it's important to not make assumptions. Use resources like the Building Intelligence Center (http://building-center.org/) (free) or the Carson Dunlop Technical Reference Guide (https://store.carsondunlop.com/product/technical-reference-guide/) (\$59-\$79) to accurately decode model and serial numbers.

If you can't make out the age of the unit on the manufacturer's name plate, say so in your report. (A bad guess does more damage than an honest disclosure that the age wasn't determinable.) Additionally, if you cannot identify the existence of a heat pump, do not identify that one exists.

PROVIDE DETAIL. Oftentimes, we receive inspection reports that have too little information. For example, in the heating or air conditioning sections, inspectors may merely check a box stating the units were satisfactory or functional. When inspecting HVAC and A/C systems, avoid the temptation to be overly brief. The more information you provide for the client, the more information you provide for your defense. Although it definitely helps to indicate the units' functionality in writing in your inspection report, it is even more helpful to have photos to back up your findings.

"Take pictures of the temperature lines that you see. If the lines were sweaty and cold through your laser thermometer, then [your photos] proved that, at the time of the inspection, the unit was working well," Stockton said. "I take pictures of everything: good, bad, or ugly." For Stockton, part of taking photos of the units includes getting a picture of the manufacturer's name plate, which will help you appropriately identify units like we discussed previously.

Furthermore, if you were unable to test a unit due to weather or other inhibitors, you must explicitly state what you did not test and why in your report. Only by calling out the individual circumstances in which you cannot properly test a unit can you adequately protect yourself from associated negligence claims.

LOOK FOR SIGNS OF CONCEALMENT. A day or two prior to his inspections, Stockton frequently drives by his inspection properties to get a general sense of the houses he'll be examining. During such drive-bys, Stockton sometimes catches HVAC technicians' vehicles in inspection property driveways—a good indicator that contractors may be topping off fluids or recharging units in preparation for the inspection.

Although you cannot always catch a contractor outside of the property prior to your inspection, it is wise to indicate how a recent service may influence the results in your report. And, if possible, it's even better to obtain definitive information regarding technician appointments from the sellers and agents themselves.

"If refrigerant was added [by the technician], but there is no indication on the ticket that the problem or the leak had been fixed, then you've got to figure that [a few weeks] down the road, that air conditioner is not going to be cooling," Stockton said.

PROTECT YOURSELF FROM CLAIMS: After establishing that the home has HVAC or A/C issues, it's important to clearly communicate your findings to the client. Inspectors recommend emphasizing the limitations of an inspection and explaining your findings in terms the client can understand.

Even if you do everything right, you can still get an HVAC or A/C claim. Just take it from our home inspector in the example at the beginning of this article.

In response to the pending lawsuit, our claims team contacted the claimant and argued that a "loose heat sensor" caused by a visual furnace inspection is highly improbable. (Who knows anyone who removes heat sensors during their visual, noninvasive home inspections?) Rather, a dirty heat sensor is much more likely the culprit. In fact, the inspection photos clearly showed that the furnace was not well-maintained and that the likelihood of the heat sensor failing was high. Furthermore, there were several witnesses that confirmed that the furnace continued to run during, immediately after and within the 48 hours of the time and date of the furnace inspection. That means that the heat sensor could not have been disconnected the entire time.

Despite our claims team's rational defense, the inspection client continued to pursue their claim. In fact, the claimant filed suits against not only the home inspector, but their homeowners' insurance carrier and their insurance agent, arguing that the water damage should have been covered by their insurance policy. The claim against the home inspector was in excess of \$137,000, not including interest and legal costs.

So, our claims team assigned local counsel to the case and the flurry of attorney letters began. The inspector's attorney would deny the home inspector's liability and the claimant would reject the attorney's defense. A year and a half went by like this, with the claimant refusing to drop their charges. Eventually, our appointed attorney was able to settle the claim for \$3,000, less than two percent of the claimant's original demand. Our insured inspector paid their deductible after the claim closed.

It's essential to carry errors and omissions (E&O) insurance for defense and payout help. Contact your InspectorPro broker or submit an application (http://ipro.insure/app-ASHI) to receive a quote at no obligation.

UP NEXT MONTH: ELECTRICAL CLAIMS

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HOME ENERGY SCORE UPDATE IT'S NOT ALL ABOUT THE ENERGY

By ASHI Staff



A home's energy performance has big implications for other homebuyer hot buttons.

nspectors across the country who offer the Home Energy Score (HES) have been using, for the most part, a sales pitch similar to what the Department of Energy (DOE) envisioned when they developed this tool for the home inspection industry:

- The Score tells homebuyers how much they can expect to spend toward utility costs, a factor often overlooked by buyers when they're figuring monthly budgets for a new home.
- The HES report details the specific items that homeowners should address to improve their home's performance and in what order, which is a huge help during the first couple years of new homeownership, when homeowners typically do most of their improvement projects.

Health and comfort are usually even more important to homeowners than saving money on their utility bills.

- New easy-to-understand checklists from the DOE help homeowners know which contractors to hire and how to make sure that jobs are done correctly—a major hurdle finally addressed.
- Getting a new, higher Score for an improved home is easy and it grants the owner the full value of a home's energy features upon resale because Home Energy Scores are being integrated into multiple listing services (MLS) across the country.



Not surprisingly, these features tend to be enough to leave homebuyers feeling pleased about using an inspector who can deliver a Score, whether it's an up-sold ancillary service or a quick inclusion into a basic inspection package. In addition to customer satisfaction, inspectors are finding that their status as a Certified Assessor™ regularly leads to conversations with homebuyers about other aspects of the home, most notably issues of health and comfort.

The DOE tells us that these two issues—health and comfort—are usually even more important to homeowners than saving money on their utility bills. Here are some connection points between the Home Energy Score and priorities that often hit "closer to home" for owners, priorities that can lead to satisfied clients when inspectors are prepared to address them.

IS AN EFFICIENT HOME A HEALTHY HOME?

It's well established that the "Is this home going to be a healthy living space?" conversation is a dicey one and inspectors are wise not to overpromise in this regard. Still, inspectors who include a Home Energy Score are bringing to light some factors that truly can affect the health factor of the home and they have a built-in prompt to make this point when it applies.

High-efficiency furnaces, for example, are "sealed combustion" units that isolate any potential harmful gasses from the living space and many high-end gas water heaters are the same. All-electric homes with modern heat pumps are both energy-efficient and totally free of combustion, a scenario that is becoming more desirable to homeowners with every new study that comes out about healthy living.

Similarly, most homes are "leaky" in the extreme—both to outside air entering the home and to duct systems located in areas (attics and crawlspaces, especially) where air quality tends to be problematic at best. Air-sealed homes and supertight duct systems are hallmarks of both energy-efficient homes and healthy homes, and both of these items are key parts of the Home Energy Score.

Obviously, there are two different conversations that proceed from these items—one celebrates the beneficial energy efficiency and health features when these items are present, and one alerts homebuyers to potential issues when they are not. HES inspectors can wade as far into these conversations as seems appropriate, with the added benefit of being able to fall back on the DOE to serve as a third-party authority; Home Improvement Expert documents are easy to link to or hand out, and they are available to any Assessor who sees value in engaging their customers in these valuable conversations.

OUTSIDE THE COMFORT ZONE

Anyone who has ever owned a home knows that a high level of comfort throughout the house is anything but guaranteed. Draftiness, humidity variations, frustrating temperature differentials between rooms—these are the longstanding complaints of homeowners in every climate and at every price point. Although the connection between energy efficiency and comfort levels isn't perfect in every case, the DOE tells us that the correlation between the two is strong for homeowners across the country.

Inspectors who offer the Score can feel confident in making the connection, for example, between high levels of insulation and more uniformly comfortable living spaces because the temperature of surfaces in the building—chiefly, walls and ceilings—are closer to the temperature of the air, which is one of the most important factors affecting personal comfort.

The exact same principle applies to double-paned windows. Air sealing makes another appearance as a critical component of both energy efficiency and observed comfort levels because a drafty home can ruin both a quiet night at home and a monthly power bill.

All told, inspectors who deliver a Home Energy Score can feel good about delivering either a reasonable assurance of comfort levels in a home if certain energy-related items are found or a clear pathway toward achieving that goal if they aren't.

GFT STARTED NOW!





Jen Gallegos (jeng@ashi.org) at ASHI HQ is always on hand to answer questions and to give encouragement to inspectors looking to get started using the Score. Or you can head right to ID Energy and get signed up at energyscoreusa.com/sign_up.php.



The basis of science is observation and conclusions based on reasoned, discussable phenomena. Good communication is key to the advancement of science. This is true in the home inspection business, too. Let's explore some more connections.

Science tries to explain systems

Our planet, for example, can usefully be understood as a single organism. Its many interconnections are complicated. Yet, the better we understand the interconnections, the more likely we are to be able to keep it a safe home for all of us. Similarly, the better we understand how systems in a home work, the safer we can keep the home and the better inspectors we will be.

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One example of house science confusion is "filtration lines"—those dark stripes along the walls of carpets (Photo 1). The presumption is that fine particles get sucked toward the walls by negative pressure provided by the forced air system. Some sources say it's even due to holes in the ductwork.



Photo 1

Questions to ask:

- How much pressure is needed to pull dust along a wall?
- Why are the lines so uniform? Certainly, some areas of the wall would be more permeable than others?
- What about lines on concrete

Occam's Razor is a standard for testing hypotheses and it proposes that simple solutions are more likely to be correct than complex ones. In this example, surely, the tack strips make it more difficult to clean next to the wall. Carpet cleaners who say these areas can't be cleaned are not pretreating the area with a brush or using a small enough vacuum head. It seems to make the most sense that these stripes are primarily just dirt that is not easy to vacuum.



Photo 2

Maybe, in some cases, dust comes out of the ducts! A situation like Photo 2 would certainly be cause for comment. It's important for home inspectors to stay humble and keep trying to get a bigger picture, say, from multiple causes.

Occam's Razor also can help home inspectors explain simple solutions to homeowners and protect them from less knowledgeable or unscrupulous contractors. "Please, just get the gutter cleaned before you have the basement waterproofed!" is something I've said to my clients many times.

Cleaning the gutters and adding downspout extenders are a simple surface solution to wet basements. Even adding expensive foundation floor drains means that the water still has to pass over the whole basement wall before it gets removed. But how about this drainage solution (Photo 3) that saved a house from the waterproofing expense?



Photo 3

Here's one expansion tank attached to chlorinated polyvinyl chloride (CPVC) pipe that looks like a catapult. In some new homes, these are still being installed straight up on 18 inches of ¾-inch copper pipe. Water is supposed to cycle in and Photo 4 out, but if the internal bladder fails,



Science can see into

We know when the sun will

expand and melt the earth be-

the future

the tank remains filled with water. I have seen two-year-old tanks full of water that bend the lower joint. One plumber told me of a situation in which a tank torqued off and did \$75,000 worth of damage to the basement. Therefore, these tanks need to have shelves placed under them or straps set up to support them so they stay upright.

Expansion tanks are installed because water takes up more space when it's heated (as does everything else). The pressure causes weeping valves and joints nearby and, in one of my clients' houses, a CPVC joint to pop out in the bathroom just above the water heater. These effects happen regardless of the absence of backflow preventers.

Utility has to be balanced with safety in science

There are always trade-offs between function and safety. Think about the moon mission: Astronauts have to stay alive while riding on a bomb. The more complicated the system, the harder it might be to understand the safety concerns.

Now, think about water heaters and electric panels. Real estate agents will say they "work," yet these systems contain safety devices that can't be tested until they're needed...and that could be too late. Circuit breakers are supposed to trip before the wires melt. Thermostats on water heaters are supposed to turn off before superheated water comes shooting out of the temperature-pressure relief (TPR) valve, which is not desirable, but better than the tank exploding. However, if the TPR valve doesn't work, then it's astronaut time.

In addition, gas furnaces eventually get holes in the heat exchanger. All of these circumstances are unlikely to cause death, but why take the chance with a Federal Pacific or Zinsco panel, a water heater more than 15 years old or a gas furnace over 25?

In summary, as teachers of house science, we need to do our best to understand how the different parts of a house work together, link our recommendations to observable facts as we discuss them with homebuyers, be humble (we might not have the whole picture) and look out for the future of our clients by making sure their new house is safe.

Useful Science Terms

Condensation: Condensation is a process. It's the opposite of evaporation. That stuff on your iced tea glass in August is condensate.

Galvanic corrosion: When different metals come into contact with each other, an electrical current forms, which can lead to the degradation of the materials. Scientist Alessandro Volta used this property to invent the battery. One of the oddest occurrences of this in homes is those green spots all long the bottom of copper pipes (Photo 5). These are caused by steel flakes, from old water heaters, settling along the pipes, eventually causing pinhole leaks.



Photo 5

Efflorescence: When water passes through a substance or, like on metal ducts, simply touches it, salts are drawn out.

Three ways that heat moves: Conduction occurs through touching. Convection occurs through air movement. Radiation is invisible infrared electromagnetic radiation. Insulation with a foil face prevents all three kinds of heat movement.

Adiabatic cooling: This principle is part of why air conditioners work. Have you ever cleaned your keyboard with a can of air? A volatile fluid (meaning that it has a low boiling point) is compressed in a can. It has a certain amount of heat in a small space and, when you reduce the pressure by opening the valve, it has the same amount of heat in a larger space, so it gets cold.

Also, the change of state from a liquid to a gas absorbs heat from the surroundings (in the same way that sweat from your body takes the heat with it as it changes into a gas).

This all happens when the high-pressure line shoots coolant into the interior coil. Well, the low-pressure line (the big lineset pipe) then takes it out to the compressor/condenser to get pressed into a liquid again so the cycle can repeat itself. No net heat is lost, it's just transferred outside. The only energy added is by the work the compressor does (and the exterior fan).

Adiabatic cooling is also how water vapor that leaves the ground turns to water droplets in clouds because the air pressure decreases with altitude. The air literally weighs less as you go up. The weight of air pressing on us at sea level is like being under 10 meters of water.

More Random Science

Stomach: I'm just throwing this one in because it bugs me. Our stomachs are under our rib cages on the left, lower side. So, you can never really hit someone "in the stomach." It's our abdomens that hurt (even when they have not been hit) because the intestines do most of the digestion and have most of the taste buds that can sense a problem and make us throw up or go the other way.

> To get more science refreshers, check out my website (www.nosurpriseshomeinspection.com/). I offer a nice 25-page history of the universe and a Bill Johnson Home Inspector mystery story, involving a Bosnian spy, a Saudi prince, military investigators and very hazardous houses!

The opinions expressed in this article are those of the author only and do not necessarily reflect the opinions or views of ASHI. The information contained in the article is general, and readers should always independently verify for accuracy, completeness and reliability.

EXPERIENCES INSIGHT & EXCITEMENT



By James Thomas, Executive Director

've had a wonderful first year here at ASHI. I can't believe how quickly the year has flown by. I've been encouraged by the warm reception that I received from members and, as I look back, my first year has been full of experiences, insight and excitement.

It's been fantastic to learn all about ASHI's rich history, and to be a part of shaping our current momentum and bright outlook for the future. I learned that this 43-year-old organization defined a profession, upholds that profession and attracts the next generation coming into it. By meeting ASHI members at conferences, chapter seminars and functions across the United States and Canada, I've seen and felt their pride in their ASHI membership, and their desire for ASHI to continue to move forward with vision and focus.

I was honored to represent ASHI on Capitol Hill, and meet with legislators and government officials. Our conversations were about ensuring that home inspectors are treated fairly in today's ever-changing political and business climate. I appreciate being able to carry on the torch to ensure that home inspectors continue to be recognized as true advocates for consumers. I learned that ASHI has effectively partnered with decision-makers who work to ensure that legislative bodies do not adversely affect home inspectors who are trying to make their businesses succeed.

I attended my first Leadership Development Conference (LDC) last October. Each year, the Chapter Relations Committee coordinates this event that guides future leaders to learn new ways to impact their chapters, their communities, their clients and even their own businesses. This workshop-style conference connects chapter leaders, and gives them resources and ideas to create innovative ways to engage and educate their chapter members. The sharing of best practices was evident throughout the conference. I learned that ASHI has a committed group of volunteers who not only strive to better themselves through education and networking, but also focus their efforts on improving the experiences of those they passionately serve.

I enjoyed my first InspectionWorld®. I had the opportunity to see our world-class education firsthand, and enjoy the camaraderie and energy of the ASHI community. It was exciting to interact with our partners and vendors who provided the attendees with custom solutions to the problems faced in day-to-day business.

During IW, it was fantastic to be a part of the relaunch of the ASHI Foundation. The partnership with Homes For Our Troops was incredible. In three days, we raised more than \$30,000 for Army SPC Joseph Palke, who returned from combat with life-altering injuries. This donation was instrumental in helping start the building process of a home that was specially equipped to ensure him a safe living space, and allow him to continue to focus on his health and adjust to life after his injuries.

I learned at IW that ASHI provides top-notch, in-person education and valuable resources that help members become better home inspectors. I also learned how compassionate ASHI members are, giving without measure and serving in ways that go beyond home inspection.

I'm excited for what the next year holds. We've made some investments in infrastructure, such as the database, to help us serve you better. We are also in the process of revamping the ASHI website to help make resources easier to find and to provide more tools that will add value to your time spent on the site. The redesign, which is based on user feedback, will help consumers get to the Find An Inspector tool easier—this will help drive business for our members.

In addition, discussions are under way to partner with organizations to help drive other revenue streams. We are continuously exploring opportunities to amp up the benefits that matter to our members by cultivating key relationships.

We're updating the ASHI Online Learning Center to make it easier to search for topics of interest, understand state-specific continuing education credits and find educational opportunities that match your level of expertise. We will also offer new opportunities for digital badging in specialty areas.

We've successfully launched a Live Webinar series, with sessions led by content experts who share insights on useful marketing and business topics. These 1- to 1.5-hour seminars give participants opportunities to brush up on areas of interest or learn something new. All of these webinars are being recorded and will be available to members on the ASHI Online Learning Center.

The LDC team is developing plans for October's conference that will tap into the best ways to influence future leaders of ASHI and offer them insights on chapter leadership. Also in 2019, a new Excellence in Education Conference, open to all members, will follow the LDC. Watch for details to come about this exciting new offering.

IW 2020 will be held in New Orleans and I've already met with key staff at the host venue. The Hyatt Regency is a beautiful facility that will easily accommodate all of our needs. IW 2020 will be a unique opportunity to take part in exceptional educational tracks and see all that New Orleans has to offer.

It's an honor and a pleasure to serve you all in the role of Executive Director, and I look forward to another great year.

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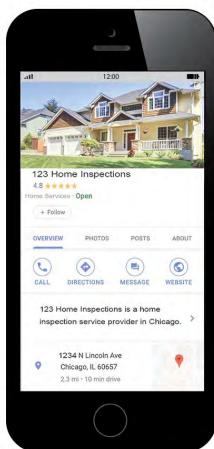
WHAT IS 'GOOGLE MY BUSINESS'?

By Margaret Horn, Business Development, K-3 Technologies



Margaret Horn leads creative content and local search at K3 Marketing. Together with Andy Patel, CEO of K3M, they partner with business owners to help build brands and grow sales using PPC Ads and SEO strategies. Since 2005, K3 Marketing has helped home inspectors attract qualified visitors and convert them into leads.

For more information or to schedule a complimentary review of your marketing plan, call Margaret at 678-622-4947 or email maggie@k3.marketing.



oogle My Business (GMB) is a free tool designed for companies to manage their brand on Google Search and Maps. GMB provides a simple, straightforward way for customers to contact you in real time. Customers can call, get directions or visit your website in one click. If you don't have a Google My Business listing, your competitors probably do, which means you are missing out on potential leads.

As a business owner, you need to maintain control over your brand image, especially online. Google My Business is the easiest way to manage your online presence across multiple platforms. Using this free tool can help build search engine optimization (SEO) credibility and increase organic page rank. Businesses that consistently contribute relevant, original content to their website, listing or blog have seen an impact on their SEO page rank.

As a business owner, you need to maintain control over your brand image, especially online.

Benefits

There are many features to help you interact with potential customers. The platform allows the business owner to update information such as hours, description and service areas on Google. Easily add pictures, create posts, receive direct messages and respond to reviews. In addition to providing your company's information, GMB offers extensive features for customer engagement, including the following:



- REVIEWS
- PICTURES
- POSTS
- INSIGHTS



One of the greatest benefits of GMB is the customer reviews. Research suggests that 84 percent of people trust online reviews almost as much as word-of-mouth referrals. GMB allows customers to rate and review your business. To boost your reviews, we recommend sending customers a follow-up email with a direct link to your listing.



It's important to respond to reviews as they come in, positive or negative. Most companies experience a negative review at some point and clients typically understand. How you handle a negative review is critical to how future clients may perceive your customer service.



Pictures and posts can help people get a vibe for your business and feel more comfortable before contacting your company. Posts can be informative, promote new services or provide updates about your company. Photos can be anything related to your business, such as the following:

- LOGO
- STAFF LISTING
- MARKED VEHICLES
- INTERIOR AND EXTERIOR **PHOTOS OF OFFICE**
- RECENT PROJECTS

Setting Up Your Listing

You can set up your listing online in a few easy steps, but before you set up a listing, do a quick search on Google Maps to see if your business is already listed. Some clients find that their company already has a listing even though they did not set it up themselves. This is common—both customers and businesses can create account listings. In this scenario, you will need to claim the existing listing.

TO SET UP OR CLAIM A LISTING:

- 1. Go to www.business.google.com and sign in using your Google account.
- 2. You will be prompted to enter the business name and information.
- 3. If you see your business on the drop-down menu, simply click the listing and confirm the profile information.
- 4. If your business is not on the list, continue to fill in the information required to create your listing.
- 5. Verify the listing via phone or mail.

Verification

Before the listing is published, you need to verify your affiliation to the business. This can be done via phone or US Postal Service mail to a physical address. Unfortunately, you cannot use a post office box as your business address; however, you can use a personal address and hide it from the profile or set a service area.

Once your account is verified, you can make changes and optimize the listing. We recommend filling in as much information as possible, requesting reviews and posting consistently.

Insights

Once your listing is published on Google Maps, you can view valuable insights on how customers interact with your listing through the dashboard. You can track what queries are used to find your business and get a breakdown of calls, directions, website clicks and photo views. You can measure the amount of times your listing shows up on Google Search and Google Maps. Once your listing has been published for a few months, you should have enough data to better predict user behavior.

Google My Business gives customers unprecedented access to connect with companies. It's a valuable tool that helps search engines better understand what your company offers. With all the available features, your brand can stand out and attract the right people searching for your services. If you want your brand to show up on Google, setting up a GMB listing is a great starting place.

SMART INSPECTOR SCIENCE

SHOULD A FURNACE LEAK? ...A LITTLE?

o, furnaces should not leak—but they do. Water and forced-air furnaces just don't mix. Furnaces in cold climates often have water flowing through humidifiers in the plenum. These humidifiers can leak. A modern high-efficiency furnace (over 90%) works by condensing steam from the products of combustion; this produces water that must be drained from the furnace.

So, again: A furnace can leak and this leads to anything from a routine maintenance chore to a major defect.

During a typical home inspection, you use normal controls to operate the furnace. You also open the cabinet cover. What if you see signs of water?

EXAMPLE 1: MAJOR RUST AND WATER STAINS

A leak from a humidifier on the furnace plenum creates a major issue. This defect is easily spotted (Photo 1). In this case, water has been running down the face of the furnace for quite some time. Note the deposits on the top of the furnace housing.

When you remove the cover of the furnace housing, you may be greeted with signs of extensive water damage (Photo 2). You may see water. That water also may be flowing into the blower or fan housing below, and into the circuit board controls.

This is a major defect. Even if it was corrected, this furnace would need a complete evaluation by a heating contractor. Perhaps the humidifier should be relocated to the side of the ductwork.



Photo 1. Furnace humidifier leak.



Photo 2. Leak inside furnace cabinet.

EXAMPLE 2: MINOR RUST AND WATER STAINS

Let's take a look at another furnace (Photo 3). You know this is a condensing furnace because of the two white PVC pipes at the right side: an air supply and a combustion vent. A casual look inside the cabinet shows a little white staining. But there is heavy staining on the concrete floor below the unit. You know this needs a closer look.

What if you see rust and white stains on the metal housing (Photo 4). Is it a problem? You bet—a condensate leak. This becomes even worse if water reaches the circuit boards below. Report this as a major issue or as a maintenance issue that requires full evaluation and repair.

That leak may have dried before you saw the furnace. Even if you try running the furnace, but don't see any active condensate leak, it's still an issue—and you don't want to pay for a major furnace repair.



Photo 3. Furnace with minor stains in cabinet.

Tom Feiza has been a professional home inspector since 1992 and has a degree in engineering. Through HowToOperateYourHome.com, he provides high-quality marketing materials that help professional home inspectors educate their customers. Copyright © 2019 by Tom Feiza, Mr. Fix-It, Inc. Reproduced with permission.

By Tom Feiza, Mr. Fix-It, Inc. HowToOperateYourHome.com





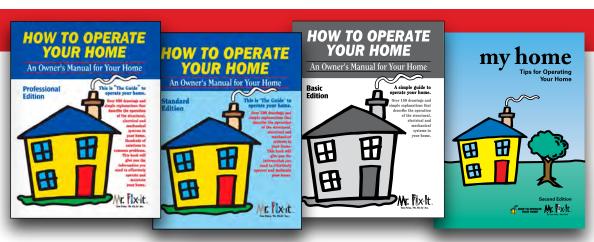
Photo 4. Furnace with water and rust.

SO WHAT SHOULD YOU DO?

Condensing furnaces are prone to leaks, and any leak is an issue that should be reported. Look in the housing, on the floor beneath the unit, below any humidifier and at the air conditioner drain pan.

TO LEARN MORE, ATTEND TOM'S TECHNICAL PRESENTATIONS AT EDUCATIONAL SESSIONS FOR ASHI CHAPTERS.

Tom can also provide his knowledge for your educational event: contact him at Tom@HTOYH.com.



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I often read or hear smart people say that electrical current wants to go to the ground (or "dirt"), and that this is the reason for the grounding electrode and "grounding." This is just not true. It takes a heck of a lot of voltage to push current through the soil and this amount of voltage is generally not available in a residence.

The grounding electrode (also known as ground rod or Ufer ground) is primarily installed to provide a path to ground (the dirt or "earth") should lightning strike near or at the building and to dissipate static charges instead of letting them build up in a building's metal systems. Secondarily, the grounding electrode at the house reintroduces the earth reference to maintain the voltage potential of 120 volts to ground (or the grounded conductor, also known as "neutral").

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A REVIEW OF BASIC ELECTRICITY TERMINOLOGY



VOLTAGE

A term of measurement to indicate the pressure behind the electrons to get them where we want the work done. This is analogous to water pressure: The higher the pressure (voltage), the greater potential for a leak and the greater the push behind electrons to induce current into a material.



AMPERAGE

A term of measurement to indicate the volume of electrons (current) being pushed by the voltage (pressure) through a conductor. This is analogous to gallons per minute: The more gallons you want (or current), the larger the pipe or conductor must be to obtain the desired volume without damage or loss from resistance.



RESISTANCE (measured in ohms, also known as impedance)

A term of measurement that indicates the amount of resistance a material has to current flow. Plastic has high resistance and most soil has high resistance. Metals have low resistance, but some are better conductors than others. We often use copper as a conductor in cables. We also use aluminum; however, aluminum has more resistance than copper, so we must upsize aluminum at least one wire size to get the same safe current capacity as copper. When we try to shove too much current (amperes) through an inadequate conductor, the result is heat, which could mean melting insulation or metal failure.



THE BASIC COMPONENTS OF ELECTRICAL SERVICE

TRANSFORMER

Most homes have a transformer to step down distribution voltage (generally, this is rather high [2,400-20,000 volts], but it could be higher) to the convention used inside most homes in the United States (120/240 volts).

Generally, the service to the house is three conductors—two ungrounded and one grounded (created at the transformer). Some utilities provide a grounded conductor (or "neutral") with distribution conductors in the street, some don't. If they do, the utility neutral is connected to the common neutral connection.

GROUNDED CONDUCTOR

Also known as the "neutral," this usually white insulated conductor is created at the transformer by connecting a "neutral" conductor to the center tap, along with another wire that is run to a metal rod stuck in the dirt (this grounding electrode conductor can be seen at many electric utility poles, if not stolen) to introduce the earth reference, or 120 volts to ground potential.

The neutral is not needed for a 240-volt circuit. This earth potential is again reintroduced by the grounding electrode(s) at the building. This would be the Ufer, ground rod(s) and any other available electrode such as a metal underground pipe in contact with earth for 10 feet or more. The grounded conductor is the primary return path to the transformer for a 120-volt circuit current. Electricity always wants to return to the transformer once it leaves through the ungrounded conductor(s).

The reason we don't connect neutrals and equipment grounds in subpanels is to prevent the induction of current into the equipment grounding system from the neutral. Note that some optional systems in a house, such as an emergency generator, are separately derived systems, meaning that the neutral is created at the generator so that current returns to the generator, and thus not going into the non-emergency circuits or the grid.

UNGROUNDED CONDUCTOR

Also known as "line" or the "hot," the ungrounded conductor is usually black or red and insulated (most houses have two), created at the transformer and supplying current pushed by voltage to power household appliances.

The hots or lines will most likely have 120-volt potential to ground (neutral) and 240-volt potential between them. In rare cases of residential homes, there could be 208 volts hot to hot (line to line) and 120 volts hot to neutral (or ground). Note that "line" is incoming power, and "load" are downstream devices such as receptacles, where power would be used by devices.



EQUIPMENT GROUNDING CONDUCTORS

Also known as the "ground" or "safety ground," these equipment grounding conductors are usually bare or green insulated wires and they are the emergency path for current back to the main panel neutral or ground terminal bar should there be a current "leak" (also known as a ground fault).

A leak could be current being induced into the metal frame of an appliance, such as a clothes washer, due to damaged insulation at the flexible power supply cord. The equipment grounding wires are connected to the neutral terminal bar in the main panel to provide a path for current back to the transformer. This allows current flow to "clear the circuit" by tripping a breaker or fuse.

Equipment grounding wires help prevent the potential for a person to be in a "series" path to the transformer, like bonding wires. You always want to keep people in a parallel path with any potential current path, and most of the current will flow in the lower resistive path that would be a metal wire—generally, an equipment ground or bonding wire.



BONDING WIRES

Often confused with "ground wires," bonding wires are used to connect metal components (not designed as part of the circuit current carrying components) that might become energized with undesired current. These could include metal piping or ductwork systems in the house or metal enclosures. Bonding wires are connected to the neutral terminal bar in the main panel to provide a path for current back to the transformer to allow current flow to "clear the circuit" by tripping a breaker or fuse.

If current does not flow to trip the breaker, it will wait for a potential path, which could be through a person. Bonding wires help prevent the potential for a person to be in a "series" path to the transformer. Again, you always want to keep people in a parallel path with any potential circuit. Most of the current will flow in the lower resistive path, which would be a metal wire. We also use grounding or bonding wires to create equal current potential to ground in all metal should something become energized.

The opinions expressed in this article are those of the author only and do not necessarily reflect the opinions or views of ASHI. The information contained in the article is general, and readers should always independently verify for accuracy, completeness and reliability.

PRACTICAL TIPS

Once current leaves the transformer with 120 or 240 voltage (pressure) behind it, the current's only function is to return back to the transformer. We direct this current through the breakers or fuses in panels to branch circuits and panel feeders to our devices, such as switches and receptacles (so electricity is readily available to plug in a cord-connected appliance) and to our appliances, such as air-conditioning units and water heaters.

Once we use the voltage (pressure) and current to operate our appliances, current (in amperes) returns to the transformer through the grounded conductor (the neutral), although with less voltage. Think of the hot or line side as the pressure side and the neutral as the drain pipe. I like using plumbing analogies because I can picture them well. What comes out must go to the drain or it's a "leak." With 240-volt circuits, each hot takes a turn being the return to the transformer with an alternating current, as each leg is 180 degrees out of phase.

I experienced the difficulty of trying to induce current into the soil in a house I once lived in. A contractor working at the street cut the neutral conductor from the transformer to our house. I was out back working in the yard, and my wife told me the cooktop was not working and the house seemed kind of dark.

Of course, I went in and had to be sure that the cooktop did not work! Also, I did notice that the lights seemed to be dimmer than usual. I went to the main panel and checked voltage with several different multimeters at one of the buses to ground (80 volts), and then I checked between the buses (160 volts).

Next, I walked to the end of the driveway and could see the problem. The contractor had called our local power supplier. The reason for the low voltage at my panel was because the neutral was cut. As a result, current was trying to return to the transformer at the street through the grounding electrode, which was close to and connected by a bond wire to the copper water service pipe to our house, which passed by the transformer grounding electrode at the street that used to create the neutral conductor.

Due to the high resistance of soil, we experienced a significant voltage drop in the house because much of that voltage (pressure) was being used by the neutral current trying to return to the transformer to complete the circuit. Once the neutral was repaired, all voltages returned to normal.

I hope these examples and insights help inspectors better understand electricity and how it works. My experience is that once you understand the theory, you can confidently inspect just about anything.





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We Protect. You Inspect.

In 2017, I wrote an article about truth and justice, the necessity for change and the challenges facing inspectors—not the least of which is change itself (ASHI Reporter, November 2017). Change rarely happens unless precipitated by a traumatic event such as a lawsuit. Truth and justice can be elusive, and they nearly always have a tale to tell.

In a single week many years ago, I was assaulted by two lawsuits that were not only frivolous, but also false and filled with inaccuracies. One lawsuit misidentified me as Ken Smith, owner of a termite company. I won't go into details except to say I was innocent in both cases, and that the misidentification and misinformation in one case was corrected without explanation or apology and, significantly, both cases were settled out of court. More significantly, both were examples of perfectly legal extortion. By the way, "torture" comes from the same root word as "extortion" and I felt the pain. I also felt powerless.

My life slowly returned to normal. Then, one afternoon, I went to my mailbox and found a tin of homemade cookies, with a kind note from a client and a summons. The cookies were a surprise, but the summons was a shock. I consoled myself with the cookies, and then dug up the inspection report and reread the summons. This is what I learned: The report was more than a year old, and it confirmed that I was being sued over something disclaimed in industry standards and specifically disclaimed in my report, by persons I'd never heard of and who'd never paid for my service or report.

I kissed my deductible goodbye and forwarded the documents to my insurance agent, who forwarded them to adjusters, and thus began another process of perfectly legal extortion. A week later, the adjustor invited me to an on-site meeting, which I declined. This must have seemed odd to him because I promptly received a call from my attorney who was equally surprised by my decision. Other inspectors must have been more docile, but I explained that I was indisputably innocent and had no intention of dignifying the process and wasting my time by participating in a legal charade that would end once a decent amount of money had been assured would change hands.

I was reminded of something Cool Hand Luke said in the movie of the same name. If you haven't seen the movie or read the book, Luke is serving time for a civic offense when his mother dies and the sadistic warden believes that he might try to escape to attend her funeral, so he makes Luke strip down to his shorts and locks him in a small space overnight. As the guard hands Luke a latrine bucket before locking the door, he says, "I'm just doing my job, Luke," to which Luke replies, "That don't make it right, Boss."

Are attorneys just doing their job when they file frivolous lawsuits and are insurance companies just doing their job when they settle them? With this latest lawsuit, the world indeed became a darker place for me, but I'd learned from Cool Hand Luke that it wouldn't do any good to rail against the system.

MOUNTING A DEFENSE AGAINST FRIVOLOUS LAWSUITS

When I started out as an inspector, I hadn't thought much about truth and justice. I believed that industry standards and inspection contracts offered the best defense against frivolous lawsuits. In fact, most inspectors still believe this, but it's simply not true. In 2008, the Los Angeles Times reported that real estate led the nation in litigation. In my book *Inspect and Protect* (available at lulu.com), I summarized case histories, together with published statistics and testimony of several attorneys, that substantiated the Times report.

Attorney Nigel Bonny, who was general counsel for FREA Insurance, reported in Florida's Inspection Voice that "at least seventy percent of claims that reach my office are without merit," and San Diego attorney Mark D. Stavros said the same thing in Mediation: Anecdote to Legal Abuse against Home Inspectors, declaring, "While there are a number of lawyers who prosecute actions with merit, there are nonetheless a significant number of cases pursued in bad faith."

Continued on Page 28

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Attorney Chris Thompson, in an article published in the California Real Estate Association's magazine The Inspector, stated, "You must be ready for a lawsuit even on an inspection where you did everything right." Bleak news indeed, especially coming from attorneys, but notice how two of them camouflage the truth with euphemisms. Attorneys who pursue cases "without merit" or in "bad faith" are wicked, plain and simple, and one can only hope that the law of karma is at work and will eventually prevail.

These truths shouldn't be muted, but they are. It's like a family secret that we don't feel comfortable talking about openly. We should not only talk about the threat to our family, but do something about it because inspectors continue to be ambushed. This wouldn't matter if they could count on justice being served, but they can't.

What can be done? To answer this question, I first thought of industry standards and inspection contracts. You might think my first thoughts would be of errors and omissions insurance, but I'd concluded that carrying insurance gave me deep pockets and a target on my back.

CLARIFY SPECIALIST VERSUS GENERALIST:

Most industry standards and inspection contracts were written by the best minds in the business, typically with the aid of attorneys. They're meant to protect inspectors by defining them as generalists whose duty it is to defer to specialists, but is that true and do they work? I've not come across one lawsuit that charged an inspector with failing to meet standards. Based on lawsuits with which I'm familiar, I assure you that clients, attorneys and courts regard inspectors as "specialists"—the opposite of "generalists"—and not without good reason.

Many inspectors describe themselves as "master inspectors." The truth is that most of us become specialists in a sense, although not "licensed" as such. We've studied and worked to become professional inspectors, and we've invested in specialized equipment. Regardless, calling ourselves "generalists" never stopped us from being named in or dragged into a lawsuit. Attorneys don't care what we call ourselves. As I said earlier, I was dragged into a lawsuit in which the attorney couldn't get my name right, misidentified me as the owner of a termite company and omitted material facts that confirmed my innocence, and yet still was able to legally extort thousands of dollars from my insurance company, and the cost was passed on to other inspectors. Business is business, I suppose, but as Luke said, "That don't make it right!" Besides, I was innocent and told the truth, and that didn't matter either. (If you care to read the case, it's on file in the Superior Court of Los Angeles, case BC 263791.)

IDENTIFY INDUSTRY STANDARDS:

This is not to say that I abandoned industry standards—I didn't. I gave them the respect they deserve and referred to them specifically, stating how to access and download them. I wrote a detailed description of my service, in which I defined myself as a "generalist" and accounted for what I did and didn't do. My contract included a slightly overwritten clause at the end, which read as follows:

I agree and understand that I should follow every recommendation for documented service or a second opinion from a licensed specialist, and that by failing to do so I will violate the terms of this contract and agree to hold Keith Swift Inspections harmless for any subsequently alleged defects or deficiencies involving the component, the system, or the condition recommended for service.

I wrote this clause thinking that it might stop a client from calling an attorney, but realizing that it wouldn't stop an attorney from charging me with negligence and not breach of contract or standards.

SET EXPECTATIONS:

Another thing I did was raise my fee as my service evolved. I began to arrive at inspection sites up to 90 minutes early so I could study the structure and its components in relation to its age, and assess the lay of the land and contemplate what might happen if it rained for 40 days and 40 nights. Most serious lawsuits involve age or moisture.

Few sites met the ideal site preprinted in all my reports, including drainage systems. If a site failed to meet that ideal, I described it and its limitations, recommended a second opinion and disclaimed any further responsibility. On the rare occasions when I did approve a site, I did so with a logical disclaimer and the recommendation that the area drains be tested and confirmed to be functional before close of escrow. I say a "logical" disclaimer because I pointed out that testing the concealed portions of area drains was not part of my service, and that testing them could take hundreds of gallons of the property owner's water and several hours. I repeated the limitations of my service throughout my report, with full awareness that repetition can be annoying, but it can have meaning and legal purpose.

USE PROPER EQUIPMENT:

I added sophisticated equipment to my toolkit. For example, I surveyed any structure with stress fractures (or that had settled even slightly out of level) with a self-leveling laser-level, photo-documented contrasting elevations in fractions of an inch or more, and included details and recommendations for service or second opinions in my reports, which absolved me of any further responsibility. Not one client objected to my professional observations or disclaimers, and I'll never know how many complaints or potential lawsuits they prevented. Some clients consulted me "off the record" to hear my private observations and perhaps spare themselves the expense of a licensed specialist.

TALK TO CLIENTS:

I made a point of interviewing my clients on site, at which time I assured them that I represented them, and only them, and their best interests. I'd ask questions about their general health, their experiences in real estate and what concerns they had about the property. I referenced their responses in my report and made sure they understood that I was a generalist whose duty was to defer to licensed specialists for service or second opinions, but that I was proud and defensive of my service, which included indefinite consultation. I included a letter with my report, assuring my service and warning about mercenary specialists and the use of inflammatory language and spurious claims made by some real estate agents about the worth of home protection policies. I know that my "indefinite consultation" earned my clients' respect and likely prevented litigation. There's nothing more disarming than the truth!

I'd ask questions about their general health, their experiences in real estate and what concerns they had about the property. Inspectors remain vulnerable to lawsuits on the properties they inspect for as long as four years, and yet they're only on site for a few hours.

LEVERAGE TECHNOLOGY:

Another significant thing I did early in my career was invest in computer technology, which revolutionized report writing and enabled endless amounts of information to be retrieved easily. Unable to find a report-writing program that suited my needs, I designed one myself that allowed me to create sophisticated reports while doing inspections. I also created a dozen independent libraries containing thousands of narratives that I could retrieve to avoid litigation and save time. Inspectors remain vulnerable to lawsuits on the properties they inspect for as long as four years, and yet they're only on site for a few hours.

Furthermore, although inspecting a property can seem simple, it's a complicated process that can take years to master. In fact, the knowledge necessary to perform a competent inspection has filled many books. (I've written one myself: A Practical Guide to Residential and Commercial Building Inspections [available at lulu.com]). Even if all inspectors possessed encyclopedic knowledge, such knowledge is useless unless they can instantly recall every detail and communicate the information effectively. Of course, no one possesses the memory or skill to do that, but a sophisticated report-writing program can.

TWO NOTEWORTHY CASES

Two California lawsuits illustrate the power of a report-writer and a sophisticated library. The first involved an inspector who was sued after the death of a child who'd climbed on a tall fountain and pulled it down on herself. The inspector's standards disclaimed an evaluation of landscape components, but that didn't prevent the lawsuit. I was haunted by this tragedy and began to think about the hundreds of properties I'd inspected that had similar fountains, particularly birdbaths with heavy concrete basins resting on concrete pedestals, about which I'd said nothing. I took comfort in realizing that I could avoid a similar tragedy and lawsuit by adding a disclaimer, and identifying every imaginable and potentially dangerous item, including this one for concrete fountains:

The landscaping includes a precast concrete fountain, which I did not evaluate and disclaim. It consists of heavy, stacked components that pose a safety hazard, particularly to children. Therefore, the fountain should be adequately secured or removed.

I stored similar narratives in my report-writer for ponds, cascades, birdbaths, concrete benches and statuary, tree-houses, tree swings and play structures, many of which stipulated the need for service and disclaimed any further responsibility. To repeat, I was not content to rely solely on industry standards. I wanted to alert my clients to potential hazards and possibly avert a tragedy, not hear about it later from an attorney.

The second example is drawn from a case that was certified for publication by an appellate court in California (Moreno vs. Sanchez, case B145698). An inspector was sued by a client/attorney for illnesses or allergies allegedly caused by a dirty, rust-contaminated, forced-air furnace, which the inspector had reported needed to be cleaned. Whatever the perceived merits of the case, I thought it was a bogus case of legal extortion. As I finished reading it, I checked the narratives in my report-writer that recommended a cleaning service and added this one, under "Health and Safety":

We do not test for indoor air pollution, which the Consumer Product Safety Commission rates fifth among potential contaminants. Nevertheless, inasmuch as health is a personal responsibility, we recommend that you have the indoor air quality tested as a prudent investment in health and environmental hygiene, and particularly if you or any member of your family suffers from allergies or asthma.

It's a shame that we have to remind adults that they're responsible for their own health, but some clients and most attorneys need to be reminded. There are thousands of narratives, including several for mold, like this in my libraries. You're welcome to use any that appear here.

I could go on indefinitely about my reports, which became reports written for people I'd met and cared about, and not just reports written for clients. All were designed to address issues with the potential to invoke lawsuits and they became a work in progress. In fact, I added to and edited them almost daily.

By contrast, a great deal of time has passed since I wrote *Inspect and Protect*, during which time I've learned not to say too much about politics or religion and the powers that be. Also, I confess that I don't always say everything I believe in print. But, like Cool Hand Luke, once in a while I feel compelled to say something and I trust that the truth will be a light unto itself.

If you'd like to share your stories, please contact me ([208] 916-8263, email keithswift2@gmail.com). If you're a seasoned home inspector or just starting out, I wish you well, fair weather and wind in your sails.



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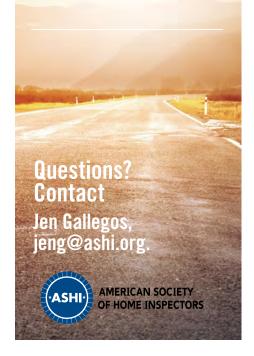
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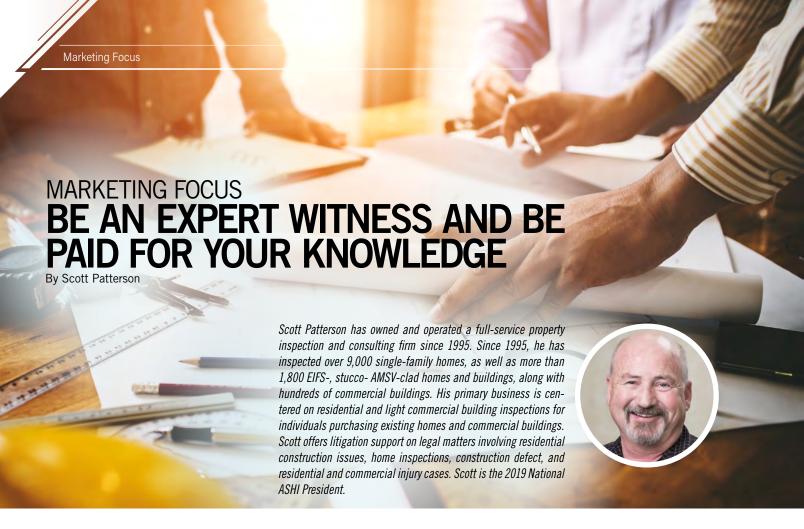
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I entered into the world of expert witnesses about 20 years ago when the exterior insulation and finish system (EIFS) problems started to rear their ugly heads.

quickly realized the need to learn more about EIFS, stucco and moisture problems in homes and buildings. I attended several seminars and classes that, at the time, were considered to offer the best education related to EIFS, stucco and moisture in structures. After I gained knowledge and offered specialized inspections in my market, I became known as one of very few people with expert knowledge of these specialized systems. One thing led to another and I began working with attorneys in several southern states as an expert on failing EIFS systems.

EIFS and moisture issues are still around, but the demand for expert witnesses for EIFS lawsuits has declined. This is because large class-action settlements were promulgated by EIFS manufacturers in an attempt to stem the thousands of individual lawsuits. However, this does not mean that my litigation consultant and expert witness business declined. I remain busy with litigation work that involves residential construction defects, home inspector cases, and issues related to EIFS, stucco and adhered manufactured stone veneer (AMSV).

BECOME AN EXPERT

One of the best things I did in my home inspector career was to decide to specialize in EIFS inspections, and to invest in the education and spend the time to become an expert in this product. By doing this, I had a special niche in my marketplace and became known as the "go-to guy" for anything related to EIFS, stucco or moisture problems in a home. Fast forward 20 years, and the same is true today.

Entering the expert witness arena is not for those who are faint-hearted, have short tempers or tend to have an abrasive demeanor. As an expert witness, you need to present a professional appearance, and exert an overall image that you are confident and knowledgeable of the subject.

Personally, I find expert witness work to be rewarding from the standpoint that I know I attempt to help my client or team to the best of my ability, and that I present the facts involved in my part of the case in a clear and concise manner. Expert witness work also can be financially rewarding, which is one of the main reasons that many consider getting into this line of work.

SELECT A SPECIALIZATION

The first item on the list to become an expert is to decide what you want to be an expert in. Examine your skill sets. Do you have any work history that could turn you into an expert in some area? What did you do before you were a home inspector? Were you in the landscaping business? If so, I bet you know about irrigation systems and drainage around homes. Were you a roofing contractor? This might be the perfect time for you to use that knowledge, polish up those skill sets and become a roof expert. The list can go on and on—it is only limited by your drive to succeed.

Next, you need to polish up your education related to your chosen specialty. This step requires you to invest in additional training and most likely some travel to attend educational events that pertain to your particular specialty. As a result, you will have the knowledge and skills that very few will have, and this will be your new niche or a unique selling point (USP) for you and your business.

MARKET YOUR EXPERTISE

Now that you have a new or increased wealth of knowledge, you need to do something with it! Start by listing your specialty on your business website. If you do not have a website, you must create one. You cannot be in business today without having a good website. Websites are the "Yellow Pages" of today! When attorneys are looking for experts, their first step is usually to ask around their office or inquire with other attorneys, and their second step is to search the internet. This is where having a website pays off and may earn you some expert witness business. If your business does not show up on an internet search engine like Google, then you are not in business!

QUALIFY AS AN OFFICIAL EXPERT WITNESS

I've been explaining how to become an expert witness, but truth be known, you will not be considered an "expert" until an attorney presents you to the court and the court declares you to be an expert. Rule 702 of the Federal Rules of Evidence outlines the basis for an expert's opinion:

A witness who is qualified as an expert by knowledge, skill, experience, training, or education may testify in the form of an opinion or otherwise if:

- A) the expert's scientific, technical, or other specialized knowledge will help the trier of fact to understand the evidence or to determine a fact in issue:
- B) the testimony is based on sufficient facts or data;
- C) the testimony is the product of reliable principles and methods: and
- D) the expert has reliably applied the principles and methods to the facts of the case

Voir dire is the procedure by which an expert witness is qualified. This consists of both a direct examination by the person offering the witness as an expert (the attorney) and a cross-examination. Most attorneys begin by introducing the expert to the judge or jury, and reviewing the expert's resume to establish the expert as having an extensive background in education and work experience in the subject matter. Expert witnesses need to have a scope of expertise and cannot be just "general" experts. In recent years, in an attempt to speed up trials, the voir dire process often is performed before the trial date during a special hearing.

DESIGNATE YOUR EXPERTISE

To keep everyone straight, I prefer to consider myself a litigation consultant until I have been declared an expert in the case. Being a litigation consultant also offers a little more freedom to me and the attorney with whom I am working. Under normal circumstances, most of the work that I perform as a litigation consultant is privileged and not discoverable. This stipulation can be very important, depending on the case I am working on; however, all of this changes once I have been declared an expert.

CONSULTANT: Consultants do not have to be designated. A person can retain the consultant for their advice and guidance and to obtain their confidentiality. Consultants cannot be deposed by the opposing attorney and cannot be retained by them, either. It is not unheard of for an attorney to retain a number of well-known experts in a particular field as consultants if the client can fund the retainers.

EXPERT WITNESS: An expert witness, on the other hand, needs to be designated. As a witness, the expert can be subpoenaed for deposition, they may be obligated to prepare reports and other discoverable materials and so forth. Although they still can perform most of the functions of a consultant, their level of confidentiality is tempered slightly by the fact that they may be compelled to provide certain information to the other side. Of course, the trade-off is that an expert witness can testify at trial in front of a judge or jurors and offer their opinions directly to the finders of fact.

USE YOUR KNOWLEDGE

Becoming an expert is not difficult, but it does require a specific knowledge base in addition to actual related experience. Many who enter the litigation support and expert witness fields are able to do so simply based on what they may have done in a prior profession. We all have special talents—you may be able to expound on yours to develop a profitable professional role as a litigation consultant and expert witness.

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ASHI Central PA

www.ashicentralpa.com Second Monday, 6 pm, except Jan. & July, Hoss's Steakhouse 1151 Harrisburg Pike, Carlisle, PA Kevin Kenny, 717-226-3066 info@midpennhomeinspections.com

Keystone (PA)

www.keystoneashi.org

First Monday, 5:30 pm Double Tree, 10 N. 5th Street Reading, PA 19601 Robert H. Conner, 610-375-9675 rhconnerbcs@yahoo.com

Ohio

www.ohioashi.com

Ken Harrington, 614-507-1061 ohioashi@yahoo.com

North Central Ohio

www.ncohioashi.com

Paul Wancata, 216-571-1074 inspections unlimited@cox.net

OHIO SOUTH ASHI

Meeting: Third Tuesday every month, 6:30pm @ Kriemer's Bier Haus, OH-128, Cleves, OH 45002 P.O. Box 532197 Cincinnati, OH 45252 Chris Green, 513-939-4036 Email president@ohsoashi.com

Pocono-Lehigh (PA)

www.pocono-lehighashi.org

Third Tuesday, Tannersville Inn Tannersville Ronald Crescente, 570-646-7546 amerispec@pa.metrocast.net

PRO-ASHI (PA)

www.proashi.com

Second Wednesday of Jan., March, May, Sept. & Nov. Ray Fonos, 412-461-8273 southpittsburgh@hometeam.com

Tri-State (DE, NJ, PA)

www.tristateashi.org

Second Tuesday except April, Aug. & Dec., Dave & Buster's Plymouth Meeting, PA Jules Falcone, julesfalcone@me.com

MIDWEST

Great Lakes (IL, IN, IA, KY, MI, MN, OH, WI)

For monthly meetings: www.greatinspectors.com/ schedule-of-events/

Janni Juhansz, 734-284-4501 greatlakes.president@gmail.com

Greater Omaha (NE)

www.ashiomaha.com

Jon Vacha, 402-660-6935 jon@hsinspections.com

Heartland (IA, MN, ND, SD, WI)

www.ashiheartland.org

Second Monday, 6:30 pm, except Nov. & April. Frankie's Pizza 3556 Winnetka Ave. N. New Hope, MN Reuben Saltzman, 612-205-5600 reuben@ashiheartland.org

Indiana ASHI

www.inashi.com

Quarterly

Bill Halstead, 765-465-6185 hhinspect@outlook.com

Iowa ASHI

www.iowaashichapter.org

Fourth Tuesday, 6:00 - 8:00 pm lowa City Area Assoc. of Realtors Education Center 847 Quary Road, Coralville, IA Craig Chmelicek, 319-389-7379 elitehomeandradon@gmail.com

Kentuckiana (IN, KY)

www.ashikentuckiana.org

Allan Davis, 502-648-9294 elitehomeinspections@insightbb.com

Mid-Missouri

www.midmoashi.com

Second Thursday, 12:00 pm, even months of the year; Columbia Board of Realtors office: 2309 I-70 Drive NW, Columbia, MO Mark Kelsey, 573-356-5305 mark@inspectcolumbia.com

Northern Illinois

www.nicashi.com

Second Wednesday (except Dec.) 5:30 pm - 9:00 pm Allegra Banquets, 237 W. St. Charles Rd. Villa Park, IL 60181 Joe Konopacki, 630-283-2248 joe@insightpsinc.com

SOUTH MIDWEST

Arkansas

Lonnie Moore, 479-530-5792 mhinsp@cox.net

Great Plains (KS, MO)

www.ashikc.org

Second Wednesday of every month The Great Wolf Lodge, Kansas City Randy Sipe, 913-856-4515 randy@familyhomeinspections.com

Midwest PRO ASHI (KS)

David Mason, 316-393-2152, david@allprohomeinspec.com

St. Louis (MO)

www.stlashi.org

Second Tuesday, 5 pm Creve Coeur Government Center Multi-Purpose Meeting Room 300 N. New Ballas Creve Coeur, MO 63141 Mark Goodman, 636-391-0091 mark@homeinpectstl.com

Lone Star (TX)

www.ashitexas.org

Bud Rozell, 214-215-4961 goodhomeinspection@att.net

MOUNTAIN

Arizona

www.azashi.org

Bryck Guibor, 520-419-1313 bryck@msn.com Quarterly education on azashi.org

New Mexico

www.ashinm.org

Bi-monthly meetings are held on the second Saturday of the month at Drury Hotel (Jan., March, May, July, Sept.) located at 4630 Pan American Freeway NE in Albuquerque. Meeting starts at 8:30 am. Lance Ellis, 505-977-3915 lellis@amerispec.net

Northern Rockies (ID, MT)

Steve Jenicek, 406-949-6461 Steve@taskmasterinspections.com Secretary: Kelly Campeau 877-749-2225 Kelly@inspectormt.com

Rocky Mountain

Fourth Tuesday, 6:30 pm Bob Kadera, 303-588-2502 bob@360degreeinspections.com

Southern Colorado

www.ashi-southerncolorado.org

Second Thursday each month, 6:30 pm Valley Hi Golf Club, 610 S. Chelton Rd. Colorado Springs, CO 80910 Aaron Hunt, 719-334-5455 aaron@huntproperty inspections.com

Utah

www. a shiut ah. com

First Tuesday, 7 pm Marie Callender's, Midvale Fred Larsen, 801-201-9583 Fred.larsen@pillartopost.com

PACIFIC

Alaska

Meeting dates: Jan. 1, March 1, Aug. 1, Nov. 1 Location varies each meeting David Mortensen, 907-243-4476 dave@discoveryinspect.com

ASHI Hawaii

www.ashihawaii.com

Oscar Libed, 808-330-2302 oscar@inspecthawaii.com

California

Randy Pierson, 310-265-0833 randy@southbayinspector.com

Central Valley CREIA-ASHI

Peter Boyd, 530-673-5800 Boyd.p@comcast.net

Golden Gate (CA)

www.ggashi.com

Brian Cogley, v 510-295-8021 f 510-355-1073 CogleyInspections.com

Inland Northwest (ID, WA)

Vince Vargas, 208-290-2472 vince@vargasinspections.com

Orange County CREIA-ASHI (CA)

www.creia.org/orangecounty-chapter

Third Monday, 5:30 pm

Hometown Buffet 2321 S. Bristol, Santa Ana Bill Bryan, 949-565-5904 bill@rsminspections.com

Oregon

www.oahi.org

Fourth Tuesday, 6:30 pm 4534 SE McLoughlin Blvd. Portland Jon Nichols, 503-324-2000 housedetective@hotmail.com

San Diego CREIA-ASHI

First Tuesday each month Elijah's Restaurant 7061 Clairemont Mesa Boulevard San Diego, CA 92111 Ray (Cliff) Sims Jr., 619-334-1138 cliffsims@cox.net

San Joaquin Valley (CA)

Third Thursday, 6 pm 1736 Union Avenue, Bakersfield, CA Raymond Beasley, 661-805-5947 rbinspector@aol.com Mail: 3305 Colony Oak St. Bakersfield, CA 93311

Silicon Valley ASHI-CREIA (CA)

www.siliconvalleyinspector.com Tammy Nicholas, 408-771-4939

tnicholas490@gmail.com

Southwestern Idaho

Second Monday
David Reish, 208-941-5760
dave@antheminspections.com

Los Angeles-Ventura County ASHI-CREIA

Third Wednesday, 5 pm Holiday Inn, Woodland Hills Bob Guyer, 805-501-0733 guyerinspections@roadrunner.com

South Bay (CA)

Webinar meetings Randy Pierson, 310-265-0833 randy@southbayinspector.com

Western Washington

www.ashiww.com

Chapter Meetings held at chapter seminars in March and Sept. Karl Nueffer karl@G4inspections.com

NEW ENGLAND

Coastal Connecticut

www.coastalctashi.org

Third Thursday, 6 pm, Westport VFW Lodge, 465 Riverside Avenue, Westport John Hamlin, 203-912-1917 john.hamlin@pillartopost.com

New England (ME, MA, NH, RI, VT)

Third Thursday (usually), 5 pm Hilton Garden Inn, Waltham, MA Alex Steinberg, 617-924-1028 alex@jbsinspections.com

Northern New England (NNEC) (ME, MA, NH, VT)

www. ashi-nnec.org

Third Thursday of Jan., April, June and Sept. Tim Rooney, 603-770-0444 homeviewnh@comcast.net nnec.ashi.2016@gmail.com

NEW YORK/JERSEY/ DELAWARE

Capitol Region (NY)

www.goashi.com

Richard W. Askew, 518-383-4804 rondack1@gmail.com

Central New York

www.cnyashi.com

Third Wednesday each month, 6 pm Tony's Family Restaurant, Syracuse Richard Alton, 315-415-4847 dick@altoninspect.com

First State (DE)

www.firststateashi.org

Third Wednesday, 7 pm The Buzz Ware Center 2121 The Highway, Arden Mark Desmond, 302-494-1294 mark@delvalleyhome.com

Garden State (NJ)

www.gardenstateashi.com

Second Thursday The Westwood, Garwood Ernie Borsellino, 973-761-0050 gsashipresident@gmail.com

Greater Rochester (NY)

www.ashirochester.com

Second Tuesday, 6 pm Jeremiah's Tavern, 2200 Buffalo Rd. Gates, NY 14624 Jim Brennan, 585-520-5575 jbrennan@independentinspectionservice.com

Hudson Valley (NY)

Second Tuesday, 6 pm Daddy O's Restaurant 3 Turner Street Hopewell Junction, NY 12533 Michael Skok, 845-592-1442 ashistatewide@yahoo.com

Long Island (NY)

www.liashi.com

Third Monday, 6 pm, Domenico's Restaurant, Levittown John Weibura 516-603-5770 john@greenlinkhi.com

New York Metro

www.nyashi.com

Last Thursday, 5pm Travelers Rest 25 Saw Mill River Road Ossining, NY 10562 Chris Long, 914-260-8571 pres@nyashi.com

Southern New Jersey (NJ)

www.southernnjashi.com

Third Wednesday, 6:30 pm Ramada Inn, Bordentown Rick Lobley, 609-208-9798 rick@doublecheckhi.com

Western New York

Second Thursday, 6:30 pm Tony Rome's, West Seneca Andy Utnik, 716-636-9676 esimail@aol.com

MID-ATLANTIC

Central Virginia

www.cvashi.org

Second Tuesday, 6:30 pm Independence Golf Course 600 Founders Bridge Blvd. Midlothian, VA 23113 John Cranor, President 804-873-8537 cranorinspectionservices @gmail.com

Hampton Roads (VA)

Second Thursday, 7 pm, Cypress Point Country Club, Virginia Beach Gregory Murphy, 757-535-4355 gmurphy@coastalinspect.com

MAC-ASHI (MD, VA)

www.mac-ashi.com

Second Wednesday, Rockville, 6 pm Senior Center, Rockville Mark Mostrom, 301-536-0096 pivotalinspections@comcast.net

NOVA-ASHI (MD, VA)

www.novaashi.com

Fourth Tuesday, Associate hour 6-7 pm, Membership meeting 7-9 pm, Northern Virginia Resources Center, Fairfax Tony Toth, 703-926-6213 tony_toth@msn.com

Piedmont ASHI (VA)

Robert Huntley, 540-354-2135 rwhuntley@cox.net

SOUTH ATLANTIC

ASHI Georgia

www.ashigeorgia.com

Shannon Cory, 404-316-4876 shannon1943@comcast.net

East Tennessee

www.etashi.org

Third Saturday of Feb., May, Aug. and Nov. Paul Perry, 866-522-7708 cio@frontiernet.net

Mid-Tennessee

Ray Baird, 615-371-5888 bairdr@comcast.net

Mid-South (TN)

Steven Campbell, 901-734-0555 steve@memphisinspections.com

North Carolina

www.ncashi.com

Meeting TBA Bruce Barker, 919-322-4491 bruce@dreamhomeconsultants.com

South Carolina

First Saturday, 8am, Feb., May, Aug. & Nov. Roger Herdt, 843-669-3757 herdtworks@msn.com

GULF

ASHI South (AL)

www.ashisouth.org

Quarterly, Homewood Library Homewood John Knudsen, 334-221-0876 jgknudsen111@gmail.com

Florida Wiregrass

www.ashiwiregrass.org

Second Wednesday, 6:30 pm Sleep Inn Hotel, Wesley Chapel Nancy Janosz, 813-546-6090 ProTeamInsp@aol.com

Gulfcoast (FL)

First Thursday, 7 pm, The Forest Country Club, Fort Myers Len Gluckstal, 239-432-0178 goldenrulehi@comcast.net

Louisiana

Quarterly Meetings Michael Burroughs 318-324-0661 Mburroughs2@comcast.net

Suncoast (FL)

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First Tuesday, 6:30 pm; Please see our website for meeting locations. Steve Acker, 727-712-3089 buyersally@gmail.com

Southwest Florida

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Serving Manatee, Sarasota & Charlotte Second Wednesday, 6 pm Holiday Inn, Lakewood Ranch 6321 Lake Osprey Drive, Sarasota Michael Conley, 941-778-2385 FLinspector@outlookcom

CANADA

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Rob Cornish, 613-858-5000 robc@homexam.ca

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Meetings held 3 times a year Alan Fisher, 403-248-6893 admin@aphis.com

Quebec AIBQ

www.aibq.qc.ca

Pascal Baudaux, 450-629-2038 info@almoinspection.ca



CHAPTER EVENTS

NORTH CENTRAL OHIO CHAPTER

When: September 20-21, 2019 Where: Holiday Inn Akron West, 4073 Medina Rd., Akron, OH 44333

CEUs: Friday Radon, 16 CEs (home and in-class study) for license renewal Saturday 8 ASHI CEs

Contact: mike@informuinspections.com

GREAT PLAINS ASHI, OF KANSAS CITY

WHEN: September 20- 21, 2019

WHERE: Radisson Hotel Lenexa, KS

CEUs: 16 ASHI CEUs

ASHI NORTHERN NEW ENGLAND SUMMER SEMINAR

When: June 19, 2019 CEUs: 7 ASHI CEs

Where: Puritan Backroom Restaurant 245 Hooksett Road Manchester, NH 03104

Contact: nnec.ashi.2016@gmail.com

KEYSTONE ASHI 2019 SEMINAR

When: October 11-12, 2019

CEUs: 16 ASHI CEs

Where: DoubleTree by Hilton

Reading, PA

Contact: Amanda@brsinspect.com

IMPORTANT REPORTER DEADLINES:

- JULY 2019 ISSUE 5/7/19
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In this column, ASHI's Ethics Committee addresses dilemmas faced by home inspectors.

Are These Violations of the ASHI Code of Ethics?

By Jamison Brown, ASHI Ethics Committee Chair

Jamison Brown is the owner of Home Inspections by Jamison & Company, Poquoson, VA. Before becoming an ASHI member in 1988, Jamison was a project manager, and supervised the construction and remodeling of more than 10,000 housing units for the U.S. Department of Defense (DoD) and the U.S. Department of Housing and Urban Development (HUD). Jamison is a former member of the Carpenters and Joiners of America, and a former licensed plumber in the state of Virginia. He is a member of the International Code Council, International Association of Electrical Inspectors (IAEI) and a certified member of the American Society of Home Inspectors (ASHI). He has been a member of ASHI's Technical and Membership Committees, and was chair of the CEPP Committee. Currently, he chairs the ASHI Code of Ethics Committee. Jamison has personally inspected more than 18,000 residential and commercial properties. Contact him at jamison.brown@gmail.com.

QUESTIONS & INTERPRETATIONS '

Can inspectors encourage other inspectors in their area not to use pricing as a competitive tool?

Considering Item 1 of the ASHI Code of Ethics, "Inspectors shall avoid... activities that... appear to compromise professional independence...," is it acceptable for me to work in my local area to encourage other inspectors not to use pricing as a competitive tool, but to rely on their professionalism to sell their services? I would not try to set prices, but I would try to influence others in the profession through educational efforts, such as our chapter magazine.

Response: The provision of the Code addressing professional independence does not really apply to your question. In the context of the Code, professional independence means freedom from the improper influence of the inspector, caused by potential conflicts of interest that could result in a lack of objectivity or inspection integrity.

Item 3 of the ASHI Code of Ethics states: "Inspectors shall avoid activities that may harm the public, discredit themselves, or reduce public confidence in the profession." There are many dos and don'ts regarding when and how competitors can generally discuss pricing of services. These guidelines are beyond the purview of the ASHI Code of Ethics Committee. An improper discussion can result in substantial penalties. Therefore, unless legal advice is obtained, such discussions are discouraged, even if the parties involved have the best of intentions.

Is advertising in a real estate broker's "office vendor book" a violation of the ASHI Code of Ethics if half of the advertising fee (\$50) is for expenses to help cover the costs of an office Christmas party?

Interpretation: The payment of a fee to advertise in a real estate broker's publication is not, in itself, a violation of the ASHI Code of Ethics. As long as there is no "pay-to-play" arrangement, whereby a member pays a fee to be the exclusive recipient of referrals, and provided the opportunity to advertise in the publication is available to any inspector who may be interested in doing so, then no violation exists. This helps protect the integrity of the inspection for the benefit of the consumer.

Can an inspector donate to a REALTOR® related charity? As part of a Board of REAL-TORs® effort, members were asked to contribute to a charitable activity in memory of a REALTOR® member. Is it acceptable for me, as a home inspector, to donate a set amount for each inspection I perform during this activity?

Response: Donating money to a REALTOR®-supported charity may encourage some REALTORs® to refer business to the donor; however, this does not represent direct or indirect compensation to any REALTOR® involved in such sales, and thus, it is not a violation of the ASHI Code of Ethics.

Know the Code: The ASHI Code of Ethics can be found at this link: https://www.homeinspector.org/ Code-of-Ethics.



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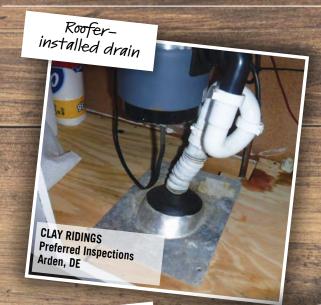
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Around the CoRner: **VOTE!**

By Donald Lovering, Speaker of the Council of Representatives

ver notice that the folks who complain the loudest about traffic and road congestion are the same people who leave their house at the same time every day and are habitually late for work? Or the friend or associate who believes the server in the restaurant is making big bucks, so why should they give more than \$3 for a tip? Or the classic "those people are taking jobs away from our people," except none of "our people" want to do that job for what "those people" are being paid.

If you happen to be traveling any distance by automobile and the car's navigation system announces for you to change course, you might wonder aloud, "Why?" But the voice does not answer you—because it is a computer fed by a satellite (and it doesn't like you anyway). This is not an insult—my navigation system tells me all the time that I am going the wrong way, but as a home inspector, I know that I am smarter than that voice coming from my dashboard. Even though the voice is right and I take this route whenever I can.

I am told with more than a bit of frequency that ASHI members are not happy with current situations. If you consider that, in general, people with "alpha personalities" are the proprietors of small businesses like home inspection businesses, then vocal complaining is an essential part of the package. Let's face it. This is one thing that we are good at—complaining. And yet, we are also adept at embracing a rapid change in direction when necessary.

You can change the direction of leadership, financial planning and marketing of the organization, and so much more.



Don Lovering was an ASHI Board Member and the Chief Inspector at Advantage Home Inspection, Inc., in Auburndale, MA. He still has a hard-line telephone (617-928-1942) and is an active member of ASHI locally and nationally. Don has been a Chapter President and National Committee Chair, as well as a college professor. He is also a past-president of the Examination Board of Professional Home Inspectors (EBPHI). He has been published in the ASHI Reporter and testified on home inspector licensing in six states. Don's leisure activities rotate around his farm and working with Vermont Fish and Wildlife as a volunteer instructor.

So, why do so many of you watch reruns of "Modern Family," but choose not to vote in ASHI's elections in order to effect change in areas within this organization? You can change the direction of leadership, financial planning and marketing of the organization and so much more. If you think an idea smells like a polecat in the closet, please help kill it by using whatever voting decision you choose. And if you want to verbalize your opinions, call your representative to the ASHI Council of Representatives (CoR). Representing you is why these ASHI members got elected and why the CoR meets every month to review the issues that are important to you. Nobody else does! So, if you use the tools available to you (voting!), change can be lightning fast. It's your \$450.

Vote (noun): a usually formal expression of opinion or will in response to a proposed decision. Especially: one given as an indication of approval or disapproval of a proposal, motion, or candidate for office.

(Source: www.merriam-webster.com/dictionary/vote; entry 2 of 2, definition 1a)

Donald Lovering is the Speaker of the ASHI Council of Representatives for 2019-2020. Email him at stonehouse1@earthlink.net.

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