

# ***REPORTER***

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



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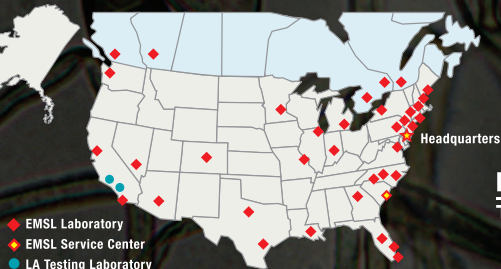


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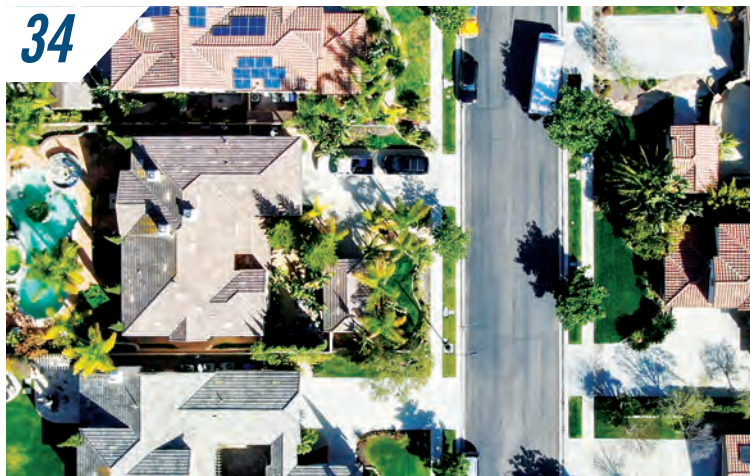
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# Managing Risk

## Your Pre-Inspection Agreement: Limitation of Liability

By Stephanie Jaynes,  
Marketing Director  
at InspectorPro Insurance



*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](http://www.inspectorproinsurance.com/ashiadvantage).*





***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.*

**A**lmost a year after performing an inspection, a home inspector received an attorney-written demand letter for \$4,600. Through their lawyer, the inspector's client argued that their home had "defective roofing which should have been detected in the home inspection." The claimant wanted to be reimbursed for replacing their roof and repairing damage to the interior of the property supposedly caused by the poor roofing.

The inspection report conveyed that moisture was present between the windowpanes of both roof skylights. However, there was no indication of other roof damage at the time of the inspection. And, since the claimant had already made the repairs, there was no way to reinspect the property to examine and document the supposed issues.

Our claims team filed a denial of liability letter on behalf of the inspector, but the claimant persisted and took the case to small claims court. Our claims team prepared the inspector for his appearance in court with counsel on how to argue his point and protect his business, including how to support his signed pre-inspection agreement and its limitation of liability provision.

## WHAT IS A LIMITATION OF LIABILITY CLAUSE?

A limitation of liability provision puts a cap on your financial responsibility for missing or omitting defects. For example, if a home inspector misses a roof leak, the client may demand that the inspector pay for a brand-new roof. The limitation of liability clause can restrict the client's demand to a lesser amount—often the inspection fee or a multiple of the fee.

### LIMITATION OF LIABILITY PROVISIONS BENEFIT HOME INSPECTORS IN MANY WAYS:

**They can deter clients from making claims against your business.** Because clients can only gain a certain amount back, they may be less likely to demand restitution for their perceived loss—particularly if that loss is minimal.

**They may discourage claimants from filing lawsuits.** When your financial responsibility is significantly less than what it would cost to file suit and contest in court, claimants are less likely to take legal action.

**They can limit how much you must pay to resolve a claim.** Even if your clients still file claims, your limitation of liability can cap the amount you will likely extend to resolve those claims.



### WHAT DOES A LIMITATION OF LIABILITY PROVISION LOOK LIKE?

The following is an example of a limitation of liability clause written by our claims team:

*The parties agree that the inspector and its employees are limited in liability to two times the fee paid for the inspection services, and report in the event that the client or any third-party claims that the inspector is in any way liable for negligently performing the inspection or in preparing the inspection report.*

### THIS EXAMPLE CLAUSE ENCOURAGES ENFORCEABILITY IN THE FOLLOWING WAYS:

#### 1. It's reasonable.

The provision does not attempt to cap the inspector's responsibility to \$0. Rather, the clause defines the inspector's liability as double the cost of their services—an acceptable limitation in most jurisdictions.

#### 3. It's in the contract.

By giving your client the opportunity to read and sign your pre-inspection agreement—including your limitation of liability provision—before the inspection, your client has a chance to review and agree to your terms. You also have tangible evidence that your client accepted your conditions, including your limited liability.

#### 2. It's specific.

The clause clearly and concisely explains the limitation of liability and when the limitation applies.



## HOW CAN YOU WRITE A LIMITATION OF LIABILITY CLAUSE FOR YOUR PRE-INSPECTION AGREEMENT?

A limitation of liability provision is enforceable unless:

- a court deems the clause unreasonable,
- an existing public policy negates the clause, or
- a court finds a home inspector grossly negligent.

When considering the first two restrictions, it's important to have local legal counsel assist you in crafting your pre-inspection agreement. Legal assistance can help you cater your limitation of liability provisions to whatever regulations exist in your area. They can also help you avoid incorporating a limitation of liability clause in locations where such clauses aren't permissible.

For example, Alaska, California, Connecticut, Massachusetts, New Jersey, New Mexico, Rhode Island, West Virginia and Wisconsin all have statutes or Supreme Court rulings that potentially restrict or prohibit limitation of liability provisions. Some of these states allow limitation of liability clauses so long as they reduce inspectors' financial responsibility to no less than a certain multiple of the inspection fee. In addition, attempting to enforce a limitation of liability provision in some of these states could result in your license being revoked.

In states that either restrict or prohibit limitation of liability provisions, we recommend only including a limitation of liability clause if it meets the criteria mandated by your jurisdiction, as explained by local counsel. We also suggest that you discuss with your attorney how you might incorporate dispute resolution and arbitration provisions into your agreement. (Learn more about both types of provisions in upcoming Managing Risk columns.)

## MANAGE YOUR RISK AGAINST POTENTIAL CLAIMS.

Remember the home inspector at the beginning of this article? The inspector appeared in small claims court and the judge agreed with the claimant's argument. However, the judge also ruled that the inspector's limitation of liability should hold. The court instructed the inspector to refund the claimant's \$300 inspection fee and the claim closed for the 6.5 percent the initial attorney demand.

Mitigate potential claims and cap your financial responsibility to claimants by incorporating a limitation of liability provision, where permissible, and getting it and the rest of your pre-inspection agreement signed before every inspection.

But don't stop there. While limitation of liability provisions are great risk management tools, they are not silver bullets. Clients can sue and win settlements that far exceed the dollar amount specified in your contract. That's why it's important to carry errors and omissions (E&O) and general liability (GL) insurance for indemnity and defense against claims. Make sure you carry the proper insurance coverage to protect your home inspection business.



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PRESIDENT'S MESSAGE

# THE FUTURE OF HOME INSPECTORS AND INSPECTION ASSOCIATIONS

By Mike Wagner, ACI CRP, 2020 ASHI President



Mike Wagner, ACI, CRP, is President of RAL Inspection Services, a provider of relocation and trust inspections throughout North America. Mike received the President's award for outstanding service to ASHI and has the honor to serve as the 2020 ASHI President. Mike is a member of the Worldwide Employee Relocation Council, from which he earned the Certified Relocation Professional (CRP) designation and was honored to receive the Worldwide ERC Meritorious Service Award. Mike maintains licensing to perform home inspections, wood-destroying insect inspections, and residential radon measurements, and is a certified Level 1 EIFS Moisture/QC Inspector. Mike has authored several articles, and is a frequent speaker and trainer for the relocation and inspection professions.

A

April is Home Inspection Month, so I am looking into my crystal ball to see the future of home inspectors and inspection associations.

Serving in a leadership position within our profession over the past several years, I have had the opportunity to discuss the future of home inspections with an assorted group of respected professionals. These discussions often included the projected role of professional associations like ASHI.





## *BEING INTENTIONAL WITH LEARNING TODAY CAN HELP OUR ABILITY TO EFFECTIVELY ADJUST OUR SAILS TO MAKE SOUND BUSINESS DECISIONS.*

Reflecting on these conversations, I have discovered one thread of consistency: If you ask a dozen home inspectors a question, you will receive at least two dozen opinions. I value these diverse opinions, but when it comes down to it, all of us have to make individual business decisions based on what we believe will position our company for future success.

Years ago, I attended a client's real estate economic seminar in Dallas. The chief economist from one of the country's largest financial institutions impressed the audience with his refined communication skills and expertise. He was considered an expert on economics, and he had the education and experience to back it up. His positive message, along with numerous slides of impressive predictive analytics, demonstrated beyond a reasonable doubt that the housing market was on solid ground, with very little risk projected over the next three to five years. His research and future predictions were virtually bulletproof. Six months later, the housing bubble burst, and our economy was diving headfirst into recession, spurred by a devastated real estate market. The expert could not have been more wrong. I learned that, regardless of how confident one is in predicting the future, it is still widely unknown.

Although the extremely educated economist in this example failed to accurately predict the future, I believe continued education is paramount for business development, regardless of what the future holds. Nothing is guaranteed, but being intentional with learning today can help our ability to effectively adjust our sails to make sound decisions tomorrow in an endlessly evolving business landscape.

Today's disruptors will be tomorrow's disrupted. As key roles in the real estate process shift, today's traditional transaction model will likely be significantly different in the not-so-distant future. I-buyers and other convenience models designed to manage various aspects of real estate transactions are only going to become more sophisticated. I am not suggesting that they will dominate the market, but I am suggesting that their influence has and will continue to inspire creative thought, which promotes change.

## *THOSE WHO LEARN TO ADAPT WILL SURVIVE AND POTENTIALLY THRIVE AS THE RACE TO THE CONSUMER CONTINUES TO EVOLVE.*

Those who learn to adapt will survive and potentially thrive as the race to the consumer continues to evolve. This is true for all real estate professionals, including home inspectors, and it extends to our professional associations.

It is a given that home inspectors of the future will need to continue to be proficient in the technical aspects of performing a home inspection. Staying updated on building practices, defect recognition and technology will be the minimum standard. In addition, a critical future shift could be a refocus from today's level of an "inspection" professional into tomorrow's level of a "business" professional.

From my perspective, regardless of economic conditions, the most successful home inspectors of the future will need to be laser focused on becoming a well-informed business professional. Historically, many home inspectors are outstanding in the science of inspecting a building, but they are less than polished in areas like business management, finance, marketing, sales, strategy and human resources. Shortcomings in these areas will be less forgiving in a more sophisticated real estate future.

Tomorrow's refined consumers will be attracted to inspection business professionals who can provide a product that meets and often exceeds their expectations, while also acting as a trusted source of education and information. This goes well beyond inspection knowledge, a ladder and a flashlight.

The inspection business professional of the future will benefit from the ability to recognize, adapt to, and embrace new and different business practices, technology and strategy. This could include new and creative ways to effectively reach the consumer, offering a diversity of services and providing first-in-class delivery of those services. In other words, the ability to consistently get in front of the consumer to give them what they want, when and how they want it.

Tying this back to the future role of inspection associations, and a commitment to the promotion of ethical practices and professional standards, is fundamental in maintaining consumer trust. This trust should never be compromised.

I do, however, anticipate a shift to a more convenient operational model that is able to provide member value through various channels. Again, I see education as the cornerstone to future relevance of professional associations. From encouraging new inspectors to learn about our profession to empowering experienced inspectors to seek professional development or state-regulated continuing education credits, associations that want to earn the respect and loyalty of these inspectors should take the lead in meeting their educational needs in ways that best fit the learning styles of each individual.

This will range from the in-person experience of education during a local chapter meeting to a flexible online delivery method available 24/7 or a traditional classroom setting, plus others. All learning delivery styles are important and depend on each member's personal choice. Asking members what is important to them and then managing those values from a "member-up" approach will promote enduring success.

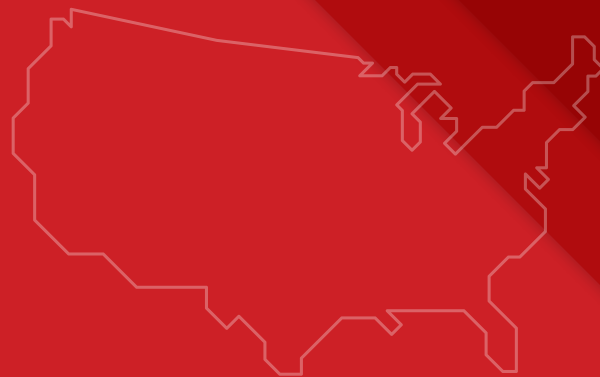
***PROFESSIONAL ASSOCIATIONS CAN ADD  
FUTURE VALUE BY PROVIDING A "POWER BY  
NUMBERS" PLATFORM THAT CAN ENABLE  
THE SMALL INSPECTION BUSINESSPERSON  
TO RECEIVE REAL BENEFITS, INCLUDING  
HEALTH INSURANCE, THROUGH THEIR  
MEMBERSHIP IN A LARGE, ORGANIZED  
PROFESSIONAL ASSOCIATION.***

This will prove to be an increasingly competitive future market for associations and the real winners will be the members. At the end of the day, the savvy business-focused inspector and the well-organized association that provides authentic and tangible member value will stand a much better chance of achieving success and remaining relevant in the future.

*Michael G. Wagner*



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## MEMBER RELATIONS COMMITTEE

# INTRODUCING THE NEW ASHI MEMBER RELATIONS COMMITTEE

By Brendan Ryan, ACI, Kevin Vargo, ACI, Steve Cross, ACI

## ASHI, UP TO SPEED

By Brendan Ryan, ACI

Bylaw changes address decision making, structure, member demographics and more.

During the last two years, the normally sleepy corner of ASHI known as the Bylaws Committee was more akin to a beehive of activity! The Committee oversaw a series of changes intended to modernize the governance structure of ASHI and align with the best practices of association management. Sounds a bit boring, right? But not so!

The first order of business was to address the issue of how long it takes to have a valid membership vote for the purpose of pursuing an initiative, changing a bylaw, and changing or creating a Standard. The voting period is 45 days, but it regularly would take a year or more to complete a vote. Interestingly enough, the vote to improve this issue was passed on time with a considerable majority approval. Since then, all subsequent votes have been completed on or very close to schedule. ASHI is now able to be decisive in a timely manner and not be so much a "big ship to turn," an excuse commonly used for many years that I personally have come to abhor.

Part of that same vote was an inclusion to allow errata changes to the Bylaws without the need to bring these to a full membership vote. Errata changes are nonsubstantive, or more commonly known as housekeeping changes, corrections or clarifications. These types of changes were historically not made in a timely manner due to the reluctance of ASHI to bother the members with required Bylaw votes to correct such things as grammar, spelling and punctuation. Allowing for errata changes afforded the Bylaw Committee the opportunity to do a full review of the Bylaws to address not only these nonsubstantive items, but also the appropriate location of provisions, remove sunsetted provisions, correct to assign erroneous wording, make clarifications and more. The result is a much easier read, correct and up-to-date version of the Bylaws that allows for easy reference when ASHI leaders make decisions.



*Brendan Ryan, ACI, is a 28-year member of ASHI and PRO-ASHI Pittsburgh. He has served ASHI on the national level since 1998. Currently, Brendan is the Bylaw Committee Chair and Chair of the Special MRC Formation Committee. He was instrumental in the creation of the ACI program and twice chaired the ASHI Certification Committee. Brendan currently serves the profession as President-Elect of the Examination Board of Professional Home Inspectors.*



*Kevin Vargo, ACI, has been an ASHI member since 1998. He is General Manager of H&J Freile Home Inspection, Inc. He is a Past-and current President of the Garden State Chapter, is Chair of the ASHI Complaints Committee, is a member of the ASHI Certification Committee (ACI) and continues to serve on task forces. He is the recipient of the John Cox and Philip Monahan awards.*



*Steve Cross, ACI, is owner of Cross Inspection Services LLC in Michigan and is a 203k HUD Consultant. Steve is a longtime member of ASHI and is currently serving on the ASHI Board of Directors.*



We realized while doing the errata change exercise that the Bylaws had not undergone a full review in many years. There were many provisions that ASHI has stayed true to since its founding; however, while the Bylaws were created with good intent decades ago, we found that some items were now hindering ASHI's ability to be nimble and more responsive to its modern-day membership.

This assessment became a portion of the report compiled by the ASHI Relevance Task Force. Relevant suggestions to the Bylaws were used as a guideline for the revamping project of ASHI's guiding document. In brief, the findings with respect to the Bylaws include the following:

- **ASHI needs a culture change. This includes every member at one level or another and staff. The Society needs to be nimble, innovative, efficient and effective. Adversarial relationships within ASHI structure need to be resolved.**
- **ASHI's governance model is inefficient and ineffective. ASHI spends too much time and too many resources on governance. In order to adapt to the new market, ASHI's governance model must also adapt.**
- **The nomination process for elected positions does not follow best practices for an organization of ASHI's size.**
- **The mission of providing communication between members and the Board is no longer necessary in the current environment. There should be a new positive mission that will help ASHI provide better member value. This would include an evolution of the Council of Representatives (CoR) to an all-inclusive Member Relations Committee that would have oversight of the Membership Committee, Chapter Relations and Legislative Committee.**
- **Chapters are becoming less relevant, especially to younger members who prefer other means of communication. Chapters can, however, provide value if led by committed local leaders. Being an ASHI member should be a primary objective of the Society, with the value of chapter membership being an addition to that.**

These results were very telling, as well as frank. The Task Force was diverse and representative of non-chapter members, chapter and CoR members, and members of the Board of Directors. Their report and findings were valid, giving the Bylaw Committee goals for each of the areas. Not all of their suggestions were able to be fully achieved, but through a series of informational conference calls, group meetings and in-person negotiating during the Leadership Development Conference (LDC), a document that was acceptable to all was created. No one party got all they wanted, which is a sign of good negotiating, and represents the desire of all to move forward for the benefit of ASHI and its members.

A few of these changes were very substantial and were driven by technology, our evolving demographics and a desire to make better use of our volunteer members' time:

**A reduction in the size of the Board.** To allow for more efficient in-person meetings and easier coordination of electronic meetings, four positions were removed from the Board of Directors (BoD). In addition to the benefit of time efficiency, there is a reduction of approximately \$25,000 in BoD meeting expenses.

#### **All voting members can serve on the Board as Directors or Officers.**

In the past, chapter members comprised the vast majority of ASHI membership. Due to factors including technology, logistics and personal time, among others, the trend has turned so that the majority of ASHI members are no longer affiliated with chapters. With that realization, we have shifted to allow all voting members to run for open positions on the Board. Previously, Directors were elected by a vote of only the CoR. Now, all ASHI voting members may participate in the election of your Directors to be more inclusive of the entire membership.

**Combined Nominating Committee.** The Officer and Director nominating committees were large, volunteer-intensive groups. Due to the reduction in Board size and larger pool from which our candidates will come, this job can be more efficiently done by a smaller group. In addition to making changes to the structure of the Nominating Committee, we also have made its task easier by removing the petition process. Now, all eligible candidates will be included on the ballot.

**Renewed dedication to all ASHI members while continuing to recognize the importance of chapters.** Way back in the day, chapter members dominated the demographic of ASHI members...so much so that at one point, there were 52 directors on the Board to represent each chapter! More recently, with the Board being comprised of primarily chapter members only, it was only natural that topics gravitated in that direction. With ASHI's change in the number of chapter to non-chapter members, it became evident that ASHI's decisions need to benefit the **entire membership** as a priority.

However, be assured that chapters will continue to present a great benefit to ASHI members. They will not only be supported, but expanded through the implementation of Meeting Groups that can get together locally, face to face, or nationally online. These groups also can be started for the purposes of specialty inspection interests such as infrared (IR), drones and more. The ability to join Chapters or Meeting Groups is recognized as a main benefit of ASHI membership, which allows for networking, education, cooperative marketing, group purchasing, legislative support and more.

**Creation of the Member Relations Committee (MRC).** At one time, there were 52 Directors on the Board. This number was unsustainable, both in terms of productivity and financially. The solution was to create a Council of Representatives (CoR) that sent a single representative to the Board. The year was 1995 when Bill Sutton took the helm of the first CoR. Most people were still communicating by landlines, snail mail and fax, and it was by those means that the CoR disseminated "timely" information to chapters and members. Fast forward 25 years, and we still were using that same structure.

However, as a result of innovations mostly in communication technology, the need for that large group and waterfall style of information delivery has passed. In the biggest change made in many years, the CoR evolved into the new Member Relations Committee (MRC), which is a standing committee within the ASHI Bylaws. The MRC will work together as a whole or in subcommittees to develop or provide benefits to the members of ASHI in terms of Membership, Chapter Relations and Legislative Relations.

*Continued on Page 16*

Continued from Page 15

***The MRC is designed to be a highly functional, forward-thinking group.***

*—Brendan Ryan, ACI*

The MRC will be smaller than the CoR in that it will be limited to a range of 12 to 30 participants representing all ASHI members. The MRC will annually make its own decision, based on its needs and goals, of how many people will be on the committee. Also, based on those same needs and goals, the MRC will annually select from the applications received to determine who its new members will be. This practice eliminates the “popularity” aspect of an election and utilizes the committee’s own desire for success as the driving factor. This also eliminates the feeling candidates may have of “losing” an election, as the committee population decisions will be based on the immediate personnel needs and specific talents needed to achieve goals.

For example, if the MRC sees it is becoming weak in education, they can fill that void with a candidate who is strong in educational skills. If your particular strengths do not match those needed, you may not be selected...not because you are a bad candidate, but simply because your skills did not match the needs of the committee for that year. ASHI members who want to be part of the MRC should apply annually, as needs will change every year.

By the time this article is published, the members of the first MRC will already be at work. However, at least four new members will be needed for next year’s committee. The MRC is designed to be a highly functional, forward-thinking group. Please give serious consideration to applying to this committee when its call for volunteers is posted. Not only is the MRC an important way for you to participate in ASHI, it is also a great stepping stone and educational experience for those who have intentions to serve on the ASHI Board of Directors.

These most recent Bylaw changes were approved on time and with an incredible approval rate of 85%. Great strides have been made in improving ASHI’s inclusion of all members, its governance structure, the speed of decision making, fiscal savings and the efficient use of volunteer time—all efforts that are paramount to the future and success of ASHI.

The main takeaway from the Relevance Report was that ASHI needs to be a nimble, proactive association in terms of actions and benefits. With these Bylaw changes, ASHI’s reputation as being “slow to respond” has come to an end. We may not be a speedboat, but thanks to the efforts of many, ASHI is no longer “a big ship to turn.”

# THE CREATION OF THE MEMBER RELATIONS COMMITTEE—TWO VIEWS FROM THE INSIDE

## View 1

*By Kevin Vargo, ACI*

By the time you read this article, the inaugural Member Relations Committee (MRC) has been seated and is hard at work planning their activities. Many of you likely received solicitations to join this new and important committee. I hope you took some time to consider completing the application or, even better, applied to be a part of it.

So, how did we get here and what’s the MRC all about? Well, it started with the recent adoption of amendments to ASHI’s Bylaws. The Council of Representatives (CoR) was discharged after many years of valuable service to ASHI. The CoR was used as a vetting process for our Directors, listened to the concerns of the ASHI membership through selected representatives, carried information from ASHI leadership back to the chapters and allowed for the CoR Speaker to be an invited guest of the ASHI Board of Directors.

The Bylaws now allow for a larger, more diverse pool of potential candidates who wish to seek positions like Officer or Director on ASHI’s Board, and better communication between members, staff, the Board and chapters. Communication has become far more efficient than the days when the best technology we had was a fax machine!

The Bylaws also mandated the formation of the MRC as a standing committee of ASHI. The purpose of the MRC is to make recommendations to the Board regarding membership requirements, membership value, chapter relations and legislative relations. The MRC is to be led by a chairperson selected by and from within the MRC. The chairperson will be an invited guest on the ASHI Board of Directors. The MRC may include 12 to 30 voting ASHI members. The MRC will encompass the previous roles and replace the Chapter Relations, Legislative and Membership Committees.



When the ASHI Board decided to implement and establish this new MRC, its first step was to develop a plan to staff and guide it. To accomplish this, then-President Scott Patterson formed a task force chaired by Brendan Ryan and staffed by Dale Shriver, Steve Cross and me, with assistance from Assistant Executive Director Mike Rostescu.

Our first task was to formulate guidelines to help the new committee staff and manage itself. We felt this was important, so once the initial committee members were seated, they could begin work on the needs of the membership rather than using time and resources to plan their own governance. We developed a document to establish their internal governance and structure, but allowed enough room for them to adjust their procedures as the committee grows and develops.

Once we had a workable plan in place, we presented it to the ASHI Board of Directors at its January 2019 meeting at InspectionWorld®. By vote of the Board, our task force was established as a Special Committee to allow us certain authority to move forward. We also held an informative meeting and workshop at IW, which gave us an opportunity to hear feedback from members and for us to explain where we were in the process.

The final step was to seat the initial committee. We developed and distributed applications for interested members, and we were happy to see that so many members were interested in serving ASHI! The Special Committee decided to seat 12 members for the initial MRC. This number would allow complete latitude to the MRC to decide if they needed more members moving forward. From the applications we received, we were interested in developing a diverse committee whose membership would include veteran and newer members, sole proprietor and multi-inspector groups, chapter members and nonchapter members, as well as those with specific talents in areas such as chapter relations, legislation and member value ideas.

Once the MRC is fully functional, our Special Committee will dissolve, and we will all sit back and see where this goes—this process has been very much like planting a seed and watching it grow!

The responsibilities of the MRC will be great. All of us who served on the Special Committee understood the importance of our work. With Brendan's guidance, we worked efficiently and without outside influence to accomplish our goal. We believe, collectively, that we produced a workable plan with which the MRC can commence. We are confident that we selected the best candidates for the MRC and we hope that you, the members, are satisfied with the membership of the MRC.

If you submitted an application but were not selected, do not fret! We limited the first year of the MRC to a certain number of available positions, but the MRC will retain all of the applications received so far to continue to staff the MRC as needs dictate.

## View 2

*By Steve Cross, ACI*

Basically, the members of the Member Relations Committee Creation Team were hand-picked to be on the team. Now, when someone tells you that you have been selected to serve on a committee, it instills a sense of pride and a willingness to work extra hard.

But then I remembered using the same psychology on my kids when they were young to get them to do extra chores around the house! Bottom line, it still works.

I had known Brendan before, and was always impressed with his work ethic and his ability to work with details and make them come together. I had heard of Dale and Kevin; however, I did not know them personally. After our first GoToMeeting conference call, I realized I was part of a super group of people with a very big task to bring to fruition.

I had been a member of the CoR prior to being elected to the ASHI Board of Directors. I knew I had colleagues on the CoR whom I hold in very high esteem for their contributions to ASHI, and I also knew we would get a lot of pushback for what we were trying to do.

However, times change, people change and we can't always do business the same way we always have done. I retired from General Motors in 2008, where I spent 35 years, serving as an 18-year-old hourly line worker and moving up the ladder to upper management, so I have certainly seen things change and I know that if you don't keep up with changes, you are suddenly at the back of the pack wondering what happened.

ASHI is ready for a change, and the MRC is designed to take these changes into consideration by involving all the members of ASHI to give a voice to both local chapter and nonchapter members. The numerous self-nomination forms we received from many nonchapter members is proof that one of the objectives of the MRC—to include the voice of everybody—is being achieved. I look forward to seeing the next great steps this MRC will make for the good of all of ASHI.

***We are confident that we selected the best candidates for the MRC, and we hope that you, the members, are satisfied with the membership of the MRC.***

*— Kevin Vargo, ACI*

# SMART INSPECTOR SCIENCE

## STAIR RAIL MUST BE “GRASPABLE” FOR SAFETY

**N**ever, never, never miss a safety issue during a home inspection! You'll see many defects related to stairs. Steps may not be secured to the home or a footing. The rise and run vary and may be dangerous. If a door swings over a stair, the landing may not be large enough. The stringer may be cracked or cut too deeply for the treads. Treads can be loose or tipped. The list goes on.

But here's a detail you might be missing: Do you check whether stair handrails are graspable?

### WHAT IS “GRASPABLE”?

The handrail must allow a firm grasp. If a person can't securely grasp a handrail, it isn't safe. The most obvious defect is when there isn't any handrail (Photo 1).



Photo 1. No railing.

When there is a handrail, do you just accept it as is, or do you inspect it carefully? In this case, we have precast steps (Photo 2). The rise may not be uniform. Notice the typical rusting exterior railing. We would check whether the railing is securely mounted and the openings on the side are not too large.



Photo 2. Metal railing.

**BUT WHAT ABOUT GRASPABILITY? THE THIN METAL SECTION ATOP THE RAILING WOULD NOT MEET THIS REQUIREMENT BECAUSE THE CROSS-SECTION IS TOO SMALL.**

### CHECK INTERIOR STAIRWAYS, TOO

This stairway in a contemporary home uses clear glass to fill the gap between the rail and the steps (Photo 3). The outer surface of the railing (not visible in the photo) has no “finger recess”—that is, no notch or groove to enable

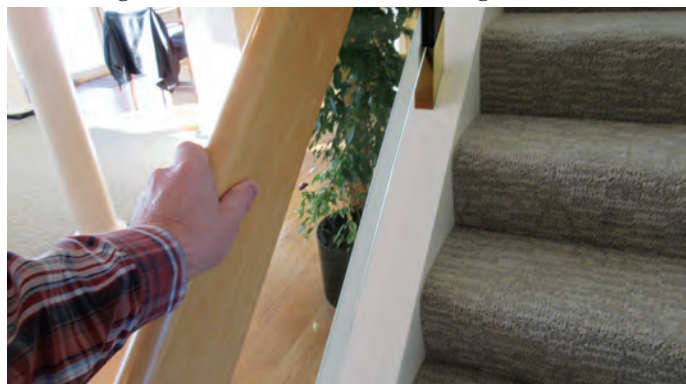


Photo 3. Interior railing.

a grasp. This attractive modern handrail is not graspable, so it isn't safe.

### WHAT YOU SHOULD DO

During your inspection, check all details of stairways and handrails. Often, you can tell whether something is wrong just by walking down the stairs and grasping the handrail. Your brain wants those steps to be uniform and even, and it wants the handrail to enable a firm grip.

Note the standards for a graspable handrail (Illustration M089). There is a minimum and maximum diameter. There must be clearance for a good grip. A finger recess is required if the rectangular perimeter exceeds the maximum.

Note that a 2 x 4 or 2 x 6 railing does not meet these standards. In addition, you should check local standards for additional requirements or variants.

Don't miss a handrail that is not graspable. This is an important safety detail.

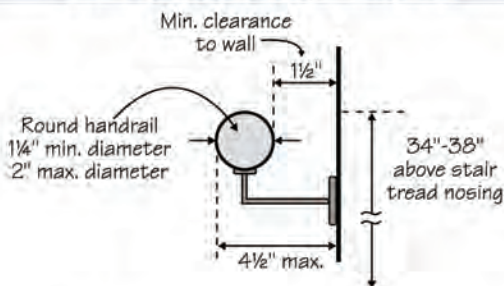


Tom Feiza has been a professional home inspector since 1992 and has a degree in engineering. Through [HowToOperateYourHome.com](http://HowToOperateYourHome.com), he provides high-quality marketing materials that help professional home inspectors educate their customers. Copyright © 2019 by Tom Feiza,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

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## Stair Handrail Requirements



Rectangular perimeter should be between 4" min. - 6 1/4" max.



If rectangular perimeter is greater than 6 1/4", a graspable finger recess is required.

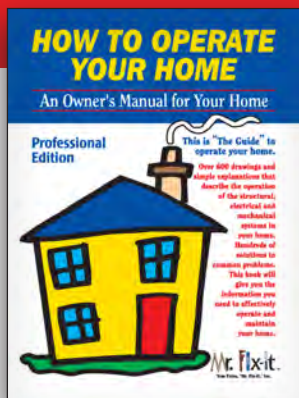
Handrails provide a graspable surface along stairs. A 2x4 does not meet requirements. Check with local code authorities.

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Illustration M089 Stair Handrail Requirements.

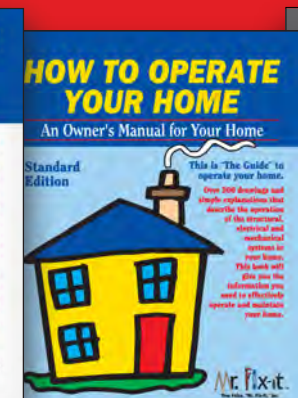
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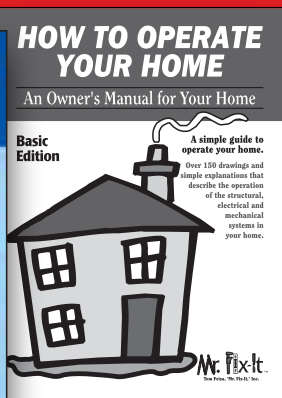
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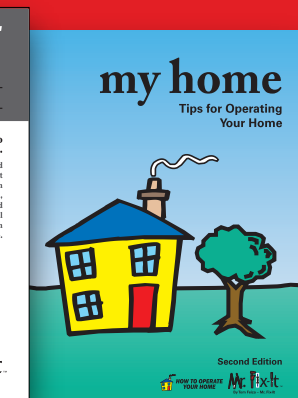
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# FIBER CEMENT SIDING: DISTINGUISHING FACT FROM FICTION

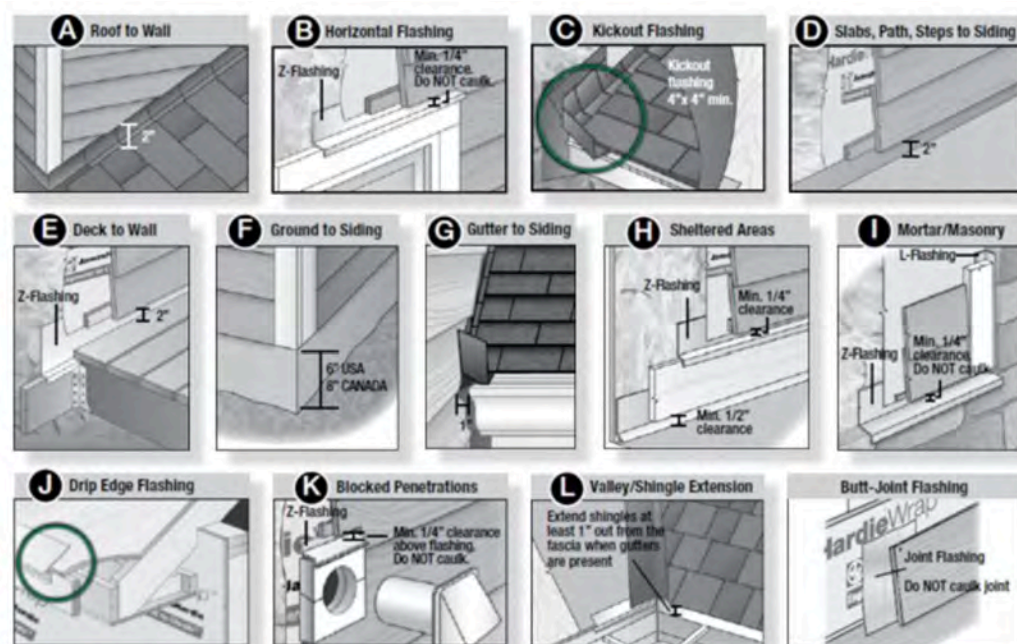
By Dylan Chalk, ACI

Dylan Chalk, ACI, is the owner of Dylan Chalk House Talk real estate school, cofounder of ScribeWare LLC report-writing software ([www.scribeware.com](http://www.scribeware.com)); owner of Orca Inspection Services LLC; and the author of The Confident House Hunter ([www.dylanchalk.com](http://www.dylanchalk.com)). Dylan is a Washington state-licensed home inspector, structural pest inspector and a licensed real estate clock-hour instructor. Chalk is a member of ASHI and the President of ASHI Washington Chapter (2018-present), and he has performed more than 6,000 structural home inspections.



**F**iber cement siding is now the most commonly installed siding in some climate zones. The largest manufacturer has an excellent installation guide. Fiber cement siding should be easy to inspect: It's right or it's wrong. The problem is, it is never installed perfectly and it can be tricky to distinguish common installation errors from serious dysfunction. Adding to the confusion, it is not always clear where the manufacturer is making installation recommendations or installation requirements. James Hardie Building Products Inc. has 13 items that they consider critical to durability, which they refer to as CTDs (Box 1), but a host of other installation recommendations are made for cosmetic reasons. So, how can we advise our clients?

### CRITICAL TO DURABILITY (CTDs)



Box 1. James Hardie's critical to durability items (CTDs).

I have taught several classes with representatives from James Hardie Building Products Inc. aimed at dispelling common myths about fiber cement siding and discussing some tricky situations that can arise when inspecting these siding systems. Although I cannot explain in detail every problem or installation related to fiber cement siding in this article, I will share a few highlights that I hope will prove helpful.

## A NOTE ABOUT MANUFACTURERS OF FIBER CEMENT SIDING

Fiber cement manufacturers have done a poor job marking their products so they can be distinguished from each other after installation. In my region, James Hardie has more than 95% of the market, so it is likely that the fiber cement siding I am inspecting is a James Hardie product. That said, it can be difficult to be certain and other brands of siding may be more prevalent in other regions of the country. If I reference fiber cement installation guidelines in my reports and I am not certain it is a James Hardie Product, I use the following language:

*Manufacturers of fiber cement siding have done a poor job helping inspectors and consumers distinguish their products after installation; fiber cement siding products have few if any distinguishing characteristics. Where needed, this report will cite James Hardie manufacturer's installation requirements for reference because they are the most common manufacturer of fiber cement siding and the various manufacturers seem to share similar installation guidelines. However, reference of these guidelines in this report does not ensure that the fiber cement siding installed here is a James Hardie product.*

## COMMON INSTALLATION MYTHS AND GRAY AREAS

### 1. Cap-over trim detail is allowed by James Hardie.

**PARTLY TRUE.** The cap-over trim detail is something that has never made sense to me and creates a great deal of confusion on home inspections (Photo 1). Some inspectors do not consider this a defect, but other inspectors do. The International Residential Code (IRC) specifies that all horizontal flashing (or trim) details should be flashed in a weatherproof fashion (Box 2).

I cannot understand how the cap-over detail meets code and yet, Photo 1 shows new construction, inspected and approved by my local authority having jurisdiction (AHJ). The builder's argument here is that the flashing and flange on the window frame are the flashing for this penetration, and the unflashed trim is considered "sacrificial," like a window shutter. While this may be accurate, it seems to be a poor quality detail and one could argue that water could seep around the nail penetrations where the trim nails penetrate the siding. If nothing else, this detail provides an excellent place for ferns to grow and I feel the need to report on this as a vulnerable detail that will likely require future maintenance.



Photo 1. Cap-over trim detail on new construction.

## 1405.4 Installation of Wall Coverings .4 Flashing

### 1405.4 Flashing

Flashing shall be installed in such a manner so as to prevent moisture from entering the wall or to redirect that moisture to the exterior. Flashing shall be installed at the perimeters of exterior door and window assemblies, penetrations and terminations of *exterior wall* assemblies, *exterior wall* intersections with roofs, chimneys, porches, decks, balconies and similar projections and at built-in gutters and similar locations where moisture could enter the wall. Flashing with projecting flanges shall be installed on both sides and the ends of copings, under sills and continuously above projecting *trim*.

Box 1. Reference from the IRC regarding horizontal flashings.



## HardieTrim - Install

Interestingly, when I have spoken with James Hardie representatives about this detail, they have some new designs that they recommend when builders are using Hardie Trim products. These new details include a header detail, in which the Hardie Trim is led to the siding and flashed on the header trim piece, and a cap-over detail is used for the remaining three sides of the trim below the header (Figure 1). This detail is new and has not made it into the Hardie manuals as of the publication of this article, but Hardie is contemplating this.

*Note: Hardie does not state a position if unflashed wood trim rots and fails because the unflashed wood trim is not their product. So, the trim detail shown in Figure 1 is only a recommendation for Hardie Trim.*

### 2. The Hardie warranty covers the entire siding installation.

**MYTH.** This is not true. James Hardie makes a product: fiber cement siding. If you use their product and install it to their installation requirements, they guarantee that their product will not break down and fail. However, if a board fails that is not installed correctly (for example, a board in ground contact), Hardie will not guarantee that board, but this does not void the warranty for the rest of the boards that were installed correctly. The Hardie warranty is board-by-board and does not extend to the performance of the entire siding installation or to other siding materials and products that could have been used in conjunction with their siding. In theory, a siding installation could have numerous failures where water is penetrating the siding and, while Hardie would not approve of such a poor installation, their concern and warranty are focused on their product, not the installation, the house or even the wood trim, which is not their product.

### 3. Back-flashings at butt joints are required.

**PARTLY TRUE.** Since 2008, Hardie has recommended a back-flashing detail for their installations (Figure 2). If you are inspecting the Hardie pre-finished product, back-flashings behind butt joints are required, as caulking cannot be used for cosmetic reasons. If the fiber cement siding is to be painted, the use of back-flashings is recommended, but not required. The joints can be left in moderate contact and caulk can be used to seal the opening. This is clearly less reliable, requires a higher level of maintenance and is unsightly, as caulk lines are visible, but the caulked butt joint detail is allowed.

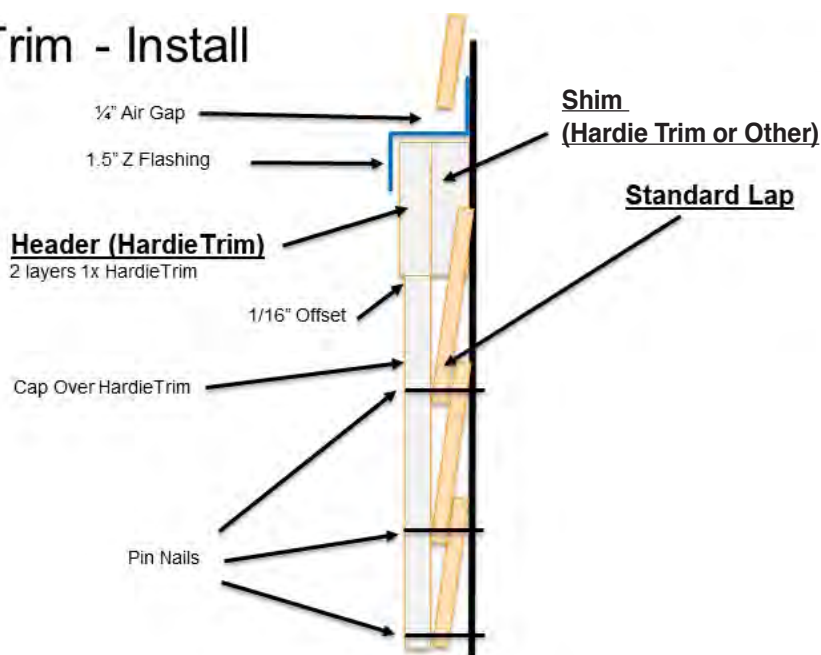


Figure 1. The proposed Hardie Trim Header Detail.

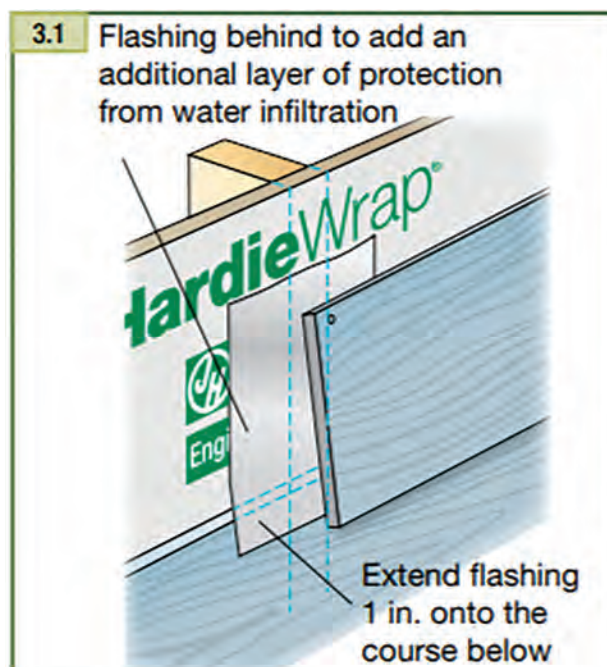


Figure 2.

## FIBER CEMENT SIDING IS MADE OF 98% CEMENT WITH 2% WOOD FIBER TO BIND THE CEMENT TOGETHER.

4. James Hardie siding cannot be both blind nailed and face nailed.

**PARTIALLY TRUE.** While James Hardie does not recommend designing and installing a complete siding system with both blind and face nailing, they do allow for double nailing to repair localized areas of loose siding. This is referred to in Technical Bulletin 17 (Box 3). This repair nailing schedule can be recommended for areas of siding that are loose or have been inadequately fastened, high-nailed or have over-driven fasteners.

this brings up one of the more difficult things I find in even mentioning some of these details during a home inspection: What if the repair you recommend is botched so badly that the owner of a house would be better off living with a detail that is not done correctly?

The fact is, it is common to see details that are incorrect when inspecting siding installations. However, many incorrect details may not be worth correcting, as the repair could risk causing more damage than leaving the issue unrepaired. An example of this is when a concrete patio has been poured over the siding (Photo 3). This is

### TECHNICAL BULLETIN 17

*Fixing loosely installed boards either by high nailing insufficient nails, or over-driving nails.*

#### DOUBLE NAILING

Double nailing refers to the combined use of blind nailing and face nailing. Double nailing may be applicable in circumstances of repair or when a correction is necessary to meet fastening requirements that would otherwise require replacement of the siding. Additional care must be taken to assure that fastening of the face nail does not contact the blind nail and that spacing does not induce damage to the lapped plank.

With double nailed assemblies, the wind load value for face nailing is not additive to the wind load value for blind nailing. To determine the wind load value for a double nailed assembly locate the blind nailing and the face nailing wind values as listed in the product's evaluation report (ICC-ES ESR-2290), the greater of the two wind load values shall be used.

*Box 3. Slide from James Hardie showing Technical Bulletin 17.*

5. Mushrooms growing out of the siding butt joints is a big deal (Photo 2).

**FACT.** Fiber cement siding is made of 98% cement with 2% wood fiber to bind the cement together. This product will not support the growth of fungus. If you see mushrooms growing between the joints in the siding, the siding system and weather barrier below have failed, and the mushrooms are growing out of the sheathing. Discovery of mushrooms on a fiber cement installation should trigger a big red flag and an important comment in your report to recommend having an additional inspection of the siding installation, and indicating that there is likely concealed water damage.

6. Penetrations in fiber cement siding greater than 1½ inch should be blocked and flashed, and all openings should be sealed properly.

**FACT.** Hardie spells this out in their installation guide by stating that most penetrations will require blocking and flashing, so this may require some “planning.” In my experience, this is one of the most common installation defects. Hardie does spell out that if a block is retrofit, it should be cut in half and weather-cut to shed water, so when you see this on new construction, there is a provision for correcting the installation error (Figure 3). However,



*Photo 2. Mushroom growing out of siding.*



## Figure 13 Block Penetration (recommended for HZ10)

not correct, but repair at this point would require removal and replacement of the concrete patio. Unless there is some evidence that damage is being caused at the time of inspection, it is hard to say that this is worth correcting at this time, especially if the concrete is protected by a roof overhang. I am aware that some inspectors may not agree with me on this point, and that each installation and situation needs to be considered on a case-by-case basis, but this is my view on some installations.

### TRYING TO PROVIDE SOUND ADVICE

Some of you may be thinking, “Just recommend additional inspection and move on” or “It’s not our job.” But I believe that the advice we give to our clients has a direct bearing on our reputation and it matters that we provide the soundest advice possible. To this end, I often state that some incorrect details are not worth correcting at this time. This can be an uncomfortable statement to deliver, because it suggests that something is wrong and not worth fixing. I can understand why some may wish to avoid making these types of statements. These are the tricky business decisions we make as inspectors, and dealing with these decisions is why I try to explore this topic in my fiber cement siding class and in this article.

The following general comment is an example of how I might use my inspection report to describe an installation that seems to be doing pretty well, but has a few problems that can be repaired and some problems that cannot be repaired:

*Visual inspection of the fiber cement siding installation showed the need for repairs, as well as some installation details that are not consistent with modern manufacturers installation requirements. This is typical for this age of construction. Some of the items noted can be repaired or improved, while other items will not be cost-effective to correct until a larger re-siding is needed. Consult with a qualified contractor to further investigate the siding and repair as recommended to prolong the useful life of the siding. Examples of observations noted during inspection include: ...*

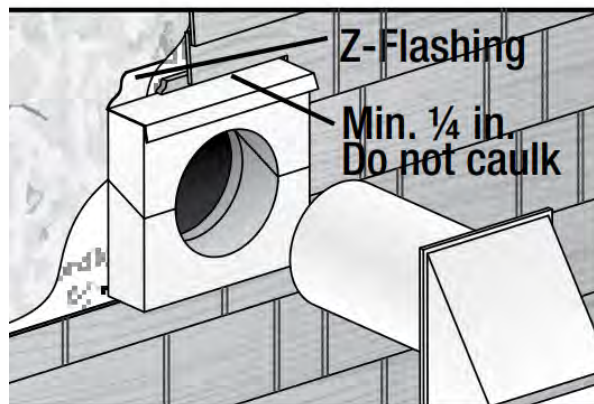


Figure 3. Slide from the James Hardie HZ 10 guide showing a mounting block detail.



Photo 3. Concrete Installed in siding contact—a common installation error that is typically not cost-effective to correct until needed.

After making this general comment in my report, I provide a bulleted list of specific observations that I noted during my inspection. I also provide related photos and captions.

I hope the sample language and technical discussions help you handle your next inspection of a fiber cement-sided house. I am available to teach a class about fiber cement siding to your ASHI chapter if you would find a longer presentation helpful. Friendly feedback is also most welcome; we are always learning and getting better.

*The author thanks the ASHI Technical committee for their excellent review and helpful suggestions for this article.*

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# The Future of Google Search

Five Must-Know Trends  
for Local Businesses and  
How to Leverage Them

By Kristen McCormick, ThriveHive

**“Zero-Click” Searches**  
**Quality-Based Results**  
**Near-Me Searches**  
**Visual Search Results**  
**Voice Search**





*Kristen McCormick is the Content Marketing Manager of ThriveHive, where she strives to simplify online marketing for business owners. She specializes in search engine optimization with a particular focus on local business.*



**G**oogle is the go-to for consumers today to find products and services best suited for them. Capturing more than 90% of the market share, Google isn't among the top search engines; it is the top search engine.

As a result, you can be certain that a Google-focused marketing strategy is necessary for the long-term success of your home inspection business. What you may be less certain of, however, is exactly what that looks like. Google may be one of the world's most trusted brands, but that doesn't make it any less mysterious. Plus, it's always evolving. So how can you stay relevant in search?

Five important trends for Google search can help you understand the direction Google is headed. For each trend, there are specific action items that you can take to "get found" and attract customers online in 2020 and beyond.



## #1: “Zero-Click” Searches

If you haven't noticed, Google search results pages have drastically changed over the past decade. They're no longer just a list of 10 websites. Now they are a mixed media, interactive page with answer boxes, information cards, accordion menus and more. Google is moving toward a model of providing searchers with the information they need without having to click past the results page. This is especially true for consumers searching local businesses, thanks to Google My Business.

Your Google My Business listing appears on Google Maps and the local results of Google Search. A complete profile will display the information a consumer needs to make a decision about your business—and even contact you—without visiting your website. It's partly for this reason that the “Godfather of Local Search” Mike Blumenthal calls Google your new homepage.

### What you need to do

To ensure Google connects your business with nearby home inspection seekers, you absolutely need to get listed.

## #2: Quality-Based Results

Back in the good old days of about 2005, Google ranked web pages based largely on the text of the page. This enabled low-quality pages that were simply stuffed with that keyword-to-rank in results. Now, its algorithm is more robust, factoring in security, performance and user engagement. This enables it to identify and reward pages that deliver high-quality content through the best user experience.

The same is true for Google My Business profiles. Google won't rank your listing in results simply because it matches the zip code. It looks for listings that are accurate, active and acted on by searchers.

### What you need to do

The key takeaway here is that Google My Business is no longer a “set it and forget it” platform. It's an account that needs regular maintenance.

#### Keep your information accurate

Trust is the name of the game with Google. Update your contact information as needed and verify holiday hours accordingly. Make sure your information is consistent with other listings across the web. Mismatches that cause Google to raise an eyebrow can hurt your rank.

#### Post regularly

An active presence signals to Google that your business is alive and thriving, giving it more confidence to send its searchers to you. Make use of GMB's social posting feature and keep searchers up to date on events, promotions, announcements and new offerings. Posts expire every seven days, so you really have to keep up with this one.

### Create a Google My Business profile

To create a Google My Business (GMB) profile, go to [Google.com/business](https://Google.com/business) and create an account.

### Claim your listing

To have control over your profile, you need to claim your listing. To do this, search for your business name on Google Maps. If your business appears, select “claim this business” and follow the instructions. If your business doesn't appear, you'll need to add your business as a place first and then follow the steps.

### Provide all of your information

You'll eventually want to fill out all fields of your profile, but when you start off, you can just cover the basics like contact information and category. Your category is especially important, as it allows consumers to find your business without knowing your business name. Feel free to select multiple relevant categories, as this is a best practice.

### Update your photo library

Keep your photo reel fresh with new pictures each week. Include pictures of your staff, the different properties you inspect, the inspection process and happy customers (with their permission).

### Earn reviews

One five-star review from 2013 is not going to cut it! Consumers trust and rely on what fellow consumers have to say about a business. Google knows this and rewards businesses that have a healthy review presence. To get more reviews, it's simple: **Ask for them.** It may feel awkward, but the truth is, customers are happy write them; they just need a prompt. Ask via email, explaining that their input helps other homebuyers to make informed decisions. Or, if a client thanks you in person, express that you'd really appreciate it if they could write a review with what they just said.

### Respond to reviews

Responding to reviews is another way to check in and remind Google that you're active and attentive. Your responses also give your prospects important information, indicating that you care about customer feedback. By thoughtfully crafting responses, you have an opportunity to express your personality and demonstrate how well you communicate.

### Answer questions

Your Google My Business profile has a Q&A section. Not only should you answer the questions that come up here, but you should also seed this section yourself to provide pertinent information ahead of your customers.

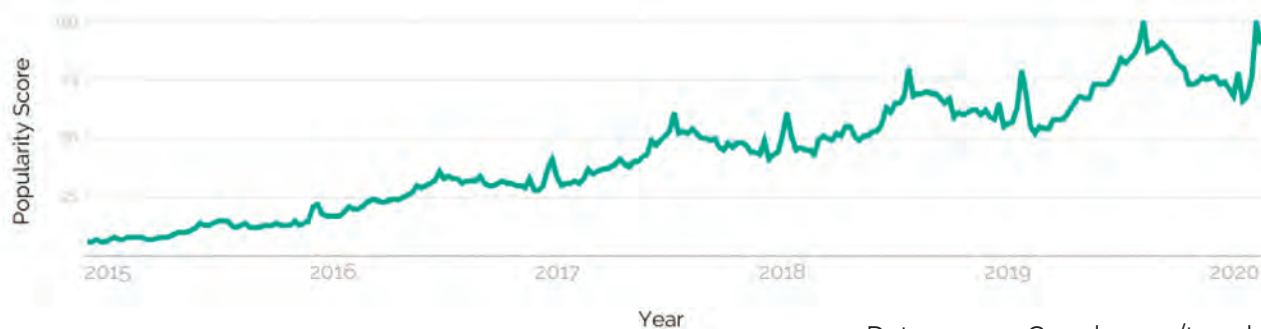


### #3: Near Me Searches

Take a look at this chart for “near-me” searches on Google over the past five years.

While “for-me” searches have shown growth rates of 60%, “near-me” searches have reached 900% growth. Consumers are performing more “near-me” searches as opposed to inputting their zip code or location because they expect Google to detect their location.

“Near-Me” Searches on Google, 2015-2020



Data source: Google.com/trends

#### What you need to do

Google will do the work in detecting the user's location and finding businesses that dominate that location; but you need to do the work in being one of the businesses that Google finds to be prominent in that location.

#### Set to service area business

Make sure your GMB profile is set to “service area business.” This setting is for businesses that don't have one static location, but serve customers at their own locations. When you check this status, you can specify which areas you serve. This is especially useful if you serve some, but not all, locations outside of your radius.

#### Publish location-specific services pages

Rather than having one “services” page on your website, publish separate pages for each of the main neighborhoods you serve. Include photos, testimonials, inspection codes and policies specific to each area. This will fill your page with keywords pertaining to that area and signal your prevalence in each location to Google.

#### Include keywords in your listing

Make sure your business description and photo captions contain location-specific keywords. For example, “We are a full-service inspection group serving customers throughout the San Francisco Bay Area since 2006.”

**Consumers are performing more “near-me” searches as opposed to inputting their zip code or location because they expect Google to detect their location.**

## #4: Visual Search Results

ThriveHive recently released a podcast during which Ignitor Digital co-founder Carrie Bowling shared some fascinating insights from a deep dive she did with Mike Blumenthal.

The first insight is that images have started appearing in local search results. For example, search “wedding dresses wilmington” and see for yourself. Google displays a photo of a dress from the business’s Google profile right in the result.

Furthermore, it changes the feature photo displayed for the listing depending on the term that was searched.

Currently, this feature is retail-focused, but Google’s advances in image reading indicate that it will eventually have more widespread application. For example, Google is starting to show the ability to understand what is going on in a picture—such as a person inspecting a home—even if it isn’t tagged with a text descriptor.

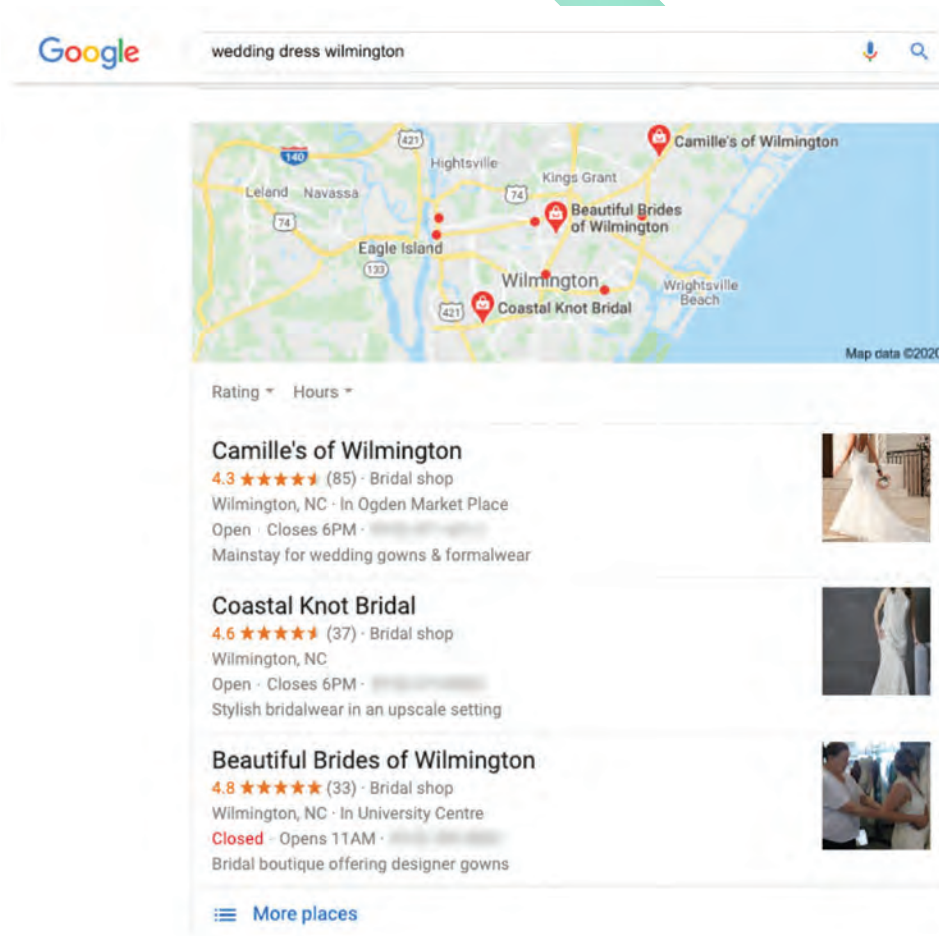
### What you need to do

#### Use specific images

Add images to your website and Google My Business listing that are highly specific to every service you provide. Wherever possible, describe the service being provided and where. This will help you stay ahead of the curve and ensure success as Google incorporates images into local results.

#### Nix the stock photos

Make sure your photos are original photos. This will enable you to get as specific and relevant as possible. Plus, when consumers can see the actual people who will be going into their homes, they can establish trust with you more quickly.





## #5 Voice Search

Voice search hasn't taken off as quickly as some had predicted, but it is gaining traction on Google, thanks to the increase of mobile usage and the rise of home voice assistants like Amazon Echo. According to BrightLocal, 46% of voice search users look for local businesses on a daily basis, and 76% of smart speaker users perform local searches at least weekly.

### What you need to do

#### Make your content conversational

Make sure the content on your website and Google listings targets both the shorter search terms consumers use when typing ("home inspection newton") and the longer, conversational terms they use when voicing ("who are the best home inspectors in newton?").

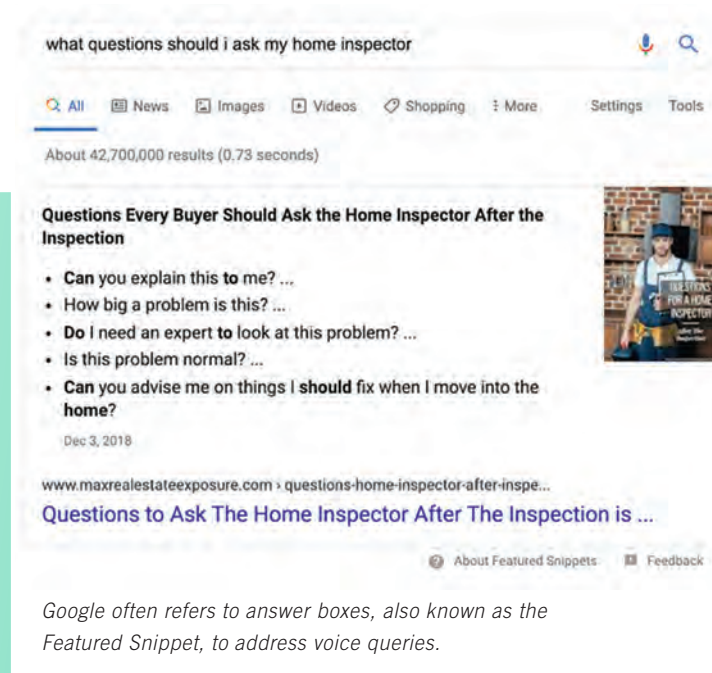
Google has many facets, but the five trends we've outlined are worth adding to your local marketing strategy. To ensure you're getting maximum visibility in Google search:

1. Create a Google My Business profile as a Service Area Business.
2. Maintain an active presence through posts, photos, reviews and responses.
3. Emphasize your local presence through targeted website pages.
4. Use real, service-specific photos
5. Tailor your content with conversational terms.

Google may always be changing, but its goal remains the same: To provide searchers with reliable information, fast. These steps will help you build out a Google profile that's in line with these values. This way, algorithm changes and updates will serve to your advantage and require little to no work on your part. Stay focused on your customers and Google will always be on your side.

### Aim to be the Featured Snippet

Google likes to pull Featured Snippet information for voice search answers. The Featured Snippet is the answer box that appears at the top of Google search results, especially for "what is," "how to" and "steps" queries. If you have blog posts on your website, make sure you summarize the information with lists, steps and key definitions as much as possible. This will help your chances of having a Featured Snippet and thus gain a spotlight in voice search results.



Google often refers to answer boxes, also known as the Featured Snippet, to address voice queries.

**Google may always be changing, but its goal remains the same: To provide searchers with reliable information, fast.**



MARKETING FOCUS

# GEARING UP FOR THE BUSY SEASON





### By Stirling Cox

*Stirling Cox is the Managing Director of PASS ([www.wescheduleit.com](http://www.wescheduleit.com)), responsible for booking more than 500,000 inspections across the United States. The group is focused on educating homebuyers and has been supporting home inspectors since 2005. For more information, contact [stirling@wescheduleit.com](mailto:stirling@wescheduleit.com) or call 470-788-9274.*

**A**cross the United States, April through June is considered the busiest time of year for most home inspectors. With tax refunds in their pockets, nicer weather for moving in the forecast and summer break from the kids' school coming up, homeowners typically see spring as the best time to buy and sell a home. In this article, Stirling Cox shares learnings from the hundreds of thousands of home inspections his firm has helped book during the last three years and walks you through how to maximize your income in the busy season.



It is easy to forget to return that phone call. Or take the time to follow up on that email.

The advent of home services platforms such as Home Advisor Thumbtack that have billions of dollars in funding has made consumers accustomed to response times averaging less than two minutes. Think of that for a second. Two minutes.

This may seem about right for Millennials and Generation Z, who are the leaders in technology and fast reactions. Yet, older generations also have come to expect a prompter and more professional response than ever before. Answering calls and scheduling inspections right away is expected.

According to Zillow.com, home sales are expected to reach record highs in 2020, with the busiest season expected to be April through July and a spike in October. Busy season can bring mayhem to home inspectors. For example, the real estate agent may have not properly explained to you what the actual property entailed and you quoted the client \$300 for what turned out to be a four-hour job. On another day, your morning inspection is delayed due to you not having been informed that the utilities were turned off and the customer is expecting to have the water heater inspected.

**According to Zillow.com, home sales are expected to reach record highs in 2020.**



With the 2020 busy season just beginning, it's time to make sure you have a plan in place that guarantees that your phones will be answered and your inspections will get scheduled.

### **What Top Home Inspectors Do During the Busy Season**

**Ruthlessly manage their time.** During the busy season, it is critical to have all hands on deck. How many inspections can we squeeze in during this busy period? Loyal agents may wait a couple of hours for you to call them back. New agents to whom you have been marketing probably won't. Buyers will leave you a voicemail, but they'll also call your competitor as soon as they hang up the phone.

**Leverage every opportunity to educate the customer.** Simply asking a buyer if they would like to have a wood-destroying insect (WDI) inspection or radon testing is leaving money on the table. You must educate them about the damage WDIs can do and the dangers of radon. In doing so, you'll easily increase your income when compared with an average inspection.

**Keep your database up to date.** Your database is critical. Whether you use Excel, ISN, HomeGauge or another system, be sure to keep your data updated or hire someone to do it for you. Top inspectors leverage software and vendors to provide outstanding customer service, and they never forget to collect cash.





# A combination of using the right technology and building the right team—including vendors, employees and partners—is what enables inspectors to grow their business.

## Get the Help You Need

PASS is a national leader in prospect conversion. We have been providing a virtual office service to home inspectors since 2005. During this time, inspectors who have used our system completed more than 500,000 inspections.

A home purchase is the single largest financial commitment that most individuals will make in their life. Phones ring off the hook during the spring, and most inspectors can't keep up with answering and returning calls and doing inspections. The result is that they lose out on business and struggle to grow their company. Whether you have staff members who help you, use outsourced providers or handle all inbound requests and queries yourself, you should be adequately prepared to handle this situation every day. Leverage slower times during your workweek to proactively follow up on open quotes and check in with your top agents to ensure they remember to call you for their next sale.

A combination of using the right technology and building the right team—including vendors, employees and partners—is what enables inspectors to grow their business.

# 500,000 inspections

## Technology Tips

**Use the tools:** Hundreds of technology products exist, from home inspector-specific tools such as ISN for customer relation management (CRM) or scheduling, to QuickBooks or Microsoft for accounting. Ensuring that you leverage technology to maximize your on-site time is critical.

**Keep your information in one place:** Most scheduling tools will allow you to keep all the information you need in one place. This helps you keep your customer and prospect records updated, recognize which real estate agents are your best resources and track the properties you inspect. Keeping your information organized will help your business run smoothly.

## Team Tips

**Leverage your time:** Building a successful home inspection business cannot be done in 40 hours a week. If you are the only one who is doing the inspections, giving quotes, handling questions from buyers and agents, dealing with cancellations and following up on quotes, you will quickly drown. You need a team. Delegate. Hire an office manager or a part-time student or outsource some of your duties to a vendor.

**Build your brand with the real estate agent community:** Leverage social media, go out to lunch with potential clients, send personalized cards to real estate agents who have referred your business or who may refer your business. Your contacts are your bloodline. Plus, just like you, they need to find partners and you may be the partner they need. Make them feel like part of your team.

It is an exciting time to be a home inspector. If you are well-organized and work with the right partners, you can manage your way through the busy season seamlessly and make a record profit.

## NORTH CENTRAL

### ASHI Central PA

[www.ashicentralpa.com](http://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](mailto:info@midpennhomeinspections.com)

### Keystone (PA)

[www.keystoneashi.org](http://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](mailto:rhconnerbcs@yahoo.com)

### Ohio

[www.ohioashi.com](http://www.ohioashi.com)  
Ken Harrington, 614-507-1061  
[ohioashi@yahoo.com](mailto:ohioashi@yahoo.com)

### North Central Ohio

[www.ncOhioashi.com](http://www.ncOhioashi.com)  
Paul Wancata, 216-571-1074  
[inspectionsunlimited@cox.net](mailto: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](mailto:Email.president@ohsoashi.com)

### Pocono-Lehigh (PA)

[www.pocono-lehighashi.org](http://www.pocono-lehighashi.org)  
Third Tuesday, Tannersville Inn  
Tannersville  
Ronald Crescente, 570-646-7546  
[amerispec@pa.metrocast.net](mailto:amerispec@pa.metrocast.net)

### PRO-ASHI (PA)

[www.proashi.com](http://www.proashi.com)  
Second Wednesday of  
Jan., March, May, Sept. & Nov.  
Ray Fonos, 412-461-8273  
[southpittsburgh@hometeam.com](mailto:southpittsburgh@hometeam.com)

### Tri-State (DE, NJ, PA)

[www.tristateashi.org](http://www.tristateashi.org)  
Second Tuesday except April,  
Aug. & Dec., Dave & Buster's  
Plymouth Meeting, PA  
Gary Kershaw, 215-295-2030  
[pluckem@verizon.net](mailto:pluckem@verizon.net)

## MIDWEST

### Great Lakes (IL, IN, IA, KY, MI, MN, OH, WI)

For monthly meetings:  
[www.greatinspectors.com/schedule-of-events/](http://www.greatinspectors.com/schedule-of-events/)  
Janni Juhansz, 734-284-4501  
[greatlakes.president@gmail.com](mailto:greatlakes.president@gmail.com)

### Greater Omaha (NE)

[www.ashiomaha.com](http://www.ashiomaha.com)  
Jon Vacha, 402-660-6935  
[jon@hsinspections.com](mailto:jon@hsinspections.com)

### Heartland (IA, MN, ND, SD, WI)

[www.ashiheartland.org](http://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](mailto:matt@minneapolishomeinspections.com)

### Indiana ASHI

[www.inashi.com](http://www.inashi.com)  
Quarterly  
Bill Halstead, 765-465-6185  
[hhinspect@outlook.com](mailto:hhinspect@outlook.com)

### Iowa ASHI

[www.iowaashichapter.org](http://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](mailto:elitehomeandradon@gmail.com)

### Northern Illinois

[www.nicashi.com](http://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](mailto:joe@insightpsinc.com)

## SOUTH MIDWEST

### Arkansas

Kyle Rodgers, 479-599-9314  
[kyle@aplus-inspection.com](mailto:kyle@aplus-inspection.com)

### Great Plains (KS, MO)

[www.ashikc.org](http://www.ashikc.org)  
Second Wednesday of every month  
The Great Wolf Lodge, Kansas City  
Randy Sipe, 913-856-4515  
[randy@familyhomeinspections.com](mailto:randy@familyhomeinspections.com)

### Midwest PRO ASHI (KS)

David Mason, 316-393-2152  
[david@allprohomeinspec.com](mailto:david@allprohomeinspec.com)

### St. Louis (MO)

[www.stlashi.org](http://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](mailto:mark@homeinspectstl.com)

### Lone Star (TX)

[www.ashitexas.org](http://www.ashitexas.org)  
Bud Rozell, 214-215-4961  
[goodhomeinspection@att.net](mailto:goodhomeinspection@att.net)

## MOUNTAIN

### Arizona

[www.azashi.org](http://www.azashi.org)  
Bryck Guibor, 480-442-2660  
[arizonaashi@gmail.com](mailto:arizonaashi@gmail.com)  
Quarterly education on  
[azashi.org](http://azashi.org)

### New Mexico

[www.ashinm.org](http://www.ashinm.org)  
Bi-monthly meetings are held on the  
second Saturday of the month at  
Best Western Plus (Jan., March, May; no  
meeting in July, Sept.) located at 4630  
Pan American Fwy NE, Albuquerque  
Meeting starts at 8:30 am.  
Miles Dyson, 575-202-2457  
[mdyson@ICEnergyRate.com](mailto:mdyson@ICEnergyRate.com)

### Northern Rockies (ID, MT)

Steve Jenicek, 406-949-6461  
[Steve@taskmasterinspections.com](mailto:Steve@taskmasterinspections.com)  
Secretary: Kelly Campeau  
877-749-2225  
[Kelly@inspectormt.com](mailto:Kelly@inspectormt.com)

### Rocky Mountain

Fourth Tuesday, 6:30 pm  
Bob Kadera, 303-588-2502  
[bob@360degreeinspections.com](mailto:bob@360degreeinspections.com)

### Southern Colorado

[www.ashi-southerncolorado.org](http://www.ashi-southerncolorado.org)  
Second Thursday each month, 6:30 pm  
Valley Hi Golf Club, 610 S. Chelton Rd.  
Colorado Springs, CO 80910  
Aaron Hunt, 719-334-5455  
[aaron@huntpropertyinspections.com](mailto:aaron@huntpropertyinspections.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](mailto:dave@discoveryinspect.com)

### ASHI Hawaii

[www.ashihawaii.com](http://www.ashihawaii.com)  
Oscar Libed, 808-330-2302  
[oscar@inspecthawaii.com](mailto:oscar@inspecthawaii.com)

### California

Randy Pierson, 310-265-0833  
[randy@southbayinspector.com](mailto:randy@southbayinspector.com)

### Central Valley CREIA-ASHI

Peter Boyd, 530-673-5800  
[Boyd.p@comcast.net](mailto:Boyd.p@comcast.net)

### Golden Gate (CA)

[www.ggashi.com](http://www.ggashi.com)  
Brian Cogley, v 510-295-8021  
f 510-355-1073  
[CogleyInspections.com](mailto:CogleyInspections.com)

### Inland Northwest (ID, WA)

Vince Vargas, 208-772-3145  
[vince@vargasinspections.com](mailto:vince@vargasinspections.com)

### Orange County CREIA-ASHI (CA)

[www.creia.org/orange-county-chapter](http://www.creia.org/orange-county-chapter)  
Third Monday, 5:30 pm  
Hometown Buffet  
2321 S. Bristol, Santa Ana  
Bill Bryan, 949-565-5904  
[bill@rsmnspections.com](mailto:bill@rsmnspections.com)

### Oregon

[www.oahi.org](http://www.oahi.org)  
Fourth Tuesday, 6:30 pm  
4534 SE McLoughlin Blvd.  
Portland  
Jon Nichols, 503-324-2000  
[housedetective@hotmail.com](mailto: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](mailto:cliffsims@cox.net)

### San Joaquin Valley (CA)

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

### Silicon Valley ASHI-CREIA (CA)

[www.siliconvalleyinspector.com](http://www.siliconvalleyinspector.com)  
Tammy Nicholas, 408-771-4939  
[tnicholas490@gmail.com](mailto:tnicholas490@gmail.com)

### Southwestern Idaho

Second Monday  
David Reish, 208-941-5760  
[dave@antheinspections.com](mailto:dave@antheinspections.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.coastaltcashi.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)

Second Tuesday, 6 pm  
Sept - May Meeting location:  
MacGregor's Grill & Tap Room, 1129  
Empire Blvd., Rochester, NY 14609  
Jim Wurttemberg, 585-377-3737  
jimw@inspectrochesterhomes.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  
Eric Fountain, 757-536-3025  
insideoutinspectorhr@gmail.com

### MAC-ASHI (DC,MD,VA)

**www.macashi.org**  
Second Wednesday, 6 pm  
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

Jim Edwards, President  
615-663-9672  
midtn.ashi.chapter@gmail.com  
www.midtnashi.com

### 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 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

### Ontario Association of Home Inspectors (OAH)

**www.OAHI.com**  
Administrator/Registrar  
416-256-0960  
oahi@oahi.com

### Quebec AIBQ

**www.aibq.qc.ca**  
Pascal Baudaux, 450-629-2038  
info@almoinspecton.ca

### NOVA ASHI CHAPTER

**When:** April 3 & 4, 2020

**CEUs:** ASHI 16 CEUs

**Topic:** Plumbing, Mechanical, Gas & Electrical Fundamentals  
Furnaces & Water Heaters

**Where:** Oakton United Methodist Church,  
Oakton/Vienna, VA

**Contact:** [www.novaashi.org](http://www.novaashi.org)

### MAC-ASHI SPRING TECHNICAL SEMINAR

**When:** May 9, 2020

**Where:** The Johns Hopkins University  
Rockville Campus  
9601 Medical Center Drive  
Rockville, MD 20850

**Contact:** Avi Levy, ACI  
(571) 723 5018 | [avilevylc@gmail.com](mailto:avilevylc@gmail.com)  
[www.macashi.org/spring-seminar/](http://www.macashi.org/spring-seminar/)

*TO HAVE YOUR CHAPTER  
SEMINAR LISTED HERE,  
EMAIL ALL INFORMATION  
ABOUT YOUR CHAPTER  
SEMINAR TO: [micheleg@ashi.org](mailto:micheleg@ashi.org)*

### SUNCOAST ASHI ANNUAL SUNTECH

Technical Training for Home Inspectors is coming soon.

**When:** May 7-9, 2020

**Where:** Hampton Inn in Oldsmar, FL.

**CEUs:** up to 13 to 15 ASHI and FABI CEUs and Florida. CEUs for the Friday and Saturday sessions, and an additional 6 ASHI / FABI and State CEUs for the Thursday class.

**Topics:** include, but are not limited to:

Stucco Failures

Report Writing by Mark Cramer

Introduction to Florida Building Code  
by Glen Stephens

Wind Mitigation Training

Thursday,

Advance Mechanical Inspection

by Jeff Clair

**Contact:** Neil Fuller, 727-858-2975  
[nealfuller60@gmail.com](mailto:nealfuller60@gmail.com),

### IMPORTANT REPORTER DEADLINES:

- JUNE 2020 ISSUE - 4/7/20
- JULY 2020 ISSUE - 5/7/20
- AUGUST 2020 ISSUE - 6/7/20
- SEPTEMBER 2020 ISSUE - 7/7/20

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Eric Barker  
Steve Beliveau  
Paul Romer  
Jack Sullivan  
Darwin Wissink

## Twenty Years

Richard D. Aiello  
Paul Andreassen  
David C. Argabright  
Christopher Burns  
Joe DeLaurentis Sr.  
Ernest D. Imhoff  
Woody Livingston  
Thomas Roberts  
Fred Root  
William Rourke  
Richard Scroggins  
Timothy Stewart

## Fifteen Years

Mark Aycock  
Stephen L. Ballasch  
Michael Conroy  
Daniel R. Curl  
Floyd Gage  
Richard Haynes  
Larry Howe  
Michael Israel  
Todd Johnson  
Chris Lowe  
John Mease  
Curtis Pohlman  
Mark Soroka  
Gerald Steinman  
Bill Stratton  
Kurtis Witt

## Ten Years

Gregg I. Flaherty  
Martin Newmark  
Allen Sebaugh

## Five Years

Vahn Balabanian  
Timothy Bausch  
Terry M. Brown  
Kenneth Butler  
Pete Ciliberto  
Richard Cummings  
John Fields  
Michael Gaurnier  
Robert Goldberg  
Brian Green  
Michael Harvey  
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Larry Hogard  
Gerald Horace  
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Mark Kinzie  
Ralph Kors

Shawn Martens  
Gordon McIntyre  
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Mike Meinert  
Mike Moser  
J.B. Matthew Naismith  
Daniel Niemi  
Murray B. Parish  
Anthony Perjanik  
Ivan Rodriguez  
Jeff Seaman  
Tom Van Leeuwen  
Roberto Zorzan  
Michael Holley

## CURRENT ASHI MEMBERSHIP

ASHI Certified Inspectors: 3,389

Inspectors: 204

Associates: 2,962

Retired Members: 115

Affiliates: 68

Total: 6,738 Members as of 3/12/2020

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

1. Go to [www.ASHI.org](http://www.ASHI.org)
2. Under Education & Training
3. Click on:

**ASHI ONLINE  
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### GENERAL LIABILITY HIGHLIGHTS:

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



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## Postcards from the Field

Take a shower and get your hair permed at the same time.



LON GROSSMAN  
Technihouse Inspections, Inc.  
Bloomfield Hills, MI

Handy if you're in the shower when a breaker trips.



Joe Pangborn, ACI  
Pangborn Home Inspections, LLC  
Columbia, MO

New meaning to "after burner."



JEREMY PROVAN  
Pro Vantage Home Inspections  
Dayton, MD

Kitchen campfire.



MATT LEAHY  
The Edge Home Inspections  
Tucson, AZ

Now, that looks safe.



James Brock  
Boston Home Inspectors  
South Boston, MA

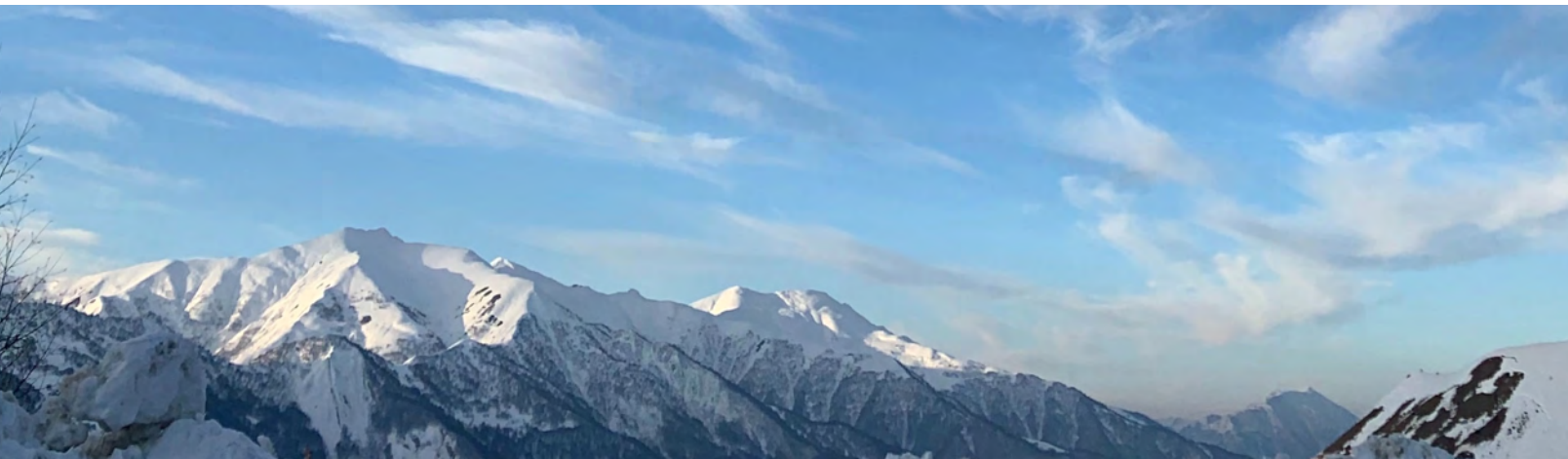


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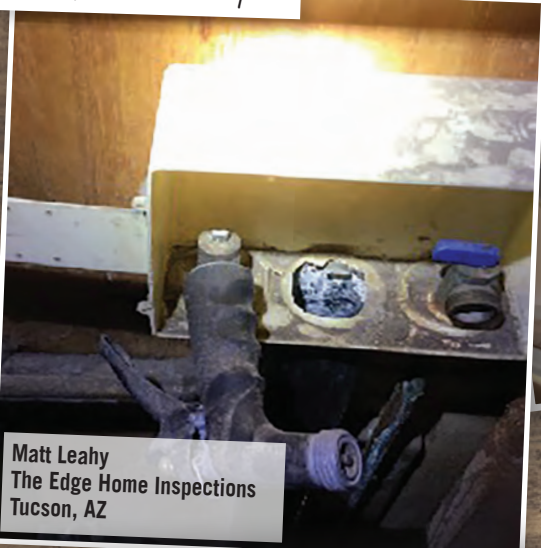
## Postcards from the Field

### NEW POSTCARDS EMAIL!

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

New method for the rinse cycle.



Matt Leahy  
The Edge Home Inspections  
Tucson, AZ

Space saver: Hot water tank and dryer vent pipe inside the HVAC return (directly behind the filter grill).



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Brad Haugen, ACI  
Brad Haugen Home Inspections, Inc.  
Chicago, IL

Built-in rodent protection system.



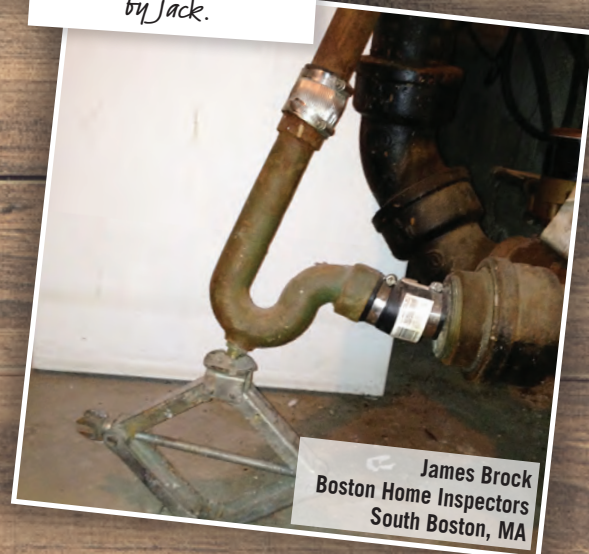
James Brock  
Boston Home Inspectors  
South Boston, MA

Space invader (foam used as waterproofing and structural repair).



Adam McClusky  
Property Inspection Service, Inc.  
Hilton Head Island, SC

Adjustable trap by Jack.



James Brock  
Boston Home Inspectors  
South Boston, MA



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*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: [www.homeinspector.org/Code-of-Ethics](http://www.homeinspector.org/Code-of-Ethics)

**Know the Standard of Practice:** The ASHI Standard of Practice can be found at this link: [www.homeinspector.org/Standards-of-Practice](http://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 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](mailto:jamison.brown@gmail.com).*

## QUESTIONS & INTERPRETATIONS

**QUESTION:** Is it ethical to share a website link with real estate agents, other related real estate firms and appraisers?

**RESPONSE:** While business relationships with real estate agents and brokers have the potential to lead to conflicts of interest, linking websites does not necessarily imply endorsement or represent an inspection referral. Unless the agreement to link websites involves an implicit or explicit agreement to refer inspection clients to the home inspector for compensation, or unless the information included on the websites is somehow fraudulent or misleading, sharing a website link is not a violation of the ASHI Code of Ethics.

**QUESTION:** Is it a violation of the ASHI Code of Ethics to allow the homeowner's real estate agent or the homeowner to accompany the inspector and overhear the verbal results of the inspection without asking the client's permission, and should this question to the client be asked in private?

**RESPONSE:** Item 2.C of the Code states: "Inspectors shall not disclose inspection results or client information without client approval." It is the opinion of the ASHI Ethics Committee that the Code of Ethics requires the inspector to seek approval from the client prior to discussing findings; that a tacit approval of the disclosure of inspection findings during an inspection, based on the lack of objection by the client, is insufficient; and that, to ensure against undue pressure on the client, it is best to inquire as to the client's wishes in private in advance.

**QUESTION:** Can a home inspector sell client information to subcontractors or marketing companies?

**RESPONSE:** Accepting payment from a party in return for client information or special access to an inspector's client for the purpose of marketing services to the client violates the Code of Ethics, Items 1.B and 1.E.

**QUESTION:** Is it a violation of the ASHI Code of Ethics for me to maintain a real estate license while practicing as a home inspector, if I don't inspect the houses that I've listed or sold to a buyer?

**RESPONSE:** Maintaining a real estate license while practicing as a home inspector is not directly addressed by the Code of Ethics. However, Item 1, the Code states: "Inspectors shall avoid conflicts of interest or activities that compromise, or appear to compromise, professional independence, objectivity, or inspection integrity." ASHI has long maintained that there is an inherent conflict of interest when inspectors are also active licensed real estate brokers or salespersons, whether or not such inspectors "inspect properties for compensation in which they have, or expect to have, a financial interest" (1.A).

This is embodied in the Bylaws as follows: "2.1.2 To avoid the possibility or appearance of a conflict of interest, a Member or Candidate, as defined in Sections 2.2 and 2.4.2 shall not, other than a retired Member, be actively engaged in business as a broker or salesperson in the sale, purchase or listing of real estate."

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





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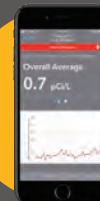
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