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



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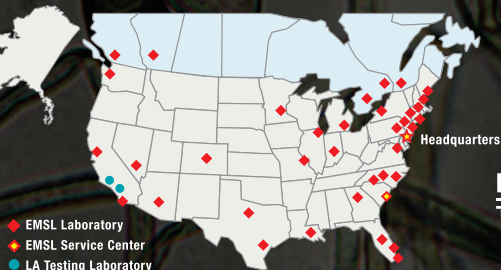
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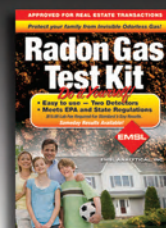
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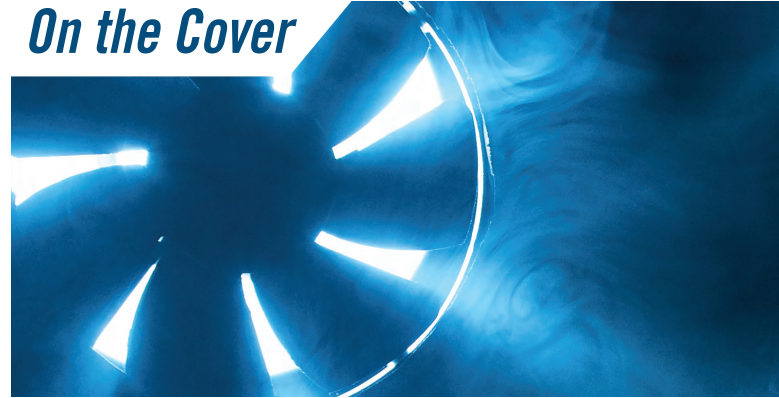
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Managing Risk

Claim 12: Windows

By Stephanie Jaynes, Marketing Director at InspectorPro Insurance

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



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

Four months after completing an inspection, a home inspector received a series of text messages from his clients, the homebuyers. In the texts, the inspection clients alleged that their home inspector had failed to report wood rot and subsequent leaks in seven windows on the property. The clients did not provide any information regarding the cost for repair. Furthermore, they stated that they “didn’t want this to turn into a court situation.”

Because the inspection clients had not made a written demand for money, the complaint qualified for our pre-claims assistance program, which stifles 85 percent of allegations before they turn into claims. With the help of our pre-claims team, the home inspector scheduled a return visit to the property to document current conditions. With the updated information, along with photos from the initial inspection and listing, the team was able to issue a Denial of Liability letter to the claimants. The letter argued that, because the ASHI Standard of Practice (SoP) only requires home inspectors to inspect a representative number of windows, and because the windows were obstructed by the sellers’ window coverings at the time of the inspection, the home inspector was not responsible for reporting the developing wood rot and water damage (SoP, Section 10.1.D).

Four months after our team sent the Denial of Liability letter, the home inspector received a summons to appear in small claims court. The clients argued that the home inspector should pay the \$4,000 for window repairs. With a written demand for money, the pre-claim escalated to a claim.



WHY ARE WINDOWS CLAIMS SO COMMON?

For the most part, window claims involve a failure to identify water damage, intrusion or wood rot around windows. Frequently, home inspectors are unable to identify such defects because the windows have been painted shut or obstructed. In such cases, inspection clients are only able to discover window damage after the obstructions are cleared and the windows can be opened.

Another reason a home inspector may miss window defects is because, given their SoP, they are only required to inspect and test a representative sample. Sometimes, it just so happens that the windows they examine are fine, whereas the ones they don’t are not.

WHAT CAN INSPECTORS DO?

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

DEFINE YOUR SOP. According to our claims data, 80 percent of claims against home inspectors are meritless. In such cases, the home inspections are technically accurate, but the clients have unrealistic expectations that lead them to make claims related to issues outside of the scope of the inspection.

To avoid frivolous claims, it’s important to help your inspection clients understand the SoP. In the case of window claims, underscoring your inability to examine obstructed windows and emphasizing your standard to inspect a representative sample will help limit your liability. Additionally, setting appropriate expectations will help your clients be more satisfied with your inspections because they understand your services better.





HERE ARE A FEW TECHNIQUES WE RECOMMEND:

- Mention the SoP on your website and during scheduling. By explaining that your inspection will follow certain standards from the beginning, you help set the stage for future conversations about those standards.
- Provide clients with access to the SoP. By providing clients with links to and copies of the SoP, you give them the opportunity to review the standards on their own.
- Emphasize your inability to exceed the SoP in your pre-inspection agreement. By summarizing key exclusions in your inspection contract—like the fact that you'll only test a representative sample of items such as windows, lights and outlets—you help clients recognize that your services will not be technically exhaustive.
- Remind clients of your SoP in your inspection report. When reporting on both defects and satisfactory components of the home, it's wise to reference your SoP. For example, if the windows you tested seem to function properly, you might say: "Based on a visual examination of a representative number of (not all) windows in the living room, the windows appear to be in satisfactory condition."

REPORT AND PHOTOGRAPH OBSTRUCTIONS. Be sure to emphasize the visual, non-invasive nature of home inspections so that clients don't expect you to examine obstructed or inaccessible areas. If you cannot properly inspect an area, you must say so in your report. You should also photographically document any obstructions or hinderances that prove inaccessibility to stifle negligence allegations that could surface later. Even if the pictures don't end up in your report, saving them with your inspection materials will give you more evidence in the incidence of a claim.

Additionally, noting the weather on the day of the inspection also can help limit your liability because conditions often can determine what problems are visible.

PROTECT YOURSELF FROM CLAIMS. Even if you do everything right, you can still get a window claim. Take it from the home inspector in the example at the beginning of this article.

With the help of our claims team, the home inspector prepared to defend himself in the small claims court hearing. Our claims team compiled a list of defenses based on the ASHI SoP and the concealed window treatments. With the materials the claims team prepared, the home inspector presented his defense at the small claims trial. The court ruled in the home inspector's favor by dismissing the case and charging the claimants the court fees. The claim was closed at no cost—not even the insurance deductible—to the insured inspector.

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

TECHNICAL FOCUS

ELECTRICAL BRANCH CIRCUIT WIRING: WIRING TYPES

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

Alan Carson is a Past-President of ASHI and President and co-founder of Carson Dunlop 800-268-7070.

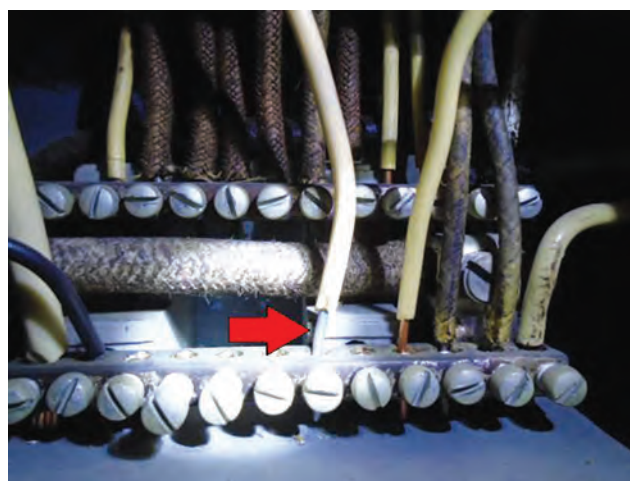
Thank you to Roger Hankey for his thoughtful review and insights.

The function of branch circuit wiring is to safely convey the electric current from the source to the destination. Branch circuit wires (conductors) carry electricity from the main distribution panel or subpanels to the points of use. These include receptacles, lights, switches and appliances such as stoves, dishwashers, garbage disposals, furnaces and air conditioners. In this article, we use the words *wire* and *cable* rather than *conductor* because clients understand these words. We also refer to *fuses* and *breakers* rather than *overcurrent protection devices* for the same reason. Similarly, *ground wire* is the client-friendly term for *equipment grounding conductor*.

WIRE MATERIALS

The most common household wiring material is copper. Copper combines excellent conductivity (low electrical resistance) with very good malleability (it deforms under compressive stress) and ductility (it stretches under tensile stress), making it easy to work with. Copper also has a reasonably low coefficient of thermal expansion, so it does not creep with temperature changes. Copper oxide is also a good conductor, so, even if the copper corrodes, it is relatively safe. (Aluminum oxide is not a good conductor and corroded aluminum connections may be unsafe.)

Aluminum, which has a dull silver color, was a popular alternative from the mid-1960s until the mid-1970s. Although aluminum is rarely used for solid conductor branch circuits in new work, it is present in many existing homes. Aluminum wires still are commonly used for service entrance conductors, and some 240-volt circuits use aluminum wire (stoves and clothes dryers, for example).



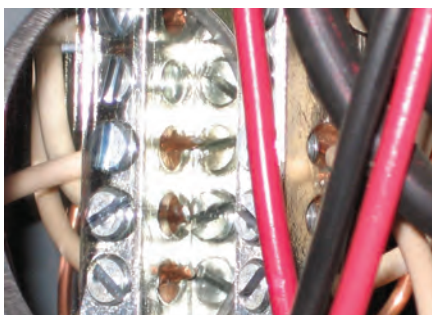
Aluminum at neutral bar.

CAUTION: Inspecting electrical systems is potentially dangerous. One moment of carelessness can be catastrophic. Avoid distractions when the cover is off of any energized panel and promptly cover the panel after completing the inspection of that panel.

There are a couple of other wire types that can confuse you. One is a copper-clad aluminum wire that is rare, but can easily be mistaken for copper. The best way to identify it is to look at the sheathing on the outside of the wire, which will describe it. Alternatively, if you can look at a cut end of the wire, you can see the aluminum core with a thin coating of copper.



Copper-clad aluminum NM wire (photo credit: Roger Hankey).



Ends of Cu clad Al on neutral bus (photo credit: Roger Hankey).

Another type of wire that can fool you on older installations is solder-dipped copper wire. This wire looks like aluminum at first glance, but if you can look at a cut end, you will see a copper-colored core with only a thin silver-colored outer layer. These cables do not have plastic sheathing or uninsulated ground wire typical of aluminum wiring.

Due to the inherent issues with some of these wiring materials, it is important that a home inspector be able to correctly identify the wiring material. In the rest of this article, we will focus on copper wiring.

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.

CABLE TYPES

There are different types of cable for different uses; I will describe a couple of the most common types.

The most common distribution wiring in houses is non-metallic sheathed cable, known as NM. This type is also referred to as Romex or Loomex, which are brand names for this type of wire. This cable has a paper, cloth or plastic (PVC) sheathing. Note: Sheathing may be called *jacket* or *covering*. This type of wire is widely used, but is not permitted in some areas. Check your rules!

NMWU or UF (underground feeder) cable is rated for underground use and for wet locations.

In some areas, household branch circuit wiring is run in rigid conduit or electrical metallic tubing (EMT). EMT is not conduit, having thinner walls than conduit. In fact, it is sometimes called “thin wall.” Conduit and EMT are good quality, but more expensive to install than NM cable. They are common in commercial and multi-family residential work. Some areas require the use of EMT in single-family homes. The metal covering may act as the ground wire (equipment grounding conductor). EMT is suitable for use in wet locations.

Armoured cable (AC) has a flexible metal sheathing. It is often referred to as BX, which is a brand name of AC. It is suitable for dry locations only. The metal covering may act as the ground wire (equipment grounding conductor). It was often used with furnaces, boilers and water heaters, although most modern codes don't require that.



BX (AC) cable.

WIRE INSULATION AND SHEATHING

The insulation refers to the material wrapped around the individual wires. On old wire, it was rubber (knob-and-tube, for example). Modern wire has plastic insulation.

The sheathing forms the cable, wrapping around the insulated black, white or red (or a combination of these) wires and the uninsulated ground wire (equipment grounding conductor), if there is one. The sheathing is what you can see and touch. Older wires have cloth or paper sheathing. Newer wires have plastic sheathing.

The function of the insulation is to separate the wires within the cable. The function of the sheathing is to provide mechanical protection for the conductors and their insulation. Certain types of wires are typical of certain time periods. The box shows which wires were used in which time periods.

WIRE TYPE BY TIME PERIOD

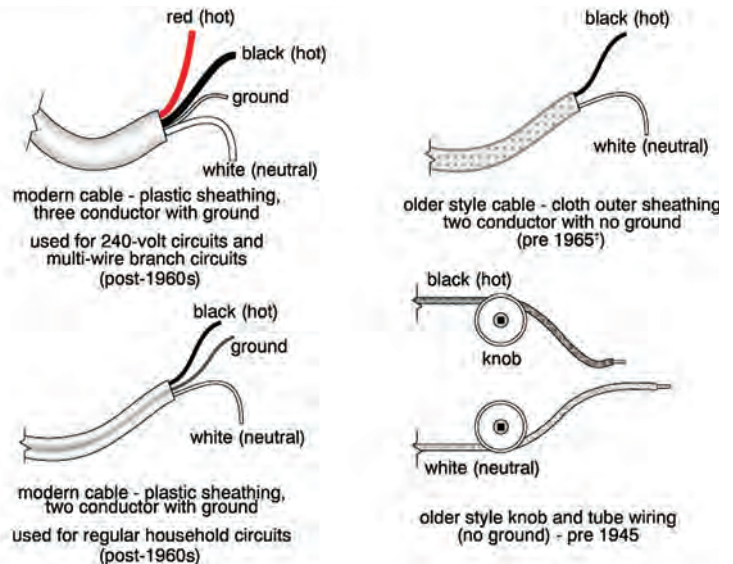
Wire Type	Date of use
Knob-and-tube	1920 to 1950
Cloth-sheathed two- or three-wire cables with no ground wire	1945 to early 1960s
Cloth-sheathed cable with an integral wire	Early 1960s to early 1970s
Cloth-sheathed aluminum cable with integral ground	1964 to 1978
Plastic-sheathed aluminum cable with integral ground	1974 to 1978
Plastic-sheathed copper cable with integral ground	1974 to present

Keep in mind that these time periods are approximate, allowing for regional differences and the understanding that changes do not happen at one time.

NUMBER OF CONDUCTORS

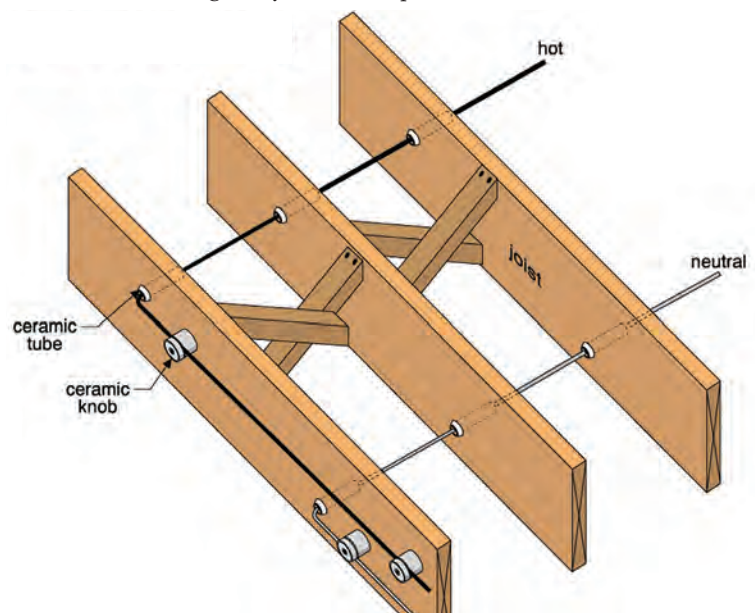
Modern wires are typically two or three conductors (black, white and sometimes red) and, after the mid-1960s, they also included an uninsulated ground wire (equipment grounding conductor).

The two-conductor-plus-ground cables are used for most normal household circuits. The three-conductor-plus-ground cables are typically used for 240-volt appliances and multi-wire branch circuits, including split receptacles.



Number of conductors.

Knob-and-tube wires, used before 1945 (and up to 1950 in some areas), are single-wire cables. A discussion of knob-and-tube wiring is beyond the scope of this article.



Knob-and-tube wiring.



Knob-and-tube wiring

WIRE SIZES

The most common wire in residential branch circuits is 14-gauge copper. In the United States (but not in Canada), 12-gauge wire is currently required with 20-amp breakers or fuses for at least two kitchen countertop circuits.

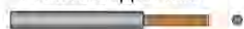
The 12-gauge wire is used for kitchen receptacles, some electric baseboard heaters, water heaters, dishwashers, garbage disposals, private well pumps and small air-conditioners, for example.

Solid 10-gauge wire is typically used with air conditioners, electric clothes dryers, some electric water heaters, some cooktops and ovens, and saunas, for example.

Stranded 8-gauge wire is used for stoves, large air conditioners, electric furnaces and boilers, and electric car-charging stations, for example.

Note: Aluminum wires are usually one size larger since aluminum does not conduct electricity as well as copper.

14 AWG copper wire



common uses:

most circuits for lighting and receptacles, electric baseboard heaters

typical fuse/breaker size:

15 amps

10 AWG copper wire



common uses:

electric clothes dryers, air conditioners, water heaters

typical fuse/breaker size:

30 amps

12 AWG copper wire



common uses:

some receptacles, electric baseboard heaters, small air conditioners

typical fuse/breaker size:

20 amps

8 AWG copper wire



common uses:

electric stoves and ovens

typical fuse/breaker size:

40 amps

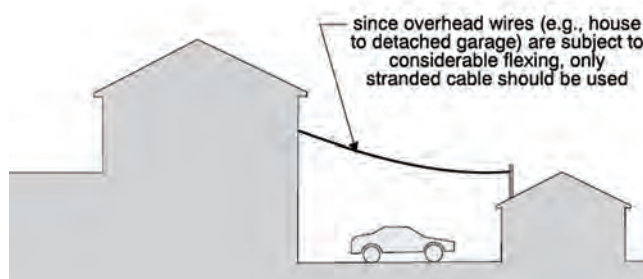
Common household wire and fuse sizes

SOLID WIRE AND STRANDED WIRE

Common household wires are solid for 14-, 12- and 10-gauge wire. Number 8-gauge and larger wires are typically stranded. Extension cords (often 16- or 18-gauge) are also typically stranded. A note on wire gauges: The larger the number, the smaller the wire diameter. For example, 12-gauge wire is larger than 14-gauge wire. The larger the wire, the more electricity (current flow measured in amperes or amps) the wire is rated to carry.

Stranded wires are more flexible and less likely to suffer strain than solid wires when stretched. Stranded wires are more workable and won't break with repeated bending. Solid wires aren't intended to be coiled and uncoiled regularly and, therefore, are not suitable for extension cords.

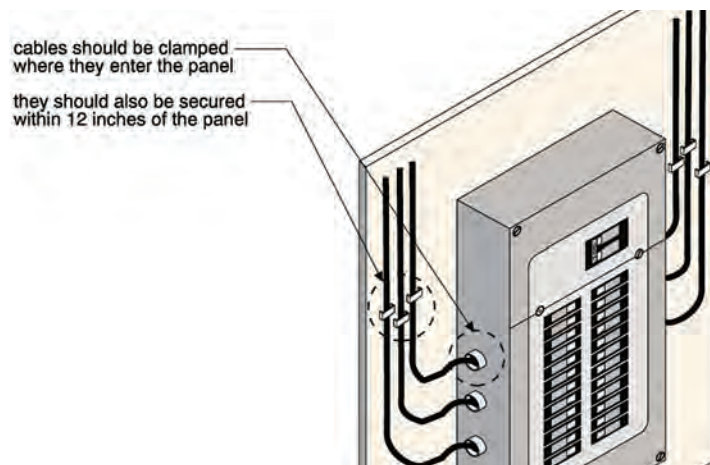
Solid wire is not suitable for overhead runs from the house to the garage, for example. Overhead wires should be stranded because they flex regularly. Solid wires can only span up to 4½ or 5 feet between supports.



Stranded wire for overhead runs.

SUPPORT AND CLEARANCES

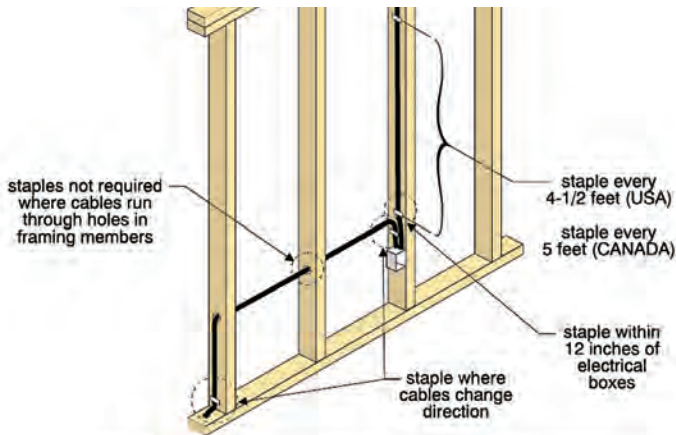
In the United States, NM and AC cable should be supported every 4½ feet (or every 5 feet in Canada) and should be supported within 12 inches of boxes, cabinets and fittings, often referred to collectively as terminations. (Exception: Cable must be supported within 8 inches of some plastic boxes.) EMT should be supported every 10 feet and within 3 feet of terminations.



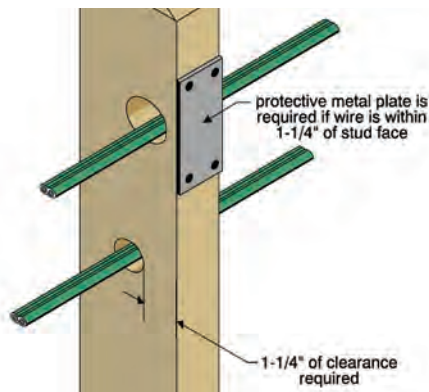
Securing wires.

Cables are typically stapled in place where required. The cable should lay flat under staples, not on its edge.

Where cables are run in frame walls, they should be set back at least 1¼ inch from the stud face to help prevent nails or screws being driven into them.

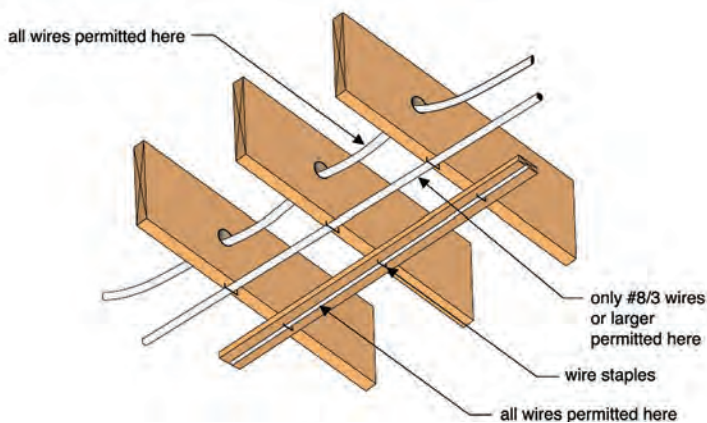


Cable support inside walls.



Edge clearance for wire in studs and joists.

Wiring run on the underside of the floor joists in unfinished basements should be consistent with the illustration below, labeled "Wire installations below floors."



Wire installations below floors.

To avoid overheating, wiring should not be in contact with heating ductwork or hot-water piping.

EXTENSION CORDS (FLEXIBLE CORDS)

As mentioned, extension cords are flexible and stranded. Solid branch circuit cable should not be used as an extension cord.

Conversely, extension cords should not be used as permanent wiring. Extension cords are not designed to be stapled into place and the wire gauge is usually smaller than conventional household wiring, typically 16- or 18-gauge. Cords may cause fires if they are stapled to baseboards or run through floors, walls, windows and doors, or under carpets.



Extension cord.

WHAT TO LOOK FOR

Electrical inspections are challenging because there are so many potentially adverse electrical conditions to watch for. Code requirements change regularly and it seems there are as many exceptions as there are rules. It's important that home inspectors make it clear to their clients that they are not performing a code inspection.

In this article, I address only the wiring itself, yet there are several adverse conditions to identify. Watch for adverse conditions related to both original installation and performance.

This list highlights some of the most common conditions to watch for:

- **Wire not protected by properly sized fuses or breakers (over-current protection devices).**
- **Wire not properly secured (for example, every 4½ feet and within 12 inches of a termination, no cable connectors where entering a box or panel, improper stapling).**
- **Wire not properly protected from mechanical damage. (There are lots of code rules, but common sense is a good guide.)**
- **Wire is damaged or has temporary repairs (for example, the use of electrical tape).**
- **Extension cords used as permanent wiring.**
- **Solid-strand wiring used as an extension cord.**
- **Outdoor wiring not rated for outdoor use.**
- **Poor connections (for example, not in a junction box).**

CONCLUSION

Most of the wiring in a home is not visible, of course. We typically can only inspect the wiring at the electrical panel and in unfinished basements, crawlspaces, attics and garages. Home inspectors should remind their customers that many components of a house are not visible for inspection and are not included in their findings.

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MARKETING

FIVE WAYS TO OPTIMIZE A LANDING PAGE FOR CONVERSION

By Maggie Horn, Business Development, K-3 Technologies



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

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

A landing page is a unique page on your website designed to convert visitors into leads. Landing pages are strategically designed with unique forms and custom content relevant to the visitor's search query. The landing page is separate from the homepage and is not accessed through site navigation. Typically, landing pages are not searched by Google and can be accessed only through an external link. This helps you track performance data and recognize trends over time.

People searching the Internet can be both impatient and lazy, so you need to give them everything they need within eight seconds. You can do this by using strategic page design and simplifying the user experience.

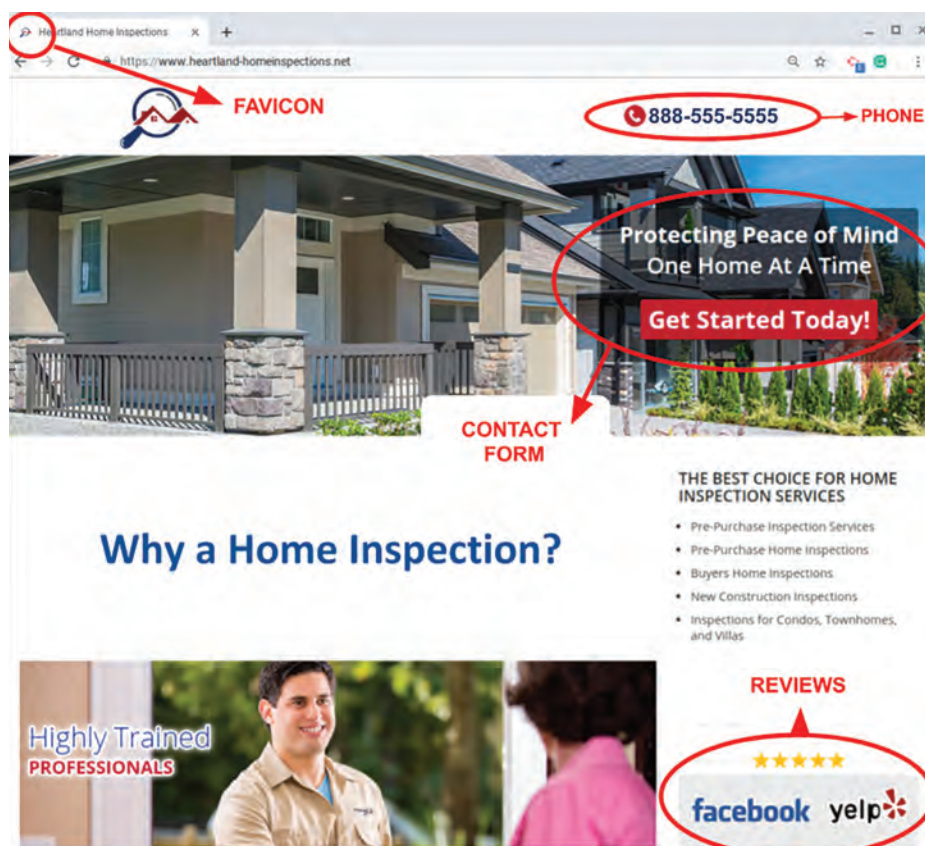
TIPS FOR CREATING AN EFFECTIVE LANDING PAGE

1. Create a separate landing page for each of your business' services or locations. Each landing page confirms to the customer that you offer the services they need and makes it more likely they will contact you. Let's say that your home inspection company operates around Atlanta, GA, and your service territory covers four counties: Gwinnett, Fulton, Dekalb and Cobb. You should create a separate page for each county and customize each one with the specific location, phone number, service technician's name and other details in that location. This information will be especially helpful to your website visitors if you have different service providers in each territory.
2. Place the contact form at the top of the page, above the fold or page scroll. Think of your landing page as a piece of property and put the most important information in the most visible place. You have just a few seconds to capture the attention of the search user. Make it as easy as possible for them to contact you.
3. Include your logo and business information on every page. Your phone number should be clickable and displayed at the top right of the page, and it should be as prominent as possible without being distracting. Customize other contact information, such as business hours, email and address, for each page.
4. Prominently display your reviews, testimonials and industry awards. This is important! Approximately 86 percent of people say they trust online reviews almost as much as word of mouth. It's not necessary to include your reviews and testimonials above the fold, but it should be a focal point on the landing page.
5. Use a favicon (the icon or logo shown on the top left side of the website tab). Placing your logo as a favicon will reinforce your company's branding and show the legitimacy of your business to the user.

Making these few small design changes can significantly improve your conversion rate.

When optimized successfully, landing pages are an effective way to capture leads and generate new customers. However, optimizing for conversion is only one step of the sales process. Once you receive a lead from the landing page, you must then engage the client to book the inspection.

Give it a try: Improve your business' website landing page and notice the results!



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SMART INSPECTOR SCIENCE

PROBLEMS WITH ATTIC VENTILATION FANS

We all know attics must be vented to remove heat and moisture. Intense heat buildup in an attic makes a home uncomfortable and forces the HVAC system to work harder, wasting energy. In the winter, proper ventilation reduces moisture levels; this, too, enhances comfort in the living spaces. Controlling attic heat and humidity can even help spare the roof shingles from damage.

At times, we encounter powered ventilation fans that draw air out of an attic. Are they a good solution? What might go wrong?

RULE OF THUMB

For many years, we understood that attics must be evenly ventilated. About half of the static vent openings were evenly spaced near the ridge of the roof, and the other half were evenly spaced near the soffits or overhangs. These created a balanced flow of air throughout the attic.

DIFFERENT TYPES SERVE DIFFERENT NEEDS

For many years, upper vents—can vents, static vents and box vents—were placed high, near the ridge of the roof. More recently, these have been replaced with a ridge vent: an opening in the ridge of the roof covered with a mesh or plastic frame and shingles (Illustration V005).

A POWERED FAN CAN HELP, BUT...

As homes were built with more complicated roof designs and tight envelopes that trap moisture, attic ventilation became an issue. The need to “cool” the attic to supplement air conditioning also became a concern. Solution: the powered attic ventilator, a fan that sucks air from the attic (Illustration V004). The fan responds to levels of heat and humidity.

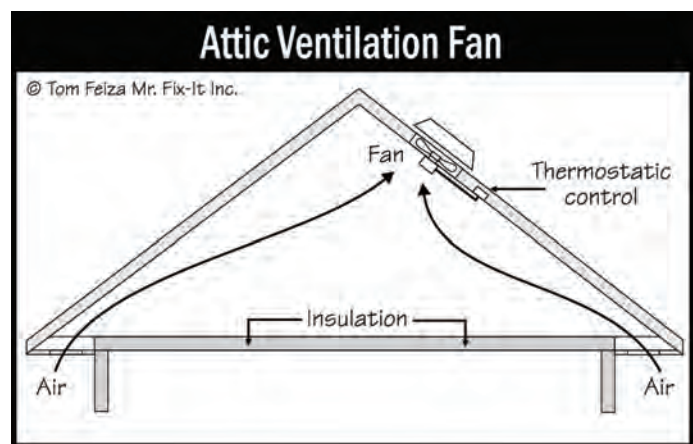


Illustration V004. Attic Ventilation Fan

This is a great solution, but most of these fans were installed incorrectly (Illustration V024). When a powered attic ventilator is installed, all the upper vents in a roof must be closed. Yes, all the upper vents must be closed! The fan shown in the photo sucks air only from the adjacent ridge vent opening, which means the attic still is not ventilated.

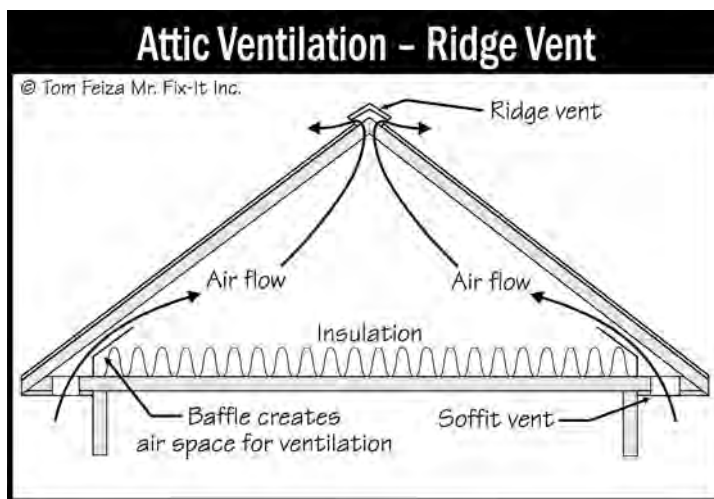


Illustration V005. Attic Ventilation—Ridge Vent

In static vent systems, wind or rising heat in the attic pushes air from lower vents to upper vents, removing heat and moisture. This worked well with simple roof designs. Older homes often had gable end vents, too, which worked in combination with soffit vents.

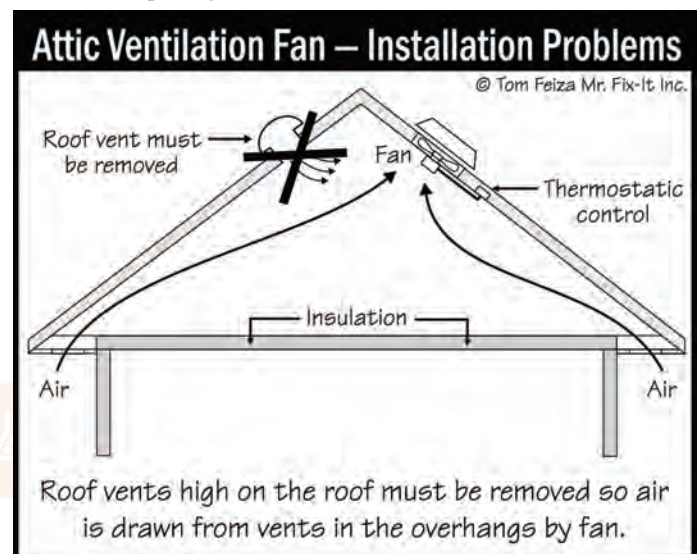


Illustration V024. Attic Ventilation Fan—Installation Problems

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

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



Attic fan with ridge vent.

Whenever a home has roof vents or gable end vents, those vents also must be closed to allow the attic fan to vent the attic properly. A lower vent at the overhang will enable complete ventilation.

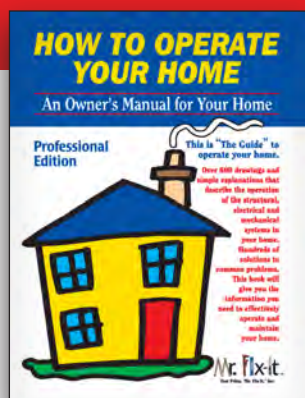
THE TAKEAWAY

During your inspection, note powered attic ventilators and check the installation; you may find an issue to be recorded. In many cases, the attic fan is incorrectly combined with upper vents. If the ventilation system is performing well, with no moisture issues, the best recommendation may be to turn the fan off—but that's not your call.

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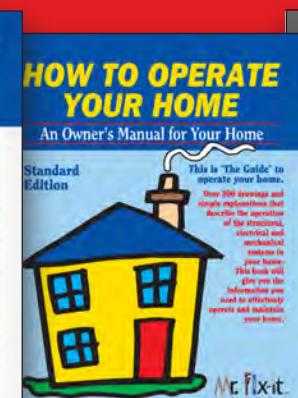
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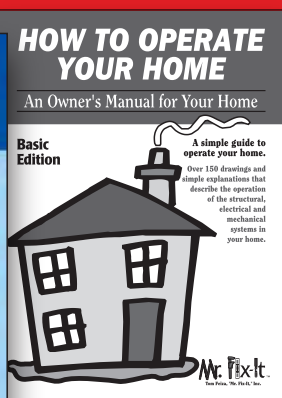
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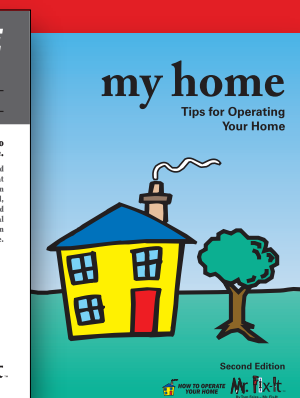
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STORIES FROM THE FIELD

Q ■ ***SHOULD HOME INSPECTORS TRAMPLE INSULATION TO INSPECT?***

A ■ ***NO.***

By Reuben Saltzman, ACI



Reuben Saltzman is a second-generation home inspector and the owner of Structure Tech, where he has worked since 1997. He is also a member of the ASHI Board of Directors.

S*hould home inspectors walk through insulated attics to fully inspect the attic spaces? I say no. This topic was recently discussed in an online forum for home inspectors and I was surprised by the number of chest-pounding home inspectors who are willing to trample through the insulation in an attic to inspect the farthest reaches. One of my goals is to leave houses the way that I found them and leaving footprints throughout an attic does not align with that goal.*

In most new-construction attics, there are enough trusses to climb on to make footprints unnecessary. The images below show some examples of how we do this.



That's not to say I've never left footprints in attics; I'll do it if I have a very compelling reason. Once done, I do my best to "fluff up" the insulation or kick it back over to help cover my tracks. It's not perfect, but it's not a big deal from an energy standpoint.

Besides the concern with trampling insulation, walking through an insulation-covered attic floor has the potential to cause damage to the home. I've come very close to stepping on recessed lights and bath fans many times, but I've been lucky enough to have never caused any of that kind of damage. Knock on wood.

A CAUTIONARY TALE

I haven't always been lucky in attics, however. Many years ago, while inspecting an attic on a home with another inspector in my company, my inspection of the attic caused a pretty nasty plumbing leak. While walking around in a minimally insulated attic, I accidentally stepped on a concealed plumbing vent. I thought I was stepping on framing, but the plumbing vent was hidden below the insulation. I felt the vent move a little, but I didn't think anything of it. I pushed away some of the insulation to check for an attic bypass (<https://structuretech1.com/attic-bypasses/>) around the plumbing vent and sure enough, there was no sealant around the vent, so I took this photo.



Attic bypass at plumbing vent.

Later in the inspection, as my fellow inspector was inspecting one of the guest bathrooms, I heard him call for me. He had filled up the bathtub with water, removed the access panel behind the tub to check for leaks at the overflow and started draining the tub. As soon as the tub began to drain, water leaked out of the drain like crazy, saturating the floor and leaking into the garage ceiling below. He immediately stoppered the tub drain, but a lot of water had already leaked through.



Towel below bathtub drain.

Here's a photo showing the drain below the tub: You're looking at soaked insulation and a soaked bath towel. Yes, that towel was there before the leak happened, which indicates that this had probably leaked in the past. We went down into the garage to survey the damage and we took a video to document what happened.

You can see that video by navigating to this address: <https://youtu.be/X3Uv6slcDBY> or by scanning the QR code shown on this page.



Nasty, right? We did our best to clean up the mess in the garage and then carefully inspected the bathtub drain. It turns out that the slip joint for the drain was completely disconnected, which is what caused the leak. I reconnected it and let the rest of the bathtub water drain, and it worked fine after that.

This home appeared to belong to empty nesters and our assumption was that there was a known leak at this tub. I mean, for goodness' sake, there was a towel below the drain! We assumed that the occupants simply no longer used this bathroom.

It turned out that we were wrong. Later in the day, the sellers came home, were furious about the leak and said that they used this tub every day. I was skeptical, but I went over my photos from the house to try to figure out what could have happened. That's when I remembered the plumbing vent. When I had felt the plumbing vent move, what I felt was the plumbing vent push down enough to disconnect the slip-joint at the bathtub. Ouch. That leak was my fault and it was a very expensive mistake.

THE LESSON

When I look back on that mess, I ask myself what I need to do differently in the future to prevent something like that from ever happening again. The answer is pretty simple: Don't walk through attics when I can't see what I'm stepping on.

Note: This advice was originally published on Reuben's Home Inspection Blog, which can be found at <https://structuretech1.com/blog/>.

MARKETING FOCUS

HOW TO DIFFERENTIATE

Yourself

IN THE

MARKETPLACE

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

Alan Carson is a Past-President of ASHI and President and co-founder of Carson Dunlop, www.carsondunlop.com, 800-268-7070.

If all home inspections are the same, inspection is a commodity. If home inspection is a commodity, the only things that matter are price and availability. I think most home inspectors would agree that all home inspections are not the same and that all home inspectors are not the same. A review of different home inspection reports reinforces this point.

It's important to stand out in a competitive world. The goal is to provide a unique value to clients and have them engage you rather than a competitor. You want to have a unique selling proposition or competitive advantage. There are many ways to do this. It feels a bit ironic to write an article to several thousand home inspectors about how to be unique. If everyone followed the article, everyone would be the same and there would be no differentiation. Nonetheless, here are some thoughts on how you might differentiate yourself.

CREDENTIALS: Do you have education or experience that most other inspectors do not? Being an ASHI Certified Inspector (ACI) is a differentiator. An engineering or architecture degree, years of experience in the construction industry or a trade, and municipal building inspection experience are also differentiators. There are probably hundreds of possible credentials that you might include in your marketing.

VALUE

VALUE: There are many ways you can provide more value. Having a low price is not the same as offering more value. We strongly recommend that home inspectors do not compete on price. It is not a unique differentiator. Anyone can reduce their price. In competitive markets in which inspectors lack imagination and compete solely on price, it is a race to the bottom and no one wins.

WHAT KIND OF VALUE MIGHT YOU ADD? Many inspectors offer ancillary services to make things easier for clients. One-stop shopping is a convenience. It is also an additional revenue stream for the inspector.


Other added items include reports on appliance recalls, home management help through online tools, preferred pricing on insurance and other home services and products, reports on insurance claims, flood plain data and more.

WARRANTIES AND PROTECTION PLANS are another way to differentiate yourself.

If you're really confident, you might **offer to buy the home from your client** if they are unhappy with the inspection.

Offering to provide **free technical support forever** is another value add.

Promising a 24-hour response can be very valuable and is something that real estate professionals are likely to appreciate, but making the statement **"24 hours or it's free"** is a bold commitment and requires careful consideration.



Come up with strategies that are **unique to you**, your market and your skill set.

PERSONALIZED FOLLOW-UPS

CONCIERGE SERVICES

24/7 AVAILABILITY for booking an inspection may be a differentiator, although with many software providers making it easy to have real-time online booking on your website, this is less true than it was in the past.

Some inspectors provide a **money-back guarantee**. Some offer a 200% or 300% satisfaction guarantee. You may be differentiated if you provide repair costs for recommended improvements when most in your market do not.

You could offer **concierge services** for your clients through a third party. It might include anything from move-in services to preferred pricing from utility and other suppliers, discounts on home maintenance and repairs. In some cases, the first \$100 or \$200 in services are offered free.

Some inspectors put forward their errors and omissions **insurance** and general liability insurance as a differentiator. There are mixed opinions about the wisdom of this.

Many inspectors set themselves apart by dropping off **candy or other treats** to real estate offices on a regular basis.

Some inspectors use **advanced tools** to differentiate themselves. In the early days, this was true of thermal imaging cameras, for example. There are lots of toys to choose from.

Others **bring thoughtful things to inspections**, such as food or drinks, tape measures or even coloring books for children.

You might consider becoming the **unbiased expert or technical resource** for real estate professionals. If you can become the reliable, quick-to-respond authority with answers to their questions, you may become a valuable ally.

Some look to have their **inspection reports** differentiate them from other inspection companies. Elegant reports with robust additional information may be a differentiator, although many clients have no idea what to expect a from home inspection report.

PERSONALIZED FOLLOW-UPS with the client and the agent after the inspection are other ways to differentiate. Handwritten notes or a phone call are good ways to connect and build a relationship.

Another strategy is to provide **additional complimentary** services on closing. This can be anything from providing a pizza to cutting the grass or shoveling the snow on moving day.

Keep-in-touch **emails or newsletters** may be powerful tools with both clients and agents, especially if they provide valuable, specific information rather than generic marketing material. These may include offers of additional services or annual maintenance reviews. These should also be leveraged on social media, of course.

Many inspectors offer to perform **presentations** at real estate offices. Getting approved for and providing **continuing education** for the real estate community is a good differentiator. Moving beyond that, providing **lunch-and-learn** sessions where you provide lunch and valuable information is another tool. **Scheduling one-on-one meetings** (perhaps over lunch) with top producers is another interesting approach.

On a related note, some inspectors work with allied professionals to offer **first-time buyers' seminars**. This often involves a real estate agent, a real estate lawyer, a lender, an appraiser and perhaps even a representative from a title company.

Becoming involved in local **boards of REALTORS®** as an affiliate member may be a viable way to differentiate yourself.

Sending a small **thank-you for referrals** is another way to build relationships and set yourself apart.

SUMMARY

This is a sampling of some of the traditional ways that inspectors try to differentiate themselves. We encourage you to think outside the box and come up with some strategies that are unique to you, your market and your skill set.

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THE WORD CRAWLSPACE VENTILATION

By Bruce Barker, ACI

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

Our subject this month is crawlspace ventilation. The Word finds this subject interesting because he can't find any documentation explaining how the current rules for crawlspace ventilation were developed, nor can he find any evidence-based support for the rules.

In the eight years since the original version of this article was written, there appears to be a growing consensus that the current rules for crawlspace ventilation do not make sense. Pipes are more likely to freeze in a ventilated crawlspace in the winter. Crawlspace ventilation may do more harm than good in warm or moist climates in the summer by bringing in more moisture than it removes.

CURRENT CRAWLSPACE VENTILATION RULES

While the current crawlspace ventilation rules may not make sense, if the crawlspace is ventilated, and most are, the current rules should be followed. The current crawlspace ventilation rules are pretty simple. That's not surprising; they were developed in a simpler time. There should be at least 1 square foot of net free ventilation opening area for every 150 square feet of crawlspace ground surface. This ratio may be reduced to 1 square foot to 1,500 square feet if the crawlspace ground surface is covered with a Class I vapor retarder, usually 6-mil polyethylene.

There should be a ventilation opening within 3 feet from every building corner. These openings should be covered with screens or grates that have openings of not more than 1/4 inch. These screens or grates take up space in the opening, so the net free opening area equals the total opening area minus the area of the screens or grates. Screens and grates can reduce the opening area by one-third or more.



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

WHAT'S WRONG WITH THE CURRENT CRAWLSPACE VENTILATION RULES?

It is said that they don't build buildings like they used to. That's true. Older buildings were built using natural materials. Buildings are now built with engineered materials such as oriented strand board (OSB), which are more susceptible to damage when exposed to moisture.

Older buildings were not built to be energy efficient. These buildings constantly exchange air, water vapor and heat with the outdoors (including a ventilated crawlspace). This exchange system occurs through holes, openings and joints between materials that can add up to the size of a large window that is open 24/7. This exchange system is the environment in which the current crawlspace ventilation rules were adopted. These rules can work if the exchange system isn't changed.

Here's a common-sense fact about systems. When you change a system, you probably change how that system works. You change the building's air, water vapor and heat exchange system when you install vapor-impermeable floor covering materials such as vinyl and tile, and when you install insulation between the crawlspace joists. The exchange system is now different from what worked under the old crawlspace ventilation rules. The changed system will work differently, and probably worse. Let's find out why.

FIRST, LET'S REVIEW SOME BUILDING SCIENCE:

- The dew point is the temperature at which water vapor in the air condenses into liquid water.
- Warmer air holds more water vapor than cooler air.
- Heat flows from hot to cold.
- Water vapor flows from higher vapor pressure to lower vapor pressure.
- A crawlspace ventilation system required by current rules doesn't remove moisture from the crawlspace very well; the ventilation openings may allow more water vapor into the crawlspace than is removed. This is particularly true in humid climates.
- In the winter, heat from the building often keeps the uninsulated floor sheathing and floor joists warm and above the dew point; this situation is reversed in the summer when the building is air conditioned.
- The crawlspace ground surface is often colder than the uninsulated floor joists during the winter. Thus, if any area of the crawlspace might be at or below the dew point, it will usually be the crawlspace floor; water will probably condense there first.
- Water condensing on the crawlspace floor is usually no big deal.

Now, let's change the system by adding insulation between the floor joists. During the winter, insulation changes the heat exchange that kept the floor joists warm and above the dew point. The floor joist bottoms and the bottom of the insulation may now exchange heat with the colder ground instead of with the warmer building. Liquid water will condense on the floor joists and on the insulation if their temperature falls below the dew point. During the summer, if the building is air conditioned, this heat exchange is reversed. Hello, wood rot, mold and ineffective wet insulation!

To make things even more interesting, let's throw a vapor retarder such as a vinyl floor covering or tile into the system. Heat and water vapor will flow from the warmer or wetter crawlspace into the cooler or dryer building in the summer, and will reverse flow in the winter. Floor coverings such as wood and carpet allow some heat and water vapor transfer, mitigating some of the condensation potential. The vinyl or tile floor covering is a vapor retarder on the wrong side of the system (in the summer) that effectively stops this transfer and allows water to condense on the underside of the floor covering. This is what sometimes allows mold growth that causes floor covering discoloration.

WHAT TO DO?

As we now know, changing the crawlspace system, even with good energy-efficiency intentions, can have bad consequences. But the energy inefficiency of an uninsulated crawlspace is not acceptable either. What to do? Fortunately, there is an answer: the unventilated crawlspace.

UNVENTILATED CRAWLSPACES TO THE RESCUE

Unventilated (unvented) crawlspaces go by several names including closed, sealed, encapsulated and semi-conditioned. The International Residential Code (IRC) uses the term *unvented*. The Word prefers *unventilated* and he sometimes uses the term *closed*. *Sealed* and *encapsulated* are not the best terms because they may not be accurate. *Semi-conditioned* can be used if the insulation is installed on the crawlspace walls.

The option to build unventilated crawlspaces has been available in the IRC for several years. The Word is encountering more of these crawlspaces as the memo about the problems with ventilated crawlspaces gets to more people. The physics supporting unventilated crawlspaces is difficult to challenge; however, like any system, success requires proper implementation.

HERE ARE THE BASIC REQUIREMENTS:

An uncovered crawlspace floor will almost always emit water vapor into the crawlspace, so it must be sealed as well as possible. A Class I vapor retarder must cover the entire floor. Six-mil polyethylene is the minimum material. A reinforced material in the 10- to 12-mil range is a better choice for long-term performance, especially if the crawlspace contains equipment that requires maintenance and replacement. Six-mil polyethylene won't last long if subjected to traffic.

Seams in the material should be lapped at least 6 inches and sealed with a compatible sealant. The material should turn up the crawlspace wall at least 6 inches, with the end secured and sealed to the wall. The same is true for piers and columns (Photo 1). The sump pump and radon mitigation system should also be covered and sealed, and a means should be provided for access (Photo 2). The crawlspace door should be insulated and weather stripping should be installed if the crawlspace is a semi-conditioned space (Photo 3).



Photo 1. Vapor retarder turned up pier and sealed.



Photo 2. Sump pump covered with vapor retarder and sealed.



Photo 3. Crawlspace door insulated and weather-stripped.

Covering the crawlspace floor will not completely eliminate water vapor in the crawlspace, so some method of ventilation or dehumidification is required. Options include the following:

- install a mechanical exhaust (fan) to the outdoors at a rate of 1 cubic foot per minute per 50 square feet of crawlspace floor area; include a pressure relief opening to the interior if using this option
- provide conditioned air at a rate of 1 cubic foot per minute per 50 square feet of crawlspace floor area; do not exceed this rate or condensation issues could occur
- provide dehumidification at a rate of at least 70 pints per day per 1,000 square feet of crawlspace floor area

INSULATION

Crawlspace insulation should be installed per IRC Chapter 11, the International Energy Conservation Code or local regulations. The minimum insulation R-value depends on where the insulation is installed and on the climate zone. The insulation may be installed between the floor joists. The insulation may be installed on the inside or on the outside of the crawlspace walls, or on both the inside and the outside.

Insulation installed between the floor joists is usually fiberglass batts. Like all components, fiberglass batt insulation should be installed per manufacturer's instructions. The most common problems that The Word sees include the following:

- The insulation is not in contact with conditioned space (Photo 4).
- The insulation is significantly compressed.
- The insulation is not cut to fit at full depth between the floor joists (Photo 5).

In all of these cases, the insulation R-value is significantly reduced and if not in contact with conditioned space, the R-value is zero.



Photo 4. Insulation not in contact with subfloor above floor trusses.

“A PROBLEM WITH ALL TYPES OF FOAM INSULATION IS THAT THEY CAN IGNITE EASILY AND THEY RELEASE TOXIC FUMES WHEN THEY BURN.”

Insulation on the framed crawlspace walls may be fiberglass batts, foam sheets or spray foam. Insulation on masonry and concrete crawlspace walls should be foam sheets or spray foam. The Word prefers closed-cell spray foam on the walls because it seals against both air and water vapor infiltration better than other alternatives, such as open-cell foam.

A gap of about 3 inches should be left between crawlspace wall insulation and framing. This allows for termite tube inspection.

THERMAL BARRIERS AND IGNITION BARRIERS

Foam insulation is great stuff (hence the brand name of a type of this insulation). Foam insulation is available as sheets and as spray foam. Spray foam fills in almost all gaps, so it is a great air barrier. Closed-cell spray foam is a vapor retarder and a liquid water barrier, depending on thickness and on how it is installed. Open-cell spray foam is usually neither a vapor retarder or a liquid water barrier, but it is still a great air barrier and it is good insulation material.

A problem with all types of foam insulation is that they can ignite easily and they release toxic fumes when they burn. For these reasons, foam insulation must be covered with something to reduce the chance that it will ignite, or it must be tested and installed in a manner that it resists ignition of the foam.



Photo 5. Insulation not cut to fit in space; R-value is minimal.

The general rule is that foam insulation should be separated from the building interior by a thermal barrier. Common thermal barriers are ½-inch-thick drywall and 2⅜-inch-thick wood structural panels. This isn't a problem when foam insulation is installed where it will be covered with something like drywall. Foam insulation usually isn't covered in crawlspaces and attics, so something must be done in these areas to reduce the chance of ignition.

The ignition risk of foam insulation in crawlspaces and attics can be dealt with in one of two ways. The foam insulation can be covered with an ignition barrier such as mineral fiber insulation or wood structural panels. This ignition barrier option is often not practical or cost-effective for large areas. The other option is to install the foam insulation in a manner that resists ignition. This option may involve covering the foam insulation with a coating that is tested to help the foam insulation resist ignition.

The problem with the ignition-resistant option is that The Word is not aware of a method that home inspectors can use to visually determine if the exposed foam insulation is ignition-resistant. There is a good chance that exposed foam sheets are not ignition-resistant (Photos 6 and 7). The ignition-resistance of exposed spray foam is more difficult to visually determine. The Word, therefore, disclaims inspection for ignition-resistance of spray foam insulation and recommends evaluation to determine if the spray foam insulation has been installed according to manufacturer's instructions and local regulations.



Photo 6. Foam underlayment exposed in attic; warning on label says not to leave exposed.



Photo 7. Foam insulation exposed in attic; warning on label says not to leave exposed.

THE BOTTOM LINE

The Word can think of no advantages, and many disadvantages, of ventilating crawlspaces. Crawlspaces in most climate zones should, therefore, be unventilated. This is what The Word recommends to clients in his market.

Inspectors should note that, in some jurisdictions, converting a ventilated crawlspace to an unventilated crawlspace requires a permit. Recommending a permit check when encountering a retrofit unventilated crawlspace is usually prudent.

Memo to the crawlspace gods (or monsters that may reside therein): The Word does not reside on Mt. Olympus (just at its base) and welcomes other viewpoints. Send your lightning bolts or emails to Bruce@DreamHomeConsultants.com. The thoughts contained herein are those of The Word. They are not ASHI standards or policies.

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

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A Tale of Two Attorneys

By Keith Swift, Ph.D.



Keith Swift was born and raised in England, and after traveling through the Mideast and the Far East, he immigrated to the United States. He earned a doctorate in 1982 with a dissertation on the work of W.S. Merwin, who was appointed poet laureate in 2010 and died in March 2019. After teaching at California State University for a few years, Keith obtained a general contractor's license, together with a certification in asbestos, and embarked on a career as a residential and commercial building inspector until retiring in 2016. He enjoys reading and writing and working with his hands, and sharing what he has learned with others.

Many years ago, at a California Real Estate Inspection Association (CREIA) conference, I spoke with several inspectors who'd read a couple of dueling articles between me and a local CREIA attorney involving inspectors who were willing to admit in print that they'd been frivolously sued.

The sad truth is that none of us want to admit we've been sued because it's embarrassing and demeaning to be accused of anything. In many ways, it's analogous to having a family secret that we're ashamed to talk about except in private, which is exactly what attorneys would like because the real truth is a national shame and a disgrace to the legal profession.

Regardless, there are other equally lamentable truths, such as the fact that once we've been named in a lawsuit, we've lost even if we happen to win, which is indisputably rare. I was one of the few inspectors talking publicly about this and believe me, it wasn't easy, but many inspectors feel outraged and utterly helpless.

I must acknowledge that one of my fellow inspectors described my articles as "tirades," but that's okay. He was smiling when he said it and what a dull place the world would be if we all felt the same way. Besides, the word "tirade" is derived from a word that means "to draw and fire." I'm a military veteran and have a fondness for weapons and words, and I cherish the true meaning of the word. Regardless, to this day, I continue to hear privately from inspectors who've been sued.

Let me tell you another tale of my own...a tale about two attorneys that would be comical if it wasn't true.

A few years ago, I walked into the office of a plaintiff's attorney, ready to be deposed as one of several defendants in a bogus inspection lawsuit. The receptionist was surprised to see me, and said that my deposition had been postponed and someone must have forgotten to inform me. The attorney overheard me announce myself and hurried into the reception area. "Swift," he said, raising his arms in welcome, "I've heard some interesting things about you and I'm delighted to meet you." He extended his hand, and he was smiling.

I'd arrived with a chip on my shoulder, ready for a fight, so his warm greeting caught me off guard. "I've heard some interesting things about you," I replied, staring directly into his eyes. "You're purported to have said that good attorneys don't clean their teeth in the morning...they sharpen them." He chuckled, and before long, we were lounging in the reception area and chatting amicably about the lawsuit like old soldiers.

He was a veteran attorney and he cautioned me that he shouldn't be talking to me without my attorney being present, but I assured him that I didn't need my attorney present to state what I thought were unequivocal truths about the case and my innocence. I even told him that the expert witness he'd commissioned had avoided a construction fraud case by plea-bargaining, which he obviously didn't know. In fact, few inspectors knew about it. Weeks before, I'd provided my attorney with the transcript of the Los Angeles Superior Court lawsuit involving him and couldn't wait to see the expert witness exposed in court.

Perhaps the attorney appreciated my honesty, which obviously gave him the opportunity to replace his expert witness before the trial, but after a few more minutes of verbal sparring, he jumped to his feet, extended his hand and declared, "You don't belong in this case, Keith. Have your attorney call me in the morning and we'll see what we can do about getting you out of it." That noble gesture earned my respect.

I hurried home to my wife to boast how I'd single-handedly slain a dragon, but settled on the truth and told her that the plaintiff's attorney was a charismatic, intelligent fellow whose company I'd briefly enjoyed. Then, still feeling overjoyed, I called my attorney and left a jubilant message on his answering machine proclaiming my victory.

So, what did my attorney do? On the following morning, without even consulting me, he sent an email berating and threatening the plaintiff's attorney for daring to discuss the case with me outside of his presence, which promptly turned my deserving victory into a disappointing defeat and left me locked in the lawsuit.

From that moment on, the plaintiff's attorney wouldn't even acknowledge the calls I made to thank him and who could blame him? The case dragged on for almost two years, while the attorney's fees continued to mount on both sides. My insurance company finally agreed on a settlement and either went out of business or cancelled my policy; I can't remember which.

As for my attorney, I'd become somewhat friendly with him before that incident and for the longest time, he continued to invite my family to join his for dinner. We might have become friends, but I just couldn't bring myself to break bread with a man who'd betrayed me. I'm the type of man who says what he thinks and that wouldn't have made for pleasant dinner conversation. Later, I also politely declined to inspect a house for him for the same unspoken reason.

For those who may be inclined to believe that I have no respect for attorneys, nothing could be further from the truth. In fact, one of my closest friends is an attorney. Also, New York attorney Philip K. Howard earned my respect many years ago with the publication of *The Death of Common Sense: How Law is Suffocating America*, and I encourage anyone who has an interest in justice and the common good to do what I did—buy multiple copies of his best-selling book and give them away as presents.

We should never forget that justice is worth fighting for, and attorneys who tell the truth and honor justice are worthy of respect, and those who don't are beneath contempt and beyond help or hope.

If anyone is interested in seeking my advice on legal matters, I can be reached at (208) 916-8263, as long as it is understood that my opinion is given in the spirit of camaraderie and has no legal value.

Also, if anyone is interested, my books, including *Inspect and Protect* and *A Practical Guide to Residential and Commercial Building Inspections*, are available at www.lulu.com.

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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 CEs
Register at: [www.nymetroashi.org/
annual-seminar/](http://www.nymetroashi.org/annual-seminar/)

PRO-ASHI CHAPTER HOME PHOTO & NPMA-33 REVIEW

When: September 29, 2019
CEUs: 8 ASHI CEs
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 CEs
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 CEs
Contact: Mark Goodman, 314-409-3991

ASHI-ST. LOUIS FALL SEMINAR

When: November 2, 2018
CEUs: 8 ASHI CEs
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 CEs
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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TO HAVE YOUR CHAPTER SEMINAR LISTED HERE, EMAIL ALL INFORMATION ABOUT YOUR CHAPTER SEMINAR TO:
micheleg@ashi.org

IMPORTANT REPORTER DEADLINES:

- OCTOBER 2019 ISSUE - 8/7/19
- NOVEMBER 2019 ISSUE - 9/7/19
- DECEMBER 2019 ISSUE - 10/7/19
- JANUARY 2020 ISSUE - 11/7/19

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

Thirty-Five Years

Dan Killion

Thirty Years

Greg Sanchez
Mike Sterling

Twenty-Five Years

Stephen C. Dalrymple
Damon Sagehorn

Twenty Years

Peter Aiello
David C. Argabright
Jim Borgia
John M. Erzen
Fritz Gunther
Larry Hay
Michael Hesterberg
Eugene "Pat" Joseph
Mark Lavery
David L. Lord
Michael J. Metzger
Bruce Pickering
Darrell Seidel
Robert Trow

Fifteen Years

Frank Bonfiglio
Thomas P. Dabb
Valentin Dominguez
Chris N. Elliott
Tim Glisson
John Hill
Paul King
Tom Miller
Reuben Saltzman
Scott Scherer
Jim Sexton
Gregory Sims
Don Woodring
Steve Zivolich, MA, ACI

Ten Years

Stewart Austin
Brian R. Ellis
Fred Hohman
George W. Kasimirsky II
Simon Mak
John "Jack" Mancarella
Tom McDonald
Jeffrey C. Payne
Lou Prinzi
Andrew Shapley
Mark C. Tighe
Daryle Wilken
Mike Yielding, ACI

Five Years

Gregory Allen
Don Ball
William C. Barrett
Cody Brown
Peter Brownson
Sidney Carter
Christopher Chang
Rob Conley
Aaron Cunningham
Kevin Davidson
Patrick Dennehy
John Fields
Mark Goodman, ACI
Robert K. Gustafson
Aaron Hasheider
Elbert Hayes
James C. Hobbs
Derek Hodgins
Michael Jeude
Robbin D. Jones
Jeff Kramer
Jarrod Lape
Mitch Lawrence
Oscar R. Libed

Michael Mallott
Shawn Martens
Mark Miller
Jose Roberto Montiel
Gregory L. Moos
Max Polsak
Kirk Rogers
Jared Schmidlin
Allan R. Schuster Jr.
Patrick Smith
Jared Wilson
Todd Woelfel
John R. Youmans

CURRENT ASHI MEMBERSHIP

ASHI Certified Inspectors: 3,484

Inspectors: 217

Associates: 3,360

Retired Members: 114

Affiliates: 84

Total: 7259 Members as of 8/6/2019

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

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2. Under Education & Training
3. Click on:

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inspectorproinsurance.com/ashi/
866-916-9419

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

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

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

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

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

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

OneSource Solutions
877-274-8632
www.osconnects.com/ashi/

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

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

ASHI-ENDORSED EXAMS

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

ASHI-ENDORSED TRAINING PROGRAMS

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

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Mention that you are an
ASHI member.



In this column, ASHI's Ethics Committee addresses dilemmas faced by home inspectors.

Are These Violations of the ASHI Code of Ethics?

By Jamison Brown, ASHI Ethics Committee Chair

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

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

QUESTIONS & INTERPRETATIONS

Question: I would like to sponsor a table (\$300) at a breakfast awards program at a real estate office. There will be additional sponsors other than home inspectors who also will have tables. Does sponsoring this table violate the ASHI Code of Ethics (CoE), Section 1C? Also, does buying a table at a breakfast awards program for a real estate office differ from buying a table at a home show or street fair?

This table sponsorship is not a violation of the ASHI CoE if the ASHI member's purchase of the \$300 table is not exclusive. To answer your questions, we pose this question: Is the program open to all home inspectors in the service area? If other inspectors have the opportunity, but choose not to participate, that is their marketing decision; however, if you have been assured that the offering is not exclusive to you, but that the "right to market" comes with an assurance that your position on any in-house referral list will be placed above other qualified inspectors, then this type of sponsorship would be a violation of CoE 1C.

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.

A home security company is sending out emails to home inspectors, advertising a program they have designed exclusively for home inspectors. This program will pay \$165 for each closed sale or activation that the home inspector completes. Does this program violate the ASHI Code of Ethics?

This program is clearly a violation of the ASHI Code of Ethics, Section 1E, which states: "Inspectors shall not accept compensation, directly or indirectly, for recommending contractors, services, or products to inspection clients or other parties having an interest in inspected properties."

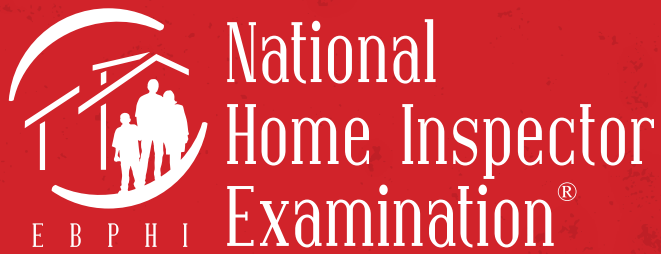
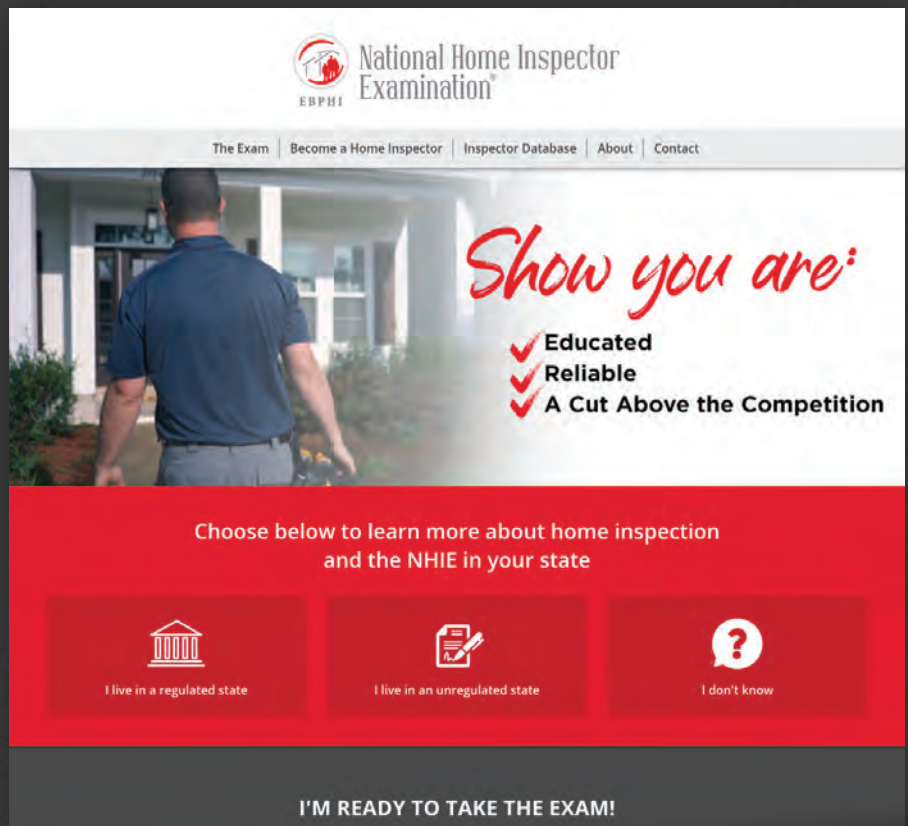
I own and operate an inspection company, a certified pest control company and a licensed contracting firm. Currently, I have no advertising on my vehicle, but I would like to put lettering on my truck. I am wondering if there is a conflict or an implied conflict if I was to advertise all three of my companies on the same truck?

There is no conflict if you choose to advertise all of your separate companies on your vehicle. However, accepting compensation for pest control, construction services or both as a result of findings during a home inspection is a conflict and violation of the ASHI CoE. To avoid an implied conflict of interest, you should avoid providing pest control services and construction work for any home you inspect, for up to one year from the date of the home inspection.

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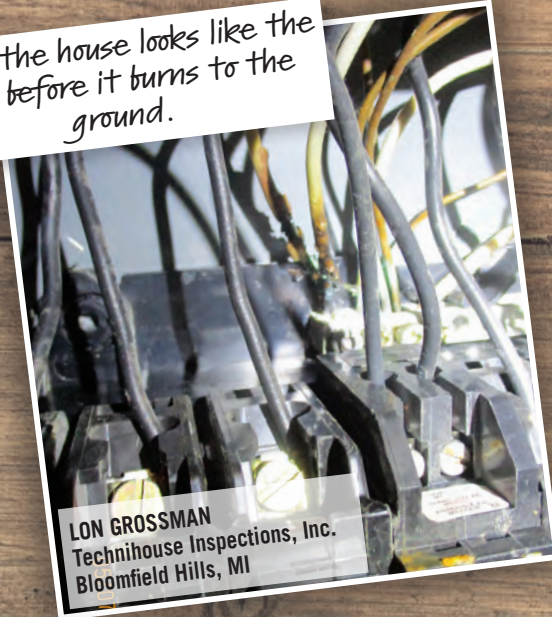
Postcards from the Field

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.

What the house looks like the day before it turns to the ground.



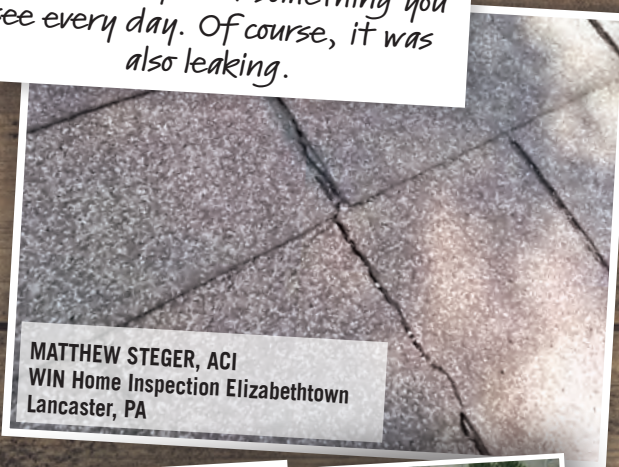
LON GROSSMAN
Technihouse Inspections, Inc.
Bloomfield Hills, MI

City kitty door



JAMES BROCK
Boston Home Inspectors
South Boston, MA

A cracked roof... not something you see every day. Of course, it was also leaking.



MATTHEW STEGER, ACI
WIN Home Inspection Elizabethtown
Lancaster, PA

Where's that asbestos wrap when you need it?



LOU CONTE, ACI, AmeriSpec Home Inspection Service, Broomfield, CO
PHOTO CREDIT: ERIC CONDA, ACI, AmeriSpec Home Inspection Service, Broomfield, CO

Handy when the cable gets damaged and catches fire.



THOMAS WURZER
Warren Engineering
Rochester, NY

Keeping cool: When things get hot in the bathroom.
(P.S. The window is the fire escape from the 3rd floor.)



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Postcards from the Field

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Close,
but no cigar.



JOHN S. GAMACHE
Capstone Home Inspection
Service, San Diego County, CA

"So that's where all the
matchsticks went!"



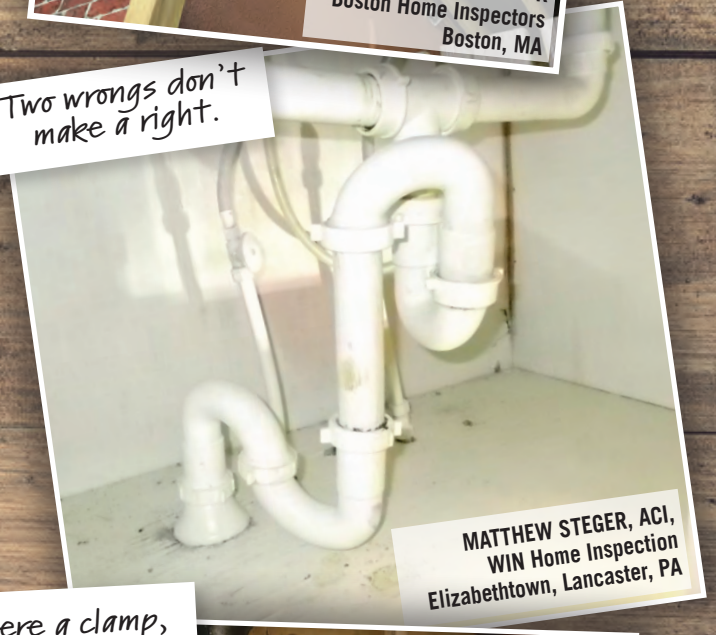
ADAM MCCLUSKY
Property Inspection Service, Inc.
Hilton Head Island, SC

Missing something?



JAMES BROCK
Boston Home Inspectors
Boston, MA

Two wrongs don't
make a right.



MATTHEW STEGER, ACI,
WIN Home Inspection
Elizabethtown, Lancaster, PA

Here a clamp,
there a clamp,
everywhere a
clamp clamp.



JAMES BROCK
Boston Home Inspectors
Boston, MA

Just a few more rolls and I
think we've got it!



JAMES BROCK
Boston Home Inspectors
Boston, MA

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President's Message

Make Your Voice Heard: Vote on Potential Changes to the ASHI Bylaws



Scott Patterson

The American Society of Home Inspectors (ASHI) was founded in 1976, more than 40 years ago. Just as many aspects of our profession have changed since then, so have aspects of the way we conduct the business of our Society. Back in the early 1990s, ASHI made a major governance change by transitioning from a 50-member Board of Directors to a 21-member Board of Directors, and by forming a broad Council of Representatives (CoR) so that we could continue to hear the voices of all of our members.

The original purpose of the CoR was to be an information conduit to and from the chapters, and to be a training ground for new Directors for ASHI. Keep in mind that when the CoR was formed, it was the age of fax machines and pay telephones! Cell phones were just making their way into the marketplace and it would be another decade before smart phones made their debut.

A lot has changed in the world and in our profession since that time. ASHI also continues to adapt and evolve so that the Society and our members remain at the top of the market.

Earlier this year, ASHI members voted to open up the pool of candidates who can be members of the ASHI Board of Directors to the entire voting membership. This means we have gone from having a small pool of around 50 individuals who were eligible to having a much larger pool of more than 3,000 members eligible to participate in the operations of ASHI. This is a monumental step that will tremendously expand the amount of talent in our pool of nominees for leadership positions.

Soon you will be asked to vote on another major change in ASHI bylaws that will help to ensure that ASHI maintains its standing as the "Voice of the Profession." The proposed change in the ASHI bylaws also will help ensure that ASHI continues to provide and improve on the quality education, service and member benefits that you have learned to expect.

The proposed bylaw changes are up for review and public comment on the ASHI website. Please read through and reach out if you have any questions. Later this month, the ballot will be sent directly to your email inbox.

Changes are not always easy to accept; however, it is important to look ahead to the future of ASHI and inspection even as we acknowledge the importance of ASHI's past.

Please join me and thousands of other dedicated ASHI members: Vote YES to the bylaw changes that will help position ASHI for continued success. Watch your email communications from ASHI so that you can be sure to participate in this vote.

As President of ASHI, it is my honor to serve you this year. If you have any questions or concerns, please reach out to me at scott@traceinspections.com.

REPORT OUT

Motion was made and seconded to approve the 2019/2020 ASHI Budget **PASSED**

Motion was made and seconded to approve the April 12-13, 2019, Board Minutes. **PASSED**

Motion was made and seconded that the bylaw committee requests that the board of directors review and approve the attached bylaw change for presentation to the membership for their voted approval. **PASSED**

Motion was made and seconded granting the remaining non-compliant chapters an additional 60-day extension to submit compliance documentation. **PASSED**

Motion was made and seconded to appoint Charles Buell as chair of the technical committee. **PASSED**

Motion was made and seconded to modify policy 4.9.7 **PASSED**

Motion was made and seconded to remove policy 4.9.6 **PASSED**

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