



AUGUST 2019

REPORTER

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

COASTAL DECKS: RED RUST ON DECKS IS A SAFETY WARNING

By Frank Woeste,
Joseph Loferski,
Bruce Barker
P18

HOME ENERGY SCORE UPDATE
A MILE-HIGH MILESTONE
OF COOPERATION *P8*

TECH TIPS
FURNACE INSPECTION
LEADS TO
RECOMMENDED TEST *P22*

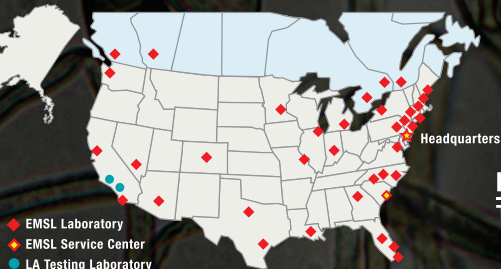
LEADERSHIP
DEVELOPMENT
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FOR SUCCESS *P30*

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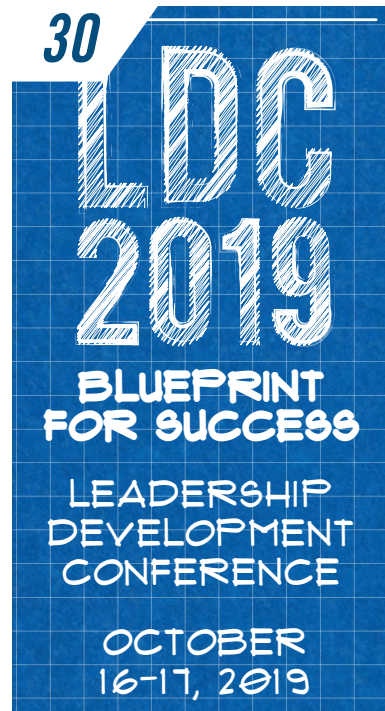
FEATURES

- 6** **MANAGING RISK Claim 11: SEPTIC**
By Stephanie Jaynes
Marketing Director at InspectorPro Insurance
- 8** **Home Energy Score UPDATE**
A Mile-High Milestone of Cooperation
By ASHI Staff
- 10** **TECHNICAL REVIEW**
Ground Fault Circuit Interrupters (GFCIs)
By Alan Carson, Carson Dunlop, www.carsondunlop.com
- 16** **SMART INSPECTOR SCIENCE**
OSB Roof Deck Failure: Look Closely!
By Tom Feiza, Mr. Fix-It, Inc.
HowToOperateYourHome.com
- 18** **SAFETY ISSUES FOR INSPECTORS**
Coastal Decks: Red Rust on Decks
Is aSafety Warning
By Frank Woeste, Joseph Loferski and Bruce Barker
- 22** **TECH TIPS**
Furnace Inspection Leads to Recommended Test
By Roger Hankey
- 26** **MARKETING FOCUS**
The Power of Storytelling
By Alan Carson, Carson Dunlop, www.carsondunlop.com
- 30** **Leadership Development Conference**
Blueprint for Success
By Mark Goodman, ACI, St. Louis ASHI President and ASHI Chapter Relations Committee (CRC) Chair

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** **ATTENTION, ASHI MEMBERS!**
Officer Nominating Committee Update

On the Cover



26





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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.

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Managing Risk

Claim 11: Septic

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>).

Three months after completing an inspection, a home inspector received a letter from his client's attorney demanding that he pay to repair "the failed septic system" and a number of other defects his clients had found in their new home. The letter ordered the inspector to inform his insurance company, so he did. But, since the attorney letter didn't specify an exact amount that the clients expected the inspector to pay, the inspector called his insurance broker "just to let him know."

Recognizing that a written demand for money—explicit amount or no—qualified as a claim on the inspector's insurance policy, the inspector's broker reported the issue to our claims team to investigate and resolve. While discussing the issue with our claims team, the inspector expressed his anxiety about the letter. Because this was the inspector's first claim and he wasn't sure how to respond, he had called a local attorney before he had called us to help him draft a response letter—a move that could have cost him his insurance coverage for the claim.

WHY ARE SEPTIC CLAIMS SO COMMON?

The U.S. Environmental Protection Agency (EPA) reports that more than one in five American households rely on septic systems to treat their wastewater (<https://bit.ly/2hg6AUU>). According to the ASHI Standard of Practice (SoP [<https://www.homeinspector.org/Standards-of-Practice>]), home inspectors are not required to inspect septic and other sewage disposal systems (SoP, 6.2, A.7). However, because the septic system is one of the critical property components—and few clients actually review the SoP—clients assume that home inspectors include septic system reviews in their standard inspections.

In addition, replacing an entire septic system can cost tens of thousands of dollars. That hefty price tag leads many inspection clients to blame inspectors for failures with the hope that they'll foot the bill.

MOST OFTEN, THE CLAIMS WE RECEIVE INVOLVING SEPTIC SYSTEMS STEM FROM AN INABILITY TO DEAL WITH THE OWNERS' CAPACITY. A FEW EXAMPLES:

- The previous owner was a single woman; however, the new buyers are a family of four. As such, they've quadrupled the number of gallons the system handles daily.
- The new buyers are a group of four co-workers. They carpool to work, so they all get ready for the day at the same time. Excessive wastewater drains into the system too quickly and the drainage field can't accommodate the volume.
- A large family permanently moves into a home that was formerly a time-share property. Because the septic system had only been used seasonally, it is not equipped for a use pattern that involves daily waste.

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 to provide an inspection report—with lots of pictures of defect and non-defect areas. However, to avoid septic claims specifically, there are certain elements you should draw particular attention to during your inspection and in your inspection report.



UNDERScore THE SYSTEM'S LIMITS. Not all septic systems are created equal. What works for a young couple likely won't for a large family. If possible, get to know both the buyers and the sellers. And, if the buyers, due to numbers or habits, will need to use the system significantly more than the sellers, emphasize whether there's potential for overtaxing the system.

WHAT WORKS TODAY MAY NOT TOMORROW. You know that just because the toilet flushes and the shower drains on inspection day doesn't mean that the septic system will function tomorrow. But your clients likely don't understand that. So, you have to tell them.

Explain in person and in writing that home inspections are snapshots in time. The defects you find during your inspection are the ones that were present at the time of the inspection. Explain that, while you will do your best to identify potential future problems and suggest preventive measures, the client will experience future issues in the house that cannot be predicted by your inspection.

You also can recommend that your clients request the system's maintenance information from the current or previous owners. In so doing, your clients can establish how often the previous owners pumped the system clean and whether they had to correct septic issues in the past, which can help your clients predict future issues.

SEE IF THE GRASS IS GREENER. In a *New York Times* article titled "Your Home: Buyers Need to Check Septic Tank," David Keeton, founder of septic system products manufacturer Arcan Enterprises, explained how the surrounding area may give clues as to whether the system is having issues (<https://nyti.ms/2VUMqDO>).

Keeton wrote, "Remember the saying: 'The grass is always greener over the septic tank?' Well, if the grass is greener over your septic field, that probably means that there is water pooling underneath. And if that water breaks the surface, the local health inspector can shut you down immediately." Other signs of septic issues above ground include puddles in the yard and plumbing backups.

CONSIDER OFFERING ADDITIONAL SEPTIC SERVICES. As previously noted, home inspectors are not required to inspect septic and other sewage disposal systems (SoP, 6.2, A.7). Therefore, it is important that you do not go beyond the SoP by performing septic inspections.

The exception to this rule? You could add septic inspections as one of the additional services offered by your company. By offering system tests, such as a dye test, you can gather more information for clients and earn more money for your business.

If you do decide to offer septic services, make sure to be consistent in how and when you offer those services. For example, if you'd like to offer septic inspections as an add-on to your standard inspections, be explicit in both your inspection agreement and report that septic inspections are not included unless purchased. This can help protect you from a claimant who attempts to allege that, just because you performed a septic inspection for one client, you should have performed a septic inspection for them.

And, of course, don't forget to purchase an insurance endorsement to receive septic claims coverage. (Depending on your insurance carrier, they may call the endorsement a "Septic" or a "Waste Disposal and Water Purification" endorsement.) Failure to carry proper endorsements for specialty inspections may result in a denial of coverage for allegations regarding such inspections.

RECOMMEND FURTHER EVALUATION AND MAINTENANCE. Ultimately, as a home inspector, you cannot perform thorough system tests, such as open pit tests, to uncover septic issues. Doing so would exceed your SoP and your insurance policy. So, when in doubt regarding the septic system's condition or to simply cover yourself, recommend further evaluation by a septic contractor or a septic system cleaning company.

Suggesting septic system maintenance and care tips also can aid clients and protect inspectors. For example, noting what is and isn't okay to flush down toilets, and recommending immediate repair of future leaky faucets are good ways to protect clients from accidentally damaging their systems.

PROTECT YOURSELF FROM CLAIMS. After establishing that the home has septic 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 a septic claim. Just take it from our home inspector in the example at the beginning of this article.

Since the home inspector carried errors and omissions (E&O) insurance, there was no need to call his own attorney. He was already paying for an insurance policy built to provide legal assistance and financial support. In fact, like most home inspection insurance policies, attempting to resolve the issue without the carrier's help could have resulted in that carrier denying his insurance claim.

So, the home inspector stopped working with his local attorney and started working with the claims adjuster from our team. Together, they compiled their own response letter denying the home inspector's liability or fault. In it, they explained that inspections are visual, non-invasive, and not technically exhaustive. Furthermore, national standards and the inspector's pre-inspection agreement explicitly exclude septic systems. The claimant had no case.

The claimants never did respond to the Denial of Liability Letter. Thus, the claim was closed at no cost to the insured. Because we have a simple deductible rather than a self-insured retention (SIR), the insured didn't even have to 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 E&O insurance for defense and payout help. And it's important to use it by reporting complaints and claims as soon as you're aware of them. If you're not already insured with us, 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 coverage for an extra service, including septic inspections, 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.

UP NEXT MONTH: WINDOW CLAIMS

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HOME ENERGY SCORE UPDATE A MILE-HIGH MILESTONE OF COOPERATION

By ASHI Staff

U.S. DEPARTMENT OF ENERGY
Home Energy Score



Know your home. Know your Score.

THE NEW HOME ENERGY SCORE PILOT PROGRAM IN DENVER, COLORADO, COMBINES HOME INSPECTORS AND TECHNOLOGY FOR A SUCCESSFUL MODEL OF PUBLIC POLICY.

Since the beginning of 2019, a unique Home Energy Score (HES) joint partnership has been under way in Denver, Colorado. The partnership combines two key Program Partners, new tech-enabled compliance and scoring methods, and an underrepresented home inspection industry to kick off an important part of Denver's ambitious climate-focused policy initiative.

Julie Saporito is the Residential Energy Programs Administrator for Denver's Department of Public Health and Environment. She has been at the helm of this ambitious initiative since its earliest stages. The program is a key component of Denver's long-term 80 X 50 Climate Action Plan (<https://www.denvergov.org/content/denvergov/en/environmental-health/environmental-quality/climate.html>), which seeks to reduce carbon emissions to 80% below 2005 levels in the city by 2050.

Julie told us that the current effort is a pilot program designed to "establish a home energy rating for all single-family buildings so that owners, renters and potential buyers can make informed decisions about a home's efficiency and operating costs."

Pressed to serve that wide range of resident categories, the city engaged multiple industry players to help determine whether the energy information featured in the U.S. Department of Energy's Home Energy Score—a snapshot of a home's energy performance on a simple 1-10 scale, a calculation of expected utility costs and a list of the most cost-effective energy improvements—is a viable tool for the program's targets when it is delivered to both homebuyers and recent homeowners.

Julie and her team wanted to maximize the value of the Score's information. They operated from two research-backed truisms:

- Most of the work ever performed on a home is completed within the first year or two of home ownership.
- Homebuyers routinely underestimate or ignore utility costs for the home they're hoping to buy.

Given these realities, Denver was committed to getting the Score's information into homeowners' hands before they jump blindly into improvement projects and, ideally, at the point of sale, in light of the added budget-planning benefit to homebuyers.

For point-of-sale delivery, Julie enlisted the home inspection industry as a natural partner (albeit one that hasn't always received its due respect in energy information delivery) and she also hired a small energy audit firm to serve the recent homeowner segment.

A big factor looming over the entire enterprise is Denver's famously hot housing market (in May, more than 1,600 single-family homes were listed), meaning that a streamlined and painless process was essential both for buyers embroiled in high-pressure sales environments, and for home inspectors with their own busy schedules who can't get bogged down with unwieldy auditing tools or reporting processes.

As a final consideration for program design, Julie's team has been vigilant about gathering information from all parties about whether the Score is delivering value and how easy it is to integrate into the sales process.

The Home Energy Score fit the bill for Julie's needs regarding simplicity, time efficiency and low cost to perform for both homeowners and homebuyers, but she faced a challenge in being able to deliver Scores as a non-utility without a team of in-field energy specialists to meet the quality assurance requirements of the program.

Happily, Denver was able to find help within the HES Program Partner roster in the form of ID Energy, an award-winning Program Partner which, in recent years, pioneered the adoption of remotely conducted quality assurance work for the home inspection industry, and recently introduced the program's first scoring app, which is poised to greatly reduce scoring time on site for all types of Assessors in the program. Assessors using ID Energy's system upload pictures into custom software for all key Score components, and then "desktop QA" files are randomly selected and the inspector-entered data are compared with pictures and other sources



(for example, available public records, home listings, GPS-based maps) to confirm the accuracy. ID Energy's services were a perfect fit for Denver's needs, since ID Energy is flexible enough to support small projects on tight timelines and are the program's true specialists in efficiently training home inspectors to become successful HES Assessors.

Denver is now in full execution mode for this uniquely collaborative pilot, and they have been diligently gathering valuable data relating to not just the city's housing stock, but also to their residents' feelings about receiving the Score, both as new homeowners and as buyers at point of sale. The data will be critical to informing the city's ultimate decision as to how best to move forward on a more permanent basis with the home-focused aspect of their sustainability plan, and Julie is encouraged by the feedback that she's been gathering from her fellow Denverites so far.

The mission for any program that Denver adopts is to drive actual energy improvements in homes rather than to simply provide information, so they are pleased to see that nearly half of homeowner respondents say that they plan to make at least some of the energy improvements called out in the HES report's "recommended actions" section. Equally encouraging is the fact that 90% of respondents "see it as a positive to raise awareness about a home's energy performance during the buying/selling process."

The program also bodes well for the workforce that is actually delivering the Scores for this initiative. To date, most Scores have been delivered to new homeowners by the

energy auditing firm, which reports that, compared with the full-blown audits they usually perform, the Score provides an impressive information-to-time-commitment balance, and that the reports are very easy for homeowners to understand. They further appreciate not having to support "extra bodies" in the home for traditional in-field QA because they're participating in ID Energy's remote service solution. Similarly, the dozen or so home inspectors now on board are the first group in the country to use ID Energy's new scoring app, and they report that they are able

to deliver a customer-pleasing HES report in as little as 10 additional minutes over their standard inspection because they're gathering most of the data the Score requires as part of their standard inspection. The HES program plans to promote these inspectors' success and the Score's viability for inspectors in the rest of the country, especially in light of the overwhelmingly positive feedback from homebuyers.

All told, Denver's experiment shows the best of what's possible in these city- and state-based policy "laboratories" around the country, both as a means to comply with established master plan,s and as a way to show the broader market that homeowners and homebuyers are very interested in understanding the energy-related aspects of their homes, and in getting good advice from trusted professionals about how to improve them.

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.

TECHNICAL REVIEW GROUND FAULT CIRCUIT INTERRUPTERS (GFCIs)

By Alan Carson, Carson Dunlop, www.carsondunlop.com

Alan Carson is a Past-President of ASHI and President and co-founder of Carson Dunlop.

Thank you to Roger Hankey for his thoughtful review and insights.



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.

Ground fault circuit interrupters (GFCIs) are receptacles (outlets) or circuit breakers installed to provide ground fault protection for all or part of an electrical circuit. The primary purpose of GFCIs is to reduce the potential risk of electrical shock and electrocution. Photos 1 and 2 are familiar examples of GFCIs.



Photo 1

GROUND WIRES

The equipment grounding conductors (ground wires) in branch circuits protect people by providing a safe alternative path for electrical current when the electricity gets where it shouldn't. The grounding conductor provides a preferred path for electricity rather than flowing through a person. People are unlikely to receive shocks if an energized conductor contacts a device that is connected to a properly wired grounding type receptacle.

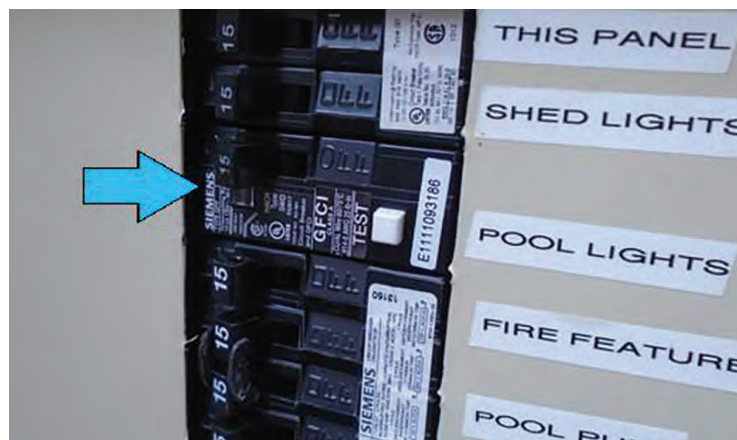


Photo 2

BREAKERS

Standard breakers are safety devices, too, but they don't do the same thing as equipment grounding conductors (ground wires), nor do they do the same thing as GFCIs. Breakers or fuses (overcurrent protection devices) disconnect the power by opening the circuit if more electrical current flows through the circuit than it was designed for. If there is a 25-ampere short circuit in a common household circuit, the 15-amp breaker (or fuse) will shut off the power (open the circuit). However, if an 8-amp electrical current flows from the black (ungrounded or hot) wire through the equipment grounding conductor (ground wire), a ground fault, the 15-amp breaker will not trip.

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GFCIs

All circuits need breakers or fuses to shut off the electricity in the event of an overload. A GFCI detects electrical leaks (stray current flowing to the ground or ground faults) and opens the circuit, shutting off power. The GFCI detects stray current (leaks), comparing the current flowing through the black wire (ungrounded conductor) with the current flowing through the white neutral wire (grounded conductor). Where it senses less current in the neutral than in the black, it detects a fault to ground (a leak or ground fault) and disconnects the circuit.

If 10 amps flow through the black wire and 9 amps flow through the white wire, the GFCI will detect the difference in amperage and disconnect the circuit. In fact, it will shut off the circuit if the imbalance is as small as approximately 0.005 amps (5 milliamps) (Figure 1).

Ground fault circuit interrupter also known as ground fault interrupter (GFI)

the GFCI circuitry within the outlet checks constantly for a difference between the current in the black and white wires. If there is a difference of at least 5 milliamps, there is a current leak and the GFCI shuts off the outlet and all outlets downstream.

note:
if the GFCI is in the panel, the entire circuit will be shut down

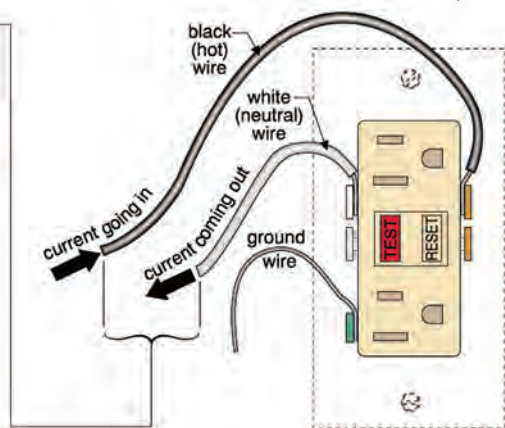


Figure 1

EXAMPLE 1: Consider a 120-volt appliance with a metal case on a wood workbench. The appliance is damaged or deteriorated, and its ungrounded conductor (black wire) has a strand touching the metal case. If the receptacle and the appliance have an equipment grounding conductor (ground wire), current will flow safely along the equipment grounding conductor.

However, if the receptacle is not properly grounded, no current will flow and the appliance case will be energized with 120 volts. If someone touches the appliance, they will probably receive an electric shock. Current from the appliance case can flow through a person to the ground. The less resistance there is to the ground (say, if a person is standing on a wet concrete floor), the more current will flow, increasing the potential for electrocution. Currents of less than 5 amps may cause death.

EXAMPLE 2: Now, let's look at the same ungrounded circuit, but with a Class A GFCI receptacle or breaker. When the appliance is sitting on the table with its hot (energized, live) case, no electricity is flowing, although there is a potential of 120 volts at the case.

When someone touches the appliance, they complete the circuit to ground, creating a ground fault. Electricity will flow through the ungrounded conductor (black wire), through the case of the appliance and through the person to the ground. The GFCI senses that electricity is flowing through the black wire, but not through the white. It detects the imbalance and disconnects the electricity in about 25 milliseconds (1/40 of a second). The person will get a brief shock, but the electricity will be shut off very quickly and chances are good that the person will survive.

In the event of a short circuit (ungrounded black wire touches the neutral white wire), the GFCI may not trip because the current in the two wires is the same; there is no imbalance. If the short circuit allows a current of more than 15 amps to flow, a 15-amp breaker should trip.

WHERE ARE GFCIs USED?

It is important to remember that an ASHI home inspection is not a code compliance inspection. Because codes are regularly updated, typically on a three-year cycle, most resale homes do not comply with all modern codes.

GFCI receptacles are commonly used where water and electricity may come together, and they currently are required in the United States in bathrooms and washrooms, outdoors, in garages, in laundry areas, above countertops, in receptacles supplying dishwashers, and in unfinished basements and crawlspaces. They also are required in receptacles within 6 feet of the outside edge of sinks, bathtubs or shower stalls. Receptacles on roofs and in boathouses also need GFCIs. GFCIs are required for electrically heated floors in bathrooms and kitchens, and for hydromassage tubs, swimming pools, spas and hot tubs. A GFCI is not required for a sump pump receptacle.

GFCIs are generally required in modern construction in Canada at receptacles in bathrooms and washrooms, as well as in exterior receptacles and within 5 feet of sinks, bathtubs and showers. They are used in carport receptacles, for example, although not necessarily in garages.

Only the outdoor receptacles that people can reach need GFCIs. In the United States, that's within 6½ feet of grade. In Canada, it's anything within 8 feet of grade level. In the United States, all receptacles that are accessible from balconies and decks require GFCI protection; however, in Canada, only receptacles that are within 8 feet of grade require GFCI protection. (The differences in codes are interesting and highlight the subjective nature of codes.)



GFCIs are not ideal for all situations. Motor-driven appliances such as refrigerators, washing machines and garage door openers may cause GFCIs to trip frequently, although modern GFCI circuitry and appliances have significantly reduced nuisance tripping. A nuisance trip may occur because on start-up, a motor draws extra current for a short time. During this period, the normally small amount of trace electricity “leakage” in the appliance is increased to a level that the GFCI may consider unsafe (approximately 5 milliamps), even though it is normal for this to happen.

GFCIs don’t typically work on multiwire branch circuits because the current through the black or red wire is usually different from the current through the white neutral wire, and the GFCI would trip constantly. There are ways around this problem, but that discussion is beyond the scope of this article.

There are, of course, exceptions to some of these rules in some cases, and because home inspectors are not code-compliance inspectors and because the requirements for GFCIs in different locations came into force in different years, inspectors should be careful what they report. A recommendation to install GFCIs in existing homes where they are not present at all currently required locations may be appropriate if the inspector describes the recommendation as a discretionary improvement. New electrical work in an existing home should comply with current requirements, so remodeling typically includes GFCI upgrades. Home inspectors may want to learn when local authorities require upgrades on existing homes.

IS THE RECEPTACLE PROTECTED BY A GFCI?

Sometimes, it is difficult to know whether a receptacle has ground fault protection. Non-GFCI receptacles can be protected by GFCIs either at the panel (a GFCI breaker) or by a GFCI receptacle upstream. A GFCI receptacle will protect all receptacles downstream. The GFCI will compare the current flowing in the black wire to the current flow in the white wire.

Many electricians, for example, put a GFCI receptacle in one bathroom in new houses and put ordinary receptacles in other bathrooms on the same circuit. These receptacles do not appear to have GFCI protection, but they are protected. Ideally, the receptacles downstream from the GFCI device are labeled as “GFC-protected” (Figure 2).

GFCIs can protect ordinary outlets downstream

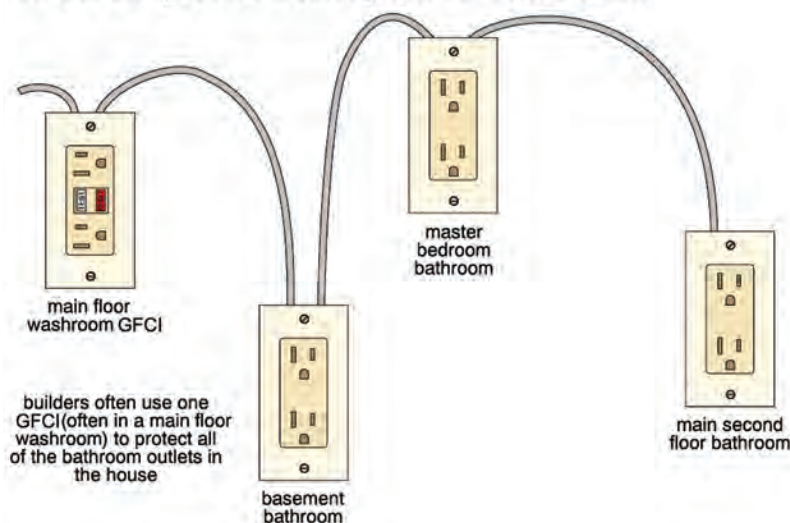


Figure 2

Testing this involves some walking and a bit of time. If inspectors trip the GFCI breaker in one washroom, they can leave it off and check the receptacles in the other washrooms and bathrooms to make sure they are off. Then, they can come back, reset the tripped GFCI in the first washroom and check the receptacles in the other bathrooms for proper wiring.

TESTING GFCI RECEPTACLES

There are at least two ways to test GFCI receptacles during a home inspection. The first is to use the test button on the GFCI receptacle. The second is to use the test button on a plug-in circuit tester (Photo 3). Note that not all circuit testers have the ability to test GFCIs.

If an inspector pressed a test button and the power to the receptacle is not cut off, the GFCI is faulty or wired improperly. The circuit tester should show if there is reversed polarity, open ground or open hot, for example. The tester also should show whether the power shut off when the test button tripped.

Sometimes, the test button on the GFCI works, but the test button on the circuit analyzer does not. This is usually because the circuit is ungrounded. This should show up on the circuit analyzer. The test button on the circuit analyzer tests the GFCI by creating a small fault to the ground wire. If the receptacle is not grounded, this circuit isn’t closed and no electricity flows. The tester won’t trip and inspectors may incorrectly report the GFCI as defective.



Photo 3. The trip button on a tester will not work if the circuit is ungrounded.

Most GFCIs use an internal test that does not rely on a ground connection. The test button on the GFCI receptacle is a better test than the one on an external tester. Many electrical authorities will accept GFCIs on ungrounded circuits. However, where this is permitted, there is often a requirement to label the receptacle as “no equipment ground” or a similarly worded label. In using a circuit analyzer to test GFCI receptacles, inspectors should use the test button on the GFCI to help come to the right conclusion.

One common adverse condition with GFCI receptacles is that they are wired incorrectly. The line side of the GFCI should be connected to the power supply. The load side of the GFCI should be connected to receptacles downstream. If a GFCI is wired incorrectly, with the power coming into the load side, the GFCI protection is defeated at this receptacle. Receptacles downstream will be protected, but not this one. The dangerous part is that the test button will trip, but there will still be power to the receptacle. That’s why it’s a good idea to have a circuit tester plugged into the receptacle when the GFCI test button is operated.

TESTING GFCI BREAKERS AT PANELS

We at Carson Dunlop do not test GFCI breakers at panels (panelboards), although some inspectors do. Testing these breakers may disconnect devices with digital components (for example, computers and alarm systems), timers or other components that may cause data loss or other problems for the homeowner. We recommend that homeowners test all GFCIs regularly. Underwriters Laboratories (UL) and many manufacturers recommend monthly testing.

TERMINOLOGY

There is no difference between GFCI and GFI. These terms are often used interchangeably.

TYPES OF GFCIs

Several types of GFCIs are available:

- AUDIBLE GFCIs TO WARN THAT THE POWER IS OFF
- DUAL FUNCTION GFCI/AFCI, IN WHICH BOTH TYPES OF PROTECTION ARE NEEDED
- BLANK FACE (PHOTO 4)
- COMBINED SWITCH AND GFCI RECEPTACLE (IN WHICH BOTH FUNCTIONS ARE NEEDED IN ONE DEVICE)
- WEATHER-RESISTANT GFCIs FOR OUTDOORS (THESE STILL NEED COVERS)
- SELF-TESTING GFCIs



Photo 4. Example of a blank-face receptacle.

REMINDER TO INSPECTORS

Inspecting and testing GFCIs is part of every home inspection. It is important to remember that this is a sampling exercise and that inspectors rarely test every receptacle in the home. Therefore, home inspection reports and inspection agreements should indicate that a home inspection is a sampling exercise and that some conditions may not be identified.

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OSB ROOF DECK FAILURE: LOOK CLOSELY!

At one time, a roof deck was 1x6 or wider dimensional lumber or plywood with dimensional lumber roof joists. Today, oriented strand board (OSB) is king: Virtually all new roof decks are made of OSB on a structural roof truss. OSB is a proven product if installed correctly. Nailing, spacing, clips and spans are all-important.

HOW WIDE IS WIDE ENOUGH?

During a visual inspection, we really can't see fasteners, edge joints and thickness, but we can see the width of the OSB spanning between rafters or roof joists (Photo 1).



Photo 1. Attic thin strips of OSB.

Can you tell whether this narrow strip is properly installed near the ridge of this roof? The OSB has not collapsed or shown obvious signs of failure.

Clips between sheets are installed on only one side of the ridge. What is the required minimum width when we span 24 inches between roof trusses? Installing thin strips of OSB between roof trusses 24 inches on center just doesn't seem right.

FAILURE OF THIN OSB STRIPS

Here's a more obvious problem (Photo 2). In this case, the thin strips are about the same width—4 inches. The strips, which span 24 inches, are bulging and twisting. I don't see any clips between the sheets of OSB.



Photo 2. Attic failed OSB at ridge.

OK AT THE RIDGE VENT?

In another case, the OSB strips are a little wider—maybe 6 inches (Photo 3). A 2½-inch-wide gap was cut for the ridge vent. The clips are also visible. Is this OK?

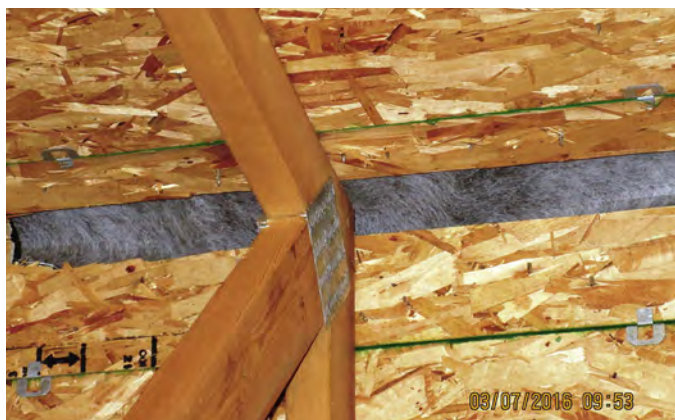


Photo 3. Attic thin strips of OSB at ridge vent.

LET'S CHECK OSB CONSTRUCTION STANDARDS

I spent some time checking design standards for OSB roof decks and I quizzed several wood engineering scientists. I learned that the general standard for OSB roof decking requires a minimum width of 24 inches. This assumes that a roof truss system has the typical 24-inch spacing between trusses and a typical OSB thickness. If the panel width is less than 24 inches, panel clips or lumber blocking is suggested.

If the width is less than 12 inches, special blocking and support for both edges is required. When installed at a ridge vent, one edge must be supported by blocking.

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.

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THE TAKEAWAY

It appears that design requirements are often ignored at the roof ridge. During an inspection, we should always be concerned with OSB roof panels that are not at least 12 inches wide and are not supported by clips. If the edge is not supported at a ridge vent, that is additional cause for concern.

ANY VISIBLE FAILURE OF THE OSB DECKING SHOULD BE REPORTED AS A MAJOR CONCERN TO BE EVALUATED BY A SPECIALIST. ALL NARROW PANELS SHOULD ALSO BE REPORTED FOR FURTHER EVALUATION.

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

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

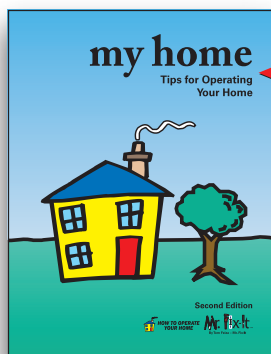
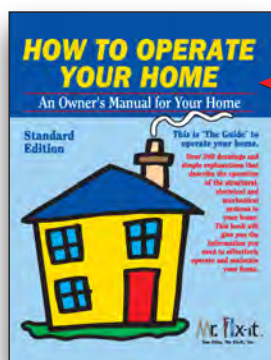
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COASTAL DECKS: RED RUST ON DECKS IS A SAFETY WARNING

By Frank Woeste, Joseph Loferski and Bruce Barker

It is common knowledge that decks near the beach have daily exposure to sea spray (saltwater), and that the red rust on nail heads and red rust stains on the wood framing are visible within a couple of years at typical new beachfront construction. A practical issue for owners is understanding that a deck having red rust at nail connections is not only an appearance issue, but also a safety warning that the structural components of the deck may be unsafe and could cause a total collapse of the deck floor, guard (guardrail) or stairs.

Awareness of this red rust safety risk is especially important for coastal decks because rust occurs so quickly. This safety risk, however, also applies to most decks. It usually takes much longer to occur, but eventually, most decks will face this same risk of red rust.

DECK SAFETY RISKS

Injuries and fatalities usually involve a fall from an elevated surface. These falls often occur when a structural component fails. Examples of these structural components include:

- **GUARD COMPONENTS**
(support post, top and bottom rails, balusters)
- **FLOOR COMPONENTS**
(deck ledger, 2x2 ledger strip, joist hangers, nails)
- **THE DECK-TO-HOUSE CONNECTION** (often the critical element of deck collapses) (This connection should be bolted or lag-screwed to the house; nails alone are not sufficient to carry the loads involved.)
- **STAIRWAYS**, including stair guards and handrails

Structural components can fail for many reasons such as installation of components that are not intended for use with decks, and improper component installation. Red rust corrosion of steel hardware (such as nails, screws, lag screws, bolts and joist hangers) and deterioration of the wood around the hardware is another, often overlooked, cause of deck structural failure.

HOW STEEL NAILS ARE PROTECTED

Steel nails commonly used in deck construction are coated with a layer of zinc that protects the steel from the airborne ocean water salts (sea spray). In service, the zinc layer is totally sacrificed by the corrosion process over a period of time, the length of which depends on the thickness of the zinc layer. Once the zinc layer is gone, bare steel is exposed to sea salts that rapidly destroy the structural strength of the nail connections, making deck components (floor, guards and stairways) dangerous for occupant use.

RED RUST: STRUCTURAL SAFETY IMPLICATIONS

To understand the impact of red rust on deck safety, it may be helpful to review a recent structural load test of a simulated deck floor. In Photo 1, a 2x2 ledger strip is nailed to the lower edge of a simulated support beam. In addition, the deck joist is toe-nailed to the support beam. At the center of the 2x10 floor joist, a vertical load (indicated by the red arrow) is applied to simulate the weight of occupants on an actual deck floor.

Photo 2 depicts the test specimen after testing, showing the steel nail shanks and nail heads that supported the joists during the application of the simulated occupant load.

Thus, it can be concluded that the ability of a deck floor to support occupants is totally dependent on the integrity of the nail shanks (and nail heads) depicted by the arrows. Simply stated, visible red rust and rust stains are a warning that critical structural elements of a deck may be unsafe, and at a great risk of collapse.

Frank Woeste, P.E., is Professor Emeritus, Virginia Tech, in Blacksburg, VA, and frequently consults with the public, design professionals, contractors and building code officials on various aspects of engineered-wood construction and residential construction, including decks and balconies. Contact Frank at fwoeste@vt.edu.

Joseph Loferski, PhD, is Professor in the Department of Sustainable Biomaterials at Virginia Tech in Blacksburg, VA. He teaches, conducts research and consults on wood and wood-building components including decks, deck guardrails and wood deterioration in structures.

Bruce Barker is a home inspector in Cary, NC. He is the author of several books about building codes, deck construction and building inspection. He is a certified building code inspector, a licensed home inspector and a licensed contractor in multiple states.

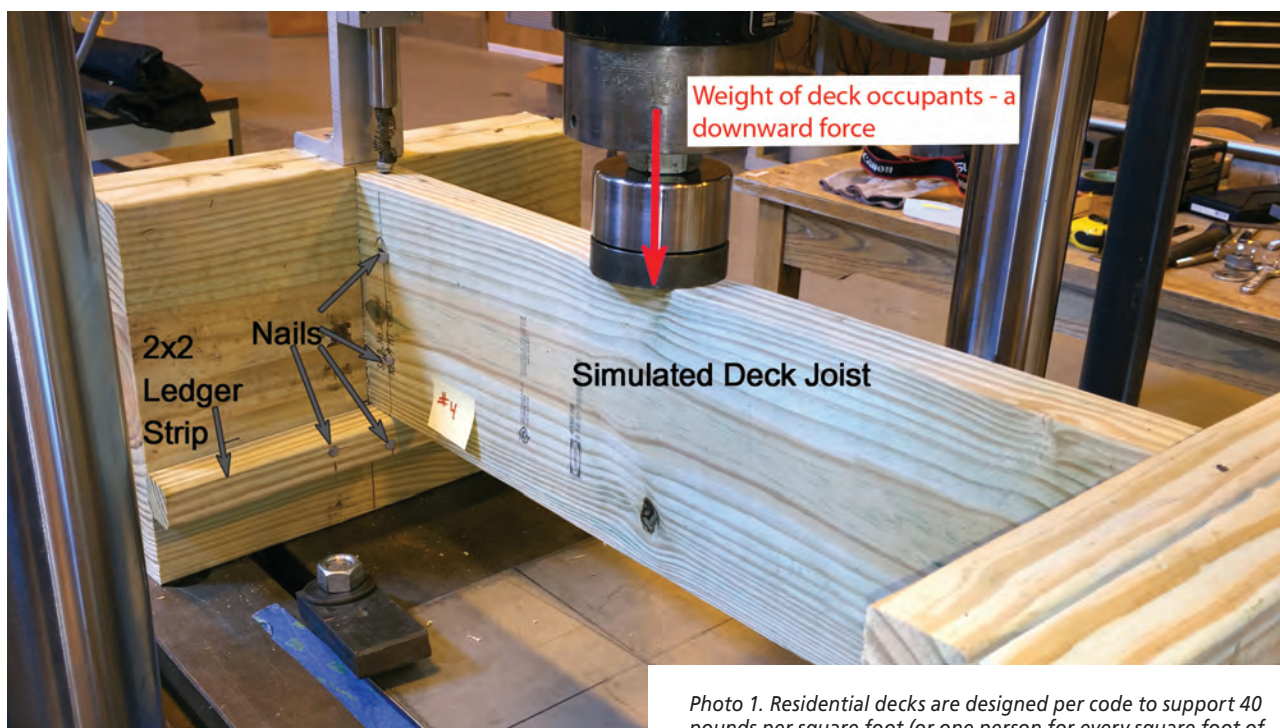


Photo 1. Residential decks are designed per code to support 40 pounds per square foot (or one person for every square foot of deck floor area, based on an average weight of 160 pounds).

RED-RUSTED NAILS AND DECAYED WOOD

If red rust on a nail head can be wiped away, then there may be no actionable safety issue yet. If, however, the red rust cannot be wiped away, then the nail shanks are likely to be rusted at least as much as the nail head and the wood itself may be decayed. The nails and wood support the deck floor and the occupants, and the failure of these components can cause a deck collapse resulting in injury or worse.

Referring to Photo 1, the mechanism for this rust and decay begins at the butt joint between the deck floor joist and the deck beam, and between the 2x2 ledger strip and the deck beam. Rain floods these butt joints with corrosive water from above. Rainwater combined with corrosive saltwater cannot dry quickly in these butt joints, creating the ideal conditions for nail corrosion and wood decay. This means that the nail shanks get smaller in diameter from corrosion and the hole in the wood gets larger from decay. This is a bad situation that only gets worse over time and continued exposure. Evidence from coastal deck collapse events validates the mechanism of nail shank corrosion and wood decay described above. Photo 3 shows an example of this corrosion.



Photo 2. A test specimen after the test load was removed. The entire simulated occupant load was supported by the nail shanks and heads. For actual decks with this detail, occupants are supported in the same way.

Photo 3. The old bolt is severely corroded and reduced in diameter compared with the newer stainless steel bolt below.

DECK FLASHING IS ESSENTIAL

Failure of the critical deck-to-house connection often is caused, at least in part, by absent or improperly installed flashing where the deck ledger is attached to the house. Inadequate flashing at this butt joint between the deck ledger and the house creates the same issues as previously described. Corrosive saltwater enters this butt joint, corrodes the fasteners and causes the wood to which the deck ledger is attached to decay. Photo 4 shows an example of a severely decayed band joist resulting from water intrusion.



Photo 4. Inadequate flashing contributed to the decay of this band joist where a deck ledger was connected. No quantity of fasteners will secure a deck to this band joist.





HOMEBUYERS SHOULD REQUIRE STAINLESS STEEL FASTENERS AND CONNECTORS FOR THE CONSTRUCTION OF THEIR DECKS.

2018 IRC REQUIRES STAINLESS STEEL FOR COASTAL DECKS

For at least a decade, DCA6 has recommended stainless steel fasteners and connectors for decks within 300 feet of a saltwater shoreline:

- **FASTENERS AND CONNECTORS EXPOSED TO SALT WATER OR LOCATED WITHIN 300 FEET OF A SALTWATER SHORELINE SHALL BE STAINLESS STEEL GRADE 304 OR 316.**

Recognizing the safety implications of extreme corrosion due to saltwater exposure, the 2018 International Residential Code (IRC) requires stainless steel for decks located within 300 feet of a saltwater shoreline. Specifically, the relevant 2018 IRC Section R507.2.3, and Table R507.2.3, Footnote b, state the following:

R507.2.3. Fasteners and connectors. Metal fasteners and connectors used for all decks shall be in accordance with Section R317.3 and Table R507.2.3.

Table R507.2.3. Fastener and connector specifications for decks, footnote b: Fasteners and connectors exposed to salt water or located within 300 feet of a saltwater shoreline shall be stainless steel.

This change, when adopted by state codes and jurisdictions, will greatly benefit homeowners, rental property owners and all parties who will occupy coastal decks within 300 feet of a saltwater shoreline. As a matter of good practice and out of concern for public safety, we recommend that builders implement the 2018 IRC for all new construction. Homebuyers should require stainless steel fasteners and connectors for the construction of their decks to prevent deck collapses and injuries related to corrosion of steel fasteners (such as nails, screws and bolts) and steel connectors (such as joist hangers and straps).

ANNUAL DECK INSPECTIONS

The deck industry recommends that a qualified person inspect all decks annually. A qualified person, such as a specially trained home inspector or an engineer, should have knowledge of current building code provisions and wood industry deck construction guidelines, such as DCA6, published by the American Wood Council (<https://www.awc.org/pdf/codes-standards/publications/dca/AWC-DCA62015-DeckGuide-1804.pdf>). Owners and home inspectors also can benefit from reading *Black & Decker Deck Codes and Standards*, a recently published book about residential deck inspection by Bruce Barker, a deck inspection expert (for a review of this book, refer to the May 2018 issue of the *ASHI Reporter* at this link: <http://www.ashireporter.org/HomeInspection/Articles/Evaluating-an-Existing-Residential-Deck/15223>). An objective of this inspection is to identify defects that could create an unsafe condition and that might not be obvious to an untrained person.

With respect to red rust nail corrosion, however, neither a homeowner nor a specially trained home inspector needs special deck inspection expertise since rusted nail heads and rust stains are visible. When red rust fastener or connector corrosion is observed, an in-depth investigation is needed for continued safe use of the deck. This type of in-depth investigation is beyond the scope of an annual deck inspection.

ADDRESSING RED RUST ON COASTAL DECKS

The detection of life-safety deck deficiencies generally requires specialized knowledge and experience in deck inspection; however, for the case of a **structural deficiency** due to the corrosion of galvanized nails (including screws, lag screws, bolts and joist hangers), owners and property managers have a visual warning that critical structural components may be unsafe. When red rust is observed on nails and other fasteners and connectors, the deck structure should be evaluated by a qualified person, such as a professional engineer with knowledge and expertise in the structural evaluation of compromised nails (and other fasteners) and connectors relative to the loading requirements of the current building code, to determine if the deck is safe in its current condition for future use. If the structure has not been evaluated, the deck should not be occupied until it has been repaired or replaced.

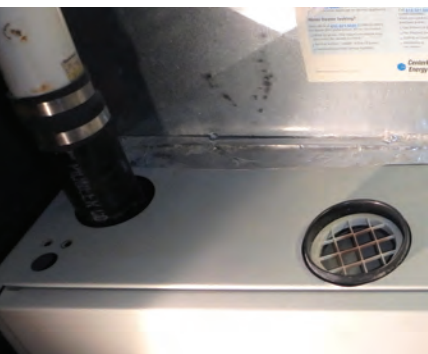
TECH TIPS

FURNACE INSPECTION LEADS TO RECOMMENDED TEST

By Roger Hankey

Tech Consultant's note: The example described in this article exceeds the ASHI Standard of Practice (SoP); however, some inspectors may want to go beyond the SoP. Keep in mind that different inspectors may look at the same item and come to different conclusions. This article represents this author's view. Yours may differ. ASHI encourages readers who hold different opinions to send a letter to the editor and the author will be given an opportunity to respond. All letters are subject to editorial review.

During an initial tour of a house on a 20°F day back in December 2017, I found a high-efficiency condensing gas furnace in the basement with a plastic vent pipe and no pipe on its air intake. The plastic grid over the combustion air intake was discolored and cracked, consistent with heat damage. Also, I noticed a very slight gas odor at the intake, consistent with the odorant in natural gas.



Opening the front panel revealed corrosion, consistent with condensate leak below the inducer, but I did not find an active leak. A loose wiring fitting on the burner enclosure created an opening consistent with heat damage. According to the serial number, the furnace was manufactured in 1996, so it was about 21 years old at the time of inspection.



Author's note: The author requested that this article be reviewed by the ASHI Technical Committee. The committee recommended inclusion of this opening note and the end note.



Roger Hankey is an ASHI Certified Inspector and he was the first ASHI® Member in Minnesota, ASHI #269. He has served Minnesota homeowners since 1975, and he is a Level II Certified Infrared Thermographer and a Licensed Minnesota Department of Health Radon Measurement provider. Contact Roger at rogerhankey47@gmail.com or visit www.hankeyandbrown.com.

The thermostat fan switch was on, with room and set temperatures at 70°F. I reset the fan to “auto” for testing. Using a combustible gas tester, I found no gas leaks at the gas piping. However, I detected a trace of gas inside the air intake while the furnace was off. This is consistent with residual gas left in the burners as explained in a 1994 article “The Truth About Gas Leakage Complaints and Gas Valves” by Honeywell (<https://bit.ly/2J9fGiN>). Honeywell stated that the presence of trace amounts of gas at the burner in these situations is “safe and normal.”

I reset the thermostat higher and tested carbon monoxide (CO) at a hole in the vent. At ignition, CO increased, but rapidly fell to below 40 parts per million (ppm), then rose when the circulation blower came on. The CO test ended as CO rose over 600 ppm. I reset the thermostat lower, causing the burner and inducer to stop. I immediately felt a warm air flow at the air intake. When I repeated the test, I had similar results. (**Note:** Conducting instrumented tests exceeds the ASHI Standard of Practice, as well as many inspectors' scope of work.) I found the ambient indoor air CO to be zero; however, the carbon monoxide alarms in the home were not operational.



Discharge of circulation air out the air intake when the inducer is off and while the circulation blower runs is consistent with heat exchanger damage. Air pressure around the heat exchanger is much greater than pressure inside the exchanger. Damaged heat exchangers leak from the air side to the combustion side.

Although CO may be produced when this air flow disturbs the burners, an inducer fan pulls CO and other products of combustion out through the vent. Our CO test in the vent follows methods taught by the Carbon Monoxide Safety Association (COsafety.org) and others. It looks for changes in CO in the vent when the circulation blower comes on. A significant change in CO in the vent, particularly rising CO, is consistent with heat exchanger damage (excess air entering the combustion chamber to change or cool the flame).

These findings support the benefits of checking the heat exchangers of sealed combustion condensing forced air furnaces (Annual Fuel Utilization Efficiency [AFUE] of 90% or greater) for reversed air flow at the combustion air intake (interior or exterior, depending on the configuration of the air supply). No instruments are used in this method.

Regardless of other adverse conditions found, finding reversed air flow at the air intake warrants an inspection report recommendation to immediately contact a qualified heating contractor for a consultation.

IMPORTANT NOTE: If you do not find any functioning carbon monoxide alarms in the home, it is important to send a message to the occupants, typically through the real estate agent, to alert them to the lack of functioning alarms and an increased potential for carbon monoxide poisoning.

TESTING METHOD

1. Operate the furnace by slightly raising the thermostat setting. (Set the fan switch to "auto.")
2. Prepare to check the air intake immediately after the burner and inducer stop. (If the intake is outdoors, you could ask your assistant or your customer to lower the thermostat, or you could wait for the burner to cycle off.)
3. Place your finger or a tissue at the inlet opening while the heat exchanger is still warm and the circulation blower is running. Small heat exchanger defects may not be noticeable, but large ones may be felt as air discharge at the intake. Note any air flow discharge from the inlet opening.
4. A discharge at the intake on a one-pipe system may be warm. A discharge at an outdoor intake on a two-pipe system may be cooler because the pipe may have cooled any reversed (discharge) air flow.
5. If you find reversed air flow at the intake, retest it and try to watch the burners in the view port for flame changes when the circulation blower comes on. Also, check the burner enclosure for heat damage. These furnaces have a flame roll-out sensor, but the sensor can fail or the flames may not reach the sensor.
6. If you find reversed air flow at the intake, do a follow-up test at the intake by simply switching on the thermostat fan. Check for air flow reversal at the intake. Flow reversal at the intake is consistent with a heat exchanger defect. However, seeing no reversal of flow in this case does not confirm that the heat exchanger is free of defects. This part of the test is done with the heat exchanger at room temperature. Defects may only open when the exchanger is hot and holes or cracks are expanded.

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.



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MARKETING FOCUS

The Power of Storytelling

By Alan Carson, Carson Dunlop, www.carsondunlop.com

Alan Carson is a Past-President of ASHI, and President and co-founder of Carson Dunlop.

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“In home inspection, the main character or hero is the homebuyer.”



I recently read *Building a Storybrand* by Donald Miller, published by HarperCollins Leadership. While reading it, I discovered that the author's message can apply to marketing many types of businesses, even a home inspection business.

Everyone loves a good story. Whether it is a book, a song, a television show, a movie, a podcast or a play, people are engaged by stories. So, how can that idea relate to marketing your business? By using the “strategy of story,” you can address not only your website, but everything else you do, including social media posts, presentations, one-on-one discussions, brochures, flyers, advertisements and more.

The goal is to connect with your customers and build relationships.

Telling stories is a great way to do that. When storytelling for the purpose of marketing, there are some twists:

- **Every story has a hero or a main character. The key to successful storytelling is to avoid making yourself the hero of the story. Instead, make your client the hero.**
- **Every story has a problem, a challenge or a villain. You'll need to make it crystal clear who or what the "villain" is.**
- **Every good story involves a prize for winning and a penalty for losing. Without a risk of loss, the story is not compelling.**

To market your business, you don't have time to write a novel. Your prospective clients wouldn't read it anyway. But you do need to provide absolute clarity about what problem you solve—immediately and in as few words as possible.



“When it comes to getting your message across, speed is critical and less is more.”

How will you help your client survive and flourish?

Donald Miller's storybrand model is built around the seven components of telling a story: the character (hero), the problem, the guide, the plan, the call to action, the risk of failure and the opportunity for success.

The hero wants something, but it's hard to get. A guide appears. The guide provides a plan and helps the hero take action. The hero avoids the failure and gets the reward.

In home inspection, the main character or hero is the homebuyer. The problem is that they might buy a money pit. The home inspector is the guide who provides the plan—a great home inspection and report. The hero arranges the inspection, avoids the disasters and lives happily ever after—or at least stays warm, safe and dry in the newly purchased home.

It's challenging for home inspectors not to portray themselves as the hero, but that is the secret to successfully applying the storyboard marketing technique. The inspector is a guide in the background, and the home inspection is the tool that the client (hero) uses to avoid failure and achieve success. If you think of the Knights of the Round Table, Lancelot is the client (hero), Merlin is the home inspector (guide) and Excalibur is the home inspection (tool). The Holy Grail is the right home for the client (the reward).

IF THE CLIENT IS BATMAN

Your marketing messages should focus on the customer and their needs, not on you and your experience, your credentials and your accomplishments. In general, clients don't care that much about your company history or how long you have been in business. They are looking to solve a problem.

It's important to focus on just one problem. Although many home inspectors offer an assortment of ancillary services, those services are rarely the main problems for the client. Once you have built a relationship with your client, you can offer to solve additional problems, but it's important to first focus on one main issue.

When it comes to getting your message across, speed is critical and less is more. Focus on clarity, use visuals (a picture is worth a thousand words) and make every word count.

When you discuss the client's problem from their perspective, you can make a strong connection. They will feel that you understand them, you get it. The clearer the problem and the greater the risk, the more important it is to find the right solution. They don't need just any inspection; they need the right inspection.

As the hero or heroes agonize over the decision of making this huge investment and wonder if they're making a big mistake, you show up as the guide, bringing wisdom and unbiased expertise. If the client is Luke Skywalker, you are Yoda. If the client is Frodo, you are Gandalf. If the client is James Bond, you are Q. If the client is Batman, you are Alfred.

Guides have two important qualities: empathy and authority. You need to show that you understand how the client feels and show them how they (not you) can defeat the villain. Your experience and credentials play a role here—just remember that you are not the leading player.

“Losing \$1,000 is more dissatisfying than winning \$1,000 is satisfying.”

Even after a potential client trusts you, there is still no guarantee that he or she will hire you. You need to make it easy for them to take the next step. They should not have to wade across a raging river; instead, they should walk across a comfortable bridge. You take away the risk. (We've covered risk reversal in a previous Marketing Focus article in the *ASHI Reporter*.)

You also must set the expectation that action is clear and simple. Is it easy to book an inspection? Where do they go? What do they do? Do they accompany you during the inspection? Do they pay now or later? Will there be a written report? When will they get it? What will it say? All of these questions are barriers that you can remove through your storytelling.

Remind the client (hero) about the risks of failure. The wrong home can cost a fortune, make their family's life more difficult and make the client feel foolish for making a bad decision.

It's interesting that, for most people, the fear of loss is greater than the joy of winning. Losing \$1,000 is more dissatisfying than winning \$1,000 is satisfying. That's why your marketing story needs to remind the hero about what can go wrong.

Once the hero clearly understands the risks, he or she will be more receptive to the happy ending that you provide. Success includes financial security and the satisfaction of making a good investment. It also includes peace of mind and a happy life. The hero has chosen a home that will be warm, safe and dry. Success also means status and credibility. People who make good decisions are considered to be smart and successful.

Get the idea? This broad overview does not do the book justice. I recommend reading *Building a Story-brand*. In my opinion, this is not just a book, it's an approach. It provides a roadmap for effective messaging that can be applied to your home inspection business. It is specific and detailed. It's well written in plain language. Reading it just might make a difference in marketing your business.

AN, YOU ARE ALFRED.

LEADERSHIP DEVELOPMENT CONFERENCE

LDC 2019

BLUEPRINT FOR SUCCESS

OCTOBER 16-17, 2019

HOSTED BY
THE ASHI CHAPTER
RELATIONS COMMITTEE
(CRC)



MARK GOODMAN, ACI,
ST. LOUIS ASHI
PRESIDENT AND
ASHI CHAPTER
RELATIONS COMMITTEE
(CRC) CHAIR

EACH YEAR, ASHI HOSTS THE LEADERSHIP DEVELOPMENT CONFERENCE (LDC) TO SPARK NEW THINKING ABOUT LEADERSHIP, OFFER OPPORTUNITIES TO NETWORK, AND ENGAGE WITH OTHERS AND DEVELOP ASHI'S FUTURE LEADERS. THE ASHI CHAPTER RELATIONS COMMITTEE (CRC) IS PLANNING AN EXCELLENT CONFERENCE FOR OCTOBER 2019 BASED ON FEEDBACK FROM CHAPTER LEADERS AND FROM CONVERSATIONS THAT OCCUR DURING THE CHAPTER COMPLIANCE PROCESS.

ASHI
CRC
ROSEMONT, IL

LEADERSHIP
DEVELOPMENT
CONFERENCE

2019

OCT
16-17

WHO SHOULD ATTEND LDC?

ASHI members who...

- Are currently involved as chapter leaders
- Are new to chapter leadership
- Would like to get involved in the larger ASHI community or ASHI governance
- Have an interest in starting a virtual chapter or meeting group
- Want to learn new leadership strategies that can apply to managing a chapter, a multi-inspector firm or another business model

LDC is focused on developing leaders by providing the tools and guidance to build skill sets that will help leaders effectively run a successful chapter. LDC helps ASHI attract and retain top talent through learning, coaching and development. Participating in LDC also helps elevate and prepare chapter leaders to pursue national leadership roles.

LDC is designed to address issues and solve problems that come up at all levels of ASHI, from meeting groups to chapters, and from the Council of Representatives (CoR) to national leadership.

LDC spotlights topics that are unique to connecting members with each other and with chapters. LDC speakers empower attendees by sharing strategies that can help make a chapter or meeting group more successful.

LDC IS OFFERED FREE OF CHARGE TO ASHI MEMBERS WHO ARE INTERESTED IN ATTENDING.

The event kicks off with dinner, a workshop and a reception, followed by an entire day of featured presentations and workshops.

In 2019, LDC will be held in conjunction with ASHI's Excellence in Education Conference, which will provide business and technical training. These two entirely different professional development events serve a common purpose: to advance the skills and knowledge among ASHI members and leaders.

LDC'S THEME FOR 2019: BLUEPRINT FOR SUCCESS

Acclaimed actor and director Clint Eastwood said, "What you put into life is what you get out of it." Replace the word "life" in this quote with "chapter" or "meeting group," and you'll see that the same is true for ASHI. Following this year's theme, Blueprint for Success, LDC speakers will address some of the most significant issues that chapters face and offer strategies for "putting in" what you want to "get out."

CREATING HIGH-QUALITY AND EFFECTIVE CONTINUING EDUCATION OFFERINGS AT THE LOCAL LEVEL.

At LDC, we will discuss not only how to maintain a great educational program, but also how to use innovative resources and programs that help support chapters, meeting groups and their members through education.

VOLUNTEERISM AND SUCCESSION PLANNING.

It is vital to get new people to assist in running chapters and to foster their growth as your chapter's newest emerging leaders, yet volunteerism and chapter succession planning are among the biggest challenges that all chapter leaders face. At LDC, we will share ideas to help encourage members to volunteer for committees, as chapter officers and as coordinators for specific projects.

VOLUNTEERING IS THE ULTIMATE EXERCISE IN DEMOCRACY. YOU VOTE IN ELECTIONS ONCE A YEAR, BUT WHEN YOU VOLUNTEER, YOU VOTE EVERY DAY ABOUT THE KIND OF COMMUNITY YOU WANT TO LIVE IN.

- MARJORIE MOORE

CHAPTER CONTINUITY.

Presenters at LDC will offer tips for transitioning current chapter leadership roles to new volunteers, and provide suggestions for maintaining the resiliency of the chapter while transferring the responsibilities for operations, record-keeping and communication to new leaders.

PRACTICAL WORKSHOPS.

Topics will cover problem solving and understanding today's challenges while taking wise actions to address complex, rapidly changing conditions.

BE A PART OF LDC IN OCTOBER 2019!

LDC's content and opportunities for camaraderie fill an essential goal of ASHI to assist the leaders of chapters and meeting groups so that these organizations, however big or small, may flourish. If you're currently not part of a chapter or meeting group, but would like to join or start one, please plan to attend LDC. CRC members, along with the ASHI Board of Directors and staff members, all hope to see you in Chicago in October at LDC and for the Excellence in Education Conference.

CRC members are committed to helping chapters succeed and to developing resources that enable membership growth. In addition to planning the LDC, the CRC's responsibilities include managing chapter issues, including recommending the creation of new chapters and meeting groups, overseeing chapter compliance, supporting chapter revitalization plans, and developing and promoting programs that allow chapters to flourish.

The CRC is made up of volunteers who want to serve ASHI's membership by maintaining a robust chapter system now and into the future. As the 2019 CRC Chair, I want to thank these hard-working volunteers who are members of the CRC: Lance Ellis, Ken Harrington, Alvin Miller, Don Norman and Bill Oelrich. We, along with our ASHI Staff Liaison Bonnie Bruno and our Board Liaisons Bryck Guilbor and Michael Burroughs, are always available to assist you. If you would like to start a new meeting group or chapter or if your chapter needs assistance, we want to hear from you! Please feel free to contact us any time. Your feedback is vital in making the ASHI community stronger and better, and to provide the services you need.

LEADERSHIP DEVELOPMENT CONFERENCE

BLUEPRINT FOR SUCCESS OCTOBER 16-17, 2019

HYATT PLACE
6810 MANNHEIM ROAD
ROSEMONT, IL
224-563-1800

EARN ASHI CE and State-Approved CEs VISIT THE NEW ASHI ONLINE LEARNING CENTER

MEMBERS CAN EARN ASHI APPROVED CEs 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 CEs 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





Save the Date

INSPECTIONWORLD 2020

January 19th-22nd | Hyatt Regency | New Orleans, LA

Join us in New Orleans for our annual conference, where you can spark new insights and renew excitement about the work you do.

NOLA | 2020

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.



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www.PropertyInspectorInsurance.com



Professional Development and Networking Event **Excellence in Education Conference**

October 18 & 19, 2019

2019 Speakers



Mike Casey



Tom Feiza



Jeff Donaldson



Brian Eisenman



Joe Konopacki

*Earn total 14 ASHI CEs Administered exams —
Earn total 6 Illinois CEs.*

FRIDAY, 8:00 AM – 5:00 PM – *Lunch & Dinner included*

"Why Clients become Claimants" – Brian Eisenman

"Choosing the Right Path for Your Business" – Jeff Donaldson

"Business Consulting – Adding Services and Revenue" – Joe Konopacki

SATURDAY, 8:00 AM – 5:45 PM – *Lunch included*

"What the Heck is That? Components Found in the Home Inspection" – Mike Casey

"Basement Inspections – Proper Reporting and Avoiding Headaches" – Tom Feiza

"Electric Panel Inspection" – Mike Casey

"How Water, Steam, Vapor and Dew Point Affect Home Systems and Home Inspection" – Tom Feiza

CONFERENCE REGISTRATION

ASHI MEMBER

2-day – \$149 ASHI member

1-day – \$119 ASHI member

NON- MEMBER

2-day – \$199 Non-ASHI member

1-day – \$149 Non-ASHI member

Hyatt Place Hotel

6810 Mannheim Rd.

Rosemont, IL 60018

224-563-1800

Questions? Contact:

education@ashi.org

www.homeinspector.org/Education-Training/Excellence-in-Education



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

Lonnies 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, 5 pm
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

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

ASHI NY METRO CHAPTER EDUCATIONAL SEMINAR

When: September 27-28, 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: 8 ASHI 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

ST. LOUIS ASHI CHAPTER FALL SEMINAR

When: November 1, 2019

Where: St. Louis Assoc. of Realtors
Conference Center

CEUs: 8 ASHI CEUs

Contact: Mark Goodman, 314-409-3991

ASHI-ST. LOUIS FALL SEMINAR

When: November 2, 2018

CEUs: 8 ASHI 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: 16 ASHI CEUs

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

Contact: Mark Goodman (314) 409-3991

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CHAPTER SEMINAR TO:
micheleg@ashi.org.

IMPORTANT REPORTER DEADLINES:

- SEPTEMBER 2019 ISSUE - 7/7/19
- OCTOBER 2019 ISSUE - 8/7/19
- NOVEMBER 2019 ISSUE - 9/7/19

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

Forty Years

Russell Allen

Thirty Years

Douglas Hastings

Twenty Years

Daniel Couture
John Donjon
Ernest D. Imhoff
Craig Lee
David R. Leopold
Thomas Mitchell
Brian Recher
Peter T. Roe

Fifteen Years

Calvin Bolt
Thomas M. Bossard
Bret E. Butler
Gerry Carrier
Terence Kelly
Mark Laney
Matthew Pedersen
Anatol Polillo
Gerald Steinman
Rodney Whitehouse
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Ten Years

Dan DeVries
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Jonathan A. Gentry
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Christopher Kjeldsen
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Michael Manee
Jesse Mills
Johnny Murphree
Dan Silver
Shawn Thomas
Lucas Worosilo
James L. Zamiska

CURRENT ASHI MEMBERSHIP

ASHI Certified Inspectors: 3,451

Inspectors: 219

Associates: 3,465

Retired Members: 113

Affiliates: 82

Total: 7,330 Members as of 7/8/2019

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

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www.osconnects.com/ashi/

Porch.com
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www.porch.com
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ASHI Rebate Program
Quill.com
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dana.fishman@quill.com

ASHI-ENDORSED EXAMS

ASHI Standard and Ethics
Education Module
Go to www.homeinspector.org,
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NHIE Exam: 847-298-7750
www.homeinspectionexam.org

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Mention that you are an
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In this column, ASHI's Ethics Committee addresses dilemmas faced by home inspectors.



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.

Are These Violations of the ASHI Code of Ethics?

By Jamison Brown, ASHI Ethics Committee Chair

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 ethical to pay a real estate organization an up-front fee and a per-transaction fee to get business referred?

No, it is not ethical for a home inspector to pay a real estate organization an up-front fee or a per-transaction fee to get business referred. This question is similar to a previous Request for Interpretation (RFI e010112), which addressed home inspector payments to real estate companies (not real estate organizations), the response to which was included in the Members-Only/Breaking News section of the ASHI website on March 7, 2001, and (partially) in the April 2001 issue of the *ASHI Reporter*.

The response to the RFI e010112c stated that payments by home inspectors to real estate companies for referrals, endorsements, "approved" or "preferred" listings, marketing partnerships, special relationships, usage of another's logo or trademark or similar benefits are inconsistent with the ASHI Code of Ethics, even if the payments are called advertising, marketing or a similar term. Up-front fees and per-transaction payments for such purposes also are inconsistent with the Code of Ethics.

Is it ethical to include real estate agents who have represented the inspector's clients in past transactions in a drawing that offers a prize worth \$200 to \$500?

Offering prizes to real estate agents does not constitute a violation of the Code of Ethics if the opportunity is equally open to all agents, whether or not they have referred clients to the inspector, and provided that agents are fully aware that the opportunity to win is open to all. Such an arrangement does not constitute a payment for referral (which would be a violation of 1.C of the Code) because the opportunity to win is not enhanced by making a referral.

Do discount coupons provided only to real estate agents who meet specific requirements violate the ASHI Code of Ethics, 1.C, which prohibits direct or indirect compensation to real estate agents?

Discount coupons distributed to real estate agents to be redeemed by homebuyers, rather than the agents, whatever the scheme devised for distribution, do not constitute compensation and do not violate the Code of Ethics. Although such coupons could be viewed as an inducement to provide referrals, the real estate agent is not receiving compensation.

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Postcards from the Field

APOLOGY In the July issue of the *ASHI Reporter*, an offensive comment was published with a Postcards from the Field photo (Page 44). ASHI apologies for publishing the comment, which was made in poor taste. All photos and captions submitted to Postcards in the Field are subject to approval by ASHI before publication. ASHI regrets its error in judgment.

These must be the
"hot" wires.



ANDY WALLACE
National Property Inspections
Los Osos, CA

Nature's organic
rooftop garden



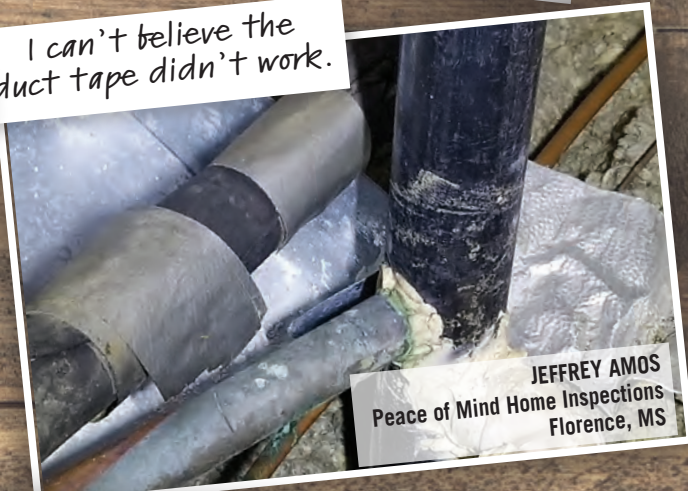
JAMES BROCK
Boston Home Inspectors
South Boston, MA

Flexible trap



JAMES CONK
Start @ Home Inspections LLC
Smithtown, NY

I can't believe the
duct tape didn't work.



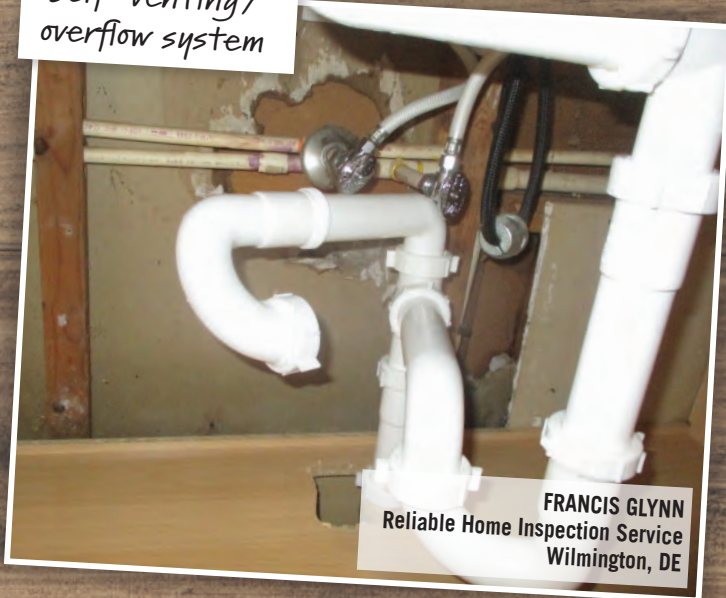
JEFFREY AMOS
Peace of Mind Home Inspections
Florence, MS

Metal trim, schmettle trim...
nothing stops super squirrel.



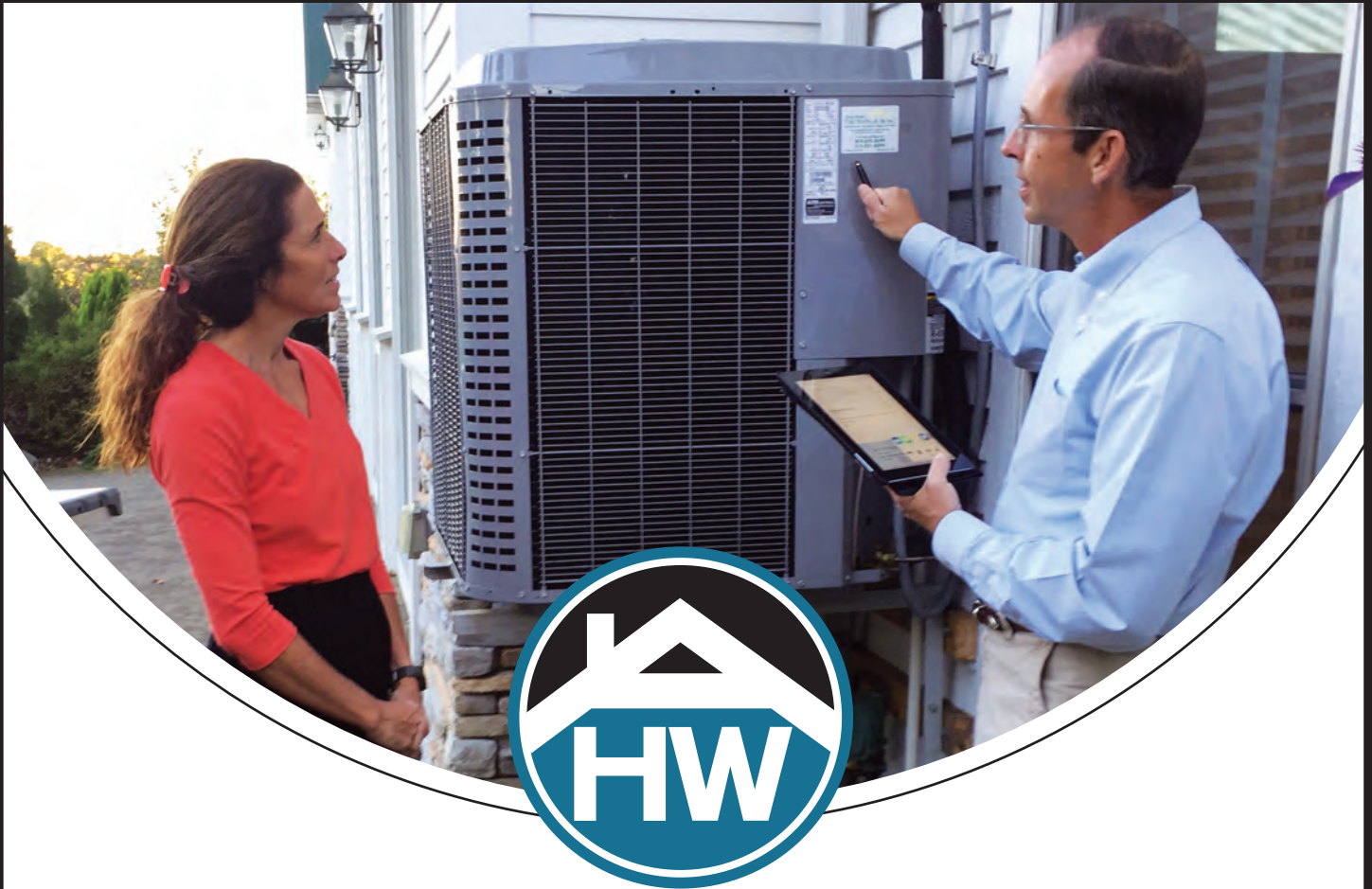
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Postcards from the Field

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.

The gas goes in,
the gas goes out...



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Service, San Diego County, CA

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breakers safe.



BRAD HAUGEN
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Chicago, IL

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Jack of Two Trades



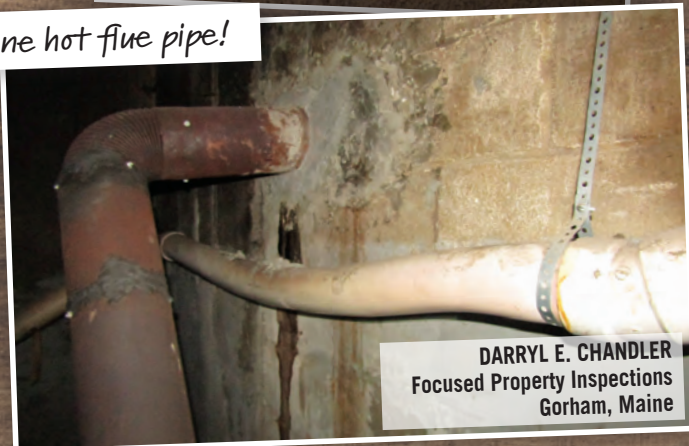
JACK WENDEL
Home Pride Inspection
Aurora, OH

Almost!



JAMES BROCK
Boston Home Inspectors
Boston, MA

One hot flue pipe!



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Attention, ASHI Members!

Officer Nominating Committee Update

The ASHI Officer Nominating Committee (ONC) is now accepting nominations for Society officer positions of president-elect, vice president, secretary and treasurer for 2020.

Any active or retired ASHI Certified Inspector in good standing may be nominated to any office. Self-nominations are permitted and all nominees must agree to serve if elected. ASHI Nominating and Election Guidelines require that all nominations include the online matrix and background check (BVI) for evaluating nominees. Only the online matrix is acceptable. If you would like to be nominated but have not completed the BVI, please do so and ASHI will pay the fee. Members who do not submit the criminal background check by August 15 shall not be nominated. Contact Jen Gallegos at 847.954.3180 or jeng@ashi.org regarding any questions about the BVI.

The official online matrix can be found at <https://form.jotform.com/73314525480150>.

Matrices are received at ASHI headquarters, and ASHI staff will verify that all nominees have agreed to serve and have submitted the necessary background information. Each candidate's matrix will be displayed in the Membership section of the ASHI website for voters to view.

The ONC Chair shall contact nominees to verify that their matrixes have been received. If a nominee has not received such communication within a few days of submission, he or she should contact the ONC Chair. **Nominations will close on Thursday, August 15, 2019**, and the matrices will be distributed to the members of the Officer Nominating Committee.

Purpose of the Officer Nominating Committee

The objective of the Officer Nominating Committee is to identify and name candidates who meet ASHI's leadership requirements for the offices of president-elect, vice president, secretary and treasurer. All content, discussions and documents from the meetings and their results are strictly confidential.

Petitions

After the Officer Nominating Committee names the candidates, a petition of 10 percent of ASHI Certified Inspectors in good standing can cause the name of a qualified ASHI Certified Inspector to be added to the ballot for a specific office.

Petitions must be presented on a special form, available only from ASHI headquarters, that includes the name (printed) and the signature of each petitioner, as well as the office in which the petitioner would serve, if elected. The form must be received by mail, email or fax at ASHI headquarters at least 10 days prior to the distribution of the ballots. ASHI staff will verify the validity of the petition prior to placing the name of a candidate for office on the ballot.

Ballots will be emailed to ASHI Certified Inspectors by October 31, 2019, and the election will close on November 30, 2019.

Campaigning

According to the ASHI Policy and Procedures Manual, campaigning positively by or about any candidate is permissible, as long as no ASHI assets are used. Staff, Nominating Committee and Election Committee members shall not participate in campaigning. ASHI staff shall, upon request by a candidate, send a statement from the candidate to the membership by electronic communication not more than twice during the campaign. The statement shall not be more than two hundred (200) words. The ASHI President and the ASHI Secretary shall review and approve or reject the statement.

Negative campaigning (against candidates or nominees) is not permitted. The Election Committee should preview campaign statements or materials in advance if there is any uncertainty about the appropriateness of their contents.

Ballots will be counted the first week in December 2019, and election results will be published in the January 2020 issue of the ASHI Reporter.

Comments and questions about the nomination process are welcomed. Please contact ONC Chair Tim Buell at tim.buell@gmail.com or 614.746.7485.

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