



JULY 2019

REPORTER

INSPECTION NEWS & VIEWS FROM THE AMERICAN SOCIETY OF HOME INSPECTORS, INC.

“HOME INSPECTION IS A GREAT CAREER”: THE SECRETS OF MY SUCCESS

By John Prodromides *P18*

**HOME ENERGY SCORE UPDATE
A REVIEW OF WHAT'S
NEW WITH THE
HOME ENERGY SCORE**
P8

**THE WORD:
DECK STAIRS UPDATE**
P10

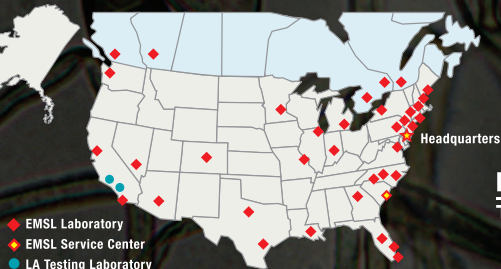
**INDOOR AIR QUALITY IQ:
PROBLEMATIC AIR FLOWS**
P26

TESTING LABORATORIES

- ✓ MOLD
- ✓ ASBESTOS
- ✓ RADON
- ✓ LEAD
- ✓ WATER QUALITY
- ✓ BACTERIA
- ✓ VERMICULITE
- ✓ ALLERGENS
- ✓ VOCs/ODORS

FOR PRICING CALL
888-958-8170

United States and Canada Locations



- ◆ EMSL Laboratory
- ◆ EMSL Service Center
- ◆ LA Testing Laboratory

EMSL

EMSL ANALYTICAL, INC.
TESTING LABS • PRODUCTS • TRAINING

www.emsl.com

Mold Sampling Basic Kit **\$299** USD #8706301



Air-O-Cell Cassette/50 PK **\$199** USD #8715301B



Zefon Bio-pump Plus Kit **\$699** USD #8706002



FREE Swabs & Tape Lifts For EMSL Tests!



FHA/VA Water Test Kit Basic+2Day TAT Prepaid
\$110 USD #FHAB+2DPPCOMKIT



Radon Gas Test kit **Call For Pricing!**



JULY 2019

REPORTER

VOLUME 36, ISSUE #7

FEATURES

- 5** **MANAGING RISK Claim 10: Electrical**
*By Stephanie Jaynes,
Marketing Director at InspectorPro Insurance*
- 8** **Home Energy Score UPDATE**
**A Review of What's New With
the Home Energy Score**
By ASHI Staff
- 10** **THE WORD: Deck Stairs Update**
By Bruce Barker, ACI
- 16** **SMART INSPECTOR SCIENCE**
Pans in the Attic: What's Going On?
*By Tom Feiza, Mr. Fix-It, Inc.
HowToOperateYourHome.com*
- 18** **"Home Inspection Is a Great Career":
The Secrets of My Success**
By John Prodromides
- 26** **Indoor Air Quality IQ:
Problematic Air Flows**
By Jeffrey C. May
- 32** **TIPS FOR BUILDING YOUR BUSINESS**
**Two Good Reasons to Review Your Benefits
Program and Insurance Package**
*By Cassandra Audas, Financial Representative,
Principal Securities Registered Representative*

DEPARTMENTS

- 40** **Are These Violations of the ASHI Code of Ethics?**
By Jamison Brown, ASHI Ethics Committee Chair
- 42** **Postcards From the Field**
It's Wacky Out There
- 46** **AROUND THE CORNER**
VOTE!
*By Donald Lovering,
Speaker of the Council of Representatives*

On the Cover



10



8



26



43





ASHI National Officers and Board of Directors

Educated. Tested. Verified. Certified.

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.*

OFFICERS

Scott Patterson, *President*
Spring Hill, TN, 615-302-1113
scott@traceinspections.com

James J Funkhouser, *Vice President*
Manassas Park, VA, 703-791-2360
jfunkhouser@aol.com

Mike Wagner, *President-Elect*
Westfield, IN, 317-867-7688
mwagner@ralis.com

Bruce Barker, *Treasurer*
Cary, NC, 919-322-4491
bruce@dreamhomeconsultants.com

John Wessling, *Secretary*
St. Louis, MO, 314-520-1103
john@wesslinginspections.com

Tim Buell, *Immediate Past-President*
Marysville, OH, 614-746-7485
tim.buell@gmail.com

DIRECTORS

Bronson Anderson 2018-2020
Waynesboro, VA, 540-932-7557
2inspect4u@gmail.com

Eric Barker 2018-2020
Lake Barrington, IL, 847-408-7238
ebarker@morainewoods.com

Shannon Cory 2018-2020
Fayetteville, GA, 770-461-3408
shannon@rainbowhomeinspections.com

R. Sean Troxell 2019-2021
Riverdale, MD, 301-588-1318
RSeanTroxell@gmail.com

Bryck Guibor 2017-2019
Tucson, AZ, 520-795-5300
bryck@msn.com

Lisa Alajajian Giroux 2019-2021
Milford, MA, 508-634-2010
homequest1@comcast.net

Michael Burroughs 2019-2021
Monroe, LA, 318-376-0482
mike.qedservice@gmail.com

Rob Cornish 2019-2021
Ottawa, ON, 613-858-5000
robc@homexam.ca

Reuben Saltzman 2017-2019
Maple Grove, MN, 952-915-6466
reuben@structuretech1.com

Bob Sisson 2018-2020
Boys MD, 301-208-8289
Office@inspectionsbybob.com

Steve Cross 2019-2021
Ortonville, MI, 248-342-4205
crossinspectionsservices@gmail.com

Nashaat Roufaiel 2019-2021
Ottawa, ON, 613-823-7706
nr1990@hotmail.com

Speaker, Council of Representatives
Donald Lovering, 2019-2020
Wingate, NC, 704-443-0110
stonehouse1@earthlink.net

Publisher: James Thomas
Editor: Carol Dikelsky
Art Director: Kate Laurent
Assistant Art Director: George Ilavsky

American Society of Home Inspectors, Inc.
932 Lee Street, Suite 101
Des Plaines, IL 60016

847-954-3179 Reporter calls only

847-299-2505 (fax) Reporter only
Email: jamest@ashi.org

Advertising: Dave Kogan
Phone: 847-954-3187, Email: davek@ashi.org

ASHI STAFF

Main Phone: 847-759-2820, 8:30 am - 5:00 pm
Mon. - Fri., CST

EXECUTIVE DIRECTOR

James Thomas, *Executive Director*, 847-954-3182, jamest@ashi.org

Bonnie Bruno-Castaneda, *Executive Assistant, Human Resources*
& *Project Coordinator*, 847-954-3177, bonnieb@ashi.org

EDUCATION, CE APPROVAL, ASHI ONLINE LEARNING CENTER, INSPECTIONWORLD, CHAPTER RELATIONS

Michele George, *Director of Education, Events and*
Chapter Relations, 847-954-3188, micheleg@ashi.org

MEMBERSHIP & PRODUCT ORDERS

Jen Gallegos, *Manager of Membership Services* & *U.S. DOE Home*
Energy Score Assessor Coordinator, 847-954-3185, jeng@ashi.org

Janet George, *Membership Services Project Coordinator*
847-954-3180, janetg@ashi.org

George Herrera, *Membership Services Coordinator*
847-954-3196, georgeh@ashi.org

Michael Krauszowski, *Membership Services Administrator*
847-954-3175, Michaelk@ashi.org

Gaby Nava, *Membership Services Administrator*
847-954-3176, Gabyn@ashi.org

ACCOUNTING

Toni Fanizza, *Accounting, Purchasing* & *Human Resources Manager*
847-954-3190, tonif@ashi.org

Beverly Canham, *Financial Assistant*, 847-954-3184
beverlyc@ashi.org

WEBSITE, INFORMATION SYSTEMS, DATABASE

Mike Rostescu, *Assistant Executive Director* & *Director of IT*
847-954-3189, miker@ashi.org

COMMUNICATIONS

Dave Kogan, *Director of Marketing* & *Business Development*
Advertising, IW Expo Hall, Public Relations
847-954-3187, davek@ashi.org

Kate Laurent, *Design* & *Digital Strategy Manager*,
"ASHI Reporter" *Art Director*, 847-954-3179, katel@ashi.org

Chris Karczewski, *Social Media* & *Digital Strategist*
847-954-3183 chrisk@ashi.org

George Ilavsky, *Graphic Designer* & *Free Logos*,
"ASHI Reporter" *Assistant Art Director*, georgei@ashi.org

THE ASHI SCHOOL

Michelle Santiago, *Education Manager*, 847-954-3198
Michelle@theashischool.com

Janna Grosso, *Education Coordinator*, 847-954-3181
jgrosso@theashischool.com

Rhonda Robinett, *Marketing and Communications Specialist*
847-954-3194 Rhonda@theashischool.com

ASHI REPORTER – ISSN 1076-1942 – the official publication of the American Society of Home Inspectors, Inc. (ASHI), 932 Lee St., Suite 101, Des Plaines IL 60016, is published monthly. Annual subscriptions: \$44.95 to non-members. Periodical postage paid at Des Plaines, IL 60016 and additional mailing offices. POSTMASTER: Send address changes to ASHI Reporter, 932 Lee Street, Suite 101, Des Plaines, IL 60016-6546. Copyright© 2018, ASHI. None of the content of this publication may be reproduced, in any manner, without the prior written consent of the publisher. Inclusion of or specific mention of any proprietary product within does not imply endorsement of, nor does exclusion of any proprietary product imply non-endorsement, by the American Society of Home Inspectors, Inc. Opinions or statements of authors and advertisers are solely their own, and do not necessarily represent the opinions or positions of ASHI, its agents or editors. See above for information pertaining to submission of articles, advertising and related materials.

Managing Risk

Claim 10: Electrical

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.



Stephanie Jaynes is the Marketing Director for InspectorPro Insurance, ASHI's one and only Premier Insurance Partner. (<http://ipro.insure/ASHI-partner>). Through risk management articles in the ASHI Reporter and on the InspectorPro website, InspectorPro helps inspectors protect their livelihood and avoid unnecessary risk. Get peace of mind and better protection with InspectorPro's pre-claims assistance and straightforward coverage. Learn more at www.inspectorproinsurance.com (<http://ipro.insure/ASHI-column>).



Four months after his inspection of an older home, a home inspector received a letter in the mail from his former clients, who, due to concerns about the age of their newly purchased first home, had a licensed electrician assess the property's wiring after the initial home inspection.

According to the electrician, there were "inconsistencies with and omissions from" the inspector's report and the inspector's walk-through with the clients. These included the following items:

- a fuse with an exposed, live wire near the furnace
- knob-and-tube wiring throughout the house
- no grounded outlets nor switches

In the letter, the inspector's clients argued that they would have "made different homebuying decisions based on the wiring of the house." The clients had already contacted their home insurance agent, who advised them that knob-and-tube wiring was not covered by their policy. In fact, the agent told them that if the home insurance company had known that the property had knob-and-tube wiring, they would not have insured the house.

Furthermore, the clients demanded that the home inspector pay the \$12,000 in electrical repairs. The clients threatened that, if they did not receive a written response within two weeks, they would sue.

WHY ARE ELECTRICAL CLAIMS SO COMMON?

Most often, the claims we receive involving electrical systems involve a failure to identify (a) the component material of the wiring or (b) knob-and-tube wiring.

WIRING COMPONENT MATERIAL. Most home inspectors know common wiring component materials from their training and experience. However, nothing in the ASHI Standard of Practice (SoP) requires inspectors to classify component materials.

Nevertheless, some states and other standards do mandate that home inspectors identify wiring materials. For example, New York state requires that home inspectors “describe readily accessible and observable portions of the presence of aluminum branch circuit wiring” (§197-5.9, (b), 3; <https://on.ny.gov/2W-zosO8>). Even some alternative national standards of practice require the identification of wiring component material.

Additionally, some inspectors expound on the wiring material simply because their reporting software or template of choice includes that information. It’s particularly common for checklist-type reports to include wiring component material information. In fact, some franchises and associations include wiring component material details in their standard reporting templates.

KNOB-AND-TUBE WIRING. Knob-and-tube wiring was the predominant building wiring method from about 1880 to 1940 (Croft & Summers, 1987). Knob-and-tube wiring is characterized by “knobs” and “cleats,” which run wire along property walls, ceilings and beams; whereas “tubes” run wires through beams and partitions (Myers, 2010). Although remnants of knob-and-tube wiring exist today, this type of wiring system is generally considered obsolete due to its lack of a grounding conductor, its susceptibility to deterioration, increased household electrical demand and the modernization of wiring methods.

KNOB-AND-TUBE WIRING PRESENTS THREE MAJOR PROBLEMS FOR HOME INSPECTORS:

- **Knob-and-tube wiring isn’t always visually identifiable. Inspectors cannot identify knob-and-tube wiring hidden by insulation, a wall or other obstructions even if they wanted to do so.**
- **The ASHI SoP requires home inspectors to “describe the predominant branch circuit wiring method” (SoP, 7.1, B.4). But, although knob-and-tube wiring is rare today and, therefore, doesn’t often make up that primary branch, some states such as Georgia (SoP, E, cii.a; <https://bit.ly/2XmzaEO>) and Maryland (SoP, 01, 33; <https://bit.ly/2X-hBWeq>) explicitly require inspectors to identify “wiring methods,” including knob and tube.**

- **Even though no national code mandates knob-and-tube wirings’ complete removal, homebuyers consider it to be undesirable. “There’s nothing wrong with knob-and-tube wiring if it’s installed correctly; if the circuit isn’t overloaded; and if the insulation, knobs and tubes are intact and safe. That’s a whole lot of ifs—too many for some homeowner insurance companies,” wrote Bruce Barker in his article “Old Wiring Methods,” which appeared in the November 2013 issue of the ASHI Reporter (<http://www.ashireporter.org/HomeInspection/Articles/Old-Wiring-Methods/3599>).**

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 electrical claims specifically, there are certain elements you should draw particular attention to during your inspection and in your inspection report.

DON’T EXCEED THE SoP. Whenever possible, do not exceed the SoP. For example, if you don’t have a requirement to identify whether the wiring component material is copper or aluminum, but you identify it as one or the other and your identification proves to be wrong, you may be liable.

In our experience defending claims, it’s rare to receive a claim for a home inspector who did not identify the wiring component material. Most of the electrical claims in our archives involve inspectors who attempted to name the material and misidentified that material.

THE ONLY INSTANCES IN WHICH IT MAY BE PERMISSIBLE TO EXCEED THE SoP ARE THE FOLLOWING:

- **You inspect in an area or for another organization (like an association or franchise) that has a different standard.**
- **In your area, it’s common to perform a specific function or act that typically exceeds the SoP. (More on this one later.)**

Another issue with exceeding the SoP is that going beyond it in one instance may hold you accountable to surpass it in another. A great example of this is a recent claim in Mississippi in which the inspector did not identify the existence of wood rot and damage in the window sills. The claimant, a lawyer, argued that the inspector should have probed the surfaces. Our argument was that, according to the SoP, the home inspector was not required to probe anything.

It just so happened that the claimant’s daughter was his real estate agent, and she had used the home inspector with her other real estate clients in the past. The claimant went through the daughter’s clients’ inspection reports until he found one in which the inspector stuck a probe in the wall that revealed the damage. There was even a picture of the probe in the wall. You can guess how that claim resolved.



IF YOU HAVE TO IDENTIFY THE TYPE OF ELECTRICAL WIRING, COVER YOURSELF.

In instances in which your state, franchise or association's SoP requires you to identify the electrical issues we've discussed, do so with caution. Make sure you explain your findings clearly and concisely.

Here's an example: "The visible wiring in the service panel appears to be copper. Other areas are unknown."

Don't exceed the SoP by speculating what may exist, but do encourage your clients to do research. If, for example, you see what looks like an abandoned tube and wiring, acknowledge that there could be an active knob and tube somewhere that you cannot see, and advise your clients to investigate further.

SOME CLARIFICATION FOR SITUATIONS IN WHICH YOU MAY CHOOSE TO EXCEED THE SoP BECAUSE IT IS COMMON TO DO SO IN YOUR AREA:

In Milwaukee, for example, many home inspectors put a level on the basement walls. Apparently, there are a number of properties in the area that have basement walls that lean and are subject to failure. Thus, while it's not in the SoP for inspectors to bring levels and assess the basement walls in this manner, many inspectors do it because it's such a prevalent problem in their geographic region. As such, it could be perceived as a breach of the standard of care to not do it.

If you are experiencing something similar in your area, you should manage your risk by calling out any exception to the SoP in both your inspection agreement and your inspection report. Identify the practice as a specific instance in which you exceeded the SoP in order to meet the standard of care in your area. In so doing, you may avoid clients assuming that, just because you surpassed the SoP in one respect, you are also required to do so in another. (For example, just because you're carrying a level to inspect the basement walls does not mean you that should be using that level to assess all areas of the property.)

PROTECT YOURSELF FROM CLAIMS: After establishing that the home has electrical 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 electrical claim. Take it from our home inspector in the example at the beginning of this article.

Our claims team issued a Denial of Liability defending the home inspector. In it, they explained that the inspector had followed the ASHI SoP by reporting on the required components, including the main distribution wiring. While it was correct that the home inspector did not identify the knob-and-tube wiring, it was also true that there is no requirement that inspectors identify knob and tube. The claims team reiterated the home inspector's limitation of liability, which stated that the inspector would pay no more than the inspection fee for any negligence.

The claimants responded promptly, stating that they would review and respond promptly. Two months went by before the claimants reached out and said they were "consulting with a specialist" and would "respond shortly." Another month and a half went by, at which point our claims team told the claimants that, if the promised information was not received in a week, we would close the claim. Finally, the claimant agreed to settle for a refund of their inspection fee. They signed the settlement release and the claim was closed.

Because we have a simple deductible rather than a self-insured retention (SIR), the insured only paid for the inspection refund; he did not pay his deductible. (You can learn more about the difference between simple deductibles and SIRs at <http://ipro.blog/deductible>.)

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.

And don't forget: If you'd like to have coverage for an extra service like mold or pest, be sure to request and purchase that coverage. Even if you don't inspect for a specialty service, most insurance carriers will not offer insurance coverage unless you're carrying the proper endorsement.

REFERENCES

Croft T, Summers W, eds. *American Electrician's Handbook*. 16th ed. (1987). New York: McGraw Hill.

Myers, Adiant. "Telling Time for the Electrified: An Introduction to Porcelain Insulators and the Electrification of the American Home." *Society for Historical Archaeology Technical Briefs in Historical Archaeology*. Vol. 5. (2010). Available at: <http://works.bepress.com/adrianmyers/4/>.

UP NEXT MONTH: SEPTIC CLAIMS

InspectorPro Insurance is ASHI's one and only Premier Insurance Partner (<http://ipro.insure/ASHI-partner>). Through risk management education, pre-claims assistance and straightforward coverage, InspectorPro gives you peace of mind and unparalleled protection. Learn more and apply for a quote at www.inspectorproinsurance.com (<http://ipro.insure/ASHI-column>).

HOME ENERGY SCORE UPDATE A REVIEW OF WHAT'S NEW WITH THE HOME ENERGY SCORE

By ASHI Staff

U.S. DEPARTMENT OF ENERGY
Home Energy Score



Know your home. Know your Score.

UPDATE 1: A CALCULATED MOVE TOWARD SIMPLICITY

THE DOE FEELS INSPECTORS' PAIN, RELEASES EASIER TOOL.

One of the best things about ASHI's partnership with the U.S. Department of Energy (DOE) through the Home Energy Score program is that it's not a one-way street: The program's facilitators want to understand the experience of what it is like to work with the Score in the field and they are willing to make changes to the program's operations based on that feedback. Since we've been working closely with the DOE during the last two years, those changes have taken the form of making Scores easier and faster to complete during inspections without compromising the valuable information that is contained in the Home Energy Score report.

The national labs that provide the genius behind the "modeling" that makes up the heart of the Score—specifically, the software that determines a home's 1-to-10 rating and generates a list of the best ways to improve it—can sometimes seem to take their time in making changes. However, the improvements they make are always worth the wait and the most recent example is no exception.

Experienced Assessors know that figuring out wall insulation levels or assessing the amount of maintenance performed over the life of an HVAC system, for example, can be frustrating experiences in "best guessing." Also, inspectors regularly have wished for a simple and reliable way to measure the area of attics, which often feature multiple surfaces and insulation levels. Manually making these kinds of complicated calculations can add precious minutes to an inspection.

The DOE's recently released calculator tool makes these time-consuming experiences a thing of the past by including built-in defaults (for wall insulation and HVAC efficiency), and simple measurement functions (for attics) that bring clarity and speed to the Scoring process. These improvements will allow inspectors to pare down the 15 to 20 minutes required to generate a Score on most homes.

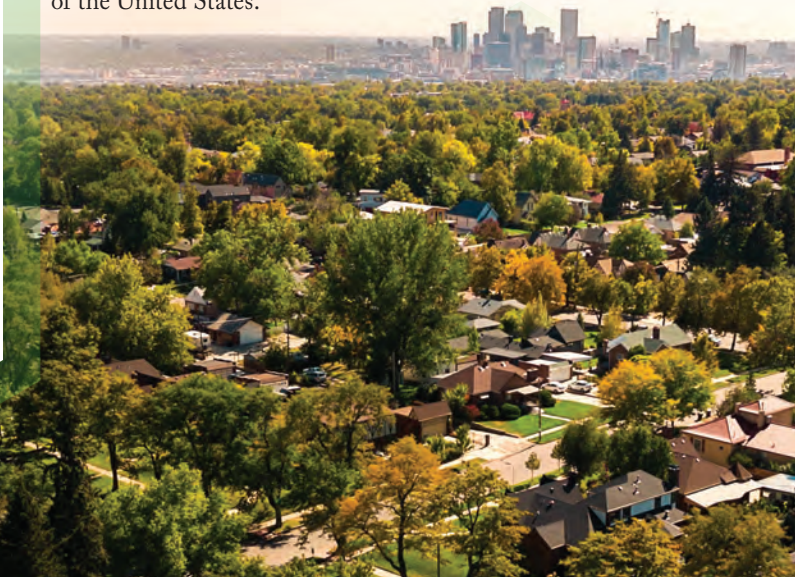
UPDATE 2: DENVER'S INSPECTORS ARE SCORING BIG

ENCOURAGING RESPONSES ARE POURING IN FROM AGENTS AND HOMEBUYERS IN A HOT MARKET.

As one of the most effective ways to give homebuyers control over the comfort, health and energy efficiency of their homes, so-called "energy disclosure at point of sale" initiatives have exploded across the country in recent years and that trend looks poised to continue.

One of the more high-profile examples of this trend is taking place in Denver, Colorado, where this homebuyer-benefitting "disclosure" takes the form of the Home Energy Score as delivered by home inspectors. It's true that some in our industry worry that using the Score can throw a wet blanket on a home sale, and become a source of displeasure for homebuyers and agents alike because not all homes "Score" well. However, the feedback from the Denver program's first phase bodes well for both the validity of these programs across the country, and for inspectors using the Score to boost sales and customer satisfaction where these programs aren't yet in place.

Denver wisely made collecting feedback a key part of their program, and comments from homebuyers and agents are rolling in (see sidebar). This feedback is informing the follow-up phase in which the Score might be made part of sales on a long-term basis. That information will not only be valuable for Denver's program, but it will also help paint a picture of a service that might be valuable for inspectors in other parts of the United States.



COMMENTS FROM DENVER'S HOMEBUYERS AND AGENTS

"This was a great service. As a new homeowner, it was very helpful to get a baseline for my home. The inspector took the time to explain the energy usage in my home and ways that I could improve on it. It felt very personalized, and it was very informative."

"This is a great program! At the very least, it got us thinking about energy use and how to save money and energy in our new home."

"I enjoyed the experience. I was happy to have the opportunity to talk to a professional who shared a prioritized list of measures to consider."



UPDATE 3: THE APPS ARE A WRAP

INSPECTORS IN BOTH CAMPS CAN NOW HIT THE EASY BUTTON.

Android-using Certified Assessors™ might have felt a bit left out these last few months as their iPhone counterparts across the country started to enjoy the pared-down, smoothed-out and sped-up Home Energy Scoring process made possible by the new Home Energy Score app. The good news is that our partners at ID Energy, who developed this bit of tech magic after gathering feedback from ASHI inspectors, recently announced that the app is now officially available on all types of devices.

Assessors are reacting positively, citing many saved steps and automated functions, the ability to seamlessly integrate pictures for easy program compliance, and the ability to generate Scores quickly on site and with full co-branding built in.

For their part, our partners at DOE view this milestone—the day when every inspector in the country carries in their pocket all the tools necessary to generate a lightning-fast Home Energy Score on site—as a major step toward making the Score an expected part of every home inspection for our nation's homebuyers.

GET 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 WORD DECK STAIRS UPDATE

By Bruce Barker ACI



An Update of The Word, July 2016

Bruce Barker is the founder and president of Dream Home Consultants and the author of Everybody's Building Code, written to help home inspectors understand the International Residential Code. Bruce has been building and inspecting homes since 1987. He currently serves on the ASHI Board of Directors. He is a certified Residential Combination Inspector and a licensed contractor in Arizona, Florida and North Carolina. To read more of Bruce's articles or if you need a presenter at your next chapter event, go to www.dreamhomeconsultants.com.

Inspection of stairs begins by determining if the stairs are safe for you and your client to use. Perform a quick visual check of the stringers, including their condition, length and attachment to the deck. If you see anything like Photos 1 or 2, do not use the stairs and recommend that nobody else use them. You do not want anyone on the stairs if they collapse. "Failed under test" is not a good explanation for stair-related injuries during an inspection.

Once again, The Word invites you to travel into the dark realm of subjects that are sometimes of interest to home inspectors. The Word hopes you will find this trip informative and maybe a little entertaining.

Our subject this month is deck stairs. This is an update of The Word's rant about this subject in the July 2016 issue of the *ASHI Reporter*.

STAIR SAFETY

Inspectors should remember two important facts about stairs. The first fact is that stairs are one of the most dangerous systems we inspect. Falls involving stairs can result in serious personal injury; that is where the big money lies for attorneys. The second fact is that interior and exterior stairs share almost all of the same requirements. If anything, we should be more careful about applying current safety and structural requirements to exterior stairs because exterior stairs are subject to harsh environmental conditions that may exacerbate safety and structural problems. We should spend time inspecting all stairs and especially exterior stairs.



Photo 1



Photo 2

WORK FASTER. BE MORE EFFICIENT. BUILD CREDIBILITY.

Help your clients see issues with the award winning FLIR ONE® Pro LT. Turn your smartphone into a powerful thermal camera to easily find hidden problems in any home. Find unseen water damage, wiring hot spots, missing insulation and other potential issues. The perfect tool for home inspectors, the FLIR ONE® Pro LT has the powerful features you need at an affordable price.



See it in action at
FLIR.com/flirone

Thermal images are for
illustrative purposes only.



FLIR ONE Pro LT starting at
\$299.99

STRINGER BEARING ON SUPPORT

Stringers usually have two bearing points. The stringer plumb (vertical) cuts should bear on a rim joist or on a beam. The stringer seat (horizontal) cuts should be supported at grade level by posts that bear on footings. If, however, there is good stringer bearing on a solid landing, The Word declares victory and moves on. Those who live in cold climates might consider being stricter about stringer footings because frost heave could move the stringers and loosen the connection at the plumb cut. Refer to Figure 1 for a summary of stringer installation recommendations.

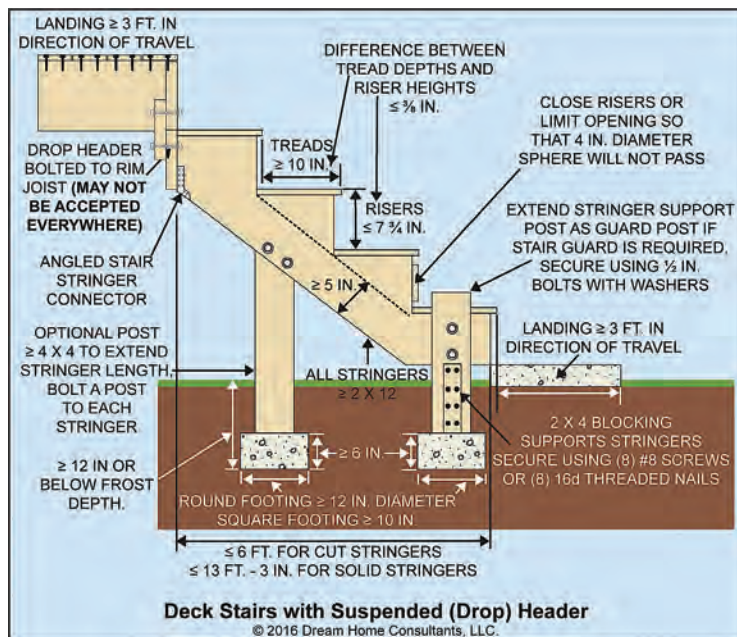


Figure 1

Stringer attachment at bearing points must help the stringers resist both vertical and lateral loads. The vertical load (gravity) pulls the stringers down from the bearing point. This is the load inspectors think about more often. The lateral (horizontal) load pulls the stringers away from the bearing point. The lateral load is often the cause of the stair collapse; the nails or the stringer itself, withdraw from the bearing point, then gravity takes over.

There are three ways to attach stringers to the rim joist or to the beam to resist both vertical and lateral loads: the right way, the wrong way and the wrong way that might work. The right way is uncommon. The wrong way is the norm. The wrong way that might work is the scariest because it might work or it might not.

The right way to attach the stringer plumb cut to the rim joist or beam is by using a connector, such as a Simpson LSC, installed according to manufacturer's instructions, including using the recommended fasteners. Connectors provide both the vertical and lateral support for the stringer. Photo 3 shows an attempt to attach a stringer using a connector. Good try, but there are still problems. The stringer should fully bear on the connector seat. Screws are not allowed unless specifically allowed by manufacturer's instructions, and then only manufacturer-supplied screws may be used. Deck screws and drywall screws are not allowed.



Photo 3

The wrong way to attach the stringer plumb cut to the rim joist or beam is using nails that are subject to withdrawal. This is always wrong. Nails are subject to withdrawal unless the stringer is secured somewhere against lateral movement. If the stringers are bearing on a landing with no attachment to the landing and no other support that resists lateral loads, then the nails are subject to withdrawal. If the stringers are bearing on the ground, that is even worse. Photo 3 shows a stringer that is pulling away from the rim joist.

The wrong way that might work is when stringers are attached using nails that are not subject to withdrawal. This method usually involves installing the nails at an angle through the stringer into the rim joist, a method called toe-nailing in some areas. This method sometimes involves installing the nails through the rim joist into the stringer plumb cut, a method called end-nailing in some areas. Stringer attachment using nails that are not subject to withdrawal might work if an adequate quantity of the correct nails is installed, if the nails are properly installed (there are rules about how to correctly install toe-nails), and if the wood and the nails maintain their integrity over the life of the deck. That is a lot of ifs, more than The Word is comfortable with. The Word recommends installing stringer connectors on all stringers that are nailed to the rim joist, beam or to a drop header.

As we have discussed, the right way to attach a stringer is to use a connector. A properly installed connector makes stringer installation easy and can reduce complications such as a drop header. Perhaps carpenters have not received the memo about these connectors or perhaps they like to do things the hard way. In either case, there are two common methods of positioning the stringer relative to deck flooring.

The best place to position a stringer, from a stringer attachment perspective, is to place the top tread even with the deck flooring. This allows the stringer plumb cut to fully bear on the rim joist or beam and provides maximum fastening area. Carpenters do not like this method because they claim it makes installing the stair guards and handrails more difficult. A common stringer placement, therefore, is to attach the stringer on the rim joist one riser below the deck flooring.



Photo 4

There are two common ways to accomplish this. Photo 4 shows one method, which is so wrong that it is clearly a job for Obviousman. The other method is to use a drop header.

A drop header is a piece of lumber installed below the rim joist or beam. The stringer plumb cut bears partly on the drop header and partly on the rim joist or beam. If a drop header is used, the attachment of the drop header to the rim joist or beam is important. Attachment using nails is always wrong because the nails are subject to withdrawal over time. Photos 5 and 6 show typical drop headers secured using only nails.



Photo 5



Photo 6

The Word is not aware of a prescriptive detail for connecting a drop header to a rim joist or beam. The following is a common detail that is accepted in some areas. Use at least two 2x4s. Install at least a 3/8 inch diameter machine bolt with washers on the head and nut ends through the drop header, and through the rim joist or beam. The bolts should be located as close as possible to the center of the 2x4, horizontally. The bolts should be located at least two inches from the top of the 2x4 and at least two inches from the top of the drop header. The bolts should be located at least two inches from the edges of the rim joist, beam or

drop header. These bolt location details help ensure that there is enough wood surrounding the bolts to resist wood splitting and shearing.

Photo 7 shows a bolted drop header. The top bolt is too close to the right edge of the 2x4 and the bottom bolt may be too close to the right edge of the drop header. The 2x4 is split. It is a decent effort at a drop header installation, but it's worthy of reporting as a possible defect.



Photo 7

Assuming that the stringer seat cuts are not supported by posts and footings, the next best stringer support is to have the seat cut bearing on a landing. The stringer is better able to support the imposed loads with more wood on a bearing surface. At a minimum, 1½ inches of the seat cut heel should bear on the landing. The seat cut toe should not be the only part of the stringer bearing on the landing or other support. We should report configurations such as shown in Photo 8 as significant deficiencies requiring correction. These configurations can allow the stringer to shear along the wood grain, resulting in stair collapse.



Photo 8

STRINGER CONSTRUCTION

There are two styles of stringers. The cut stringer is by far the most common style. A cut stringer is made by cutting triangles into the stringer to obtain the risers and treads. The other, less common style, is the solid stringer. Solid stringer treads bear on manufactured brackets or on lumber fastened to the stringer. A solid stringer is stronger than a cut stringer, thus a solid stringer may span farther without support. A cut stringer made from Southern Pine may only span six feet between supports. A solid stringer may span thirteen feet, three inches. The stairway in Photo 9 is made from cut stringers and is way too long between supports.



Photo 9

A stringer should be made using at least a 2x12 and the spans in the previous paragraph assume this. A stringer made using a 2x10 may work, but it is difficult to obtain the recommended stringer throat depth when cutting a 2x10. The throat is the area of uncut wood at the smallest point. The throat should be at least five inches deep. If a saw kerf extends past the riser/tread triangle, the measurement is to the saw kerf. Photo 10 shows a stringer throat that is way too small. Refer to Figure 1.



Photo 10

HANDRAILS AND STAIR GUARDS

A handrail is required on one side of all stairways with four or more risers, including the top and bottom risers. Almost all exterior stairway handrails that are made using wood are wrong and dangerous. The typical 2x4, or larger, exterior handrail is not graspable, making it difficult for those with small hands, and those with impaired mobility, to use. Figure 2 shows the only approved handrail shapes for any stairway, interior or exterior.

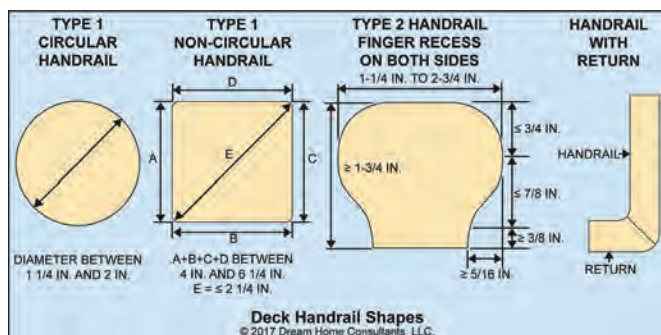


Figure 2

All handrails should conform to one of these shapes, and should begin and end with a post or with a return. The handrail should be continuous from above the top stairway riser to above the bottom stairway riser. The good news is that this is an easy defect to fix. Just install a 2x2 handrail on the stair guard.

A guard is required on the open sides of all stairways with a vertical rise of more than 30 inches. At the maximum riser height of 7¾ inches, this means that stairways with four or more risers will need a guard and a handrail.

Guard posts (at least solid 4x4s) should be installed at least every six feet. The trick is to secure these posts so that they comply with the 200 pound-per-square-foot load requirement. Just securing the posts to the deck rim joist, or to the stringer, using bolts is not enough. Using screws or nails to secure the posts isn't even close to being enough.

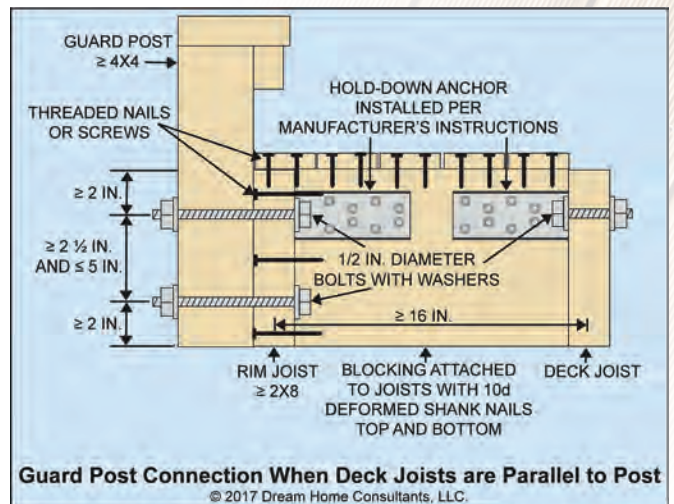


Figure 3

Figure 3 shows one way of securing guard posts to the rim joist or to the stringers. You won't see this often in the field, but you should. Almost every other method of securing guard posts fails to comply with the 200-pound load requirement, regardless of how secure the guard feels when you push on it.

THE BOTTOM LINE

The lesson for this column is the same as for previous columns about decks: Do not be the inspector who fails to report deck defects. The deck demons may haunt you if you do not find them and report them.

Memo to Hestia (goddess of the home and hearth): The Word does not reside on Mt. Olympus (just at its base) and welcomes other viewpoints.

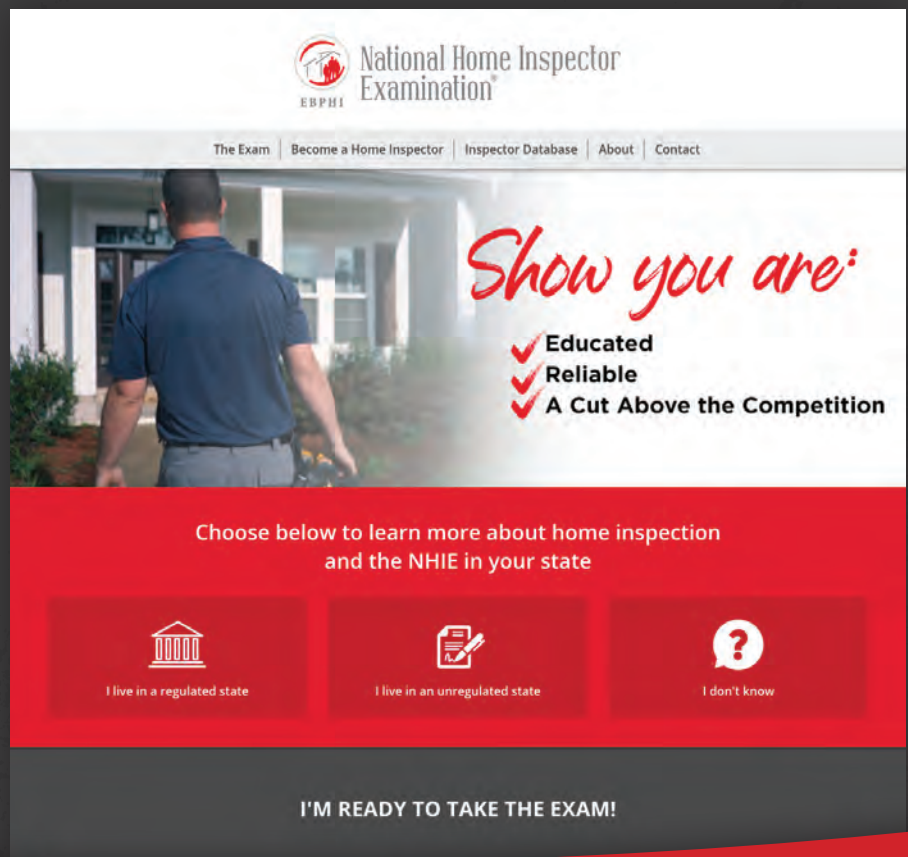
Send your lightning bolts or emails to Bruce@DreamHomeConsultants.com. The thoughts contained herein are those of The Word; they are not ASHI standards or policies.

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.

Inspect Our New Home

NEW WEBSITE. NEW TOOLS FOR YOUR TRADE.

- NHIE Study Curriculum
- NHIE Exam Registration Information
- Professional Inspectors Database
- Communications & Marketing Toolkit



National
Home Inspector
Examination®

HomeInspectionExam.org

SMART INSPECTOR SCIENCE

PANS IN THE ATTIC: WHAT'S GOING ON?

EVENTUALLY, ALL INSPECTORS FIND CONTAINERS SET OUT TO CATCH WATER IN AN ATTIC. IS THIS A DEFECT TO BE REPORTED?

KNOW THE STANDARDS

Inspectors are required to inspect and report on readily accessible systems and components, and to report whether they are functioning properly or are significantly deficient. This includes roof structures, flashings, chimneys and roof penetrations. Some states require reporting on excessive moisture. A pan in an attic certainly indicates water leaks and functional issues.

DISCOVERING BUCKETS AND SIGNS OF REPAIR

At times, we find buckets and a water-damaged area that has been repaired. Look at the chimney shown in Photo 1. It's hard to tell what happened. The section of masonry chimney that extended above the roofline has been removed and the opening was patched. Have the leaks been stopped? If you can't get closer, you don't know. This needs further evaluation.



Photo 1. Attic Buckets at Chimney.

CHIMNEY STAINS AND LEAK-CATCHERS

The chimney or roof shown in Photo 2 obviously has leaked. Pans, trash cans and a coffee could have been set out to catch water. The wood and framing around and below the chimney are water-stained, and the chimney has efflorescence from water intrusion. Because this was a high attic with easy access, I moved closer to take a look. Inside the pans were several inches of water. The wood tested damp with a moisture meter.



Photo 2. Attic Chimney, Pans, Cans.

This is simple to report: significant water intrusion, wet wood and water in pans around the chimney. The chimney, flashing or roof need immediate attention and major repair to prevent further damage. You should recommend engaging a specialist for further evaluation.

SNOW BELOW RIDGE AND ROOF VENTS

In cold climates after a very cold and windy snowstorm, it is common to find a little snow below ridge and roof vents. Often, this snow will just melt and evaporate or disappear through sublimation. Your report should indicate that this situation must be monitored. If there is a foot of snow below a vent or compressed insulation, that is a major issue to report.

OWNER GETS CREATIVE: PAN AND FAN

It is also common to see a flat pan below a roof vent. It can capture wind-driven rain and snow that will evaporate without damage. The green pan with fan in the attic shown in Photo 3 is a creative solution. I imagine the fan is there to speed evaporation of water. This fan has mounting, safety and electrical issues. We should suggest evaluation of leaks and safety issues.

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 3. Attic Vent Pan and Fan

SUMMARY

Pans set out in an attic always require further investigation and monitoring to determine whether repairs are needed. In an ideal world, we never encounter water or snow in an attic, right? If you see a pan, look for water to confirm your suspicion of leaks.

**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.

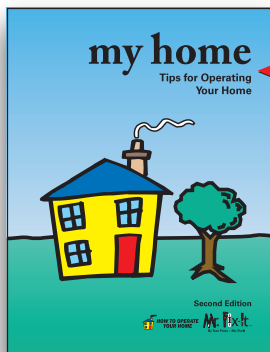
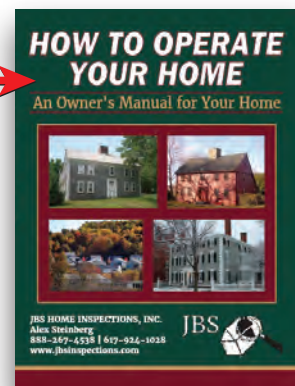
Promote your business with customized books!

- Your information on the front, back and spine of our comprehensive guides.
- A high-quality, customized book sets you apart from the competition.
- The content-rich book helps your customers, impresses the realtors and reflects the quality of your inspection.
- Cost as low as \$2.50 per book.
- Minimum order 500 books.



**HOW TO OPERATE
YOUR HOME**

Visit - www.HowToOperateYourHome.com



mail@htoyh.com • 262-303-4884

“HOME INSPECTION IS A GREAT CAREER”: THE SECRETS OF MY SUCCESS

By John Prodromides



John Prodromides owned and operated All Pro Inspections and JPRO Inspections for more than 19 years. He is now teaching new inspectors in Nevada and providing continuing education for a variety of education facilities. Opening soon: JPRO Academy for Home Inspectors, and Home-Owner training and education.

I've been a self-employed entrepreneur for more than 35 years, but recently, at age 63, I set aside my third career business of home inspection, which I pursued for more than 20 years after owning a printing business and driving a truck. Upholding a reputation of good service to clients made all of my business ventures successful. For anyone thinking of making a career change, my advice is to identify a needed service, outline the best way to meet that need and provide the best service possible to your clients.



I consider myself a “do it all guy,” and to save money, I’ve always fixed, repaired and built systems in my own home and businesses. My home inspection career was an ongoing education, whether in the classroom or in the field. Collecting knowledge, and then using it to help protect people and property is very rewarding.

Home inspection is a great career. That said, there are good, bad and ugly sides of being a home inspector. For me, being my own boss, making good money, taking charge of my time and responsibilities were among the

“good” parts of being a home inspector. All of that (aside from the “making good money” part) also applied to the “bad” parts of being a home inspector. The “ugly”? Well, that’s easy. For me, it was responding to complaints, followed by late-night report writing, scheduling time off and interrupting family time for scheduling, questions or automated marketing calls. The bigger the business, the more you face the good, the bad and the ugly aspects of being a home inspector. But it is good to remember that all of this can be true for just about any business venture.

When I chose home inspection as a new career, I thought I already knew everything I needed to know. I was wrong. I live in Nevada, and my state requires formal education and training for a home inspection license. At first I scoffed at the idea, thinking I didn’t need formal training, but I gave in and chose a school where I could get the knowledge and training to satisfy my state requirements. At that time, only a few states required training, education and certification. I went to California’s Inspection Training and Associates (ITA) to advance my career. My training at ITA included learning from experienced teachers in the home inspection industry, some of whom were or became leaders in ASHI.

It is my opinion that all states should require specialized training and education. Ongoing continuing education should also be required. I am proud to report that the quality of my initial education, the quality of ITA and ASHI-sponsored educational conferences, and having the *ASHI Reporter* as a monthly resource were among the reasons for my successful career.

Home inspection instructors often say, “It is not if you get sued, it’s when.” This warning is to caution you to be prepared because even if you are the best inspector and are right all the time, a lawsuit will likely happen to you. I don’t want to jinx it, but to date, I have never been sued. I had one case early in my career that required me to call my insurance agent and pay the deductible to the insurance company; however, after several telephone calls and a month passed, my deductible was returned. In short, a homeowner was not happy with his home. I had addressed his primary concerns in my inspection report; however, he complained that I didn’t express the degree of damage or deterioration enough to stop him from buying the home and thus, he wanted me to be held responsible. We discovered that he failed to follow my recommendations to get further evaluations. The real estate agent was satisfied with me because I addressed the problem immediately and resolved it without involving the agent or the real estate office. I continued to work with that agent for many years.

To give you a sense of my perspective, I would like to share a few of my “secrets to success” in home inspection.

1 SECRET 1

Have a legal expert inspect your inspection agreement and be sure your clients sign it.

Your state may have special requirements for inspection agreements. Ask an attorney to review your inspection agreement to determine whether you can be defended on it. Once the attorney is satisfied with your agreement, submit it to your insurance company for approval. It is my opinion that some insurance companies have their own bottom-line considerations and they may not consider defending you to be in their best interest. As a result, you may need to pursue other legal guidance. Review your inspection agreement every two years because laws and requirements change.

Get it signed. For a long time, I had buyers sign the inspection agreement on site—bad idea. Most of my clients never read it, and they did not have adequate time to review, accept or reject the terms. Once I learned this, I began sending the inspection agreement to my clients when the job was scheduled. I never issued a report or accepted payment without having the inspection agreement signed and returned.

I learned long ago to get buyers involved as soon as possible, so I would leave a blank inspection agreement electronically with the agent. When a client wanted my service, the agent gave them the inspection agreement to read, sign, date and return to me. If providing a handwritten signature was not possible, I asked them to send me a picture of the signed document. Either way, I knew that the inspection agreement was presented to the client with enough time for them to review it before the inspection.

2 SECRET 2

Let the client know who you are working for and what you will (and will not) do.

When I met a new client, I stated that I worked only for them—not for the agent who might have recommended me, the seller, the broker or the bank. I promised to do the best inspection possible, within the limited scope allowed by the ASHI Standard of Practice (SoP) and the state of Nevada. My inspection agreement included a link to the SoP. Remember, the client may not know all the restrictions or limitations set by your jurisdiction.

I explained the scope of my inspection and discussed three important questions (see Secret 13). After that, I explained what I was not looking for or would not be commenting on in the report (for example, paint or flooring color and conditions, visible cosmetic damage unless it could affect the operation or safety of the home and occupants, design, location or layout of the home).

The agents I worked with appreciated these comments because prospective homebuyers can be very nervous at this point in the transaction and hearing these statements may inspire their confidence. It is also important to express your appreciation of your client's trust in you.

3 SECRET 3

Never think you know everything about home inspection.

Advancements in technology, materials and methods change and evolve. It can be challenging to stay updated with everything so that you are familiar with inspection items that are new, modified or yet to be determined to be questionable, failing or deteriorating. Exercise an open mind and be disciplined to seek knowledge, do research, read resources like the *ASHI Reporter* and pursue continuing education credits.

4 SECRET 4

Listen.

Listen to your clients. Try not to interrupt or correct any of their stories or commentary. Showing interest creates a good rapport, which makes clients (and agents) happy. In turn, good rapport can mean more work for you through referrals. If the client has a complaint after the inspection, it is more likely that you will be able to reach a mutually satisfactory conclusion without litigation or disappointing the agent if the client already has a positive relationship with you.

Listen to the seller or tenants if they are present at the inspection—they can be a great source of information, giving you hints of what to look for. Don't be afraid to ask, "Is there anything not working or not doing the job it was designed to do?" For me, the information I collected by asking this question led me to discover concerns that required acknowledgment in the report.

At the same time, although listening is good, do not get dragged into time-wasting conversation. You are a professional—get to work!

It is also important to express your appreciation of your client's trust in you.

SECRET 5

Don't try to sound like an expert.

Sounding like an expert can easily backfire. For one thing, you might discover that the person you are talking to is an actual expert in that area. And once your credibility is in question in one area, then your credibility in all others areas will be called into question as well. Home inspectors are generalists, not experts. I explained that distinction in my pre-inspection speech if the buyers were present. Even if I was an expert in a given field, I kept that to myself and projected an unbiased, knowledgeable outlook in all areas to everyone present.

In almost every class I taught or during ride-alongs I had with new inspectors, students told me about their own expert experience. It can be tough for a new home inspector to avoid or suppress their desire to spew their expertise to the client, but the reason it's important to avoid this is because, once you start, you elevate yourself from a generalist to expert in all areas in the eyes of the client and the agent, and that can come back to bite you.

SECRET 6

Do not guess.

If you don't know the answer to a client's question, the name or purpose of a device you spotted or how a specific system works, tell the client or agent that you will find out and get back to them with the answer. If possible and when necessary, take pictures to help you get the answers you need. When you find out, provide them with the information. They will be impressed, and you will have learned something as well.

When I took new inspectors on ride-alongs, I quizzed them about what they knew. The results were surprising. I would point at a vent, drain line, condenser or any of hundreds of other items, and ask the student to state what it is, what it does and to tell me if it was installed correctly. It was shocking to me how many new home inspectors did not know and would state "that was not taught to me in school." Your self-discipline to be successful includes doing your own research and education.

SECRET 7

Be professional.

From the first contact with an agent or client and through all contacts beyond that, be professional. Home inspectors rely on third parties for a majority of their business. Most of my inspections came from referrals or recommendations from real estate agents and past clients. I'm sure that my references indicated that I would be competent and professional when doing my job. Today's business climate offers many platforms for people to post their opinion about the quality of your service. Be a professional.

SECRET 8

Be consistent.

Early in my career, I learned that when I was not consistent, I paid a price. Either I forgot to inspect something, I missed something or I left something on (or off). Nothing is worse than getting back to the office to write a report and question, did I inspect that? Or, did I turn off the oven, or the faucet in the tub or shower? Once I set up a logical, methodical path for my inspection process, I followed that path at every inspection, and a lot of my worry and negative calls stopped.

SECRET 9

Don't get distracted.

Don't let clients, agents, sellers, tenants or pets distract you from taking your logical, methodical path through the inspection process. I had sellers or tenants nearly distract me from catching something that was reportable. I would like to think that it was not on purpose, but who knows. If you get distracted, you may get an uncomfortable call and possibly lose future business.

Today's business climate offers many platforms for people to post their opinion about the quality of your service. Be a professional.

I learned to write my report on the same day of the inspection, then I'd set it aside overnight and read it again the following morning...

SECRET 10

Take lots of pictures.

Get a camera that can take hundreds of pictures per job. Having the date and time stamp component is an added benefit. I found that the Fuji-Film Z-30 was great with an added SD card. Cheap, rechargeable, easily downloadable, it could easily slide in and out of my pocket, and I could take several thousand photos with it. I always kept a backup camera in my truck for emergencies.

To me, pictures were a work product. I took a lot of pictures. I didn't tell the client about all the pictures I took because they would ask for copies of all of them. I owned the pictures and used some in my reports to better explain notable concerns. I also took pictures of good items (not placed in the report), as well as the notable concerns reported. For example, in every home, I took pictures of all the ceilings. In case in the future there is a leak, I could prove that it was not visible or evident at the time of the inspection. Below all sinks or water fixtures where accessible, I took pictures of the plumbing, shut-offs, interior back wall and the base of the cabinet. I also took pictures in the attic showing access, framing, insulation, HVAC equipment, ductwork and ventilation (if possible).

If the home was occupied or if some areas of the home were so heavily occupied that I could not see anything (for example, in closets, garage, bedrooms), I documented that with photos, too. I included recommendations to do a careful walk-through of the home to review all areas mentioned (not visually accessible), or to have the areas inspected once the home is vacant and before the close of escrow.

I will keep all the photos forever, for my protection. Numerous times, I received calls from clients with complaints about concerns noted after they moved in, wondering why I didn't call something to their attention. With the report and pictures in my hand, I could review their concerns with them. Likely, the pictures revealed that there were no visible signs of problems at the time of the inspection, or the buyers failed to read and follow my recommendations in the report. When I asked what occurred when they followed my report recommendations, they usually had nothing to say and that was typically the end of that. In more than a few cases, the newer major kitchen and laundry appliances had been replaced with older units after the inspection and before the close of escrow. In those cases, I was a hero because I had pictures of the appliances that were present before and the buyers got all new appliances.

If anyone—buyers, sellers, agents, tenants—was present, I often tried to include them in a photo, just for my information in case it was helpful or important in the future. I took care, however, not to take pictures of personal items—personal furnishings, specifically. I only took pictures related to the inspection process.

One last thing, because I took so many photos, I often discovered or remembered something while reviewing my photos that I initially had forgotten to write down or take note of before I finished my report. I repeat: Take lots of photos!

SECRET 11

Complete the report, set it aside, then read it again before sending.

Don't put off completing the report until tomorrow; get it done today. I learned to write my report on the same day of the inspection, then I'd set it aside overnight and read it again the following morning before sending it and starting the new day's inspections. When doing an inspection, for the most part, you are in a pre-set due diligence time frame that is important to the agent and buyers. Also, the more time that goes by, the easier it is to confuse one inspection's notable concerns with another, which could be disastrous.

SECRET 12

Don't recommend repair or evaluation personnel.

Making recommendations for contractors can come back to bite you. A recommendation can put you and your reputation on the line. If the person you recommended doesn't show up, does a poor job or charges an unrealistic fee, you will hear about it. Remember: As a home inspector, you are non-biased. As repair personnel, they are very biased. They want to get that repair bill higher. You will likely be pulled into the middle if repairs or workmanship goes wrong. When asked for recommendations for repair personnel, I told my clients that I used to have an address book full of competent repair people, but one by one, I had to mark them off due to poor quality work or being unprofessional. That was usually a good, satisfying comment that kept me out of trouble. Then I reminded my clients to use only qualified, licensed contractors for their protection.

SECRET 13**Ask yourself four questions.**

As I pointed out earlier, I had a brush with legal problems with a client, not because I failed to point something out, but because, in the client's opinion, I did not place a high enough level of importance on the concern. It is very simple—remember that what you may not consider to be important may be of grave importance to someone else. Again, home inspectors should follow acceptable standards of practice. I recommend the ASHI SoP, as well as your own state's SoP.

Many years ago, I added some of my own personal standards for calling something out and placing a level of importance on it. The state of Nevada had a minimal set of standards, but ASHI's SoP exceeded that. I came up with a few questions to help me determine what to call out and when to place a high level of importance on a concern. I mentally applied the following questions on every item I reviewed in an inspection:

1. Is the item, system or component doing the job it was designed to do?
2. Do I see any visible evidence of damage, potential failure or improper installation?
3. It is safe?

The last question I internally asked myself helped me to decide the level of importance:

4. Can this get me sued?

When in doubt, these questions worked well for me when I tried to decide whether or not to report something and to determine its level of importance. After all, I didn't want to be labeled a "deal killer."

I will keep all the photos forever, for my protection. Numerous times, I received calls from clients with complaints about concerns noted after they moved in, wondering why I didn't call something to their attention.

Conduct your inspection as a professional and always assume you are being watched.

SECRET 14
Attendance.

Long ago, I adopted a rule that, when inspecting an occupied home, I could do it on my own, but if any buyers were going to be present at the time of the inspection, then either the buyer's or the seller's agent or the owners of the property (with the occupant's approval) also must attend. I made it clear that I did not want responsibility for any damage, theft or disruption that could be caused by unaccompanied people in an occupied home. Generally, sellers won't accuse the buyers because they are buying the home; however, they might accuse the inspector if they believe their items were stolen, damaged or missing. For example, after I inspected a bathroom, if the buyers went in there looking around and left a faucet on, I'd be the person the sellers would blame.

SECRET 15**Assume you are being watched.**

Cameras are everywhere. People can watch what happens inside their home from their cell phone—and they do. You do not want to be the "star" on the evening news, on YouTube or in front of a jurisdictional licensing review board. Conduct your inspection as a professional and always assume you are being watched.

Looking back

Twenty percent of the real estate agents I worked with made up 80 percent of my business. After I returned from time off, my steady agents would tell me about the other inspectors they used while I was unavailable. Some were good, some not so good. Over the years, agents learned a lot from me about the inspection process, and the systems and components that make up a home. Some agents I worked with for most of my career could easily do this job with a bit of formal training. After announcing my retirement from home inspection, most agents I worked with were disappointed, but wished me well. What's next for me? Maybe I'll open my own inspection school!



Keep a good roof over your head.



Don't settle for patchy coverage.

Our pre-claims assistance works to decrease how often claims arise. And when claims do occur, our comprehensive insurance policies cover and close them quickly.

Call 866-916-9419 Visit inspectorproinsurance.com



InspectorTMPro

We Protect. You Inspect.

INDOOR AIR QUALITY IQ: PROBLEMATIC AIR FLOWS

By Jeffrey C. May



Jeff May (May Indoor Air Investigations LLC) is a retired member of ASHI and has given many presentations at ASHI meetings. Jeff has been investigating moisture and indoor air quality (IAQ) problems for almost 30 years, and he has analyzed by microscopy more than 40,000 air and dust samples. He has trained other home inspectors to do the same. Jeff served as an Adjunct Professor in the Department of Work Environment at University of Massachusetts—Lowell, and he is author of four books on IAQ published by The Johns Hopkins University Press. He and his wife Connie are working on a second edition of *My House is Killing Me!*

Jeff May writes a quarterly newsletter that puts a spotlight on indoor air quality (IAQ) issues. This month, ASHI shares Jeff's Spring 2019 newsletter topic: *Problematic Air Flows*.

Air flows don't fall into the "visible conditions" category, but there are visible conditions that can lead to airborne allergens, contaminants and irritants.

COMBUSTION PRODUCTS

A woman who lived out of state called our office in the hopes that we could help her. She sometimes experienced headaches and dizziness when she did the laundry. Her husband suspected that she was exaggerating. When I arrived at the property, she was welcoming, but he stood back on the staircase with his arms folded and his look icy.

I figured out what the problem might be before I even got out of my car.

The front of the house had a deep L-shape with a three-car garage jutting out on one side and the entranceway on the other. The mechanical room faced the "L" in the front. The room contained the washer and dryer at one end and a direct-vented boiler at the other; the boiler took its combustion air from the room.

The combustion-air intake for the room and the direct-vented exhaust pipe were located about 18 inches from each other at the outside of the L, and there was a deep overhang all along the front of the house. The geometry of this arrangement trapped the combustion products close to the exterior wall at grade and the products were sucked back into the room through the combustion-air intake. When the woman did laundry when the boiler was operating, she was exposed to elevated levels of carbon monoxide (CO).

The solution? Move the boiler exhaust or the combustion-air intake.

In another case, a real estate agent was running an open house in a small, immaculate, single-family home. It was an antique, but had been lovingly renovated. It was a rainy day, so there was very little traffic at the open house. The real estate agent sat quietly in the living room reading a book, when suddenly she felt nauseous and dizzy. She spent the rest of the open house standing outside in the rain, taking in deep breaths.

The boiler exhausted into a chimney that still had an opening for a wood stove that had probably once heated the house, but that was no longer present. A loose piece of metal covered the hole. There was only one flue in the chimney. When combustion products entered the chimney, the air took the shortest route back into the living room. The real estate agent might as well have been reading inside the chimney! She had always wondered why the windows in the house were open whenever she was there and now she knew why.



Fallen oil-furnace vent pipe in another house with unhealthy air
May Indoor Air Investigations LLC

In a third property—a very tightly constructed, three-family home—the hot-air furnaces were hung from the ceiling in the multi-car garage. The filter slots were open, so return air was being drawn in from the garage. When automobiles were started up, the garage air contained CO from the cars' exhaust. My buyers did not purchase the condo, but did suggest that Jack Kevorkian might be interested (for those of you too young to remember, Kevorkian was notorious for his CO euthanasia plan).

ICE DAMMING

In two properties with steam boilers in the basement, there were spaces around the chimney at the basement ceiling. Hot air from the boiler was rising up around the chimney, flowing into the attic and causing ice damming in the winter, which can lead to paint damage and mold growth.

THE SICKENING DRYER HOSE

Dryers should not be vented for great lengths through cold spaces. I inspected one house in which the dryer vent traveled through an unheated attic. The warm, moist air from the dryer cooled as it traveled through the piping. Water condensed within the piping, leaked out the joints, dripped onto the garage ceiling and created stains about every six feet where the sections of pipe connected.

In another house, the dryer vented directly into a cold, attached garage. When I looked into the garage, I faced a nightmare. Water was dripping from the walls and lint was stuck to surfaces. Moisture and biodegradable material mixed together equals MOLD!

BATHROOM EXHAUSTS

In one house, the bathroom exhaust vented into the soffit. Even with the fan off, there was significant passive air flow from the bathroom into the vent grille. I asked the homeowner to feed non-toxic smoke from my smoke pencil into the grille. I stood in the attic to watch the smoke-filled airflow as it flowed into the soffit. The smoke separated into two distinct flows. One narrow laminar band of smoke moved quickly along the sheathing, flowed up to the ridge vent and then flowed back down the other side of the ridge pole. The second, slower moving smoke cloud was turbulent and rose slowly until it encountered the ridge pole, at which point it sank to the floor of the attic.

Why was this happening? The sun was shining on the sheathing, so the sheathing was warm and created a narrow band of laminar air flow. That air rose up to the ridge and its momentum carried it over the ridge pole; the opening at the ridge vent was inadequate and there was no flow into it. The roiling, turbulent cloud that followed behind was almost the depth of the rafter bay and when it struck the ridge pole, it just sank to the floor.

**“HOW MANY OF YOU HAVE INSPECTED
RIDGE VENTS INSTALLED WITHOUT AN
OPENING IN THE ROOF SHEATHING TO
ACCOMMODATE AIR FLOW?”**

”

CRAWL SPACES

When crawl spaces are vented to the exterior, outside air can flow into the spaces. If a crawl space is connected to the basement, air can flow from the crawl space into the basement because the air pressure in the crawl space can be greater than the air pressure in the basement. The vast majority of crawl spaces I've inspected contained mold growth because the relative humidity was not being adequately controlled. Crawl spaces open to the exterior can even contain pest infestations if there is exposed fiberglass insulation present (mice love to nest in the stuff). Then mold spores, as well as mouse odors, can flow into the basement and from there, up into the house.

“MORE THAN ONCE, I’VE INSPECTED A CRAWL SPACE INTO WHICH A DRYER WAS VENTED. YOU CAN JUST IMAGINE THE MOISTURE AND MOLDY LINT I SAW ON ALL THOSE SURFACES.”



Lint from dryer vented into crawl space; moldy insulation was present.
May Indoor Air Investigations LLC

In two cases, the main beam was decaying!



Beam decay due to moisture from dryer vented into crawl space. The top of the post penetrated the bottom of the decayed beam.
May Indoor Air Investigations LLC

CENTRAL VACUUM SYSTEMS

These are great to have, but they should vent to the exterior and not into the basement, garage or crawl space; otherwise, if the canister is leaky, biodegradable dust can collect on surfaces and lead to mold growth.

DEVIOUS FRAGRANCES

I was a home inspector before I became an indoor-air-quality consultant. My nickname among real estate brokers was “Jeff Dismay.” I’ll admit that I am a “glass is half empty” kind of guy, but that helped me be a better home inspector and helps me now in my indoor-air-quality work. I enjoy identifying a problem and specifying the solution.

I also tend to be naturally suspicious about people’s motives. That personality quirk has served me well on many occasions.

Take, for example, when I inspect a property that smells like gardenias, with fragrance emitters plugged into many outlets or fragranced jar candles burning on surfaces. What are people hiding, I wonder? They are often hiding noxious odors that could point to a mouse or shrew infestation or to mold growth. If you inspect such a house, insist that fragrance sources be unplugged or removed from the house because your nose is one of your tools.

THE STRONGEST NAME IN HOME INSPECTOR INSURANCE

Comprehensive and Affordable E&O/GL Insurance



17 Years

Over 100,000 Policies Issued

COVERAGES

- E&O, General Liability, termite/pest/rodent, radon, commercial, lead paint, pool/spa, EIFS/stucco, indoor air quality, infrared thermography, mold, septic/water testing and more (training required for certain coverages).
- Claims Prevention and Risk Management Included
- Competitive Premiums, Easy Financing (Low Monthly Payments)
- Coverage just for you or for all inspectors employed in the firm, Additional Insured for Agents and Referring Parties.
- Free on-demand expert support for your tough inspection questions, savings on defensible contracts, discounted state-approved education, Working RE Magazine, savings on office supplies, technology & more.

"I collected many estimates but the combination of value, flexibility and knowledge was unsurpassed by OREP."

-Henry "Sonny" Toman, 1st American Home Inspections, LLC

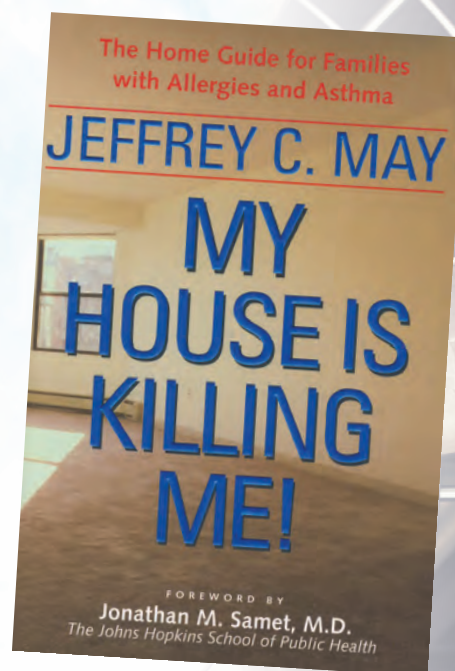


Shop OREP.org today! (888) 347-5273

ON AND ON

I could go on and on with examples of how air flows in a house can spread contaminants and allergens. For now, I'll end with some tips:

1. *When a house has a steam boiler, the gap between the ceiling framing and chimney brick should be stuffed with a non-combustible material; plumbing chases should be similarly sealed. In a house with balloon framing, the wall cavities should also be sealed at the basement level.*
2. *A furnace in a garage should be located within a mechanical closet and should have its own source of combustion air.*
3. *Fresh-air intakes should not be located where they can draw in unwanted contaminants.*
4. *A dryer exhaust hose should have a short run and should vent to the exterior.*
5. *A central vacuum system should vent to the exterior and not into a garage or crawl space.*
6. *A bathroom exhaust should vent to the exterior and not into a soffit or attic.*
7. *Be suspicious if you inspect a house filled with fragrances from jar candles or plug-in fragrance emitters.*



Jeffrey May's book discusses many of the allergens that can be found in homes; the second edition is scheduled to be published in 2020.

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.

COMPENSATION FOR CULTIVATION

BY BOLSTERING OUR
ASHI MEMBERSHIP,
YOU WILL EARN

\$50

IN GIFT CARDS
WITH EACH
NEW MEMBER

TO REFER A MEMBER:

Download the Membership Application form, have the new member fill it out (including his/her member number in the referral field).

SCAN AND EMAIL IT TO:

MEMBERSHIP@ASHI.ORG
OR FAX TO 847-759-1620.

Questions?
Contact

Jen Gallegos,
jeng@ashi.org.



AMERICAN SOCIETY
OF HOME INSPECTORS

INTRODUCING THE 3D MOBILE INSPECTOR



3D Inspection Systems

3dinspection.com | 800-745-6126

- Unique screen design is familiar, saves clicks and time
- Touch & Swipe navigation is quick and easy to use
- Photos insert into reports automatically
- Free to install on as many devices as you'd like
- 3D converts mobile field data into your preferred style of report
- Try it free for 30 days! Contact us for more information



RTCA *Serving Radon Pros Since 1986*
RADON TESTING CORPORATION OF AMERICA



RADON IN AIR
•
RADON IN WATER



RADON IN WATER
•
RADON IN AIR

**THE ONLY SHORT-TERM RADON TEST
RECOMMENDED BY LEADING CONSUMER GROUP
and Featured on NBC's The Today Show!**

TRAINING: RADON MEASUREMENT OPERATORS COURSE

LONG TERM ELECTRETS TEST STANDS DOOR HANGERS TAMPER LABELS

WWW.RTCA.COM

1-800-457-2366

TIPS FOR BUILDING YOUR BUSINESS

TWO GOOD REASONS TO REVIEW YOUR BENEFITS PROGRAM AND INSURANCE PACKAGE

By Cassandra Audas, Financial Representative,
Principal Securities Registered Representative



Cassandra Audas is a financial representative with Principal National Life Insurance Co. and Principal Life Insurance Co., members of the Principal Financial Group®, Des Moines, IA. Contact Cassandra at (954)654-1316 or audas.cassandra@principal.com.

This column will help you answer these two questions:

- ***Do you want employees who want to work?***
- ***Why protect your income?***

REVIEW YOUR BENEFITS PROGRAM TO MAXIMIZE YOUR EMPLOYEES' CHOICES

Employees have a lot of choices in where to work and how to work. So, how do you recruit and retain employees who want to work for you? One way is to offer a comprehensive employee benefits program that gets employees engaged.

Add benefits, not costs: If you're worried that adding more benefits will mean adding more dollars to your budget, take a closer look at voluntary (employee-paid) benefits. They supplement employer-provided benefits, giving employees the option to buy additional coverage. Because these benefits are available through the workplace, employees can often get better rates than what they could find on their own.

Adding more coverage can make a big impact. Take group long-term disability, for example. This coverage is a great start to help employees prepare for an unexpected illness or injury, but it's often not enough when you consider taxes and benefit caps. When employees add voluntary individual disability insurance, they protect a greater portion of their income. If they become too sick or hurt to work, they can more readily handle everyday living expenses.

Bottom line: Let's face it—the price to replace key talent can be costly. By enhancing your benefits program, you add value for your employees. It's a way to attract new talent and get current employees more engaged and less likely to leave. And it won't dramatically increase your costs, which means your budget stays the same—a win for you and your employees.

REVIEW YOUR INSURANCE COVERAGE TO PROTECT YOUR INCOME

You know that you are working hard to prepare for the future, but how would your life change if you suddenly became too sick or hurt to work and your paycheck went away?

Take a minute to think about all the things your income provides. Your list might include supporting your family, saving for a college education and preparing for retirement. Those important financial goals won't just go away if you can't work because of an illness or injury.

And although you may not want to think about becoming sick or hurt, it happens more often than you think. That's why insuring your income could be one of the most important things you do. When it comes down to it, your ability to work and earn an income is the asset you rely on the most.

Your lifetime income: Consider how your lifetime earnings compare with other things you're probably protecting with insurance, like your car and home. Your lifetime income is worth so much more, yet it often goes unprotected.

That's why many people consider individual disability insurance. It works differently from homeowners' insurance, but the concept is similar. If you can't work and earn an income, it pays a monthly benefit directly to you, much like a paycheck. That helps you pay everyday expenses—big and small.

If you've already got employer-provided benefits such as group long-term disability insurance, that's a great start. But is it enough? In general, group long-term disability insurance benefits will cover about 60 percent of your gross income or as little as 40 percent after taxes. That will help in the event that you need it, but it may not be enough for you to keep up your lifestyle and financial goals.

Having a separate individual disability insurance policy is a great way to fill potential gaps in protecting your income. Because it's so important, it's one of the most common components of a strong financial plan. Experts agree: That small investment today helps ensure that you and your family are taken care of if the unexpected happens.

Learn more about your potential income protection gaps at principal.com/dicalc.

Insurance products from the Principal Financial Group® are issued by Principal National Life Insurance Company (except in New York), Principal Life Insurance Company, and the companies available through the Preferred Product Network, Inc. Securities and advisory products offered through Principal Securities, Inc., (800) 247-1737, member SIPC Principal National, Principal Life, the Preferred Product Network and Principal Securities are members of the Principal Financial Group, Des Moines, IA 50392. 681438-112018.

2018 Ford Models



C-MAX



EDGE



ESCAPE



EXPEDITION



EXPLORER



F-150



FIESTA



FLEX



FOCUS



FUSION



MUSTANG



SUPER DUTY®



TAURUS



TRANSIT



TRANSIT CONNECT

X MARKS THE SPOT X-PLAN PRICING + CUSTOMER INCENTIVES = GREAT SAVINGS

Follow These Simple Steps To X-Plan Savings*

1. Visit fordpartner.com and log in with your Partner Code.
2. Click on "Generate My PIN" and enter your information to receive your X-Plan PIN.
3. Visit any participating dealer, identify yourself as an X-Plan customer and provide your PIN to receive additional INCENTIVE OFFERS* on eligible vehicles!

Additional Savings, Vehicle Info and a Dealer Locator – Available 24/7 at fordpartner.com

- Vehicle information – click on the Ford brand logo to learn more about specific vehicles.
- Review in-stock pricing and special offer information.*
- Locate a dealer in your area.
- Review the Partner Recognition Program process, rules and frequently asked questions.

* X-Plan incentives are subject to vehicle availability and may be canceled or changed at any time without notice. X-Plan pricing is only available to active employees and retirees (and their spouses) of Ford Motor Company Partner companies located in the US (as defined by Ford – see your dealer for a full list of eligible companies). Offer available on the purchase or lease of most new Ford models. Limit two (2) eligible vehicle purchases per eligible customer household per calendar year. This offer can be used in conjunction with most retail consumer offers made available by Ford at either the time of factory order or delivery, but not both. This offer may not be combinable with some other Ford incentive programs. Some restrictions apply. See your participating dealer for full details.

Your Partner Code:

PUDEI



Go Further

Coverage Features

PROFESSIONAL LIABILITY HIGHLIGHTS:

- ✓ **PII Pro Plus** and **PII Pro** offer two tiers of coverage.
- ✓ Automatic coverage includes lead paint, termites, radon testing, mold defense and coverage for real estate referring parties.
- ✓ Experienced claims counsel driving better outcomes.
- ✓ Policy limit option from \$100k to \$3m.

GENERAL LIABILITY HIGHLIGHTS:

- ✓ Stand alone or shared limit option.
- ✓ Premiums starting at \$320.



866.268.1327 | Scott Burns
www.PropertyInspectorInsurance.com

SAVE THE DATE

OCTOBER 16-17, 2019

**LDC
2019**

**LEADERSHIP DEVELOPMENT CONFERENCE
BLUEPRINT FOR SUCCESS**

**HOSTED BY THE ASHI CHAPTER
RELATIONS COMMITTEE (CRC)**

MAIN TOPICS THAT WILL BE DISCUSSED:

HOW TO GET VOLUNTEERS ON
COMMITTEES AND AS OFFICERS

ASSISTANCE IN RUNNING CHAPTERS.

HOW TO FOSTER NEW LEADERS

BLUEPRINT FOR SUCCESS

HYATT PLACE
6810 MANNHEIM ROAD
ROSEMONT, IL

ASHI	LEADERSHIP	2019
CRC	DEVELOPMENT	OCT
ROSEMONT, IL	CONFERENCE	16-17

**Pro-level
inspectors
deserve a
pro-level
partner.**



MOVE UP TO ACC. GET MORE.

Not only are we the #1 call center in the inspection industry, but we also...

- ✓ Book MORE inspections for inspectors than the competition.
- ✓ Close MORE leads for inspectors than the competition.
- ✓ Sell MORE ancillary services for inspectors than the competition.
- ✓ Give MORE time back to inspectors than the competition.

Want MORE for your inspection business. Come get MORE!



NORTH CENTRAL

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
inspectionsunlimited@cox.net

OHIO SOUTH ASHI

Meeting: Third Tues. every month,
6:30 pm @ Kriemer's Bier Haus, OH-128
Clevs, 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
Iowa City Area Assoc. of Realtors
Education Center
847 Quarry 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@allprohomeinspect.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@homeinspectstl.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@huntpropertyinspections.com

Utah

www.ashiutah.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, 208-772-3145
vince@vargasinspections.com

Orange County CREIA-ASHI (CA)

www.creia.org/orange-county-chapter
Third Monday, 5:30 pm
Hometown Buffet
2321 S. Bristol, Santa Ana
Bill Bryan, 949-565-5904
bill@rsmnspections.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@antheinspectons.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.coastaltctashi.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@independentinspection-service.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 Weiburg
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 Loble, 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
cranorinspectionsservices@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, 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 of Feb., May,
Aug. & Nov., 8 am
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.ashewiregrass.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)

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

Southwest Florida

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

CANADA

CAHPI Atlantic

www.cahpi-alt.com
Lawrence Englehart
902-403-2460
inspections@eastlink.ca

CAHPI Ontario

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

Alberta Professional Home Inspectors (APHIS)

www.aphis.ca
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@almoinspecton.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 CEUs
(home and in-class study)
for license renewal
Saturday 8 ASHI CEUs

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 NORTH CENTRAL OHIO CHAPTER EDUCATIONAL SEMINAR

When: September 20 & 21, 2019

CEUs: 16 ASHI CEUs –Radon Sept. 20
8 ASHI CEUs – Sept. 21

Where: Days Inn, Richfield, OH

Contact: Mike Nolan,
mike@informuinspections.com

IMPORTANT REPORTER DEADLINES:

- AUGUST 2019 ISSUE - 6/7/19
- SEPTEMBER 2019 ISSUE - 7/7/19
- OCTOBER 2019 ISSUE - 8/7/19

The Reporter is produced 6-8 weeks ahead of the week it arrives in your mailbox.

ASHI NY METRO CHAPTER EDUCATIONAL SEMINAR

When: September 27-28th 2019

Where: DoubleTree by Hilton Hotel
Tarrytown, NY 10591

CEUs: 16 ASHI CEUs

Register at: www.nymetroashi.org/annual-seminar/

PRO-ASHI CHAPTER HOME PHOTO & NPMA-33 REVIEW

When: September 29, 2019

CEUs: ASHI 8 CEUs

Topics: Components for Core (00) and
Wood Destroying Pests (Cat 12) all
in one day.

Where: Just In Thyme Event Center
5316 William Flynn Hwy
Gibsonia, PA 15044

Contact: Michael@ashburninspections.com

KEYSTONE ASHI 2019 SEMINAR

When: October 11-12, 2019

CEUs: 16 ASHI CEUs

Where: DoubleTree by Hilton, Reading, PA

Contact: Amanda@brsinspect.com

ASHI-ST. LOUIS FALL SEMINAR

When: November 2, 2018

CEUs: ASHI 8 CEUs

Topics / Presenters:

Moisture, Fire Damage and Heat Loss
3-hour block

Presented by David Goldstein

Defensive Report Writing
1-hour block

Presented by David Goldstein

Street Creep – 2-hour block

Presented by David Birenbaum,
PE & ASHI ACI

New Construction – 2-hour block

Presented by David Goldstein

COMMERCIAL INSPECTION CLASS

When: November 3-4, 2018

CEUs: ASHI 16 CEUs

The commercial inspection class is an
ASTM/ASHI hybrid commercial inspection
class taught by David Goldstein.

Contact: Mark Goodman (314) 409-3991

TO HAVE YOUR CHAPTER SEMINAR LISTED
HERE, EMAIL ALL INFORMATION ABOUT YOUR
CHAPTER SEMINAR TO: micheleg@ashi.org.

EARN ASHI CE and State–Approved Courses VISIT THE NEW ASHI ONLINE LEARNING CENTER

MEMBERS CAN EARN ASHI APPROVED COURSES FOR FREE!

UPGRADED TO A NEW SLEEK
LOOK THAT IS MOBILE
FRIENDLY ON ANY DEVICE!

COURSES AIMED TO ENRICH YOUR
PROFESSIONAL DEVELOPMENT
ALL YEAR-ROUND.

As a member, you will continue to gain complimentary access to years of educational courses and earn credits, at no cost! Start earning State Approved CEUs today and continue your educational journey in the home inspector industry.

HOW TO GET STARTED:

Visit the new ASHI Live Learning Center, click "Login" and enter your member access details.

Visit the Online Learning Center www.softconference.com/ashi



Thirty Years

Wayne Brewer
Max Curtis
Dan Hes
Joseph Randazzo

Twenty-Five Years

Paul Andreassen
Mark B. Beatty
David L. Betts
James Katen
Linus Orr
Mark Piche
Steve Shorette
Michael R. Skaug
Robert St. Clair

Twenty Years

Christopher Burns
Steve Carlson
Vince Cimino
Mike Duncan
Stan A. Garnet
Robert W. Guyer
Tom Hatley
Mike Hughes
Michael O. Kelley
Darrell Marsolais
Dave Reider
David P. Sipple
Terry Steinbach
William L. Walker

Fifteen Years

Bill Blyzes
Louis C. Buehler II
Eugene Cameline III
Tom Comer
Jeff Fisher
Brad M. Garey
Larry Heitzenrater
William E. Herrmann
Henry Jardine
Robert Koncius
Nicholas Kuvach
Robert Leone
Tony Marino
Lawrence McGann
Michael Melango
Robert Meyer
Doug Miller
Jim Quisenberry
Jim Sofet
Robert Stockmann
Kevin Teitel
Kirk A. Thomas
Mark Zeller

Ten Years

Gary L. Anderson
Rich Barto
Richard J. Delaney
John Howard
Anthony R. Keaton
Duane Morrison
James V. Mulvehill
John M. Olson
Gregory O. Orr
James L. Wilson

Five Years

Patrick Baronsky
Andrew A. Binos
Len Borbridge
Scott Docter
Greg Drago
Craig Efrusy
Stephen C. Gindhart
Ron K. Greene
Justin Harris
Christopher Hull
Brett Jones
Kevin Joyner
David Maier
Joseph Moor
Michael D. Nolan
Andrew C. Seeger
Frank John Synnestvedt
Brent Taylor
Jeffrey Woodrow
Istvan L. Zsako

CURRENT ASHI MEMBERSHIP

ASHI Certified Inspectors: 3,464

Inspectors: 219

Associates: 3,503

Retired Members: 113

Affiliates: 78

Total: 7,377 Members as of 6/5/2019

**FREE ASHI Member access
to past IW sessions.**

- 1. Go to www.ASHI.org**
- 2. Under Education & Training**
- 3. Click on:**

**ASHI ONLINE
LEARNING CENTER**

ASHI MEMBERSHIP BENEFIT PROGRAMS

ASHI-ENDORSED PROGRAMS

ASHI's E&O Insurance Program:
InspectorPro Insurance
inspectorproinsurance.com/ashi/
866-916-9419

ASHI Personal Lines Insurance
Program: Liberty Mutual
www.libertymutual.com/ashi/

ASHI's Protecting Home
Inspectors From Meritless
Claims Program: Joe Ferry –
The Home Inspector Lawyer
855-MERITLESS (637-4853)
contact@joeferry.com
www.joeferry.com/ashi

ASHI Service Program
BuildFax
Tricia Julian, 877-600-BFAX
x161
TJulian@BuildFax.com
www.buildfax.com
<http://go.buildfax.com/ASHI>

HomeAdvisor.com
Brett Symes, 913-529-2683
www.homeadvisor.com
ashi@homeadvisor.com

LegalShield
Joan Buckner, 505-821-3971
buckner.legalshieldassociate.com

InspectionContracts.com
Dave Goldstein, 800-882-6242
www.inspectioncontracts.com
david@inspectoreducation.com

OneSource Solutions
877-274-8632

www.osconnects.com/ashi/
Porch.com
Eliab Sisay, 206-218-3920
www.porch.com
Eliab@porch.com

ASHI Rebate Program
Quill.com
Dana Fishman,
800-634-0320 x1417
www.quill.com/ashi
dana.fishman@quill.com

ASHI-ENDORSED EXAMS

ASHI Standard and Ethics
Education Module
Go to www.homeinspector.org,
click on Education, then click on
the link for the ASHI Online
Learning Center.
NHIE Exam: 847-298-7750
www.homeinspectionexam.org

ASHI-ENDORSED TRAINING PROGRAMS

ASHI@Home Training System
800-268-7070
education@carsondunlop.com

PLATINUM PROVIDER

Mastermind Inspector
Community
Mike Crow
www.mikecrow.com
dreamtime@mikecrow.com
Mention that you are an
ASHI member.

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

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

Is it a violation of the ASHI Code of Ethics to offer a brochure for a specific home warranty to my clients?

I would like to place a brochure for a home warranty in my inspection binder. I will receive a payment from the home warranty company if my client chooses to purchase its home warranty program.

Response: No, the ASHI Code of Ethics does not prohibit the sale of additional products or services by a member, unless the product or service, or the manner of its sale, violates the Code of Ethics.

Will I violate the ASHI Code of Ethics if I promote my business by providing first-time buyers with information about a local lender that has agreed to reimburse consumers for their home inspection?

Response: No, providing accurate information about potential reimbursements offered by others is not in itself a violation of the ASHI Code of Ethics.

Will I violate the ASHI Code of Ethics if I maintain a real estate license while practicing as a home inspector, even if I don't inspect houses that I've listed or sold to a buyer?

Response: Maintaining a real estate license while practicing as a home inspector is not directly addressed by the ASHI Code of Ethics. However, the Code does state: "Inspectors shall avoid conflicts of interest or activities that compromise, or appear to compromise, professional independence, objectivity, or inspection integrity."

ASHI has long maintained that there is an inherent conflict of interest when inspectors also are actively licensed real estate brokers or salespersons, whether or not such inspectors "inspect properties for compensation in which they have, or expect to have, a financial interest."

Note this excerpt from the ASHI By-laws: "2.1.2. To avoid the possibility or appearance of a conflict of interest, a Member or Candidate, as defined in Sections 2.2 and 2.4.2, shall not, other than a retired Member, be actively engaged in business as a broker or salesperson in the sale, purchase or listing of real estate."

The inherent conflict of interest, as defined by the ASHI By-laws, makes it a violation of the Code for a practicing home inspector to maintain a real estate license. Consumers of home inspection services need to be sure that the inspector they hire has avoided both the appearance of and any actual conflict of interest.

If homeowners could see radon gas, you wouldn't need us.



Are you testing with the **most trusted name** in continuous radon monitors?

- ✓ lab-certified, guaranteed test results
- ✓ 1-hour report turnaround after upload*
- ✓ highly accurate, proven technology
- ✓ full-service equipment maintenance



We want your radon inspection business to thrive.

So, we're here for you at every step. Our monitor program includes test report processing by experts at our certified lab, and are accompanied by complimentary repair and annual calibration services.

With our helpful staff, online tools, and apps for mobile devices, you will find working with us to be a breeze.

Call or visit us online today!

* 1-hour turnaround during most business hours. High volume times may take up to 2 hours.

Call 1-800-295-4655 or visit Radalink.com



Postcards from the Field

NEW POSTCARDS EMAIL!

Please send your name, city, state, photos, headings & captions to: postcards@ashi.org

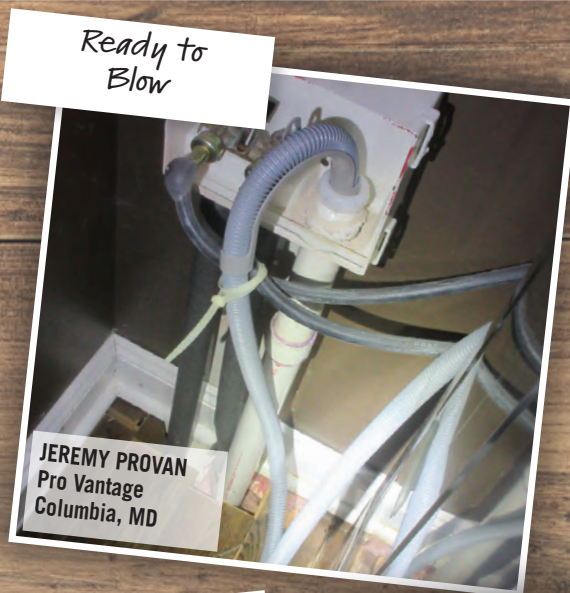
Note: By sending in your postcard(s), you are expressly granting ASHI the right to use the postcard and your name with it in the ASHI REPORTER and in other publications ASHI may select.

Latest
Waterproofing



STEVE MARKIEWICH
Bearmark Home Inspection, LLC
Chesterland OH 44026

Ready to
Blow



JEREMY PROVAN
Pro Vantage
Columbia, MD

Basement Stew



JEREMY PROVAN
Pro Vantage
Columbia, MD

Is this considered a
water closet?



STEPHEN TYLER
STAT HOME INSPECTIONS
Garnerville, NY

Moisture be Dammed



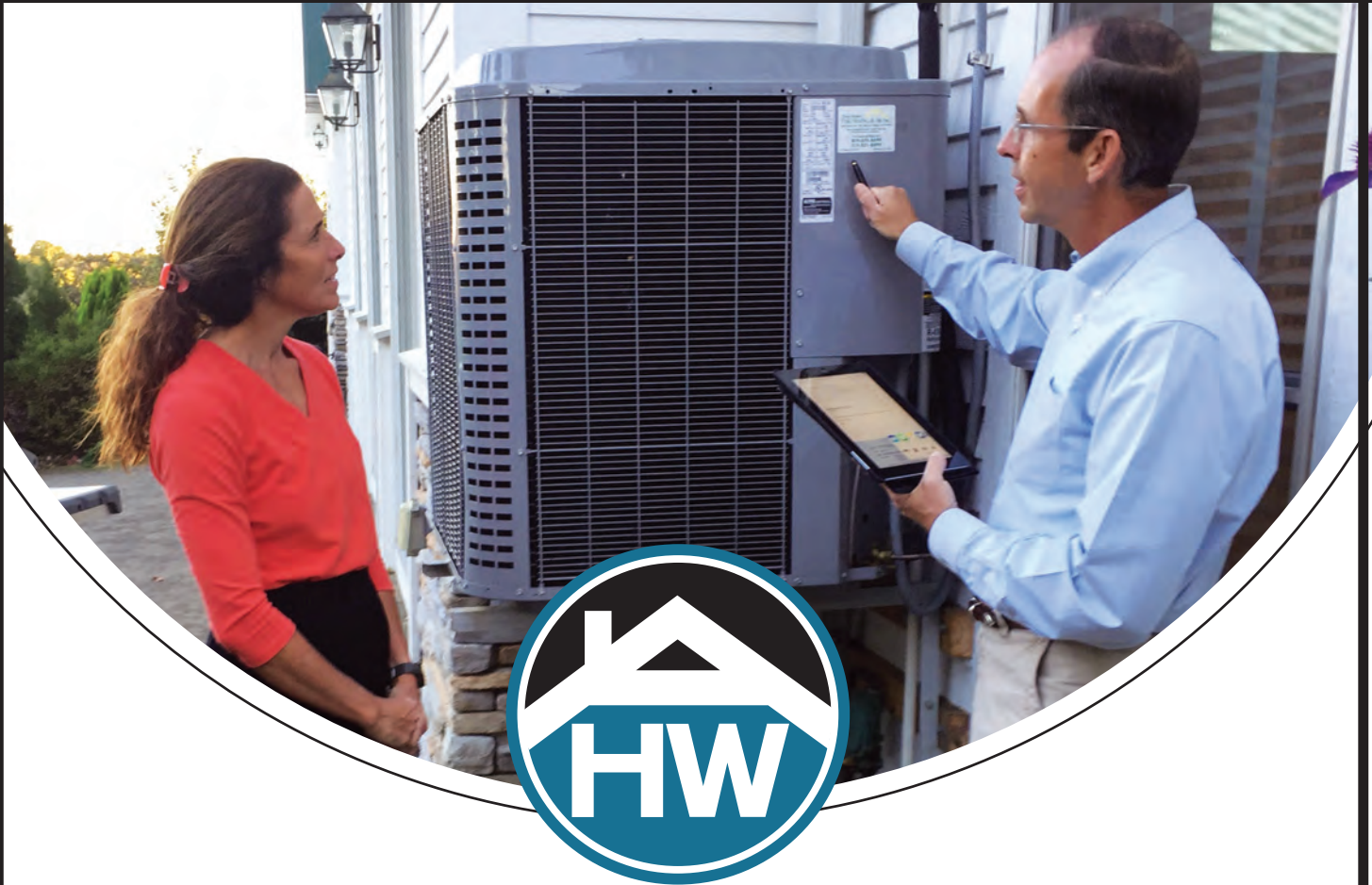
CLAY RIDINGS
Preferred Inspections
Arden, DE

Here a Patch, There a Patch,
Everywhere...



JAMES BROCK
Boston Home Inspectors
Boston, MA

American Home Warranty Company



FOR THE HOME INSPECTOR! A Highly Effective Advertising and Promotional Tool

ENHANCE YOUR SERVICES:

- Affordable addition to your inspection services
- Differentiate yourself from other inspectors
- Unique "gap" coverage for 90 days after inspection
- As low at \$13.95 per limited e-Warranty

1-800-404-5479

Sign up today for FREE at www.ahomewarranty.com



Postcards from the Field

NEW POSTCARDS EMAIL!

Please send your name, city, state, photos, headings & captions to: postcards@ashi.org
Note: By sending in your postcard(s), you are expressly granting ASHI the right to use the postcard and your name with it in the ASHI REPORTER and in other publications ASHI may select.

Must be a lefty



JAMES BROCK
Boston Home Inspectors
Boston, MA

P.U. Pussy Cat



RUDY SCHLOSSER
Ace In the Home
Glenview, IL

That time of the month



CHRIS McDOUGAL
Apex Home Inspection
Arora, CA

Lean on me



FRANK FRIEDEL
Affordable
Inspection Service
Cleveland, OH

Modern Art



JAMES BROCK
Boston Home Inspectors
Boston, MA

"My Personal Best"



JOHN GAMACHE
Capstone Home Inspection Service
Escondido, CA

NEW E&O AND GENERAL LIABILITY POLICY

Expanded Coverages • Reduced Costs

Competitive pricing with a \$1,500 Deductible

- **Errors & Omissions and General Liability**
(each within it's own limits)
- Residential and Unlimited Commercial Inspectors
- Water and Septic Testing
- Pool & Spa Inspections
- **Real Estate Agent Referral Coverage**
- Termite Inspections
- Carbon Monoxide (poisoning from)
- EIFS Inspections
- Prior Acts

Even more coverages included at no additional costs:

- **Mold Testing**
- Energy Audits
- Infared Inspections
- Occupancy/Insurance Inspections
- Drone Roof Inspections - **NEW!**
- **Indoor Air Quality**
- Radon Testing
- Asbestos Testing
- 203K Counselling
- Sewer Line Inspections - **NEW!**

Another Benefit:

Complimentary enrollment in the RWS "0" Deductible Program

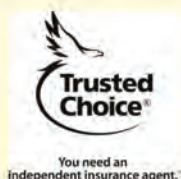
The Best Claims Management:

Mike Casey with Michael Casey Associates performs our claims analysis and expert work
Our policy requires your consent to settle a claim

Financing Available • Credit Cards Welcome

To Learn More: Contact bob@allenins.com or Bob Pearson at (800) 474-4472, Ext. 201

www.allenins.com



Around the CoRner:

Voice of the Faithful and the Council of Representatives

Everyone Is Welcome in the CoR—Join Us!

By Donald Lovering, Speaker of the Council of Representatives

Happy 4th of July to all who toil in the soil and elsewhere!

And if you are Down Maine, have some lobstah for me, somethin around 2½ lbs be nice, with fried clam appetizer. More than once, I have celebrated with the Maineacs...good folks.

My current life in a small town in the Piedmont region of North Carolina brings other traditions. The local breakfast place is the "must be seen" location. Folks get to know you after you eat there 100 times or so. After that is when they will tell you, "You aren't from around here, are you?" For me, the giveaway is that I don't drink sweet tea. Knowing this comment is coming, I reply, "Yes, sir, I live down there by Blacksmith farm and go to the brick church on the corner come Sunday." "Sir" and "ma'am" are requirements—forget to use those words and you will forever be under a cloud. The combination of knowing these tidbits of information and being seen with church folks usually gets me a nod when entering the restaurant.

As Speaker of the Council of Representatives (CoR), I am a firm believer in inclusion for all. I was brought up that way. I work, we all work. I eat, we all eat. And so on. I am not my brother's keeper, but I will help folks keep it together and not on a hook.

You might not know that all of the CoR meetings are open, and a warm extended hand is waiting for any and all new members. You will find that the person sitting next to you could have 30 years of experience or maybe just one year. There's room for everyone.



Don Lovering joined ASHI in 1990. He has progressively narrowed his work life into disaster recovery projects in the Carribean islands, building modifications for critically injured veterans and expert witness cases. When he is not involved with these matters and ASHI, he enjoys being outside hunting and fishing. Contact him at 704-443-0110 or email stonehouse1@earthlink.net.

“**As Speaker of the (CoR),
I am a firm believer in
inclusion for all.**”

You can make friends, create associations and form allegiances that will last longer than your career as a professional home inspector. By attending a CoR gathering, you will likely learn more about the profession than in any other setting and you'll hear about the lessons that experience has taught your fellow home inspectors. Breaking bread with members of the CoR frequently fills the stomach and the mind at the same time.

CoR members are not wilting daisies—they are alpha types who become excited presenting their opinions or interpretations of facts. They are used to being heard and appreciated. Dialogues include many voices, opinions and tones. Dialogue helps to build consensus and consensus leads to ideas and, ultimately, motions at ASHI Board meetings.

CoR members are curious investigators who will turn over rocks, cars, boats and events until they are satisfied with the results. And they are not so shy about pointing out the defects.

Join us!

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

Continuous Radon Monitors

FOR A HEALTHIER HOME INSPECTION BUSINESS

Reliable. Accurate. And now more efficient.

You asked. We listened.

We've made our CRMs and accessories easier than ever to order -- and to put to work for you.

Browse, buy and build your business.
Start today at: sunradon.com

WHAT'S NEW



Online Shopping



Mobile Support



macOS Compatibility



Advanced Reporting & Invoicing Capabilities



| RADON DETECTION

sunradon.com
+1 (321) 255-7011



RUN YOUR BUSINESS LIKE A **BOSS.**

Standout reports

Customize reports to reflect your unique value, and bring them to life with expandable videos and 360° images.

A better buyer experience

Impress clients with branded reports delivered on your site, the ability to create a repair addendum right from the report, and timely notifications.

Hello, cash flow

Stay organized with business management tools that make scheduling and invoicing more efficient.



REPORTING



MANAGEMENT



MARKETING

Let's do this. Download a free 30-day trial at HomeGauge.com.