



DECEMBER 2019

REPORTER

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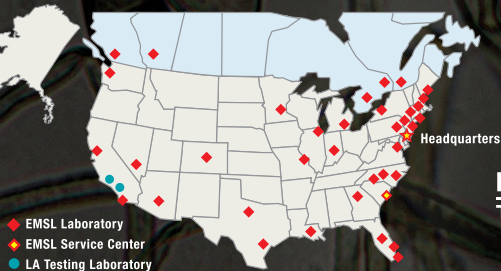
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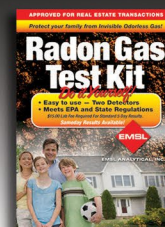
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Managing Risk

The Sinking Yard: A Home Inspection Insurance Claim

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. The following is a real home inspector errors and omissions insurance claim from our archives. To protect the insured's identity, all identifiable characteristics—including names, associations and locations—have been omitted or removed. This article was originally published on the InspectorPro website on September 1, 2018.



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>).



THE COMPLAINT

“You have been sued. You may employ an attorney. If you or your attorney do not file a written answer with the clerk who issued this citation by 10:00 a.m. on the Monday next following the expiration of twenty days after you were served this citation and petition, a default judgment may be taken against you.”

That was how home inspector Nathan Cross' letter from the state began. According to the state, former home inspection clients Patrick and Miranda Spence were suing Cross and the sellers for “deceptive trade practices,” “breach of contract,” “economic and actual damages” and “intentional damages by omissions.”

Unbeknownst to Cross, the property used to have a swimming pool. The sellers had filled in the pool and covered it up prior to putting the house on the market. The sellers did not disclose the pool's existence to either the Spences or Cross. So, when Cross performed his inspection, there were no visible signs of a pool in the back yard, nor were there any visible defects. Thus, Cross' inspection report did not indicate any issues in the back yard.

About a year after the inspection, indentations began to appear in the back yard. Upon investigating the property's tax records, the Spences discovered that a pool had existed prior to them moving in. (The covered pool was not in the sellers' disclosure.) They surmised that the sellers must have improperly filled the pool, which led to developing indentations. Now, a full year and a half after Cross' inspection, the Spences were taking legal action.



The Spences demanded “monetary relief of \$100,000 or less, including damages of any kind, penalties, costs, expenses, pre-judgment interest, and attorney fees.”

THE RESPONSE

Shortly after receiving the letter, Cross reported the suit to our claims department. In his initial discussion with our claims team, Cross confirmed that there were no indentations at the time of the inspection—nor was there any indication of a pool. (In his inspection report, Cross had checked “Not Present” beside the “Swimming Pools, Spas, Hot Tubs, and Equipment” section.) Additionally, Cross explained that he does not research properties or look at their disclosures prior to inspection. Furthermore, according to the laws in his region, he is unable to look at tax records without being a licensed realtor.

The same day, our claims team called the claimants’ attorney to gauge their understanding of the situation. According to the Spences’ attorney, the back yard “looked perfect” on the day of the inspection. Over the phone, our claims team explained that home inspections are limited, non-invasive examinations. Then, by email, he sent plaintiff counsel a link to the Standards of Practice (SoP [<https://www.homeinspector.org/Standards-of-Practice>]) in addition to several excerpts from the SoP that defended Cross’ inspection.

FOUR DAYS LATER, THE CLAIMANTS’ ATTORNEY REACHED OUT TO OUR CLAIMS TEAM. AFTER DISCUSSING THE SOP WITH THE SPENCES, THE ATTORNEY OFFERED TO SETTLE THE CLAIM FOR \$6,000.

That same day, our claims team offered their rebuttal. The issue was not visually identifiable on the date of the inspection by the attorney’s own admission, our claims team argued. Furthermore, there was no way that the home inspector could have predicted that pool was covered up and that it would cause indentations years later.

Our team rejected the Spences’ offer. Instead, they offered to settle for \$1,500—a thousand dollars less than Cross’ insurance deductible. (Our claims team knew that, if they could dismiss the claim for less than Cross’ deductible, they could save Cross on out-of-pocket insurance costs.)

Our claims team followed up weekly with plaintiff counsel, but they did not hear back for nearly two months.

Meanwhile, Cross received an interesting phone call. It was the sellers who, if you remember, were also named in the lawsuit.

According to the sellers, the Spences were “fully aware” that there had been a swimming pool in the backyard. During the buying process, the Spences asked the sellers who had filled the pool because the Spences wanted to put the pool back in place. The sellers planned on fighting the frivolous claim and then suing the Spences for suing them.

Our claims team advised against the sellers’ approach; Cross agreed. Even if the Spences knew the pool was buried all along, it would cost money to prove. And, even if there was no payout to the Spences, the defense costs would end up on Cross’ loss runs. With the Spences unwilling to walk away without their “monetary relief” and with the cost to defend in court outweighing the benefits, our claims team advised that they attempt again to settle for less than the Spences’ original offer of \$6,000.

2017

OUR 2017 CLAIMS DATA

RESOLUTION

THE RESOLUTION

Once again, our claims team reached out to plaintiff counsel. They reiterated the SoP, arguing that a visually buried pool could not and should not be identified by a home inspection. Our team increased their settlement offer to \$2,500 and the attorney agreed to speak to the Spences.

About a week later, the claimants agreed to settle for \$2,500. Our team obtained a signed Release of All Claims, which ensured that the Spences could not make any more allegations against Cross and his company.

Five months after they settled the claim, our claims team and Cross still hadn't received a dismissal of the lawsuit. Our team helped Cross file a complaint with the state bar against the Spences' attorney and followed up with the Court until they received a copy of this dismissal. Finally, a few weeks after filing the complaint with the state bar, the claim closed.

HERE ARE A FEW THINGS YOU CAN LEARN FROM CROSS' EXPERIENCE:

SETTING EXPECTATIONS IS ALWAYS THE BEST CLAIMS PREVENTION.

When the Spences filed suit, neither they nor their attorney understood the SoP. Although Cross had taken the time to copy and paste his state's SoP at the beginning of his inspection report, all the Spences noticed was the check mark by "Not Present" in the swimming pools section.

Take the time to define a home inspection and its limitations with your clients. To make sure that your clients understand your inspection offerings and results, we recommend articulating key points repeatedly, such as during scheduling calls, in your pre-inspection agreement, during walk-throughs and in your report.

As William Chandler, Owner of Property 360 in Florida, articulated in a recent article, communication is paramount to an inspector's success.

"Communication, reporting—that's where the rubber meets the road," Chandler said.

"YOU CAN BE AN EXCELLENT INSPECTOR, BUT IF YOU'RE NOT COMPETENT IN VERBAL AND WRITTEN COMMUNICATION, YOU'LL STRUGGLE TO GROW YOUR BUSINESS, OR YOU'LL FIND YOURSELF ON THE WRONG END OF A CLAIM."

IT'S IMPORTANT TO KNOW HOW YOUR INSURANCE POLICY DEFINES CLAIMS AND PRE-CLAIMS.

Here at InspectorPro, most insurance policies define a claim as "a written demand for money." While Cross' letter was vague in its demand amount—"monetary relief of \$100,000 or less"—it still qualified as a claim. While Cross' demand was a formal suit filed in a court, demands don't have to be lawsuits to be considered claims. Any written demand, even an email, qualifies as a claim under standard InspectorPro policies.

Additionally, while the Spences were the accusers, demands can come from non-clients and still be considered claims. While many non-client complaints don't hold up to legal scrutiny, they still trigger your reporting obligation to your insurance carrier.

Perhaps you have a meritless claim that you think will clear up on its own. Or, maybe you feel that you have the skills and means to fix the problem without insurance help. Regardless of how you think the claim will resolve, you're still obligated to report it to your insurance carrier.

Your insurance policy acts as your contract between your inspection business and the insurance carrier. In that contract, you have responsibilities, including when to report claims and what details to report. The insurance company then has the responsibility to address that claim so long as it meets your policy's terms. But, if you don't meet your requirements, the insurance carrier won't either. Failing to report a claim can lead to a declination of coverage from your insurance carrier. That means no insurance benefits, like defense and payout help, to help you resolve that complaint.

80%

REVEALED THAT 80 PERCENT OF

THE CLAIMS WE RECEIVED WERE MERITLESS

What about complaints that are not written demands for money? The insurance industry calls these non-claims early reporting incidents (ERIs). We recommend reporting potential claims for additional benefits, including pre-claims assistance, early intervention and deductible endorsements.

Check the “Definitions” section of your policy to see how your insurance carrier defines both claims and ERIs.

IT DOESN'T ALWAYS MATTER WHO'S RIGHT.

While it can prevent claims, being a great home inspector doesn't make you immune to claims. Our 2017 claims data revealed that 80 percent of the claims we received were meritless. In those cases, home inspectors performed the technical aspects of their inspections properly and still received claims.

In a recent article, home inspector Randy Sipe described how, despite years of experience, following the SoP and doing the best job he could, he still received a claim—and others can, too.

Sipe Stated:

“IT'S NOT ABOUT THE JOB YOU DID OR WHETHER YOU WERE RIGHT OR WRONG. YOU CAN—AND LIKELY WILL—BE SUCKED INTO A CLAIM REGARDLESS.”

Sipe Continued, “A win isn't a win if it costs more to defend than to settle. You see, it doesn't matter. What does matter is the dollars—not right or wrong—because, even with insurance, you have to defend your future insurability.” (You can read Sipe's article in its entirety at <http://ipro.blog/ASHI-sipe>.)

In reflecting on Cross' claim, our claims team agreed. Despite Cross not being at fault, settling made the most sense in this case.

“Our goal in every case is to minimize the payments on the home inspector's loss run as much as possible,” Cross' claims specialist said. “The inspector was satisfied with our efforts and understood that the only alternative would have been to fight this out in court and incur excessive litigation costs.”

HAVING EXPERIENCED INSURANCE CLAIMS ADJUSTERS MAKES A DIFFERENCE.

It took a lot of negotiating to get from the initial demand of up to \$99,999 to the final settlement of \$2,500. Having an experienced claims adjuster who knew the home inspection industry—including Cross' state-specific SoP—made it easier to resolve the complaint.

Additionally, our claims team made sure that the claimants and their attorney didn't cut corners to hurt Cross later by fighting for a Release of All Claims and even going so far as contacting the state bar to get an official lawsuit dismissal. Our claims team understands that any loose ends are potential liabilities for your business, so they make sure to work with our inspectors to tie up each one.

BECOME THE NEXT PRE-CLAIMS SUCCESS STORY

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RECOGNIZING TRANSFORMERS DRYERS



By Todd Peach, Vice President of Marketing, InOvate Dryer Products

Todd Peach has more than 13 years of experience developing new products for venting efficiency and safety, and possesses extensive knowledge of building code requirements. He is vice president of marketing for InOvate Technologies, which works to improve upon and minimize the dangers associated with this important system. To contact Todd Peach, email kimdrewpr@gmail.com or call 404-790-6823.

IZING TION YER

STCDS

When you look behind the dryer during an inspection, what are you looking for? Foil transition hose is generally not advisable (although some are acceptable), so it should surely be on your radar as a potential danger spot in the home. According to the National Fire Prevention Association, upward of 14,000 dryer fires are reported annually, so it's important that home inspectors properly recognize the behind-the-dryer duct and note its safety level.

Experienced inspectors are familiar with the three types of transition hoses: foil flexible duct (often referred to as "slinky,"), semi-rigid flexible metal duct and the aluminum ribbon dryer exhaust duct. All three types can look strikingly similar, so let's clear the air and prevent unnecessary not-up-to-code stress for both the inspector and the homeowner.

WILL THE REAL TRANSITION HOSE PLEASE STAND UP? LET'S TAKE A DEEPER DIVE INTO ALL THREE TYPES OF DRYER EXHAUST DUCTS.

CRUSH RESISTANCE

As dryers are pushed back against the wall and naturally vibrate, they create a potential opportunity for the transition duct to be crushed. Not known for their rigidity factor, both foil and semi-rigid ducts bend and twist easily and offer almost no crush protection. The aluminum ribbon type of duct is constructed of multiple layers of 100% aluminum ribbon tightly wound over hot galvanized, zinc-coated wire; this option features a 4-inch diameter with a smooth interior, which contributes to a higher level of crush protection and home safety.

FLAME SPREAD RESISTANCE

An aluminum ribbon dryer exhaust duct (such as Dryerflex, for example) has been UL tested to withstand up to 482 degrees without catching fire. It's important to note that some transition hose options are made with a Mylar coating, which is highly flammable and could exacerbate the flames. Some readily available semi-rigid options don't offer the engineering finesse and safety of the aluminum ribbon option, which offers zero flame spread and zero smoke development.

INSIDE DIAMETER

Airflow restriction wastes energy by increasing dryer times, shortening drying efficiency and increasing lint buildup—all elements that could lead to a home fire. The aluminum ribbon (that is Dryerflex) option features a smooth 4-inch interior opening (noticeably larger than the 3.25-inch opening common to foil), which allows dryers to perform at their peak efficiency.

UL 2158A

Which product has the code- and manufacturer-required listing? Foil ducts generally don't, but it is important to note that most foil ducts are listed as UL 215A; however, dryer manufacturers prohibit or discourage the use of foil). Semi-rigid ducts sometimes do. Aluminum ribbon dryer exhaust ducts always do.

BUT WHAT TO DO WHEN THE PRODUCTS CAN LOOK SO SIMILAR?

To the touch, the difference is obvious: Flexible (slinky) foil will flop around, well, like a slinky. Semi-rigid can be adjusted (prodding it to keep it from pulling out of the appliance works), but it's hard to work with and crushes easily. The aluminum ribbon option is stronger than semi-rigid, easier to work with and, if you're able to get a good, solid look at the transition hose, look for a brand name like DryerFlex. If it's there, you know the builder or homeowner put laundry room safety first.

You may also run across some installations that use tight turning elbows and hard pipe. The two elbows can be problematic in terms of run length (elbows restrict airflow) and this type of configuration takes up a little extra space. It should also be noted that, once the system is enclosed inside the cell of the wall, all ducting must be hard pipe with a smooth interior such as snap-lock pipe. That is to say, no transition ducting should be used inside the wall.

COMPARISON SUMMARY

Don't be fooled. Although foil, semi-rigid and aluminum ribbon dryer exhaust ducts look similar, the performance and safety provisions of each type are quite different. Foil is narrow and offers little to no crush protection, and semi-rigid is only a marginally better choice. While semi-rigid is accepted under building code due to its diameter, the efficiency and safety features it offers are not what most homeowners need. An option such as DryerFlex outperforms the other options, thanks to its unique design, resulting in strength, safety and durability.

For more information, visit dryerflex.com/dryer-ducts-compared.html.



10 DRYER SAFETY TIPS TO SHARE WITH YOUR CLIENTS

- 1.** All dryers should be installed and serviced by a professional.
- 2.** Never use the dryer without a working lint filter in place, and clean the lint filter before and after every single load of laundry. Remove lint around the drum, too.
- 3.** Use rigid or flexible metal venting material (such as Dryerflex) to sustain proper air flow and drying time.
- 4.** Be sure the air exhaust vent pipe isn't restricted. At least once a year—or more often if you notice a difference in drying efficiency—have the vent pipe thoroughly cleaned and inspected.
- 5.** Dryers should be kept in good working order. Be sure that gas lines and connections are intact and leak-free, and that electric dryers are maintained according to manufacturer directions.
- 6.** Ensure that machine is properly connected and avoid the use of converter plugs as they could increase the risk of electrical fire.
- 7.** Don't overload the dryer!
- 8.** Turn the dryer off when leaving the house or heading to bed. Should a fire break out, you need to be close by to alert the fire department.
- 9.** Keep the area around the dryer clear of boxes, cleaning supplies and clothing—anything that could burn.
- 10.** Check the outdoor vent to be sure it's free from debris and working properly.

SMART INSPECTOR SCIENCE

METAL CHIMNEY CAP PROBLEMS

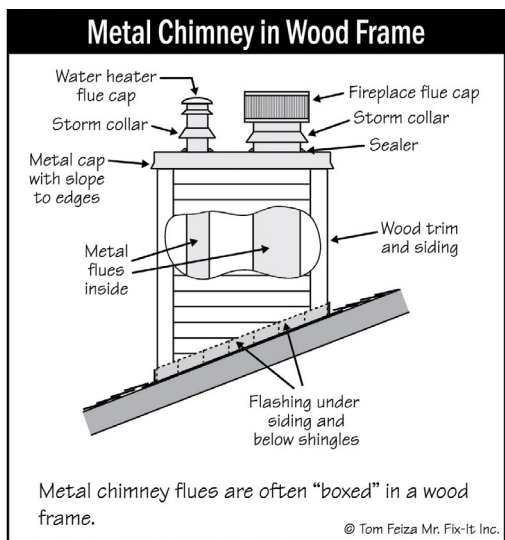
SHOULD YOU TRY TO INSPECT THE TOP OF A METAL CHIMNEY IN A WOOD FRAME?

Always. Often, the metal flue and metal chimney cap are improperly installed. Leaks at a metal chimney cap can result in damage to the flue, damper and firebox.

SOMETIMES A METAL FLUE IS HIDDEN

Let's look at a good chimney cap (Illustration F031). A factory-manufactured metal flue often is installed within a wooden chimney chase that may be covered with siding or faux stone. Normally, you can identify a metal chimney by looking at the metal flue. A storm collar has been installed above the metal cap to deflect water.

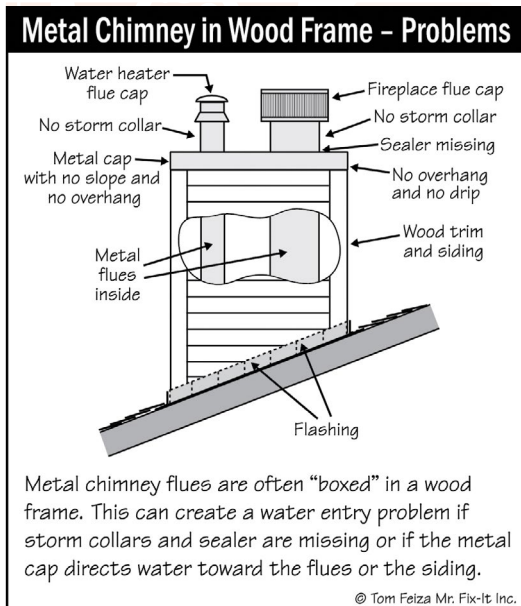
Look at the chase, which is the structure around the metal flue pipes. The metal cap over the chase should be sealed to the flue. This cap should have a raised crimp from corner to corner to allow drainage from the center to the edges. Also, the cap should have a drip edge of at least one inch that overhangs the chase. The drip edge enables the structure to shed water properly.



F031

TYPICAL PROBLEMS TO WATCH FOR

Now let's examine typical problems with a metal chimney (Illustration F032). The metal cap sits tightly on the wood chase with no drip edge. The center of the cap is not raised for drainage. The flue pipe is not sealed to the cap. Storm collars are missing. These defects allow water to leak into the appliance (fireplace) below and water will damage the siding on the chase.



F032



Photo 1. Metal cap with rust and drainage problems

Moving on, the example shown in Photo 1 depicts a metal cap with obvious problems: no slope and no clearance to the chase. Water ponds on the flat surface, creating rust. Because rust has crept over the edge, it is visible from the ground. There is a drip edge, but it's too close to the wood frame. And where is the storm collar?

During another inspection, I found a chimney with a misguided attempt at repair (Photo 2). The cap is not pitched for drainage and there is no drip edge. The storm collar is missing and some kind of rubberized sealant was applied to secure the flue to the metal cap. Most likely, this assembly leaked before the sealant was applied.

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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Photo 2. Metal chimney cap and rubber

WHAT SHOULD YOU LOOK FOR?

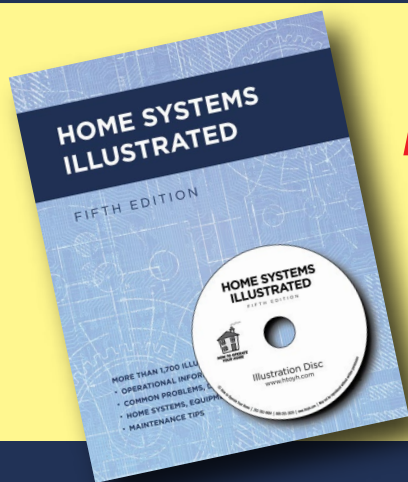
During an inspection, always try to see the top of the chimney so you can check the details. If you don't have access to the top, look for rust on the sides or damage to the siding—these are signs of a poor cap. Always check the metal fireplace below for signs of water. Water and fireplaces do not mix. Whenever you see a missing storm collar, missing sealer, rust, poor pitch or a poor seal, the chimney needs further evaluation.

TO LEARN MORE,

ATTEND TOM'S TECHNICAL PRESENTATIONS AT EDUCATIONAL SESSIONS FOR ASHI CHAPTERS.

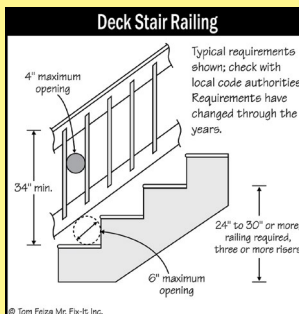
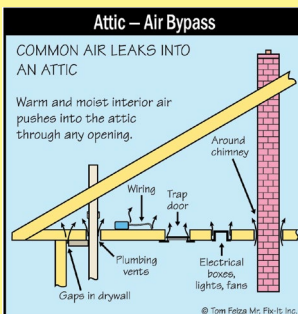
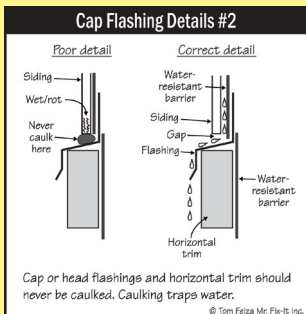
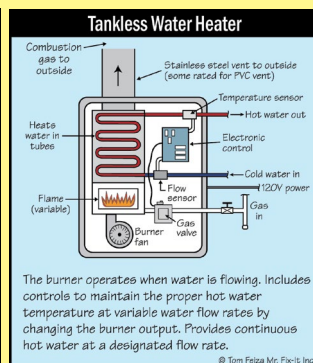
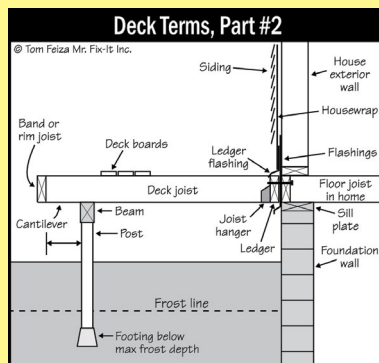
TOM WILL PRESENT "BASEMENT INSPECTIONS, REPORTING AND IDENTIFICATION OF DEFECTS" AT ASHI INSPECTIONWORLD® 2020 IN NEW ORLEANS.

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



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INDOOR AIR QUALITY


DUCK DUCT PROBLEMS

By Jeffrey C. May

Jeff May writes a quarterly newsletter that puts a spotlight on indoor air quality (IAQ) issues. This month, ASHI shares Jeff's Winter 2018-2019 newsletter topic: Duck Duct Problems.



Jeff May (May Indoor Air Investigations LLC) is a retired member of ASHI and has given many presentations at ASHI meetings. Jeff has been investigating moisture and indoor air quality (IAQ) problems for almost 30 years, and he has analyzed by microscopy over 40,000 air and dust samples. He has trained other home inspectors to do the same. Jeff served as an Adjunct Professor in the Department of Work Environment at, University of Massachusetts—Lowell and he is author or coauthor with his wife, Connie, of four books on IAQ published by The Johns Hopkins University Press available on [amazon.com](https://www.amazon.com). He and Connie are working on a second edition of *My House is Killing Me!*, which is scheduled to be published in 2020.



A duct system can cause plenty of indoor air quality (IAQ) problems if the system is improperly installed and/or it has been poorly maintained. When ducts contain biodegradable dust and mold growth, odors, mold spores and surrogate allergens may be carried on air flows into habitable areas.

HIDDEN TREASURES?

I've found Cheerios, dog food, toy soldiers and even a used condom in ducts.

One owner who had just renovated her home hired me because whenever her heat was running, she detected an unpleasant odor coming from the duct in her home office. She met me at the door with a long list of questions. The contractor who had worked on the house for her must have had some problems getting along with her because when I removed the floor register from her office supply and looked into the flexible duct with a mirror and flashlight, I found the yellow-stained remains of a "pool" of urine in the duct bottom. Wonder how that got there?

In my own home, when our two children were little, my wife took a milk carton out of the refrigerator to give them some at mealtime. She tripped on a toy on her way to the table and fell to her knees in front of a supply duct. The milk carton tipped as she fell; before she could right the carton, a few cups of milk poured into the duct. That was a cleaning job and a half, but I was luckier than the fellow who had trouble sleeping in his bedroom due to an odor coming from his bedroom supply. Inside a basement duct elbow for the supply to his bedroom was the foul-smelling residue of a cup of coffee with cream that had gone rancid.

PANNED BAYS

These are usually full of biodegradable dust, some of which in older homes may be ancient. In addition, panned bays can be open at joints and sheet-metal gaps to a musty space.

Such "ducts" are difficult, if not impossible, to clean (especially if they contain wires and cross bracing). I generally recommend that the sheet metal from such "ducts" be loosened or removed and cleaned, and that the framing be cleaned and paint sealed (or preferably lined with aluminum flashing at the joists and foil-laminated sheet foam at the subflooring (Photo 1).



*Photo 1. Panned bay opens to musty basement.
May Indoor Air Investigations LLC*

DUCT BOARD DUCTS

Duct board ducts just can't be cleaned and when biodegradable dust collects in such ducts due to inadequate filtration, mold growth ensues. For families with allergies, such ducts should probably all be replaced.

FLEXIBLE DUCTS

Flexible ducts are another type of duct that is difficult to clean. And the "shelf life" of this kind of duct can be short if the duct is installed in a hot attic. (The vinyl wrap is about 30% liquid plasticizer, which vaporizes out of the plastic, leaving a very thin, brittle plastic film that shreds and allows the insulation to fall.) For families with allergies, soiled flexible ducts may have to be replaced (Photo 2).



*Photo 2. Degraded flexible duct in attic.
May Indoor Air Investigations LLC*

BASEMENT SUPPLIES

I generally do not like to see hot-air supplies in basements. For one thing, if the basement is moldy, the supplies may pressurize the basement and force basement air up into the habitable rooms. In addition, in the winter after the blower shuts down, warm air can flow passively through a supply into the duct and out of the supplies in habitable rooms. If the basement is moldy, byproducts of mold growth as well as musty odors may be circulated within the system.

LEAKY DUCTS

In basements, crawl spaces and attics that contain mold growth, leaky return ducts can entrain mold spores and musty odors, and spread them into the system and into habitable spaces.

MORE PROBLEMS WITH DUCTS IN CRAWL SPACES

Crawl spaces are not conditioned, so in cold weather, ducts lacking exterior insulation can be cold. If the temperature of the duct is below the dew point of house air, moisture may condense and if dust is present, mold growth will ensue. A similar situation may occur in the summer when the duct surface temperature is below the dew point of house air during humid weather (Photo 3).



Photo 3. Winter condensation in attic air-conditioning supply duct. May Indoor Air Investigations LLC

DUCTS INSULATED AT THE INTERIOR

Fibrous lining material captures biodegradable dust: landscape for mold growth.

DUCTS IN A SEPARATE AIR-CONDITIONING SYSTEM

In a home with hot water or steam heat and a ducted air-conditioning system in the attic, ceiling supplies and returns should be closed during the heating system. Otherwise, moist air will flow into the ducts and supply the moisture for mold growth. This is a particular problem with a return in a hallway ceiling outside a bathroom and/or if humidifiers are used.

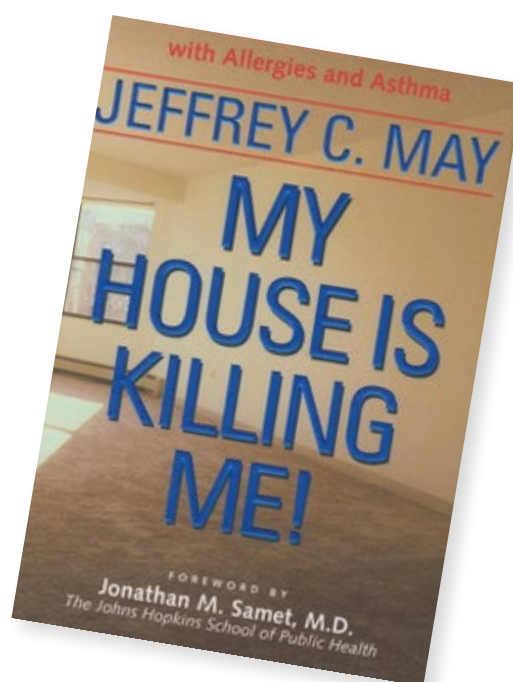
KEEP DUCTS CLEANED

Occupants may keep surfaces in a building spotlessly clean, but they don't think about ducts; and yet, the air they breathe passes over duct surfaces. If such surfaces contain biodegradable dust and/or mold growth (even in new construction), occupants will be exposed to these substances (Photo 4). As home inspectors, therefore, it's worth speaking to your clients about duct maintenance, as well as the pros and cons of the types of ducts you see in your inspections.



Photo 4. Filthy return duct. May Indoor Air Investigations LLC

If any of your clients have allergies or asthma, it would be worth their while to have the ducts professionally cleaned before they occupy their new home. Tell them to spend money on getting their entire HVAC system cleaned, including the blower cabinet, blower and cooling coils, rather than depend on the cheap, quickie job from a truck-mounted vacuum used to clean only the ducts.





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FRIDAY, JANUARY 17

8:00 am – 5:00 pm	Pre-Conference – 2-Day Radon Measurement Class
8:00 am – 5:00 pm	Pre-Conference – 2-day Certified Residential Thermographer

SATURDAY, JANUARY 18

8:00 am – 5:00 pm	ASHI Board of Directors Meeting
	Pre-Conference – u.s. Dept. of Energy Score Assessor Training
	Pre-Conference – 2-day Certified Residential Thermographer
	Pre-Conference – Radon Measurement Class

SUNDAY, JANUARY 19

6:00 am – 8:00 pm	Registration/Info Desk open
8:00 am – 12:00 pm	Pre-Conference – Horizon Software/Reporting Class
	Pre-Conference – 2-day Radon Measurement Class
	Pre-Conference – NADRA Deck Evaluation Certificate Class
	Pre-Conference – Sewer Scanning Class
	ASHI Council of Representatives Meeting
9:00 am – 12:00 pm	Inspection Support Network Event
10:00 am – 12:00 pm	Certification Committee Meeting
12:00 pm – 2:00 pm	"Welcome to ASHI" Event (New ASHI Members & First-Timers)
	ASHI Chapter Presidents Meeting
2:00 pm – 3:00 pm	ASHI ANNUAL MEETING AND AWARDS PRESENTATION
2:00 pm – 5:00 pm	Inspector Services Group Event
3:00 pm – 8:00 pm	Expo Hall open/ Tech Talks
4:00 pm – 6:00 pm	Opening Night Reception in Expo Hall
5:00 pm – 6:00 pm	Veteran's Assembly
7:30 pm – 9:00 pm	President's Leadership Reception (by invitation)

MONDAY, JANUARY 20

7:00 am – 6:00 pm	Registration/Info Desk open
7:00 am – 7:00 pm	Expo Hall open
7:00 am – 9:00 pm	Continental Breakfast in Expo Hall
Posted Hours	Illinois Testing Room
8:30 am – 12:30 pm	Louisiana-approved SOP and Report Writing Class Part 1
9:00 am – 6:00 pm	Spouse Lounge open
9:00 am – 11:00 pm	Educational Sessions (6 tracks)
10:30 pm – 12:00 pm	"Marketing Your Business" in Spouse Lounge
12:30 pm – 2:00 pm	Lunch in Expo Hall (for purchase)
1:00 pm departure	Spouse Tour meet at Registration Desk
1:00 pm – 3:00 pm	Educational Sessions (6 tracks)
2:00 pm – 4:00 pm	New Board Orientation
4:00 pm – 6:00 pm	Educational Sessions (6 tracks)
8:30 am – 12:30 pm	Louisiana-approved SOP and Report Writing Class Part 2
7:30 pm – 9:00 pm	InspectPAC Reception @ The Napoleon House (Register at IW Registration Desk)

TUESDAY, JANUARY 21

7:00 am – 6:00 pm	Registration/Info Desk open
7:00 am – 5:00 pm	Expo Hall open until 5:00 pm
7:00 am – 9:00 am	Continental Breakfast in Expo Hall
7:00 am – 8:00 am	New Committee Chair Breakfast
Posted Hours	Illinois Testing Room
8:45 am	Spouse Tour meet at Registration Desk
9:00 am – 11:00 am	Educational Sessions (6 tracks)
9:00 am – 6:00 pm	Spouse Lounge open
11:00 am – 1:00 pm	Past-Presidents Luncheon
11:00 am – 1:00 pm	Lunch in Expo Hall (for purchase)
1:00 pm – 3:00 pm	Cake Decorating Demonstration in Spouse Lounge
1:00 pm – 3:00 pm	Educational Sessions (5 tracks)
2:00 pm – 3:00 pm	Allied Association Meeting
3:00 pm – 4:00 pm	Refreshment Break in Expo Hall
4:00 pm – 10:00 pm	Teardown of exhibits
4:00 pm – 6:00 pm	Educational Sessions (5 tracks)
7:00 pm – 10:00 pm	Dinner and An Evening at the National World War II Museum (Pre-Purchased tickets)

WEDNESDAY, JANUARY 22

7:00 am – 4:00 pm	Registration/Info Desk open
7:00 am – 4:00 pm	ASHI Booth in Foyer
7:00 am – 8:00 am	Continental Breakfast and Panel Discussion for Multi-Inspector Firms
7:00 am – 9:00 am	Continental Breakfast in Expo Hall
Posted Hours	Illinois Testing Room
8:00 am – 10:00 am	Educational Sessions (6 aatracks)
8:00 am – 4:00 pm	Spouse Lounge open
9:45 am departure	Spouse Tour departs; meet at Registration Desk
10:00 am – 10:30 am	Refreshment Break in Foyer
10:30 am – 12:30 pm	Educational Sessions (6 tracks)
12:30 pm – 2:00 pm	Lunch (for purchase)
2:00 pm – 4:00 pm	Educational Sessions (6 tracks)
4:15 PM	Closing \$500 Grand Prize Drawing in foyer
	Conference concludes – See You at IW 2021 in Las Vegas!
January 23, 24 & 25	(3-day class) Post-Conference Course offered by The ASHI School – Commercial Building Inspection Course



IW EDUCATION PROGRAM SCHEDULE - JANUARY 19 — 22, 2020

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TRACK:	INSPECTING ESSENTIALS	ADVANCED LEARNING	SPECIALTY/ DIVERSIFICATION	BUILDING ENVELOPE	ALL THAT JAZZ	BUSINESS MANAGEMENT
CLASSROOM:	Empire A	Empire B	Empire C	Empire D	Strand 10	Strand 11
MONDAY, JANUARY 20						
10:30 am - 12:30 pm	ASHI Standard Deck Inspection Bruce Barker	14 Top Injuries and Lessons Learned Brian Eisenman	Wood-Destroying Insects & other Household Pests Jim Nemastil & Marko Vovk	Identifying Exterior Water Problems Reuben Saltzman	Docks, Seawalls and Davits Mike Conley	How to Prevent the Industry's Top Claims Will Colton
1:00 pm - 3:00 pm	45 Years in HVAC: The Changes I've Seen Kenny Hart	Transition to the 2017 National Electric Code Mike Twitty	The Science and Business of MOLD! Michael Conrad II	Major Foundation Failures-Strategies for Diagnosis Mark Cramer	Residential Pile Foundations in SE Louisiana Friedrich W. L. Gurtler, PE LHI & Mike Burroughs	Translating "Geek Speak" into Action and Success for Your Business Dominic Maricic
4:00 pm - 6:00 pm	Creepy Crawly Spaces Jeff Donaldson	Smoke Alarms - New 2017 UL Standard Skip Walker	Building Business with Home Energy Score Brent Loya	Extreme Weather and Roofing Gerry Aubrey	Keeping It Cool - Air Conditioning Bryck Guibor	Home Inspection: Legal-Insurance Expert Panel Casey/Pearson/Madigara/Rich
TUESDAY, JANUARY 21						
9:00 am - 11:00 am	45 Years as a Plumber: The Changes I've Seen Kenny Hart	Are Your Reports up to the Standard Tom Lauhon	Understanding What Environmental Sampling Can Do for Your Business John Shane, Ph.D.	Applying Structural Engineering to a Home Inspection Graham Clarke	"Live" Home Inspection Frank Lesh	Tax Strategies for Home Inspectors Maine Shafer
1:00 pm - 3:00 pm	Basic Plumbing Inspections Mike Conley	Electric Panel Inspections Mike Casey	Getting to the Root of It with Sewer Inspections Peter Hopkins	Inspecting Hard-Coat Stucco Mark Cramer	Flood-Resistant Construction Jim Mailey	Optimizing Inspector Training Jeff Donaldson
4:00 pm - 6:00 pm	Basement Inspections Reporting and Identification of Defects Tom Feiza	Home Inspection Methodology and Learning from Mistakes Miki Mertz	Infrared Cameras for Home Inspectors Bill Fabian	Advanced Exterior Cladding Inspection: Devil is in the Details Mark Parlee	Storm-Damaged Houses John Weiburg	Protecting the Reputation of Your Home Inspection Business Joe Ferry
WEDNESDAY, JANUARY 22						
8:00 am - 10:00 am	A Closer Look at Grounding and Bonding and CSS Graham Clarke	100 Most Commonly Missed Electrical Defects Shannon Cory	How to Perform a Septic System Evaluation Mark Raumikaitis	Why is Everyone afraid of Cracks? James Durham	Tile Roofs John Jensen	Panel Discussion with Multi-Inspector Firms lead by Michael Rowan
10:30 am - 12:30 pm	Crawlspace and Attic Ventilation Joe Konopacki	How to Spot Defects before the Inspection Welmoed Sisson	Commercial Building Inspections Alan Carson	Using Drones in Home Inspections Jon Bolton	Inspecting Old Houses (Part 1) David Rushton	Be THE Expert with Educational Video Content Marketing Workshop Bradley Williams
2:00 pm - 4:00 pm	Electrical Basics Plus GFCI and Gadget Limits Drew Finn III	Integrating Building Science with Home Inspections Tessa Murry	Pool Inspections for Increased Revenue Dennis Boyd	Visual Inspection of Fiber Cement Siding Dylan Chalk	Inspecting Old Houses (Part 2) David Rushton	Building Your Profitable Inspection Business: The Model Greg Bryan



NOLA
2020



MEMBERSHIP CORNER

SEE YOU IN NEW ORLEANS IN JANUARY 2020!

Jen Gallegos and Chris Karczewski, ASHI Staff



Another year has flown by! Here at ASHI Headquarters, we are approaching the end of the calendar year and preparing for our annual conference, Inspection-World® 2020. We are very excited to be holding IW in New Orleans, LA, January 19-22, 2020. In the words of the legendary singer-songwriter Hank Williams: "We'll have big fun on the bayou!"

When it comes to visiting the Vieux Carré, the best place to start is with the food. Around the city, you will find no shortage of Cajun classics like jambalaya, gumbo and po'boys, and the list goes on and on. What makes Cajun food so special is how so many cultures and cuisines came together over the years to create an entirely new and delicious culinary style.

Similarly, what makes InspectionWorld® so special is the conference attendees meeting and talking with others from not only across the United States, but also from all around the world. One thing that I love about IW is meeting the ASHI members I've worked with in previous months over the phone or by email. It's always nice to put faces with names and to learn more about each other.

In January 2020, the IW calendar of events is packed with excellent educational pre-conference courses. One pre-conference session will be led by Brent Loya and Rose Buckley from ID Energy; they have put together a session that will help ASHI members go through a Fast-Track Program to become Certified DOE Home Energy Score Assessors.

Of course, IW also features three days of fantastic educational tracks that will enhance your knowledge of the home inspection profession and set you apart from your competition.

Attendees also will have the opportunity to network with other inspectors and vendors in the Expo Hall. You can meet the ASHI Membership Team at the ASHI booth located in the center of the hall. We all hope you'll stop by, say hello and pick up a great giveaway or two to take home!

Also at the ASHI booth, you can meet Dr. Jim Johnson, who can answer all your questions about verification and reports. ASHI Board members and officers will also be on hand at the ASHI Booth to greet you!

New ASHI members and first-time IW attendees should definitely plan to attend the "Welcome to ASHI" event, hosted by seasoned home inspectors. This popular event will give you a great opportunity to receive essential information about the profession, learn about "moving up in ASHI" and find out tips to prepare for the National Home Inspection Examination (NHIE).

Aside from all the excellent educational opportunities, there will be two marquee events to celebrate at IW:

- On Monday, January 20, the InspectPAC Reception will take place in the French Quarter's Napoleon House—a beautiful backdrop in which to raise money to support the home inspection profession.
- On Tuesday, January 21, you can take a trip back in time for An Evening at the Museum, held in the National World War II Museum. You'll be afforded an unforgettable experience in this world-renowned museum, as well as dinner and unlimited drinks.

With so much to do and learn, be sure to take advantage of IW 2020 in New Orleans! If you have not registered yet, there's still time.

Visit the IW 2020 website at www.inspectionworld.com or contact Michele George, Director of Education (847-954-3188, email micheleg@ashi.org) with any questions.


We can't wait to see you in NOLA this January!

THE COMMUNICATION SIDE OF HOME INSPECTION

By Rudy Platzer, ACI (Retired)

Rudy Platzer founded Home Inspection Consultants in 1985. He personally performed more than 6,000 whole-house inspections, as well as numerous single-item inspections and consultations. He was complimented by his clients for being genuinely interested in helping them learn and for helping them feel comfortable asking any and all questions. His warm personality, sense of humor, technical knowledge and construction experience combined to produce a true master home inspector and communicator. Rudy was a charter member of the Ohio Chapter of ASHI and served as both its President and Representative to the ASHI Board of Directors. He now limits his practice to legal consultation and expert witnessing.

This article was first published in the August 2016 issue of the ASHI Reporter.

A man with dark hair and a light beard, wearing a blue button-down shirt, is seated at a wooden desk. He is looking down at a document he is writing with a pen. His left hand rests on the desk near the document. In the background, there are several wooden crates or boxes stacked on shelves, and a chalkboard is visible. The lighting is warm and focused on the man.

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.

Inspectors must practice good written and verbal communication skills as a vital part of the job. I used to tell my clients, "If I leave this house knowing more about it than you do, I have not done my job."

HERE ARE THE COMMUNICATION RULES I DEVELOPED

RULE 1.

Tell your client everything you discover, good things as well as bad things.

This very simple rule must govern an inspector's communications with clients. What you observe in a house is not your information; it belongs to your client. And what you see must be described in a way that will be easily understood.

RULE 2.

Be sure you know what you are talking about before you talk about it.

There are four phases of reporting your inspection findings and they must be done in this order:

1. OBSERVE.

As you move through a property, the bad stuff will jump out and grab you. If it doesn't, you're either not looking closely enough or you don't have enough experience or knowledge to recognize bad stuff.

2. THINK.

Think about the anomaly you're viewing and how to best describe it to your client.

3. WRITE.

Then enter it into your report as clearly and concisely as you can. Review what you've written and make any changes or improvements you feel necessary to adequately convey your finding.

4. SPEAK.

Now you are ready to talk. You will not have blurted out the first thing that came into your mind. Instead, you will provide a well thought out, concise and easily understandable description of the defect.

RULE 3.

Don't say or write anything that you wouldn't be able to defend in courtroom testimony.

- If you are providing factual information, be able to back it up with credible reference material if and when the occasion ever arises.
- If you're offering an opinion, be sure to state that it is an opinion based on your background and experience.

RULE 4.

Communicate in a way that is most appropriate for the particular client.

I like to say that you wouldn't talk to your grandmother the same way you would talk to your three-year-old or the same way you would talk to your wife or the same way you would talk to your beer-drinking buddy. Assess your client's communication needs and respond accordingly.

Some clients want a lot of information. Their body language and questions will make their interest obvious. These people are probably extroverted and expressive. Give them all the information they want. Others who might be introverted are more reserved and thoughtful and may not outwardly signal their interest. These folks need time to process information, so back away and present your findings, giving them time to think things through. Don't confuse their reticence with a lack of interest. Periodically ask these clients if they have any questions (throughout the process). This allows them to think through their questions and know that you welcome their questions.

DEVELOPED AND FOLLOWED:

RULE 5.

Stay focused and don't be distracted from looking at everything you need to inspect.

A good checklist report can guide an inspector through all of the elements of a property. I called mine a roadmap; it helped me ensure that I looked at, reported on and discussed all of the important elements of a house. Each item should also be evaluated. I used columns to signify whether an element was “Functioning as Intended,” “Minor Repairs Recommended,” “Areas of Concern” or “Not Applicable/Not Inspected.” This is the essence of the report; it helps the client put the information into a context he or she can understand. In addition to the rating, I used a “Comments” column to further define any relevant findings. And, of course, I discussed my findings with the client as well.

RULE 6.

Help your client understand what is wrong and how important it is.

To communicate effectively, inspectors must be able to explain and document areas of concern in easily understood, non-technical terms. Explanations should be concise and to the point. The component is “not functional” or “not functioning as intended” or a “safety concern” or “affects habitability.” This should be followed by a brief explanation of the condition. For example: “the unit did not respond properly to user controls,” “it is a fire hazard,” “it is a potential shock hazard” or “the damp environment could support unhealthy mold growth.” And remember, if it is your opinion based on your background or experience, be sure to state it as such.

Help your client understand what is wrong and how important it is.

RULE 7.

Insist that your client attend their inspection.

Communication is such an essential part of the home inspection process that, to the extent possible, I insisted that my clients attend their home inspections. As I explained things to them, I could show them what I was talking about, read their body language as a gauge of their comprehension, use analogies to help them understand, ensure that they received the information and put the information into proper context for them.

I could go on and on about the importance of communication. In over two decades in the home inspection business, I was never sued—not once! I am convinced that good communication was a big part of that rarely achieved track record.

This article was first published in the August 2016 issue of the ASHI Reporter.

ASHI FOUNDATION UPDATE HOME INSPECTORS PAY IT FORWARD

By James Thomas, Executive Director



InspectionWorld® 2019 San Diego had a tremendous impact on everyone who participated. Attendees had a wonderful time learning from leading experts on all things home inspection, while having the opportunity to build a vibrant network with inspectors from all over the world.

But what made IW 2019 different from any other IW before it? The fact that the impact extended beyond the IW attendees. This happened because the ASHI Foundation partnered with Homes For Our Troops to impact the community.

Homes For Our Troops (HFOT) is a privately funded 501(c)(3) nonprofit organization that builds and donates specially adapted custom homes nationwide for severely injured post-9/11 veterans to enable them to rebuild their lives. Most of these veterans sustained severe injuries, including multiple limb amputations, partial or full paralysis, severe traumatic brain injury (TBI) and more. The homes donated by HFOT help restore some of the freedom and independence that our veterans sacrificed while defending our country, and to enable them to focus on their family and recovery.

Since its inception in 2004, nearly 90 cents out of every dollar spent by HFOT has gone directly to program services for veterans. HFOT builds homes where veterans choose to live and the organization continues their relationship with veterans after the homes have been delivered, to assist veterans as they rebuild their lives.

In January 2019, the ASHI Foundation focused on raising funds for a veteran who needed a new house in San Diego, CA. Army Specialist Joseph Paulk sustained numerous injuries while serving in southern Afghanistan. He required more than 50 surgeries and his family was seeking custom housing due to the extent of his long-term needs.

At IW 2019, the ASHI Foundation leveraged the generous spirit of members, vendors and staff to raise more than \$31,000 to help SPC Joseph Paulk's family. And even after the fundraising event, ASHI chapters continued to give and support this cause. For example, the Rocky Mountain Chapter presented ASHI President Scott Patterson with a check for \$500 to contribute to this cause.

In September 2019, SPC Joseph Paulk and his family moved into their new home that was specifically built for them. (PICS from DropBox link) The ASHI Foundation is proud to have played a part in this family's uplifting story.

To continue paying it forward in 2020, the ASHI Foundation will partner with Folds of Honor at InspectionWorld® 2020 in New Orleans. Folds of Honor is a 501(c)(3) nonprofit organization that provides educational scholarships to families of military men and women who have fallen or been disabled while on active duty in the U.S. armed forces. Folds of Honor's educational scholarships support private education tuition and tutoring for children in grades K-12, as well as higher education tuition assistance for spouses and dependents.

Folds of Honor was founded in 2007 by Major Dan Rooney, a PGA member and F-16 fighter pilot currently stationed at Tyndall AFB Florida as a member of 301st Fighter Squadron, who served three tours of duty in Iraq. Folds of Honor is proud to have awarded more than 20,000 scholarships in all 50 states, as well as Guam, Puerto Rico and the Virgin Islands. In fact, the organization awarded more than 4,000 scholarships in 2019 alone.

The ASHI Foundation is excited to give IW attendees a way to give back to the community of New Orleans by raising funds that will provide veterans' family members with valuable educational opportunities.

The great thing is, you don't have to wait until IW 2020 to start participating. Please visit www.ashifoundation.org to give now. Let's join together at IW in New Orleans to showcase the generous spirit of ASHI members.



Rocky Mountain Chapter presented ASHI President Scott Patterson with a check for \$500.



FOUNDATION



www.ashifoundation.org

The ASHI Foundation partnered with Homes For Our Troops to impact the community. The ASHI Foundation, due to the generous spirit of members, vendors and staff, raised more than **\$31,000.**

SPC Joseph Paulk and his family moved into their new home that was specifically built for them. The ASHI Foundation is proud to have played a part in this family's uplifting story.



NORTH CENTRAL

ASHI Central PA

www.ashicentralpa.com
Second Monday, 6 pm, except Jan. & July, Hoss's Steakhouse
61 Gettysburg Pike, Mechanicsburg, 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
Gary Kershaw, 215-295-2030
pluckem@verizon.net

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
Matt Butcher, (612) 361-3116
matt@minneapolisishomeinspections.com

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

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@insightsync.com

SOUTH MIDWEST

Arkansas

Kyle Rodgers, 479-599-9314
kyle@aplus-inspection.com

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, 480-442-2660
arizonaashi@gmail.com
Quarterly education on
azashi.org

New Mexico

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

Northern Rockies (ID, MT)

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

Rocky Mountain

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

Southern Colorado

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

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@rsminspections.com

Oregon

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

San Diego CREIA-ASHI

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

San Joaquin Valley (CA)

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

Silicon Valley ASHI-CREIA (CA)

www.siliconvalleyinspector.com
Tammy Nicholas, 408-771-4939
tnicholas490@gmail.com

Southwestern Idaho

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

Los Angeles-Ventura County ASHI-CREIA

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

South Bay (CA)

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

Western Washington

www.ashiww.com
Chapter Meetings held at chapter seminars in March and Sept.
Dylan Chalk
orcainspect@gmail.com

NEW ENGLAND

Coastal Connecticut

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

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

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

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

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

NEW YORK/JERSEY/ DELAWARE

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
Kevin Vargo, 732-271-1887
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 Lobley, 609-208-9798
rick@doublecheckhi.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

SOUTH ATLANTIC

ASHI Georgia

www.ashigeorgia.com
Brent Drake, 770-778-81076
drakesinspection@gmail.com

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

Gulfcoast (FL)

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

Louisiana

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

Suncoast (FL)

www.ashisuncoast.com
First Tuesday, 6:30 pm; Please see our
website for meeting locations.
Neal Fuller, 727-858-2975
nealf.ma@yahoo.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

ASHI WESTERN WASHINGTON WINTER SEMINAR

When: November 22, 2019

CEUs: 4 ASHI CES

Topic: Sorting Houses by Age

Presented by Dylan Chalk

Where: Lynnwood Convention Center,
Lynnwood, WA

Contact: Joanne MacKintosh, www.ashiww.org

ASHI LOS ANGELES/ VENTURA COUNTY CHAPTER

When: December 17, 2019

Where: Vertigo Event &

Banquet Center, Glendale.

Special 4-hour dinner meeting

Topic: Inspector-Pro Insurance to present
home inspection insurance and
benefits package

Contact: guyerinspections@icloud.com

LONG ISLAND ASHI CHAPTER WINTER SEMINAR

When: February 6 & 7, 2020

Where: Domenico's Restaurant, Levittown

CEUs: 12 ASHI CEs

Contact: Mitchell Allen (516) 662-1746

ASHI CENTRAL PA CHAPTER

When: February 29, 2020

Where: Radisson Hotel Harrisburg

1150 Camp Hill Bypass

Camp Hill, PA 17011-3734

CEUs: ASHI and Maryland 8 CEs

Contact: Pat Reilly, pwreilly@comcast.net

IMPORTANT REPORTER DEADLINES:

- JANUARY 2020 ISSUE - 11/7/19
- FEBRUARY 2020 ISSUE - 12/7/19
- MARCH 2020 ISSUE - 1/7/20

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

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

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January 14th - 3D Inspection

February 11th - HomeGauge

March - Palm Tech

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Forty Years

Larry Wasson

Thirty Years

William Hargadon

Twenty-Five Years

Gerry Aubrey
Jeffery Fielder-Bey
Drew Howard
Robert Jeffries
John Myskowski
Timothy Rooney

Twenty Years

Randy Barnhart
Jon C. Bolton
Joseph Cawein
Salvatore Falcone
Paul M. Gaudette
Steve Haddock
Richard W. Hall
Richard Justice
Bradford Kershner
Andrew Ling
C.C. Motes
Muhammad I. Nasir
Roger Rixon
William Rourke
Lee Sellick
Larry Stumph

Fifteen Years

Donald A. Bissex
Michael G. Dugan
Edward J. Gibson
George F. Gould
William Guthrie
Robert M. Hahn
Norman E. Halladay
Dennis Hoffman
Charles Lambert
Don J. Lariviere
John Mease
Forrest Taylor

Ten Years

William Blake
Robert Bowen
Steven Brown
John Dirks
Steven Hubbard
Rick Johnson
Dave Klutch
Robert Kulakowski
Terrence S. Lewis
Joe Moore
Matthew G. Muehling
David Neves
David Roche
Dan Shewell
James Siverio
Fred Tonte
Robert Vierra
Mark A. Ward

Five Years

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Adam Goldner
Dana Hillerby
Skip Howell
Zachary LaVoi
Michael Martin
Jack Mason
Greg McLain
Mark E. Noble
Ryan Edward O'Mara
Shawn O'Neill
Jordan Radloff
Steven Scott
John Shryock
John Smith
Emmon Snyder
Milan Stanojevic
Tim Walz

CURRENT ASHI MEMBERSHIP

ASHI Certified Inspectors: 3,515

Inspectors: 222

Associates: 3,094

Retired Members: 129

Affiliates: 86

Total: 7,046 Members as of 11/11/2019

**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**

AUGUST ANNIVERSARIES

We would like to acknowledge and recognize our members missed in the August 2019 issue.

Twenty-Five Years

Stephen Anderson
Eric Carpenter
George Chorin
Jack C. Feldmann
Robert A. Fico
Greg Kindred
Gilbert Strachan
John Watkins
Tom H. Watson

Twenty Years

Russell Abram
William Broderick
James Cumbee
David Dalfino
Robert Goodspeed
Harry Harvey
John Lampp
Scott Lunsford
Dan Martin
Bruce Monaco
Edward Piper
Roger Skaggs

Fifteen Years

Tim Bills
Ronnie Blankenship
Steven R. Haldeman
Janni Juhasz
Steve Lah
David Levan
Joseph Peterka
John Terribilini
Steven Udelle

Ten Years

Carl Allison
Kirk Bingenheimer
Osh Bitar
Kevin Dunkle
Mark Fulmer
Al Gindt
Timothy D. Hollis
Kevin S. Lancaster
James Linke
David J. Millican
Tim Poss
Rob Smith
Robert Tirado

Five Years

Thomas Bimson
Patrick Brennan
Scott Broussard
Mohamad Ghazi
Rod R. Goshorn
Jesse Guyer
William Kent
Michael A. Maxwell
Phillip Pence
Joseph J. Pryst
Nathaniel M. Rexrode
Nathan Shorette
Chris Weinberger

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www.homeinspector.org/onlineeducation



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

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>

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

QUESTIONS & INTERPRETATIONS

QUESTION: IS ASSUMING A REAL ESTATE AGENT'S LIABILITY AS IT PERTAINS TO A HOME INSPECTION A PROHIBITED COMPENSATION? FOR EXAMPLE, IN ORDER FOR ANY AGENT OF A SPECIFIC REAL ESTATE COMPANY TO REFER BUSINESS TO AN INSPECTOR, THE REAL ESTATE COMPANY REQUIRES THE INSPECTOR TO SIGN A "MARKETING AGREEMENT" THAT HAS CERTAIN INDEMNIFICATION REQUIREMENTS. WOULD SIGNING AN AGREEMENT LIKE THIS BE A VIOLATION OF THE ASHI CODE OF ETHICS?

RESPONSE: The inspector referral agreement that was provided with this request for interpretation (RFI) appears to be an indemnification by the inspector for the inspector's liability to the client for negligent inspecting. Therefore, the specific question is moot, due to a mischaracterization of the agreement.

This does not mean that the accompanying agreement is or is not in compliance with the ASHI Code of Ethics. Conflicts of interest arise naturally with real estate companies because they represent the homeseller and a home buyer. The indemnification both mitigates the conflicting interests and expands the client's opportunity for redress in the event of negligent inspecting or reporting.

The agreement between the real estate company and the inspector is a quid pro quo that benefits only the real estate company. Participating in such an agreement does not comply with the first item of the ASHI Code of Ethics ("Inspectors shall avoid conflicts of interest...") and also is contrary to the second item of the Code ("Inspectors shall act in good faith toward each client...") because clients would assume referrals are based on competence, not on a hidden protection for the real estate company.

QUESTION: IS IT A VIOLATION OF THE ASHI CODE OF ETHICS FOR A HOME INSPECTOR TO PAY FOR ADVERTISING ON A COMMERCIAL MOVING TRUCK WHEN THE OWNER OF THE VEHICLE IS A REAL ESTATE AGENT AND IS ADVERTISING HIS OWN BUSINESS ALONG WITH OTHER BUSINESSES? THE AGREEMENT TO ADVERTISE WOULD BE WITH THE OWNER OF THE TRUCK, AS AN INDIVIDUAL, NOT AS A REPRESENTATIVE OF THE REAL ESTATE COMPANY.

RESPONSE: The ASHI Code of Ethics allows advertising. However, any advertisement, regardless of who owns or controls the advertising media, would be a violation if it is deceptive or if it involves referrals or endorsements by an entity that has conflicting interests with a home inspectors' clients, such as a real estate agent.

In addition, any advertisement, regardless of who owns or controls the advertising media, would be a violation of the ASHI Code of Ethics if it involves payment for an approved or preferred listing or if it involves any quid pro quo between the home inspector and an entity that has conflicting interests with a home inspectors' clients, such as a real estate agent.

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



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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.

We take recycling seriously.



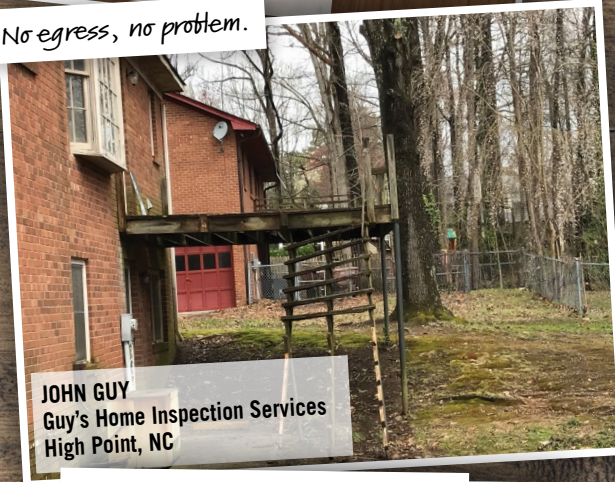
CHRIS MCDUGALL
 Apex Home Inspection
 Aromas, CA

This is how it's done in Australia.



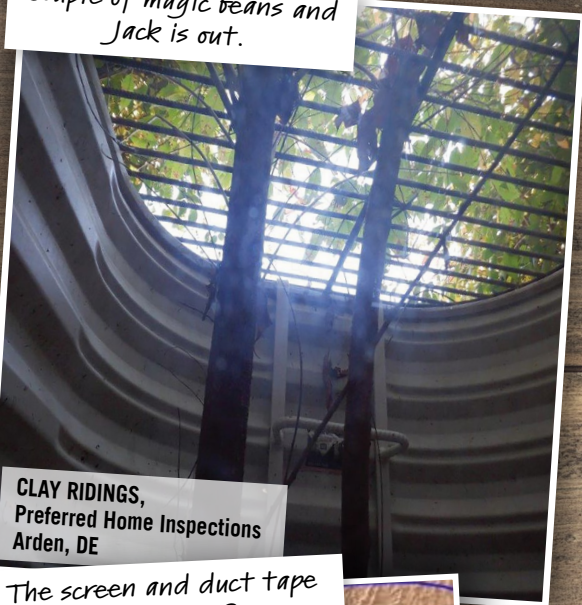
ALVIN C. MILLER
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 Wellman, IA

No egress, no problem.



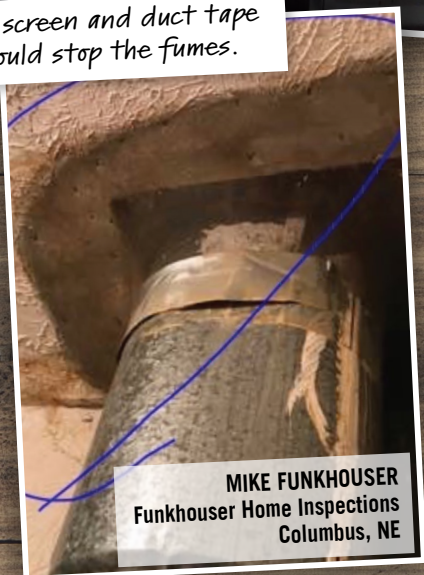
JOHN GUY
 Guy's Home Inspection Services
 High Point, NC

Couple of magic beans and Jack is out.



CLAY RIDINGS,
 Preferred Home Inspections
 Arden, DE

The screen and duct tape should stop the fumes.



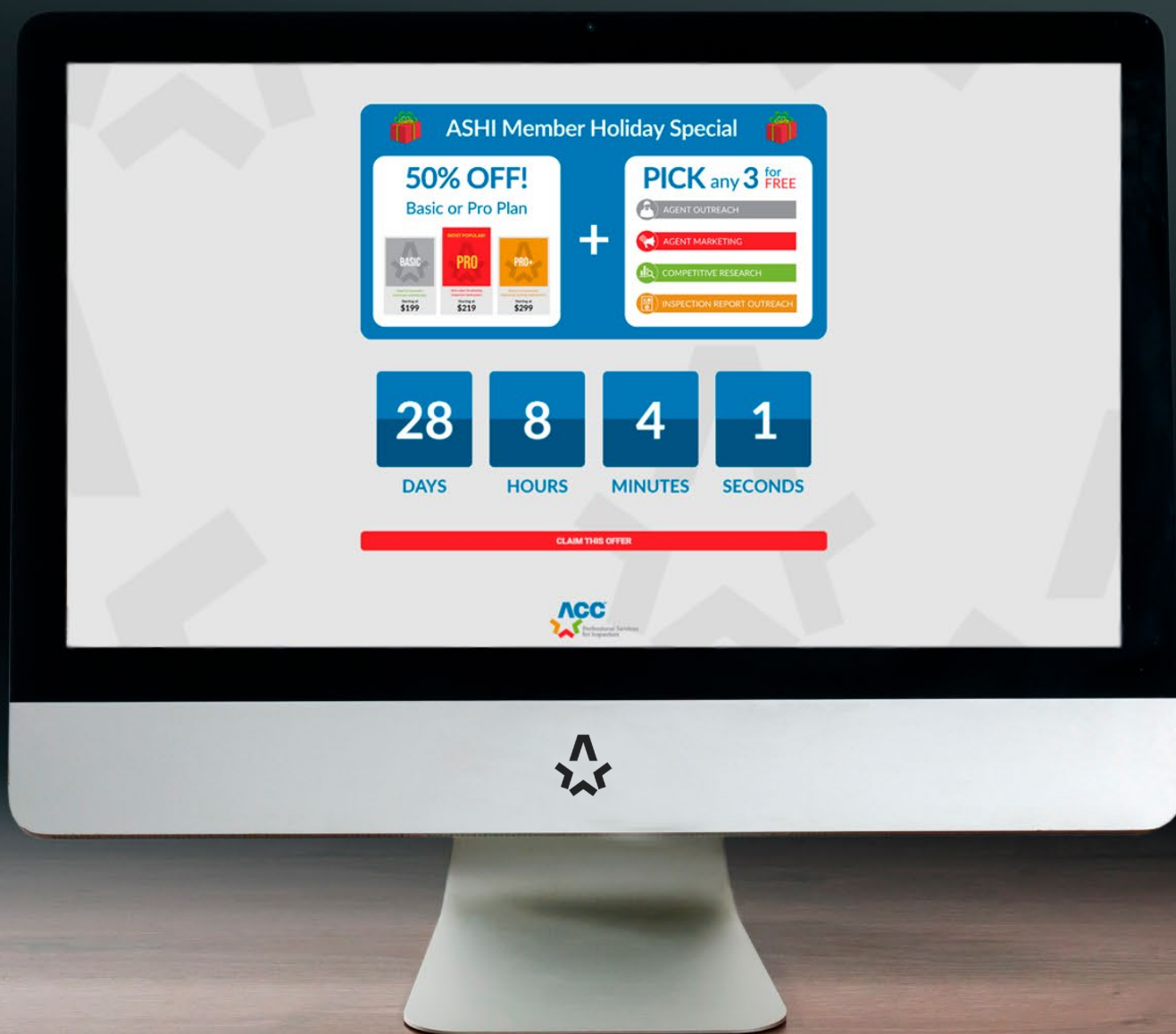
MIKE FUNKHOUSER
 Funkhouser Home Inspections
 Columbus, NE

"It's not ASHI SoP, but I had to check the drain cock several times (to make sure it worked)."



JASON GINGERY
 View Point Inspections
 Santa Cruz, CA

This holiday season, give your inspection business
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Postcards from the Field

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Combination shelving, air
freshener and fire starter.



MIKE FUNKHOUSER
Funkhouser Home Inspections
Columbus, NE

Need more headroom...?
Turn on the fan.



SCOTT HOWELL
Homeshield Inspections
Machesney Park, IL

The 1970s called looking for a
stainless welder.



MATT FRIESZ
Properly Inspected Home Inspection
Services, Oldsmar, FL

DIY pre-sweated joints



GEORGE WALLACE
MainStreet Home Inspections
Annapolis, MD

This can happen when you're
working upside down.



DUTTON SMITH
HomeSmith Services, LLC
Middlebury, VT

Looks like Santa could lose a
couple pounds!



Jack Mancarella
American Inspection Service,
Ben Lomond, CA

10/18/2019 9:26

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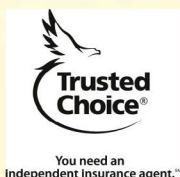
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Who says you can't cook eggs on the barby?



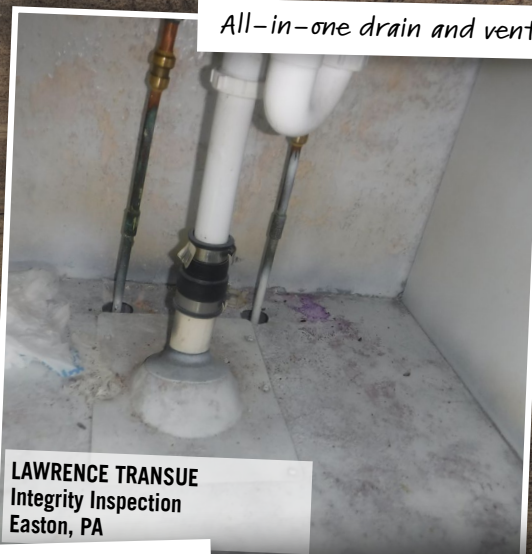
ALVIN C. MILLER
Hawkeye Home Inspections LLC
Wellman, IA

Let's play hide and seek for the breaker panel.



RICK ROSEBERRY
Countryside Home Inspections LLC
Monroe, GA

All-in-one drain and vent



LAWRENCE TRANSUE
Integrity Inspection
Easton, PA

Refrigerator freakout



MATTHEW STEGER
WIN Home Inspection
Elizabethtown, Lancaster, PA

Why do I need to cap off the holes?



MATTHEW STEGER
WIN Home Inspection
Elizabethtown, Lancaster, PA

DIY Plumbing 101. Duct tape, NOT electrical tape.



JIMMY CONK
Start @ Home Inspections, LLC
Smithtown, NY



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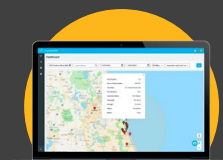
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