

FEBRUARY 2020 **REPORTED** NSPECTION NEWS & VIEWS FROM THE AMERICAN SOCIETY OF HOME INSPECTORS, INC.

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Director of Codes and Standards, OmegaFlex



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

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Managing Risk Your Pre-Inspection Agreement: Inspection Scope

By Stephanie Jaynes, Marketing Director at InspectorPro Insurance

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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 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/ashiadvantage.

> erriam-Webster defines the term *scope* as an "intention" or "object," meaning "the goal or end of an effort or activity." One objective of your pre-inspection agreement is to characterize the scope, or purpose, of your inspection.

According to Matthew Steger of WIN Home Inspection (https://elizabeth-

town.wini.com/) in Pennsylvania, including the scope in your pre-inspection agreement can help set reasonable expectations for clients. "MOST PEOPLE HAVE ABSOLUTELY NO IDEA WHAT WE DO AS FAR AS A HOME INSPECTION. THEY DON'T KNOW WHAT'S INCLUDED," Steger said.

GRAM

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Note: The Managing Risk column with InspectorPro Insurance provides home inspectors with tips to protect their businesses against insurance claims and examines best practices for crafting effective pre-inspection agreements.

Explaining basic inspection parameters gives clients the opportunity to request additional services not included in your standard home inspections.

According to the ASHI Standard of Practice (SoP) (https://www.homeinspector.org/standards-of-practice), "Home inspections performed using this Standard are intended to provide the client with information about the condition of inspected systems and components at the time of the home inspection" (SoP 2.1). Notice how this sentence introduces important aspects of a standard home inspection, including the following:

- The intent of your inspection
- A definition of a visual inspection
- Your inspection standards
- What's included in your standard inspections
- How you test major systems and appliances

You should address each of these key elements within the scope of your pre-inspection agreement, other sections of your pre-inspection agreement or both.

THE INTENT OF YOUR INSPECTION

As the ASHI SoP states, home inspections are a means of providing clients, often homebuyers and sellers, a snapshot in time, indicating the status of basic systems and components on the day of the inspection. The ASHI SoP does not require inspectors to determine "future conditions including but not limited to failure of systems and components" (SoP 13.2.A.6).

According to Jan Banks, owner of Inside Out Home Inspection (http://oklahomacityhomeinspection.net/) in Oklahoma City helping clients understand that home inspections cannot predict future conditions is essential to both client satisfaction and risk management.

"I think the biggest thing is that the inspector has to frame [the client's] expectations of what an inspection really is," Banks said. "Inspections are a snapshot in time. The snapshot in time is today. You could have drainage issues that I will not be aware of if it's not raining." Furthermore, Banks asserts that many clients wrongly believe that inspectors are forecasters, which can lead clients to blame inspectors for defects that happen after the inspection.

"It's an inspection—not a warranty—and, in people's minds, there's not always a difference," Banks said.

Because the difference between an inspection and a guarantee is not always obvious to inspection clients, you must underscore the distinction in your agreement. The following excerpt from a pre-inspection agreement used by Fritz Kelly of Kelly Home Inspection in Arizona (http://www.kellyhomeinspection.com/) highlights how you might describe your inspection's intent within your contract:

The purpose of this inspection is to identify and disclose to you the visible and apparent condition of the major systems as they prevailed at the time and date of the inspection.... This [inspection] is not meant to be a warranty of guarantee, expressed or implied, of adequacy or performance of structures of systems or their component parts. The premises and/or systems may be in good condition when examined, but the condition may change thereafter.

By making it clear in your agreement that you cannot identify defects absent at the time of your inspection, your clients will be less likely to blame you for future issues.

A DEFINITION OF A VISUAL INSPECTION

A home inspection is a visual examination of the home's physical structure and systems. Because you can only inspect what you can see, you cannot account for anything hidden from view, such as things obstructed by furniture or personal belongings and things behind walls or below ground.

The ASHI SoP supports this notion, stating that you, the inspector shall "inspect readily accessible, visually observable, installed systems and components listed in this Standard" (SoP 2.2.A).

The ASHI SoP also states that "inspections performed using this Standard are not required to identify or report "concealed conditions, latent defects, [and] consequential damages" (SoP 13.1.B.2.a) nor are inspectors required to determine "the condition of systems and components that are not readily accessible" (SoP 13.2.A.1).

You, too, can help clients understand the visual nature of inspections by describing it in your contract.

CHARGING

HERE'S HOW KELLY DESCRIBES THE VISUAL NATURE OF INSPECTIONS IN HIS CONTRACT:

The inspection is essentially visual; it is based upon the experience and opinion of the inspector and it is not meant to be technically exhaustive.

ALTERNATIVELY, STEGER USES THE FOLLOWING LANGUAGE IN HIS AGREEMENT:

The home inspection you receive is a non-invasive, visual examination of the readily accessible items identified in the inspection report. The inspector is not an expert in every building craft or profession. Therefore, the home inspection that we conduct is not technically exhaustive. The inspection is designed only to identify unsafe/ non-functioning systems, structures and/or components that were exposed to view and apparent as of the time/day of the inspection. A written inspection report will describe and identify the inspected systems, structures, or components of the building inspected, and shall list any unsafe or non-functioning systems, structures, and components observed during the inspection. The inspection report is a written opinion of a trained home inspector based upon what was visible and evident at the time of the inspection.

YOUR INSPECTION STANDARDS

Your ASHI SoP can guide not just your understanding but your client's understanding of your inspection's scope.

According to Tom Lauhon, Chair of the ASHI Standards Committee, which maintains, updates and creates new standards, ASHI created the SoP to accomplish two objectives: establish a minimum inspection requirement and help decrease liability. Thus, by including the SoP within your pre-inspection agreement, you can help clients recognize standard inspection requirements and limitations and manage your risk.

Because the ASHI SoP is a 12-page document, many home inspectors wonder whether it's practical or effective to include the SoP in its entirety within their inspection contracts. You are welcome to do so; however, our claims professionals have found that simply referencing the SoP and providing a means of obtaining the SoP in its entirety, such as a link, is effective.

THE FOLLOWING EXCERPT FROM STEGER'S CONTRACT REFERS To the sop he uses and describes where clients can learn more about it:

Inspection Standards: The home inspection and/or systems inspected will be performed in accordance with the scope and standards of practice of the International Association of Certified Home Inspectors (InterNACHI) and/or the American Society of Home Inspectors (ASHI) and in accordance with any specific State or Provincial standards and/or licensing requirement. Copies of the standards of practice are available through your inspector.

Note that, if your state has its own inspection standards, you should include a reference to those standards, too.

WHAT'S INCLUDED IN YOUR STANDARD INSPECTIONS

Although the ASHI SoP and your state's standards set a minimum requirement for home inspectors, defining how your particular home inspection business performs a standard inspection can also mitigate risk. Doing so protects your business from being compared with other home inspectors who may inspect fewer or more systems and components than you.

KELLY SUMMARIZES HIS COMPANY'S INCLUSIONS WITHIN HIS PRE-INSPECTION AGREEMENT AS FOLLOWS:

The following items are inspected: roof, foundation, accessible portions of the plumbing (supply and waste), accessible portions of the electrical system, accessible crawl spaces and attics, exterior condition, built-in appliances, heating and cooling systems, windows, doors, flooring, drywall, site drainage affecting the structure, and garage. Insect damage and mold will be noted if visible.

Most home buyers assume that standard home inspections include additional services, like pest or pool and spa inspections. Thus, it is important to explain and offer add-on services when scheduling the inspection rather than waiting for the inspection to take place. By offering such an explanation, you can assert the limit to your liability, which can make you less likely to receive claims for services not offered during your inspection.

Additionally, it's critical to incorporate exclusions within your pre-inspection agreement. In next month's Managing Risk column, we will explore how to address exclusions within your contract.

HOW YOU TEST MAJOR SYSTEMS AND APPLIANCES

Testing procedures may vary across home inspection companies even more than inspection standards, which makes them important to address. It is not necessary to create a technically exhaustive description of your methods, but it is appropriate to underscore testing limitations.

The following are two common inspection limitations you may wish to address in your contract:

- Your home inspection will only cover a representative sample. That means you will not check every window, electrical outlet, switch or fixture.
- Weather may inhibit your ability to inspect certain systems and structures, such as roofs, heating systems and cooling systems. You will note any areas you were unable to inspect in your report.

There may be other testing methods you would like to disclose in your agreement to limit your liability. For example, Kelly references kitchen appliance testing restrictions, as noted in this excerpt from his contract:

Kitchen appliances are checked as well as possible within the confines of a building inspection. For example, the heating elements of a range or oven can be checked for heating, but oven calibration is beyond the scope of a building inspection. In the same way, refuse is not used to test a garbage disposal, dishes are not washed in the dishwasher, etc.

By referencing simple yet common limitations within your pre-inspection agreement, you can help inspection clients better understand and accept basic inspection constraints.

MAKE YOUR PRE-INSPECTION AGREEMENT A PRIORITY

Your inspection scope isn't just an objective for you to achieve; it's a risk management tool. Being your client's primary source for inspection expectations ensures that they understand your services. Thus, they're less likely to rely on information from another inspector or real estate professional who may offer different inspection types or inspect under different standards. Setting these realistic expectations can help increase your client's satisfaction and help you avoid claims.

Make your pre-inspection agreement a priority by getting it signed before every inspection. Also, be sure to read this Managing Risk column throughout the year to get tips on how your contract can protect your home inspection business.

A HOME INSPECTOR'S TUTORIAL ON MALARE

By Rick Bunzel, ACI





Rick Bunzel is the principal inspector with Pacific Crest Inspections and an ASHI Certified Inspector. He holds a BA in Business Marketing, and in the past, he chaired the marketing and public relations committees for a national home inspection organization. Locally, he is an active member with the North Puget Sound Board of Realtors and has been a firefighter for 42 years. Visit his website at http://www. paccrestinspections.com.

magine you start your computer one morning and you see the screen pictured on this page. Nothing you do gets you back to your desktop. You've just become another victim of malware, and the clock on the screen is like a ticking time bomb waiting to destroy all your files. Do you pay the ransom or call for a repair tech? Both are tough choices.



The internet is a lawless place. It has been said that if you connect an unprotected personal computer (PC) to the internet, it will become infected within hours.

I never thought when we first started our inspection business 17 years ago that a cybercriminal could take over our computers and hold them hostage, but since then, the chances of a small business like ours getting hit by a phishing or malware attack has grown exponentially. This was confirmed by a cybersecurity survey (https://www.keepersecurity.com/assets/pdf/ Keeper-2018-Ponemon-Report.pdf) conducted by the Ponemon Institute in 2018. The survey involved 1,045 small and medium-sized businesses in the United States and the United Kingdom.

HERE ARE SOME OF THE FINDINGS:

- Sixty-seven percent of respondents suffered a cyberattack in 2018 (compared with 61% the previous year).
- Sixty percent of survey respondents who reported a data breach said the cause was a negligent employee or independent contractor.
- A significant majority of respondents experienced an exploit or malware that evaded their company's intrusion detection or antivirus software.
- Mobile devices were the most vulnerable entry points to companies' computer networks.

There are many variations of malware, but most want the same thing, to get money from you.

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Ransomware has been making the mainstream news in the last few years. In 2017, Russia launched the WannaCry attack targeting the Ukraine but the cyberattack went worldwide. In all, it attacked over 200,000 computers in 150 countries. The WannaCry is a ransomware cryptoworm (https://en.wikipedia.org/wiki/WannaCry_ransomware_attack). In the initial attack, those who paid the ransom did not actually get their files back, suggesting there were other objectives of the cyberattack. This was just the start. In 2019, it was reported that 621 government agencies, healthcare providers and schools experienced ransomware attacks in the first nine months of the year. At the time of the writing of this article, city officials in New Orleans declared a state of emergency as the city services were attacked. At this point, it is unclear what the damage is, but many city services were taken offline.

Cyberattack reports do not include the thousands of small businesses and individuals who are not obligated to report attacks.

WHY IS THIS HAPPENING?

Cybercriminals can make thousands of dollars without leaving their bedrooms, and they can be anywhere with an internet connection. They operate in the dark web, and their crimes are difficult to prosecute. A cybercriminal can rent a botnet and a mail list for a few hundred dollars and send out thousands of emails that appear to be realistic. Once a person opens the mail and payload, the attack begins. The cryptoworm does the dirty work, which may include hijacking your mail account and emailing everyone on it the same ransomware. It might also look for other computers on your network and infect those before it encrypts all your files.

For cybercriminals, even if they get a 2% response rate, they can make a good living. There are many variations of malware, but most want the same thing, to get money from you. The most common types of ransomware reported in the past year are Bitpaymer and Ryuk, which use a Trojan horse, such as Trickbot or Emotet, to infiltrate their victim's system. *(See page 14 for more informationabout phishing and Trojan horses)* An emerging ransomware strain called Sodinokibi specifically targets its victims and demands larger than average ransoms.

There are tools to decrypt your files, but the truth is that, most of the time, organizations who have been infected by malware will pay the "ransom" to have it fixed. Sometimes they will get their files back, but other times, they never hear from the cybercriminals after they have paid.

TO AVOID BEING A CYBERVICTIM, FOLLOW THESE STEPS:

- Be aware. Awareness of the problem is the first step. As business owners, home inspectors should maintain good habits when using technology. Don't assume that having a small business makes you less likely to be a victim.
- Install a top-rated AntiVirus or AntiMalware program. There are number of good products. Just go to your browser and type in "best malware software 2020." Do some research and make a choice. I chose to use BitDefender, but Kaspersky and Webroot were also highly rated. If you are uncertain, ask an expert.
- Protect all your devices that connect to your network and the internet. We used to feel like our tablets and phones were immune to viruses and malware, but today, those devices are merely a bridge for cybercriminals to get to your network.
- Keep your operating system and applications updated. Cyberattacks look for vulnerabilities in old or outdated software that they can capitalize on, so make sure you install updates as soon as they become available, since those updates can close security holes that may have been exposed.

- Use offline or cloud backup. Malware will attack anything it can get to. If you back up your computer to a USB hard drive and you leave it plugged in, the malware will attack it. If you leave your backup hardrive disconnected, however, the malware cannot get to it unless you plug it into an infected machine. Cloud backup is very popular, and we use it in our office. Every night, the cloud system backs up all of our storage devices. Make sure you know how to restore your files.
- Avoid clicking on unknown links. Educate everyone on your network. Whether information comes to you via email, a social networking site or a text message, be sure that if a link seems unfamiliar, you and your colleagues and employees stay away from it. This especially goes for links that come from sources you don't know or recognize.
- Be alert. Cybercriminals depend on inattentiveness. If you or someone in the office gets an unsolicited email, be suspicious—especially if the message includes an attachment. If your computers, tablets or phones start acting strange, disconnect them from the internet and run scanning software. I run Spybot Search and Destroy as well as MalwareBytes. Both of these programs are free and update their virus or malware definitions on a daily basis. The different services that these programs offer gives me peace of mind that they might catch something that my core antivirus sofware doesn't catch.



There is always a range of challenges facing any home inspection business. We all have experienced computer issues, but just imagine if all your office data were being held hostage. The best way for businesses to protect against these threats is to have a plan and a comprehensive set of security tools in place and to beware of "symptoms" that suggest an attack may be occurring on your computer. It is also good to identify a computer expert to call if you feel like the situation is out of control.

Phishing... Trojan Horses... What are these and what if they come for me?

Phishing: The fraudulent practice of sending emails purporting to be from reputable companies in order to induce individuals to reveal personal information, such as passwords and credit card numbers. (Source: Google dictionary)

Trojan: A Trojan horse, or "Trojan," is a type of malicious code or software that looks legitimate but can take control of your computer. A Trojan is designed to damage, disrupt, steal, or in general inflict some other harmful action on your data or network. (Source: Norton, https:// us.norton.com/internetsecurity-malware-what-is-a-trojan.html)

HOW TO KNOW IF YOUR EMAIL IS A PHISHING ATTACK

I received a phishing email while I was writing this article. The message said it was from FedEx, and it invited me to click on the attachment to get shipping information. Because my office staff frequently orders items from Amazon, receiving packages from FedEx seemed normal. However, we usually get a delivery notice on our door, and most items do not require a signature. This alerted me that this could be a phishing attempt.

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HERE'S HOW TO DETERMINE IF AN EMAIL IS "PHISHING":

- The email is unexpected. It could be from a former client, real estate agent or a corporation. In the example of the FedEx message, we were not expecting a package that would require a signature.
- The email address does not include an appropriate domain. This email did not have a FedEx domain. Instead, it says, "mychoice. com," which is an unknown domain. Because even this kind of thing can be spoofed in most email programs, you can look at the complete header and see the actual email server.
- The email asks you to take immediate action. We have had emails that say they are from Visa and that our account is locked. They request information to unlock the account. Just clicking on the link will load a Trojan horse onto your computer.
- There are errors in the message. Before spell check, infected messages would often contain misspelled words, but today it is more likely to be a grammar issue. We have also seen incorrect dates.
- There is an attachment. Resist the temptation. Trojans horse or viruses can be in a picture, Word document or a Java file.

If in doubt, call the company or person that has emailed you. Have them verify all the information to be sure they actually sent it to you.



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Questions? Contact **Jen Gallegos** jeng@ashi.org.

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SMART INSPECTOR SCIENCE THE ICE DAM COMETH

uring a winter inspection, you notice an ice dam—a thick, solid ridge of ice that built up along the eaves. Should you report it as a visual defect? What causes this, and what does it mean to the buyer?

YES, REPORT IT.

You should report a visible ice dam and recommend further investigation. In one case (Photo 1), I noted possible damage to gutters and roofing. Ice dams can cause water damage to overhangs as well as inside the home.



Photo 1. Ice dam and snowmelt

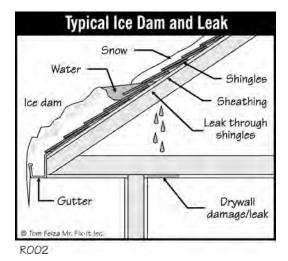
You'll see a heavy buildup of ice at the cold edge of the roof (Photo 2). The snow in back of the ice dam has melted, so it looks thinner. This area of thin snow is just above the interior wall of the home.



Photo 2. Ice dam east gutter

WHAT CAUSES ICE DAMS?

The simple answer: heat. Heat builds up in an attic and melts snow on the roof (Illustration R002). The snowmelt/slush slides to the edge of the cold overhang, where it re-freezes and creates a dam along the roof's edge. When more snowmelt occurs above the ice dam, water builds up and can leak into the structure of the home. Asphalt shingles are not designed to be buried in water—they will leak.



A WARM ATTIC IS AT THE BOTTOM OF THIS.

Certainly, lack of insulation and ventilation allow an attic to get too warm. Then trace this process back one step and you'll likely find air leaks from the heated envelope into the attic.

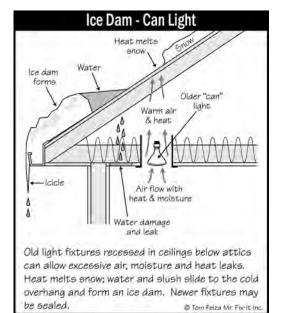
Air leaks? Really?

Yes. In my typical investigation of interior leaks due to ice dams, I often find a significant air leak near the ice dam. I found one ice dam caused by lack of air sealing around a masonry chimney. There was a 6-inch opening around the chimney that led all the way down to the basement.

In another case, a new home addition with great insulation and ventilation was experiencing ice dams. The remodeling project included installation of two ceiling can lights over a built-in window seat. Warm air was leaking around the ceiling lights (Illustration R021). These insulated contact (IC) -rated fixtures created excessive heat in the small attic area over the window. The rest of the attic had no ice dams. Although an IC rating means it's safe for insulation to directly contact the light fixture, that doesn't mean it's airtight. If the housing has holes in it, air can leak in. 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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R021

WHAT YOU MUST DO

Report ice dams and recommend further evaluation. You must also report lack of ventilation and improper insulation. Also, keep an eye out for can lights and air gaps from the heated space beneath the dam.

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

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



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Special Focus **RESPONDING POSITIVELY TO NEGATIVE ONLINE REVIEWS**

By Stephanie Jaynes, Marketing Director, InspectorPro Insurance Note: This article originally appeared on the InspectorPro Insurance blog on December 15, 2019.



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 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/ashiadvantage.

> *RECEIVING NEGATIVE REVIEWS, ESPECIALLY FROM NON-CLIENTS, CAN BE FRUSTRATING AND DISCONCERTING. THE GOOD NEWS? YOUR RESPONSE TO REVIEWS CAN MAKE A DIFFERENCE.*



Special Focus

n inspection client alleged that their home inspector failed to uncover major roof, plumbing and sump pump issues. She demanded that the inspector refund the inspection fee and give her instructions to file a \$20,000 claim against his insurance provider, us.

Upon investigation, our claims team determined that the claimant's allegation was among the 80 percent of meritless claims we receive. Since the home inspector had done nothing wrong, our claims team issued a Denial of Liability, arguing that the home inspector wasn't at fault.

Unhappy with the Denial of Liability, the claimant emailed numerous appeals attempting to degrade the home inspector's character and coerce the claims team. Her appeals were denied and, with no payout in sight, the claimant took to the Better Business Bureau (BBB), the state licensing board and social media to intimidate and harass the home inspector—and us. Special Focus

The claimant created multiple social media profiles and impersonated inspection clients, real estate agents and lawyers and wrote negative reviews and defamatory comments.

Her goal: to intimidate the inspector and his insurance company into paying for her frivolous claim.

THE IMPORTANCE OF ONLINE REVIEWS

Online reviews matter. But just how can reviews affect your home inspection business?

A 2017 survey by Podium revealed that reviews impact 93 percent of consumers' purchasing decisions.

According to the Harvard Business School, a one-star increase in Yelp ratings leads to a five to nine percent increase in that business' revenue.

The 2018 ReviewTrackers Online Reviews Survey found that 94 percent of consumers choose to avoid a business based on a negative online review.

The bottom line? Online customer reviews can directly impact your success. Which led one of our readers to ask us this question:

I'VE HAD AN ISSUE WITH RECEIVING NEGATIVE SELLER REVIEWS. USUALLY, THE BUYERS ARE MY CLIENTS AND, SO FAR, THEY'VE LIKED MY INSPECTIONS AND MY REPORTS. WHAT DO I DO WHEN IT'S NOT EVEN MY CLIENT LEAVING A NEGATIVE REVIEW?

– John Paul de Oliveira

As you just learned, we know a thing or two about receiving negative reviews from people that aren't your clients. Receiving negative reviews, especially from non-clients, can be frustrating and disconcerting. The good news? Your response to reviews can make a difference. In a recent study, the Harvard Business Review found that replying to customer reviews, positive or negative, results in better ratings. Software company Vendasta listed three reasons why responding to unpleasant reviews is beneficial in a recent blog post:

- You're not just replying to just the one reviewer. You're speaking to everyone who reads this review, including potential future customers.
- Replying is your opportunity to make things right. If a customer brought a complaint to you in person, you would try to make it right. The same goes for online reviews—despite the impersonal nature of online reviews, it's not over just yet. You can turn this thing around!
- Replying shows other readers you are not shady or neglectful to feedback, and have taken steps to ensure this problem won't happen to the next customer.

HOW TO RESPOND TO NEGATIVE ONLINE REVIEWS

Responding positively to negative online reviews allows you to defend your reputation and discourage potential claims.

1. Investigate the allegations internally.

Before responding, look into what the reviewer is saying. See if they are a client of yours or otherwise related to an inspection you performed (for example, a seller or a real estate agent). Then, examine how their claims match up to your recollection of the inspection and your report. If you weren't the one who performed the inspection, take time to discuss the review with the inspector who did to make sure you have all the facts.

Evaluating the feedback first also gives you the opportunity to put your emotions in check. Reacting defensively could inspire your negative reviewer to escalate. Worse still, if your upset reviewer is particularly angry or petty, they might seek to get a bigger reaction from you by spreading their unfavorable assessment across online platforms.

2. Empathize—without admitting liability.

After establishing how much of your reviewer's comments have merit, publicly respond to the review. Answering publicly shows current and potential customers that you're conscientious and caring. It can also dispel whatever concerns consumers have about your customer service because of that same negative review. When responding publicly, first acknowledge and empathize with your reviewer's concerns—even if they're unfounded. Be specific about your customer's experience without going into too much detail or asking follow-up questions. You may even consider saying thank you for the review. By expressing kindness, you show that, even if you disagree, you're listening.

However, don't confuse showing sympathy with admitting liability. Even if you did make an error or omission in your report, even if you did cause damage to property or person, you should not admit fault. Admitting liability goes against most home inspection insurance policies, and it makes you tougher to defend in court. So, stick to exhibiting understanding without accepting blame.

3. Emphasize your inspection company values.

Once you've apologized and empathized, emphasize your inspection company's values. For example, you might say, "We take attention to detail very seriously." Alternatively, you could say, "We're typically known for our prompt and meticulous service." By underscoring what your customers usually experience, you show how the negative reviewer's incident goes against the norm. Furthermore, it reassures those reading your reviews that your company holds itself to high standards.

4. Offer solutions in another setting.

Lastly, give your reviewer your contact information to continue the conversation offline. This helps keep your responses clear and concise. (Vendasta recommends keeping review replies to just three sentences!) It also gives your company the opportunity to resolve any issues without an audience. Furthermore, steering the negative reviewer away from the review site can prevent the reviewer from adding more negative feedback by replying back to you online.

We recommend providing either the owner's contact information or clear instructions on how to call your main office number to get a hold of you. Then, be sure to follow up. Oftentimes, negative reviews are one of many steps upset consumers take against a business. You want to be sure to adequately stifle concerns so that bigger problems, like insurance claims, don't bubble up in the future.

For assistance resolving complaints against your inspection business offline, we recommend speaking with pre-claims assistance. Our pre-claims team has tools to help you de-escalate the situation to avoid potential claims. (You can read more about pre-claims assistance on our website at inpsectorproinsurance.com). BY UNDERSCORING WHAT YOUR CUSTOMERS USUALLY EXPERIENCE, YOU SHOW HOW THE NEGATIVE REVIEWER'S INCIDENT GOES AGAINST THE NORM.

DEFENDING YOUR ONLINE REPUTATION

Negative reviews are never fun to receive, but they don't have to ruin your business. Respond sensibly to negative reviews to decrease their sting. And do what you can to gather positive reviews to showcase your company's strengths.

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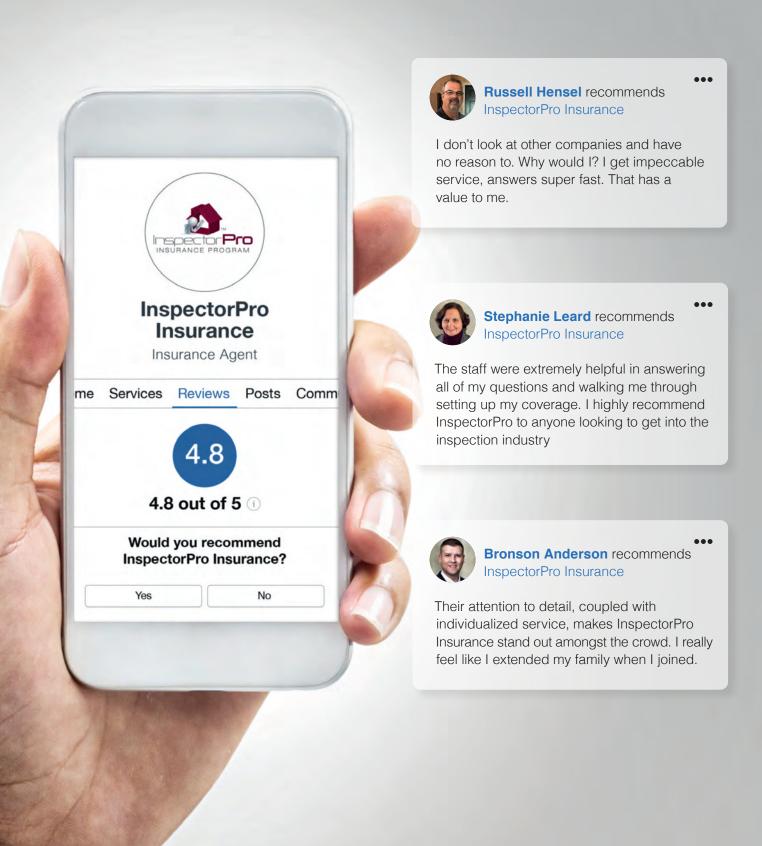
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Inspecting Homes with CSST Gas Piping

Robert Torbin, PE Director of Codes and Standards, OmegaFlex



Robert Torbin, PE, has worked for over 35 years in the development of innovative fuel gas piping systems and related technologies. He has a BS in Mechanical Engineering from Northeastern University and an MS in Mechanical Engineering from WPI. He is a Registered Professional Engineer and serves as a member of several national standards committees, including the CSST ANSI LC-1 TSC, the CSA Manual Valve TSC, and press connections ANSI LC-4 TSC. He is a voting member of the NFPA 54 Technical Committee. He has authored or coauthored over 100 technical reports, journal articles and conference papers, including many on gas distribution research. He lectures to numerous gas industry organizations and plumbing, mechanical, electrical and fire inspector groups every year.



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.

Ithough corrugated stainless steel tubing gas piping systems (also known as CSST) have been installed for over 30 years, this variety of gas piping is still relatively unknown to both homeowners and home inspectors. While all home inspectors should know what CSST is, some may not be familiar with it beyond a rudimentary understanding.

All gas piping systems, regardless of the piping material, are installed in accordance with the local fuel gas or residential code in effect. CSST systems are also installed in accordance with the manufacturer's installation instructions, which oftentimes conflicts with the local code. For example, electrical bonding code requirements have been revised four times over the past 12 years, and yet the manufacturer's instructions have remained basically unchanged throughout that same period. The codes in many states lag far behind the updated model codes for years, causing additional confusion. To that end, it is important for home inspectors to understand the common and best practices associated with CSST, and how to recognize and note them on their inspection report.

The fuel gas code recognizes four different piping materials for the distribution of either natural or liquefied petroleum (LP) gas. These materials include steel pipe, copper pipe/tubing, CSST and polyethylene pipe (for underground only). The code also allows different piping materials to be combined in a given piping system. The installer makes the choice of piping, and there is no code preference given to one material over another. The fuel gas code has general requirements for routing, supporting, sizing, connecting, protecting and testing of all gas piping systems. What the home inspector must learn is how to identify those requirements that are beyond his or her responsibility from those that should be reported. For example, the code deals with mechanical protection of CSST in areas where it will be concealed after completion of construction. The home inspector cannot possibly inspect for mechanical protection if neither the tubing run nor the striker plate can be seen without removing permanent building structure. Much of the gas piping system is typically hidden behind walls, between floors or underground, which prevents any examination or identification or both. Sizing of gas piping is a code requirement affecting many aspects of the piping system layout and choice of accessories.

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Figure 1. Required markings on CSST

0.6 M)

Sizing of gas piping is a code requirement affecting many aspects of the piping system layout and choice of accessories. The home inspector has no way of confirming any of the choices made by the plumber when sizing the piping system. Often, gas appliances are upgraded with bigger units, which can affect pipe sizing or create a problem in the appliance operation. Unless there is an obvious and detectable operational problem with an appliance or regulator, the confirmation of proper pipe sizing is considered outside the responsibility of the home inspector. So, what is left to inspect? Well, it turns out that there are some important aspects of the CSST gas piping system that need to be inspected and reported.

There are five brands of CSST commercially available in the United States, and two kinds of protective jackets. The more traditional CSST jacket is yellow and made of polyethylene that provides general protection against weather and household chemicals. The more advanced CSST jacket is black and is electrically conductive to protect against arcing as well as weather and chemicals.

All brands of CSST are tested and certified to the same national standard, although each brand has a unique fitting design. All CSST products are installed in accordance with the same industry guidelines and local codes. The manufacturer's installation instructions, which must be in accordance with the national model codes, are available in print or online. As shown in Figure 1, identification markings are required and provide useful information to the code official, the installer, the homeowner and the home inspector. The markings are repeated every 2 feet along the tubing and include the following: trade name/ manufacturer, model/part number, listing standard, tubing size, pressure rating, listing organizations, the manufacturing date and the term "gas." Any CSST without these markings indicates that a non-listed product has been installed in violation of the code, and this should be noted on the inspector's report.

THE HOME INSPECTOR SHOULD TAKE NOTE of at least four important items:

- MANUFACTURER/TRADE NAME
- TUBING SIZE
- JACKET COLOR
- MANUFACTURED DATE

Technical Focus

CSST can be installed throughout a house through a wide variety of pathways, including wall cavities, attic, basement and crawl spaces, underground, above ground, between floors and in open exposed surface areas of the structure. While much of the CSST is typically installed in concealed locations, there can and will be locations where it will be visible for inspection.

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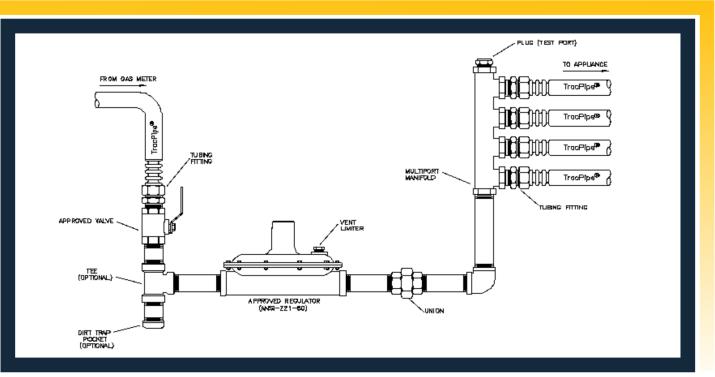
Common locations where CSST can be examined include meter connections, appliance connections, tubing runs in unfinished basements, crawl spaces and attics, garages and certain tubing runs outdoors above ground. At these locations, it is important to inspect the manner and degree of support given to the tubing runs. Metal hangers are currently required, but plastic clips have been permitted in the past. In addition, appliance connections can be inspected for compliance with critical code requirements.



Figure 2B. Typical CSST

Appliance connection requirements depend on the type and location of the appliance. Fixed appliance connections normally include a shut-off valve, sediment trap and a pipe nipple/union combination or a flexible appliance connector. Flexible connectors are not the same as CSST, although (to the untrained eye) the two products have a similar external appearance. These two products are manufactured based on different standards and different purposes, and they have different markings. Moveable appliances are connected to the piping system using a flexible appliance connector located downstream of the appliance shut-off valve (which must be securely fastened to the building structure). Figure 2 A and B shows an external comparison of a flexible connector and CSST.

Many CSST systems are designed to operate at pressures up to 2 pounds per square inch (psi), compared with the traditional 7 inches of water column pressure. The use of 2 psi requires the installation of a line pressure regulator somewhere in the house between the gas meter and the appliances to permit the redistribution of the fuel gas to individual supply lines. The line pressure regulator is often associated with a distribution manifold, which must be located in an accessible location for inspection and maintenance. The orientation of the regulator is also a checklist item for the inspector to ensure proper functioning.



This arrangement is known as a gas load center (as shown in Figure 3) and must include the following components:

- Line pressure regulator with vent limiter or a vent line to the outside
- Upstream shut-off valve
- Upstream drip leg and pressure measurement port
- Pipe union
- Downstream drip leg or pressure measurement port

Typically, these gas load centers are located in garages, basements, attics and mechanical rooms. In some cases, each appliance in the piping system could have its own line pressure regulator installed near the piping connection to the appliance.

Electrical protection of CSST from arcing due to lightning strikes is both a code and manufacturer requirement. Fuel gas code requirements (NFPA 54, ICC and IAPMO), beginning with the 2009 editions, mandate the installation of extra bonding for all CSST piping systems. This bonding is over and above the bonding requirements for gas piping found in the National Electrical Code (Section 250). CSST bonding requires a single clamp on the piping system that connects to the electrical grounding system with at least a #6 copper conductor (as shown in Figure 4), and an appropriate clamp to one of the permitted connections to the Figure 3. Gas load center arrangement

grounding system. The clamp must not be installed on the CSST jacket, and it must have a metal-to-metal interface with the underlying piping. This requires that any paint or coating on the piping be removed before attaching the clamp. However, new CSST jacket technology, other standard lightning protection methods or a combination can also be utilized. The extra arcing protection can be provided in at least one of the following three ways:

- Bonding the CSST to the electrical grounding system with a #6 copper conductor
- Installation of arc-resistant black CSST with conductive jacket
- Installation of a lightning protection system per UL96/96A or NFPA 780

Code compliance on CSST bonding varies widely around the United States where different adopted codes, different editions of codes and state amendments have made enforcement difficult to predict. The responsibility of the home inspector has been defined and limited to identification of the CSST installed. The inspector is not required to make any determination of whether bonding is required, if bonding has been performed or if the bonding has been performed correctly or effectively. However, the home inspector should consider stating in their final inspection report what they can identify regarding the CSST installation as well as this statement, which is required in a few states (Oklahoma, Texas, California, Virginia and Maryland):



"Manufacturers believe the product is safer if properly bonded and grounded as required by the manufacturer's installation instructions. Proper bonding and grounding of the product can only be determined by a licensed electrical contractor."

For more information on bonding and electrical arcing, visit the following websites:

- www.CSSTFacts.org
- www.CSSTSafety.com
- https://shop.iccsafe.org/codenotes-bondingof-corrugated-stainless-steel-tubing-csstgas-piping-system-pdf-download.html

Home inspectors can contact the individual CSST manufacturer to ask site-specific questions on installations that do not comply with these general practices, or to get guidance on code interpretations affecting the piping system installation.

PRE-AND POST-SHOW MARKETING

KOGAN, Director of Marketing & Business Development

s company leaders and entrepreneurs, we know the importance of exhibiting at trade conferences. To ensure success, exhibitors must have a well-planned strategy. Knowing how you should market before the conference is a lot different from how you market during the conference. And certainly, your follow-up strategy is key to your overall success. Let's look at some essentials for creating a successful conference experience to increase your return on investment (ROI) and maximize your success.

SET GOALS

Marketing Focus

First, you need to set goals. Attending and exhibiting at a conference is a key marketing strategy that requires a financial commitment. To maximize the ROI, it's important to identify your goals and objectives for the following areas:

Brand exposure

Number of new leads

Number of new accounts

Sales volume

Setting goals may seem like a simple point, but often it's taken for granted and goes without being well defined. All too frequently, we want sales but we do not give enough attention to planning out how we will try to generate sales. According to Napoleon Hill, authorof "Think and Grow Rich," "A person without a goal is like a ship without a rudder." Setting detailed goals is essential to having a successful conference.

STRATEGIZE

Next, you need to plan your marketing strategy. Successful exhibitors plan and develop a conference marketing campaign. Your campaign should include these three strategies:

- Pre-Conference Marketing: There are plenty of opportunities to market to the contacts in your database before you go to a show. Don't just rely on the show organizer's attendee list. Marketing to your database lets your customers know where you will be so they can meet you face to face and potentially pick up a "show special" if they attend, which helps grow the size of the conference, thus making it more successful for you. Let's assume you are launching a new product or service. It would be wise to create a marketing campaign to begin generating interest and teasing your target market on what's to come. For example, Apple is great at doing this. Before the introduction of each new version of the iPhone, Apple launches several campaigns with bits of information about the new product, enough to make thousands of people wait outside Apple stores for hours to purchase the product. You can prepare an email campaign and send it out so you can generate a lot of interest and make more sales.
- Conference Marketing: Your marketing strategy should set you apart from other exhibitors. How will you grab the attention of conference attendees? Did you participate in a sponsorship that puts your company name out and around the conference and expo hall instead of just as a note in the conference tote or the program guidebook? What is your unique positioning? How clear is your message and what do you offer? Create marketing materials that are clear as to what you offer and compel attendees to stop by and learn more about your company.

• Post-Conference Strategy: Follow-up is one of the pitfalls of many companies. Don't wait until you come back from the conference to begin your post-show communication with all your new leads. If you made connections on the first day, don't wait until you are back in the office to contact those leads. Although the information you may want to provide may be back home in your office, you can send a short note to the people you met to recap your discussion with them while you are still at the conference. This strategy will keep you on their mind after the conference ends. Plus, the message reminds them that they will receive more information soon. A smart company will have their post-conference strategy outlined and ready to be launched immediately upon returning from the show. Create a few email sequence messages that you would like to send immediately upon returning from the conference.

PLAN YOUR PROCESS, PEOPLE AND PLACE

Now that you have your marketing strategy in place, it is essential to craft your sales process. What are you planning to sell at the conference? Create your sales materials and be sure to make your special conference pricing or offers and added value very clear. Create urgency for people to buy now and place their order. Make the process easy and seamless. Be sure that your sales iers are flashy and attention grabbing. Hand out as many as possible!

To maximize your investment, select the right people to help you during the conference. You want high-energy sales experts. Happy, friendly people who don't whine and complain about every little thing and people who can stand all day and work are ideal for working your exhibitor booth, making contacts and generating leads. Create a position description for the conference to clarify any misconceptions about working a conference. is is not a vacation: it's not about going out and being tired the next day. Make sure your team knows your goals and objectives for the conference.

Reserving your exhibit space early gives you the opportunity to select the ideal booth space and maximize traffic flow. This will increase your potential number of leads and revenue. Working a conference is hard. Where you stay can make a big difference. That's why it is wise to reserve your hotel space early. Hotels get booked up fast. The last thing you want to have is a long walk after standing all day. Reserving early will save you money, too. Just make sure to select the right place for you and your team. Staying in the host hotel is often the best course of action. At the end of the day, you can meet attendees in a casual setting such as a bar, restaurant or lounge to discuss their needs more and find out how you can help them. If you're staying in another hotel, you might have to leave the conference space and come back later. By the time you've refreshed and returned, most attendees may have left the conference area's lounges and restaurants for the day.

RETRIEVE YOUR LEADS

I can't tell you how often I see companies exhibit without a lead retrieval device. What is the point of going to a show if you are not capturing as many leads as possible? Having a lead retrieval device will allow you to scan your visitors' information and then access it quickly is practice will help with your post-conference marketing strategy because you can

simply download the information into your database. Again, be sure to begin your automated post-conference communication the minute you get back to work. It's definitely worth the investment of time! If there are no lead retrieval machines (for example, at InspectionWorldTM, most exhibitors don't want them), then you must have another way to collect information about a new lead. How about setting out a bucket or bowl to collect business cards or put out a sign-in sheet on the table for those without business cards? Whatever your system may be, you must find a way to gather information for each lead. If you leave a conference empty-handed, all you've accomplished is paying for booth space.

PRESENT YOURSELF WISELY

Attendees, especially home inspectors, form their opinion of you and your company within seconds (they are very visual people, you know). What they see as they approach your booth may make the difference of whether they stop to talk to you or if they simply walk by and go to your competition. Creating a great image does not have to cost a lot. With some planning, you can create a great professional image. Set up your display before the conference and look for ways to improve your image. What marketing tools can you produce to help you deliver your message and attract attention? Seek professional help in designing your image to make a great impression.

Your team's apparel and conduct can either make or break you. Make sure to inform your team of your policy for attire and conduct to ensure that everyone presents a good reflection of your company.

BE PREPARED

Always arrive early to set up your booth and be prepared. Once setup is complete, meet with your team and reiterate your conference goals and everyone's role. Remind everyone of the importance of professional conduct and the overall objective of the conference. Most importantly, do not take apart your booth before the stated breakdown time. By leaving early, you convey to the attendee that they are not worth your time, that you are too busy to meet with them and that you have better things to do. You are also contributing to that disheveled, "near-the-end-of-theexpo" look and you may not be asked to exhibit at the conference the following year.

MEASURE YOUR RESULTS

When measuring your conference results, be sure to address these two essential elements:

On-site conference performance: Did you hit your target goal for lead generation and on-site sales?

Post-conference performance (one month after the conference): How many more sales did you generate after the conference by following up on leads?

As you can see, several proven effective methods ensure conference success. If you are already practicing these methods, awesome job! If not, I encourage you to implement these ideas for your next conference experience to maximize your success! If you need some advice for planning your strategies for your next conference or show, feel free to reach out to me at davek@ashi.org or 847-954-3187.



MEMBERSHIP CORNER

EXCEEDING LICENSING EXPECTATIONS

By Chris Karczewski, ASHI Social Media and Digital Strategist, and Jen Gallegos, Manager of Member Services





ecently at ASHI HQ, we received an email from a concerned member ("Member X") stating that they were considering not renewing their membership for their multi-inspector firm the upcoming year.

Member X operates in a state that recently adopted legislation requiring home inspection licensing. Ever since this licensing passed, Member X has noticed that the first thing clients ask is whether their home inspectors have been licensed by the state. Because all of their inspectors are licensed by the state, Member X was struggling to find the additional value that ASHI membership would provide to their business.

IT IS UP TO YOU TO TAKE THE INITIATIVE TO EDUCATE Your clients about why it's important to hire you as an ashi member.

State licensing has become a fact of life for many ASHI members. So, just like Member X, the thought about how ASHI membership fits with your state license may have crossed your mind as well. Currently, there are 32 states that require inspectors to be licensed in order to practice home inspection. With the majority of states already require licensing, the remaining unlicensed states appear to be following suit, and sooner or later, it is likely that all states will require some type of licensing.

So, what is the answer to the question: "Is there value to ASHI membership in a state that requires its own licensing?" We believe the answer is "yes." State licensing may be the state's official way for inspectors to prove their competence as a home inspector. But having ASHI membership in addition to a state license will help home inspectors stand out in their local markets, and ASHI is committed to helping our members stand out.

A hypothetical scenario: A potential client or real estate agent calls you to schedule home inspection and leads with the question, "Are you licensed inspector?" How would you respond?

If you an ASHI member, you can confidently state that not only are you licensed in the state, but you also maintain membership in ASHI as an ASHI Member, or better yet, an ASHI Certified Inspector (ACI). The client or agent may not know exactly what it means to be an ASHI member or ACI, but this creates another opportunity for you to educate the client about the requirements of joining ASHI.

SOONER OR LATER, IT IS LIKELY THAT ALL STATES WILL REQUIRE SOME TYPE OF LICENSING.

THEN YOU CAN EXPLAIN THAT ASHI MEMBERSHIP INVOLVES THE FOLLOWING:

- Required annual completion of 20 continuing education (CE) credit hours, which broadens your expertise in the field. Completing ASHI CE credit hours also helps you keep up with your licensing requirements for your state.
- Prerequisites to be an ASHI Inspector or ASHI Certified Inspector, which prove that, if you have achieved one of these levels, you have fulfilled requirements that allowed you to move up to this status within ASHI. These prerequisites include having your reports reviewed by a verifier to ensure that you meet or exceed the ASHI Standard of Practice and Code of Ethics, passing the National Home Inspector Examination (NHIE) and having a notarized affidavit stating the number of inspections you have completed.

This added explanation could reassure them that you are a knowledgeable and experienced inspector. By informing them about your choice to voluntarily belong to a professional association, like ASHI, you show your clients that you have gone above and beyond the bare minimum of state licensing.

We hope this helps you realize some of the many intangible ways that you can leverage your ASHI membership status, above and beyond the ASHI logo. ASHI offers you the tools to do this, but it is up to you to take the initiative to educate your clients about why it's important to hire you as an ASHI member.

Over the past four decades, ASHI has helped develop the home inspection occupation into being a highly regarded profession. By becoming part of the ASHI membership, you share the heritage and reputation that ASHI has cultivated.



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 Cleves, OH 45002 P.O. Box 532197 Cincinnati, OH 45252 Chris Green, 513-939-4036 Email president@ohsoashi.com

Pocono-Lehigh (PA)

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

PRO-ASHI (PA)

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

Tri-State (DE, NJ, PA)

www.tristateashi.org Second Tuesday except April, Aug. & Dec., Dave & Buster's Plymouth Meeting, PA 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@

minneapolishomeinspections.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 Quary 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@insightpsinc.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@allprohomeinspec.com

St. Louis (MO)

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

Lone Star (TX)

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

MOUNTAIN

Arizona

www.azashi.org Bryck Guibor, 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/orangecounty-chapter Third Monday, 5:30 pm Hometown Buffet 2321 S. Bristol, Santa Ana Bill Bryan, 949-565-5904 bill@rsminspections.com

Oregon

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

San Diego CREIA-ASHI

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

San Joaquin Valley (CA)

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

Silicon Valley ASHI-CREIA (CA)

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

Southwestern Idaho

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

Los Angeles-Ventura County ASHI-CREIA

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

South Bay (CA)

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

Western Washington

www.ashiww.com Chapter Meetings held at chapter seminars in March and Sept. 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@independentinspectionservice.com

Hudson Valley (NY)

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

Long Island (NY)

www.liashi.com Third Monday, 6 pm, Domenico's Restaurant, Levittown John 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 cranorinspectionservices @gmail.com

Hampton Roads (VA)

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

MAC-ASHI (DC,MD,VA)

www.macashi.org Second Wednesday, 6pm Rockville Senior Center 1150 Carnation Drive Rockville, MD 20850 Welmoed Sisson, President 201-208-8289 welmoed@inspectionsbybob.com

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@outlookcom

CANADA

CAHPI Atlantic

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

CAHPI National

www.cahpi.ca President : Peter Weeks RHI NCH ACI 1-888-748-2244 President@cahpi.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@almoinspection.ca



CHAPTER EVENTS

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

EAST TENNESSEE CHAPTER

When: February 15, 2020 CEUs: 6 ASHI Ces Where: Master Service Companies Meeting Room, Knoxville, TN Contact: Tom Maides, accuspecinc@gmail.com

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

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

OHIO ASHI CHAPTER Ohio home inspector expo

When: Feb 21st – 23rd 2020. Friday 8 hrs of Peer Review and Parallel inspections Saturday and Sunday Advanced report writing and defect recognition 14 hrs

Where: The Cherry Valley Hotel and Convention Center 2299 Cherry Valley Rd Newark Ohio 43055

Special Guest Anne Petit, Superintendent of the State of Ohio Division of Real Estate and Professional Licensing to talk about licensing in the state of Ohio.

Contact: ohiohomeinspectorexpo.com for additional information.

AZ ASHI Inspect-a-house in tucson

When: February 29, 2020 Where: Ajo Road // Kinney Road, Tucson, AZ

REGISTRATION BEGINS AT 7:30 am COFFEE AND TEA WILL BE AVAILABLE BOXED LUNCH INCLUDED

Contact: 480-442-2660 or

www.azashi.org arizonaashi@gmail. com, Bryck at 520-419-1313 with any questions on agenda, or with suggestions on any education that you would like to see offered.

IMPORTANT REPORTER DEADLINES:

APRIL 2020 ISSUE - 2/7/20
 MAY 2020 ISSUE - 3/7/20
 JUNE 2020 ISSUE - 4/7/20
 JULY 2020 ISSUE - 5/7/20
 The *Reporter* is produced 6-8 weeks ahead of the week it arrives in your mailbox.

ASHI'S REPORTING SOFTWARE SHOWCASE SERIES

View Dominic Maricic's HomeInspectorPro webinar available on the ASHI Online Learning Center, anytime 24/7. http://www.homeinspector.org/onlineeducation

"Live" monthly webinars begin at 7:00 pm Central time

Don't miss these upcoming sessions!

November 12th - Horizon

December 3rd - Home Inspector Tech

January 14th - 3D Inspection

February 11th - HomeGauge

March - Palm Tech

- Free to ASHI members.
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FEBRUARY ANNIVERSARIES

Forty Years

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Thirty Years John A. Vaccarello

Twenty–Five Years

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Twenty Years

Daniel Cullen Kyle Ernst Frank Friedel Lanol Leichty Mark Lindgren Joseph Schwab Richard Scroggins Alex Steinberg Mark R. Warren Kevin E. Westendorff

Lewis C. White Jr. Fifteen Years

George Blair Frank J. Casillas John Crampton Daniel Kelly III Chris Lowe

Matthew Merlino

Richard A. Raymond

Paul W. Roebuck Sr.

Mark Meserth

Steve Rush

Kurtis Witt

Richard Zak

Ten Years

Larry Boudreaux Rick Bryant Thomas Garrett Kemper Murray B. Parish Kevin Quigley Scott Taylor Matthew Tracy

Five Years

Mark S. Armstrong Arif Baig Paul Barnhart Charles Bruno KennethButler Brandon Scott Caldwell David R. Gibbs Robert Goldberg Daniel Goodson Scott Highland Bradley Hopkin Joe lacona Thomas Jankovic John M. Keener Eric Limper Robert Mennitt Joseph R. Ophoff James Parra Russell Tolle Terry E. Tvrdik William Wake

CURRENT ASHI MEMBERSHIP

ASHI Certified Inspectors: 3,351 Inspectors: 209 Associates: 2,916 Retired Members: 115 Affiliates: 85

Total: 6,676 Members as of 1/7/2020

FREE ASHI Member access to past IW sessions.

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HOW TO GET STARTED: Visit the new ASHI Live Learning Center, click "Login" and enter your member access details.

Visit the Online Learning Center www.homeinspector.org/onlineeducation Request for Interpretation: Ethics for Home Inspectors

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

Know the Standard of Practice: The ASHI Standard of Practice can be found at this link: https://www.homeinspector.org/Standards-of-Practice 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 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: IS IT ETHICAL TO SEND CLIENTS A PRE-MOVE PLANNER THAT INCLUDES ADVERTISING?

We plan to send homebuyers a pre-move planner using the addresses we have from pending sales. Advertisers in the pre-move planner also have the option of sending a follow-up piece under their own branding to homebuyers, but we handle the fulfillments to protect the customer list. The home inspector receives a fixed payment per address and a share of advertising revenues generated.

We have built a system that aims to protect customer data while supporting a marketing strategy that engages a limited number of advertisers in the pre-move planner, and we do not share the distribution list indiscriminately. None of the information—for example, about the condition or features of the home—that are gathered during the inspection are collected or used in any way.

Is this program a violation of the ASHI Code of Ethics?

RESPONSE: The program as described is not strictly prohibited by the current ASHI Code of Ethics; however, members who promote their inspections as "confidential," but also sell client information (without consent) might be viewed as violating Item 2 of the Code of Ethics: "Inspectors shall act in good faith toward each client and other interested parties.".

Compensation refers to any reward or consideration paid for services rendered, whether it is money or other compensation.

The prohibition refers to repairs, replacements or upgrades to all systems and components that are covered by the ASHI Standard of Practice (SoP), regardless of their condition. Services other than repairs, replacements or upgrades to systems and components covered by the ASHI SoP are not prohibited.

QUESTION: IS IT ETHICAL TO PAY A REAL ESTATE Organization an UP-Front fee and a Per-transaction fee to get referrals for New Business?

RESPONSE: No, it is not ethical for a home inspector to pay a real estate organization an up-front fee or a per-transaction fee to get business referred.

Participation by ASHI members and candidates in seemingly similar realty company programs does not mean that those members and candidates are in compliance with the ASHI Code of Ethics. All ASHI members and candidates should critically and independently evaluate whether the programs they participate in are contrary to the Code of Ethics. Violations by others is no excuse.



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Grow professionally and connect with other home inspectors through our Facebook Page @NationalHomeInspectorExam.

Join the conversation about the home inspection profession, business development, questions from the field, and more in our private **Facebook Group "NHIE Home Inspectors"**.

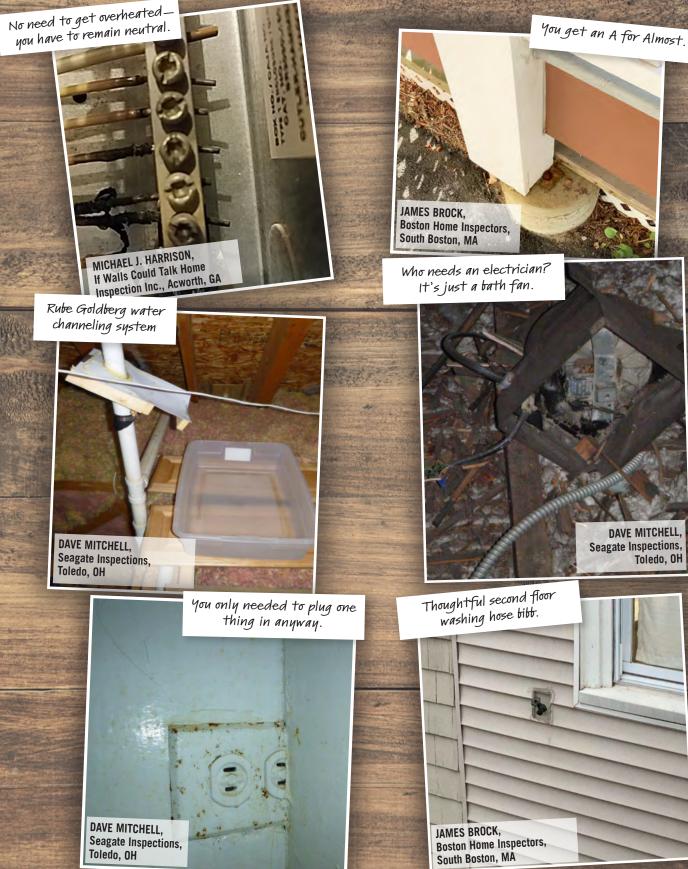


For these resources and more, visit **NationalHomeInspectorExam.org.**



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.



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MEMBERSHIP CORNER

THANK YOU, JANET GEORGE!

By Jen Gallegos, Manager of Membership Services

Greetings, ASHI members! The ASHI team is back in the office after another wonderful and successful InspectionWorld[®], this time in New Orleans. If you missed IW this year, no worries—you can start planning now to attend IW 2021, which will begin on January 31, 2021, in Las Vegas, NV. Stay tuned for more information coming your way soon.

This month, I wanted to share some news about one of our membership staff members—Janet George, ASHI Membership Project Coordinator. Janet has decided to retire after working with the ASHI Membership Department for over 9 years. She loved working with ASHI members and especially helping them with their requests and questions.

Janet started out as a temp worker at ASHI, but because of her hard work, she was asked to stay on for the long term. Over the years, she has worked with many ASHI leaders, including presidents, board members and executive directors, and has seen many changes. Her experience helped others put things into perspective when new changes to our policy or procedures were established. When the staff needed help understanding why a procedure was done a couple years ago, Janet was the one who could easily find the background information and share the history of the decision-making process. Her vast knowledge of ASHI has been a valuable resource for guiding new employees to understand and make the changes required to move ASHI forward. Janet has a broad set of information technology (IT) skills, so she had fun helping our IT Director when our database was not functioning well. She has been a pro at using spreadsheets to create reports and charts that have helped ASHI leaders understand the numbers.

In addition to analytical work, Janet worked closely with leaders of multi-inspector firms to assist with the onboarding of their new inspectors, creating invoices for their companies and providing information to business owners about the benefits and value they receive as ASHI members. ASHI has approximately 120 multi-inspector companies as members, and all of them have worked closely with Janet.

Another project that Janet worked on was the verification process. She was instrumental in helping hundreds of members move up in ASHI—from Associate to Inspector to ASHI Certified Inspector. She also worked closely with our verifiers and our head verifier, Dr. Jim Johnson. Helping our members go through these processes is such a vital part of what the ASHI Membership Team does, and Janet has been a leader in this area.

We are sad to see Janet go, but we are excited that, in retirement, she will explore new and exciting adventures!

Thank you, Janet, for everything you have done for the ASHI community. We wish you the very best on your new adventure in life!



At the 2019 InspectionWorld[®] in San Diego, Janet was recognized by the 2018 ASHI Board of Directors for her many years of service in helping ASHI members and for her solid contributions and dedication to ASHI members.



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