

FEBRUARY 2023



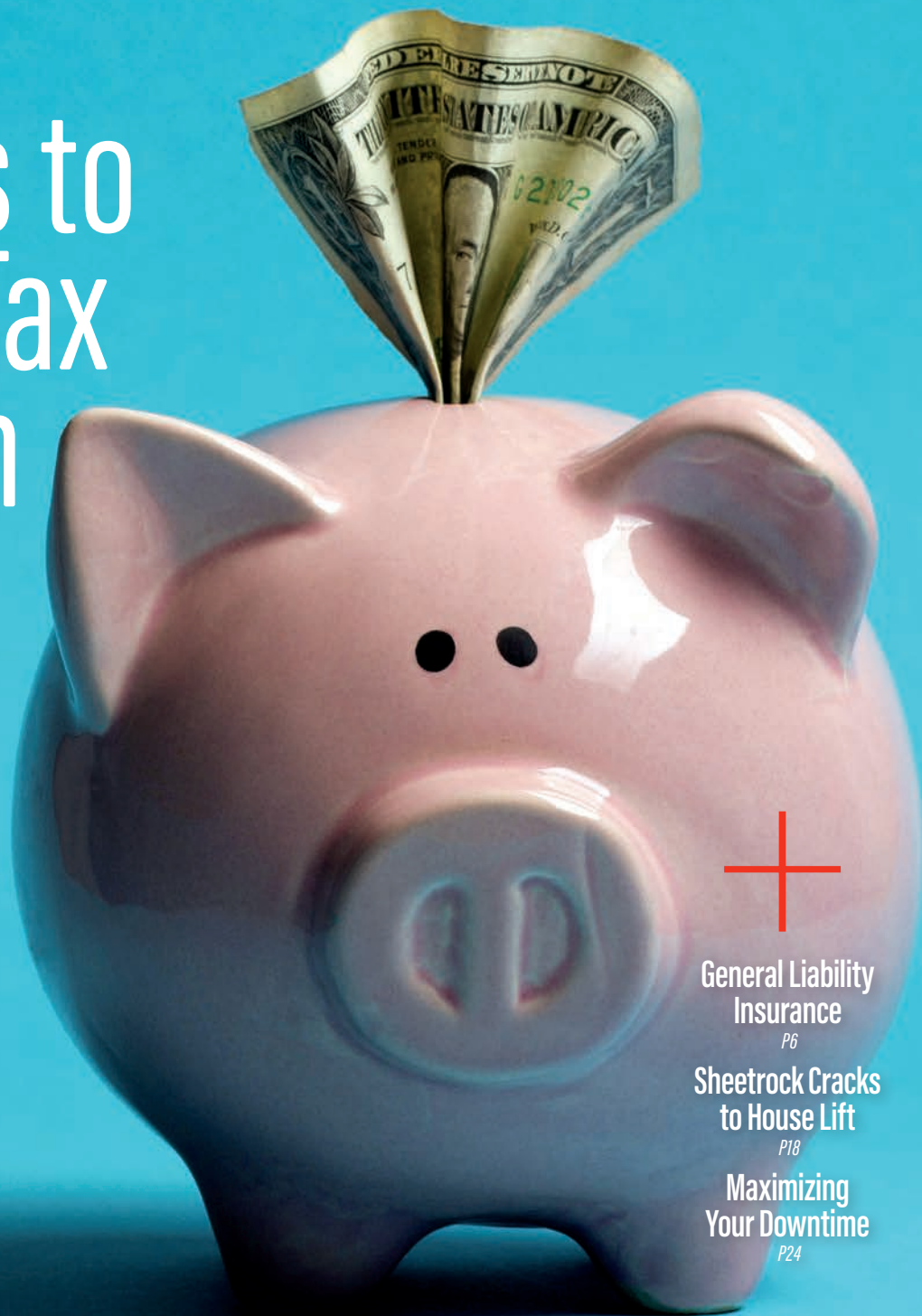
REPORTER

Inspection News and Views from the American Society of Home Inspectors, Inc.

6 Ways to Make Tax Season Easier

It's that dreaded
time of year again.

P22



General Liability
Insurance

P6

Sheetrock Cracks
to House Lift

P18

Maximizing
Your Downtime

P24



Attention Maryland and Ohio Home Inspectors!

Did you know you can earn both state and ASHI CE on the ASHI Edge?

Plus, access new interactive content, study guides, and other course materials created under the guidance of experienced and respected ASHI inspectors. Visit **ashiedge.com** to log in, and get started today!



If you have questions about the ASHI Edge educational platform, contact **education@ashi.org** for assistance.

In This Issue

6 Accidents Happen

Stephanie Jaynes

12 Metal Chimney Chase Cap Installation

Tom Feiza

14 Put Your Best Face Forward

Pamela Norman

18 Sheetrock Cracks to House Lift

John Weiburg

22 6 Ways to Make Tax Season Easier

Ali McCray

24 Maximizing Your Downtime

Laura Rote

30 Postcards from the Field

6



18



24





Our Mission: To set and promote standards for property inspections and to provide the educational programs needed to achieve excellence in the profession and to meet the needs of our members.

ASHI National Officers and Board of Directors

OFFICERS

Lisa Alajajian Giroux, President
Milford, MA | homequestl@comcast.net

Mark Goodman, President-Elect
Byrnes Mill, MO | mark@homeinspectstl.com

Scott Johnson, Secretary
Marietta, GA | whpis@me.com

Bryck Guibor, Treasurer
Tucson, AZ | brickbybryck@gmail.com

John Wessling, Immediate Past President
St. Louis, MO | john@wesslinginspections.com

DIRECTORS

Rod Beacham 2023-2025
Kenmore, WA | 206inspect@gmail.com

John Cordell 2023-2025
Cincinnati OH | inspectionplus.john@gmail.com

Charles Gifford 2023-2025
Jacksonville, FL | amerispec@bellsouth.net

Robert Guyer 2022-2024
Eagle, ID | guyerinspections@icloud.com

Roger Herdt 2023-2025
Florence, SC | herdtworks@msn.com

Jeffrey Leighton 2021-2023
Scarborough, ME | jeffrey.leighton54@gmail.com

Kyle Rodgers 2021-2023
Siloam Springs, AR | kyle@aplus-inspection.com

Paul Staron 2022-2024
Scottsdale, AZ | pstaron@cox.net

Vince Tecce 2021-2023
Yardley, PA | bioavince@gmail.com

ASHI Staff

Phone: 847-759-2820 | 8:00 am CT – 4:30 pm CT | Monday – Friday

Executive Director

James Thomas | jamest@ashi.org

Reporter Editor

Laura Rote | editor@ashi.org

MEMBERSHIP SERVICES

Susan Lane Director of Membership and Chapter Relations | susanl@ashi.org

Michael Krauszowski Membership Advancement and Services Administrator
michaelk@ashi.org

Rose Stanfa Membership Service Associate | roses@ashi.org

EDUCATION AND EVENTS

Edwin Barrera Director of Education and Curriculum Development | edwinb@ashi.org

Michelle Santiago
The ASHI School Education Manager
michelle@theashischool.com

Mercy Achura Continuing Education Coordinator | mercya@ashi.org

Sonia Brewer Education and LMS Administrator | soniab@ashi.org

Angela Hall Instructional Designer
angelah@ashi.org

Carrie Maddox Instructional Designer
carriem@ashi.org

Stefanie Willis Curriculum Technical Writer | stefaniew@ashi.org

FINANCIAL SERVICES

Tim Buell Financial Services Director and ASHI President 2018 | timb@ashi.org

Alicia McCray Financial Services Administrator | aliciam@ashi.org

STRATEGIC COMMUNICATIONS AND MARKETING

Marianne Sackett Director of Communications | mariannes@ashi.org

Heather Candella Marketing Manager
heatherc@ashi.org

Sandra Akufo Content Writer
sandraa@ashi.org

Pamela Norman Graphic Designer
pamelan@ashi.org

Frank Lesh ASHI Ambassador
frankl@ashi.org

TECHNOLOGY

Rhett Claypool Director of IT
rhettc@ashi.org



Publisher James Thomas

Editor Laura Rote

Graphic Designer Pamela Norman

American Society of Home Inspectors, Inc.
932 Lee Street, Suite 101 | Des Plaines, IL 60016

Questions, Comments and Article Submissions editor@ashi.org

Advertising Marianne Sackett
communications@ashi.org

ASHI REPORTER – ISSN 1076-1942 – the official publication of the American Society of Home Inspectors, Inc. (ASHI), 932 Lee St., Suite 101, Des Plaines IL 60016, is published monthly. Periodical postage paid at Des Plaines, IL 60016 and additional mailing offices. POSTMASTER: Send address changes to ASHI Reporter, 932 Lee Street, Suite 101, Des Plaines, IL 60016-6546.

Copyright ©2023, ASHI. None of the content of this publication may be reproduced, in any manner, without the prior written consent of the publisher. Inclusion of or specific mention of any proprietary product within does not imply endorsement of, nor does exclusion of any proprietary product imply non-endorsement, by the American Society of Home Inspectors, Inc. Opinions or statements of authors and advertisers are solely their own, and do not necessarily represent the opinions or positions of ASHI, its agents or editors.

Hands-on Home Inspection Training



Excellence in Education. The ASHI School provides knowledge, professionalism, and business potential in the field of home and building inspection.

Knowledge is Power. Gaining the strong foundation is an important first step to building a property inspection career. By taking classes at the ASHI School, you will have chosen *the gold standard* in property inspection education. You will gain the expertise which leads to success in your career.

Hands-On Practice Inspections. Expert and experienced instructors will lead real-time inspections guiding the students to take the what they have learned into the field.

Choose the Course to Fit Your Lifestyle. Students have diverse learning styles, desires, and needs. The ASHI School offers learning through three methods:

1

Face-to-face, traditional classes including field inspections.

2

Online or book materials for those wanting to learn independently.

3

Specialty Courses for those who want to extend their skills.

"The inspectors/instructors that ran the pre-licensing course were extremely generous with their time and expertise. Thank you for the education—it has gotten me onto a great trajectory for this career."

"Fantastic training for home inspectors!"

"The ASHI School has given me knowledge that has allowed me to grow my business. The specialty classes have added to my ability to help clients which has added to my income."



THE ASHI SCHOOL

Accidents Happen

The importance of general liability insurance

By Stephanie Jaynes, Marketing Director,
InspectorPro Insurance



Opinions of authors are solely their own and do not necessarily represent the opinions or positions of ASHI, its agents, or editors. Always check with your local governmental agency and independently verify for accuracy, completeness, and reliability.



The Managing Risk column with InspectorPro Insurance provides home inspectors with tips to protect their businesses against insurance claims, craft effective pre-inspection agreements, offer additional inspection services, and use new tools and equipment.

You probably think you're good at your job. And, by most standards, you're probably right. You're detail-oriented and perform thorough inspections. Your reports are useful and demonstrate your technical expertise while communicating information in a way your clients can understand. You know your limitations and are truthful when you don't know something. You recognize when clients need to contact another professional for further evaluation of a specific system or component. And you provide great customer service.

But what if I told you accidents occur during even the best inspections?

An accident is an event that happens unintentionally that can result in damage or injury. Even the most seasoned inspectors have accidents during their inspections. And, when they do, they may be subject to claims from affected clients. That's where general liability insurance comes onto the scene.



Stephanie Jaynes is the Marketing Director for InspectorPro Insurance, which offers ASHI members exclusive benefits through its program: InspectorPro with the ASHI Advantage. Through risk management articles in the ASHI Reporter and on the InspectorPro website, InspectorPro helps inspectors protect their livelihood and avoid unnecessary risk. Get peace of mind and better protection with InspectorPro's pre-claims assistance and straightforward coverage. Learn more at inspectorproinsurance.com/ashi-advantage.

DUE TO THE NATURE OF THE ACCIDENT, AND THE INSURED'S GEOGRAPHIC LOCATION, THERE WAS NO LIABILITY CAP. AS SUCH, THE INSPECTOR WAS FORTUNATE TO HAVE GENERAL LIABILITY INSURANCE."



What is general liability insurance?

General liability (GL) insurance protects you from accidents that occur during your inspection and cause third-party injury and property damage. GL claims involve accusations of:

- **Bodily Injury:** Physical harm to someone (other than you or an employee) caused by your inspection.
- **Defamation:** False statements presented as truths that damage your clients' reputations.
- **Personal and Advertising Injury:** Infringement of someone's copyright, patent, trademark, or intellectual property in your advertising.
- **Property Damage:** Harm or loss to property, such as furniture or the home itself, belonging to someone other than you or an employee and caused by your inspection.

Note that many general liability policies have other, less commonly used coverage offerings, too. To know everything your policy protects against, read it, or ask your broker.

Home inspector insurance requirements vary by state. As of January 2023, 38 states (76%) require home inspector general liability insurance. But even outside your state's home inspector insurance requirements, carrying liability coverage can provide better peace of mind. It gives you coverage for specific accidents that are not covered under a typical errors and omissions (E&O) policy. Though not a comprehensive coverage by itself,

pairing general liability with E&O can help you avoid large payouts for claims and receive claims handling and defense.

After all, a general liability claim can average more than \$75,000 per case to defend and settle when a lawsuit is involved, according to The Hartford. Without insurance coverage, small businesses may go bankrupt trying to pay for lawsuits on their own.

Let's explore each of these general liability accusation types mentioned earlier: bodily injury, defamation, personal and advertising injury, and property damage.

1 The Fall: A Bodily Injury Claim

A seller was under contract to sell her house. Upon returning home after the home inspection, she found a note on the counter from the inspector indicating that he'd found a small gas leak coming from the water heater that he had marked with red tape. She went to the water heater to check the leak for herself.

What the inspector hadn't told her was that he'd left the access panel over the home's crawl space open. The seller stepped directly into the hole and fell four feet, catching herself with her armpits and with one of her calves around the top floor. The fall aggravated the seller's pre-existing back pain and fractured one of her ribs. By the time she filed suit two years after the incident, she was diagnosed with debilitating chronic back pain and subsequent depression.

Due to the nature of the accident, and the insured's geographic location, there was no

liability cap. As such, the inspector was fortunate to have general liability insurance and fortunate that the seller was willing to settle outside of court. The policy closed the claim with nearly \$100,000 paid out to the seller. The inspector paid their deductible.

2 **Bark and Bite: A Defamation Claim**

It started with a nasty scheduling call. The home inspection client was “verbally abusive” to the inspector’s wife, berating and yelling at her over pricing. While he did pay half the inspection fee to book, he was still irate and hung up the phone angrily and abruptly.

While contemplating canceling the inspection over the client’s upsetting behavior, the inspector relayed what happened during the scheduling call to the client’s wife. Evidently, she and the client were embroiled in a messy divorce. She apologized profusely and insisted that her husband’s “bark was worse than his bite.” So, the inspector and his wife decided to proceed.

During the inspection, the client was extremely imposing and threatening. Since the inspector had examined the property for other clients previously, the current client threatened to sue if the inspector used any of the previous inspection’s information in his report.

Additionally, the client claimed never to have yelled at the inspector’s wife and went so far

as to claim that he never called, and the caller must have been an imposter. After the inspection, the client even blocked the inspector’s vehicle and showed the inspector he was carrying a weapon to intimidate the inspector further.

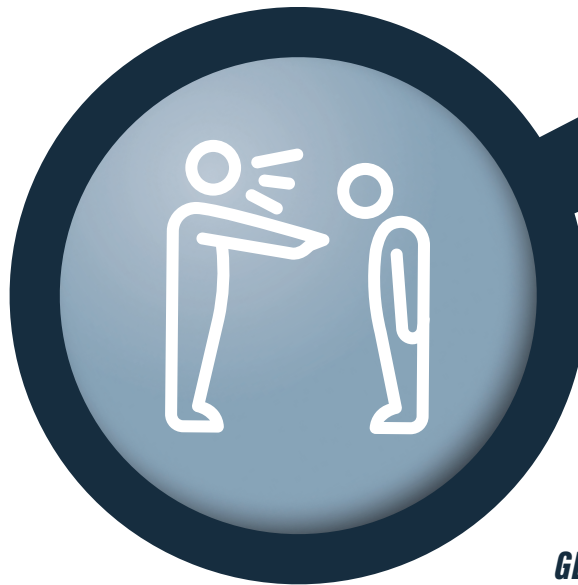
Three months later, the home inspector and his wife were served. The client was suing

for “defamatory falsehoods” and “other outrageous conduct,” including libel and emotional distress. It took about eight months of communicating with the client’s attorney and the judge, but through the inspector’s general liability coverage, our claims team was able

to get the case dismissed with no settlement paid to the angry client.

3 **Photo Fail: An Advertising Claim**

Just this past year, one of our inspectors received an attorney letter on behalf of a professional photographer. According to the letter, the inspector had used



“...THROUGH THE INSPECTOR’S GENERAL LIABILITY COVERAGE, OUR CLAIMS TEAM WAS ABLE TO GET THE CASE DISMISSED WITH NO SETTLEMENT PAID TO THE ANGRY CLIENT.”

Apply today!

Scan the code or visit bit.ly/3Wz28zR to apply for the ASHI Advantage program.





**IF YOU'VE READ
OUR BLOG POST
'TOP 5 GENERAL
LIABILITY CLAIMS
AGAINST HOME
INSPECTORS,' YOU
KNOW PROPERTY
DAMAGE IS AT THE
ROOT OF MOST
GENERAL LIABILITY
CLAIMS.'**

multiple images by the artist on his website without their permission. The photographer was demanding \$30,000 to pay for the photographs the inspector had used on his website—and that was only if the inspector agreed to settle outside of court. If the inspector chose to take the issue before a judge, the photographer's attorney threatened to pursue \$150,000 or more in statutory damages. They even cited multiple recent copyright claims in which juries awarded photographers similar amounts for comparable offenses.

Even in the eyes of his attorney, the photographer was "stubborn." According to the lawyer, the photographer had been pursuing copyright claims against those who had used his work without permission for the last five years with no end in sight. The photographer was ready to fight.

Despite our insured being at fault, we were ready to fight, too. We were confident that we could settle for a more reasonable amount than the initial demand, which would benefit the inspector when it came time to renew with their insurance carrier. After some back and forth, we were able to resolve the claim for \$10,000. The inspector only paid their general liability deductible.

4 Stuck in the Middle: A Property Damage Claim

If you've read our blog post "Top 5 General Liability Claims Against Home Inspectors,"

you know property damage is at the root of most general liability claims. Water damage from leaving the tap running, spoiled meat from a tripped breaker, holes in the ceiling from missteps, broken garage doors from performance tests, and burst pipes from freezing are all common GL claims. Here's a property damage outside those five categories.

While performing a sewer scope inspection, a home inspector's camera got twisted and stuck in the pipe. The inspector had to call a plumber to retrieve the camera. To recover it, the plumber had to dig out the pipe, cut it into two pieces, grab the camera, and then fit the pipe back together. His liability policy paid the plumber, and the inspector paid his deductible.

General Liability Insurance for Home Inspectors

While you may not be able to avoid every accident, you can prevent catastrophic damage to your business. With general liability insurance, you can get help resolving claims of bodily injury, defamation, advertising, and property damage that may arise. So, if you don't have a policy already, we encourage you to acquire liability coverage for your home inspection business.

Still confused about how general liability differs from other types of insurance, like errors and omissions, equipment coverage, and workers' compensation? Check out the InspectorPro blog to learn more. ■

Inspector Pro
Insurance is
a proud ASHI
Affiliate member.

★ **ASHI** ★
AFFILIATE
MEMBER

Do you have an idea for an article in the **ASHI Reporter?**



The *Reporter* is always looking for new articles, and we encourage ASHI members to call upon their experience and knowledge to submit articles to be considered for publication. Here are some upcoming topics being featured in future issues:

Submit your articles to
editor@ashi.org

within these areas before the deadlines.

Upcoming issue topics and article due dates

April

Plumbing
Starting your
career

Deadline:
February 15

May

National Deck
Month
Landscaping
& Irrigation

Deadline:
March 15

June

Pool & Spa
Inspections
Tips from home
inspectors to first-
time homebuyers

Deadline: April 14

Visit bit.ly/3W303Lw
or scan the code
below to view the full
editorial calendar.



REPORTER



How Not to Install a Metal Chimney Chase Cap

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



Tom Feiza has been a professional home inspector since 1992 and has a degree in engineering. Through HowToOperateYourHome.com (htoyh.com) he provides high-quality books and marketing materials that help professional home inspectors educate their customers. Copyright ©2023 by Tom Feiza, Mr. Fix-It, Inc. Reproduced with permission.

Who wants to climb onto a roof to check the top of the chimney? That's not a fun task, but it is important. You might find issues that aren't visible from the ground. Even newly installed caps/flues may have problems.

Boxed-in Metal Chimney Flue

Photo 1 shows the top of a wood-framed chimney chase from the ground. The chase is covered with new vinyl siding and new metal cap/surround. Certainly, the cap has good clearance to the siding, so there is a drip space. But what about the top of the chimney? And what is that thin, raised galvanized section? You can't check these details from the ground.

A View from the Roof

Photo 2, taken from the rooftop, reveals the top of this chase. The chimney lacks a proper cap to direct water over the edge. Some type of caulk joint was applied to the tan metal wrap around the side of the chimney.

We can also see the metal flue and cap. Is it missing the storm collar provided with all metal chimney flue pipes? Yes. Is the cap pitched toward the sides of the chimney? No.

Photo 3 provides a closeup of the spot where the chimney cap meets the top of the wood chase. What a mess! Whoever installed the new siding and trim wasn't thinking about how water flows. You can see exposed OSB on the right side of the chimney and a messy attempt at sealing the joints with caulk.

Photo 4 shows more details of this mess. The tan-colored metal on the outside edge is pitched into the caulk joint, trapping water. This joint allows water to leak into the wood-framed chimney chase and the metal fireplace.



Correct Chimney Chase Details

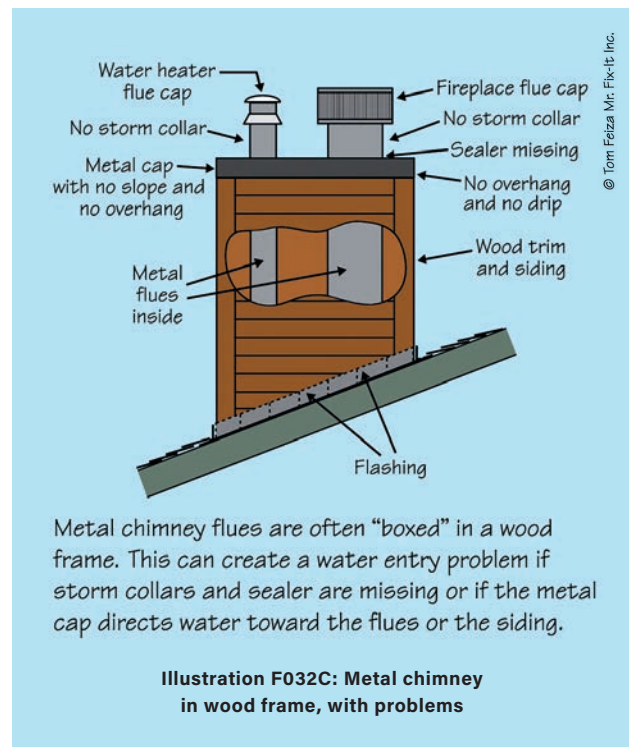
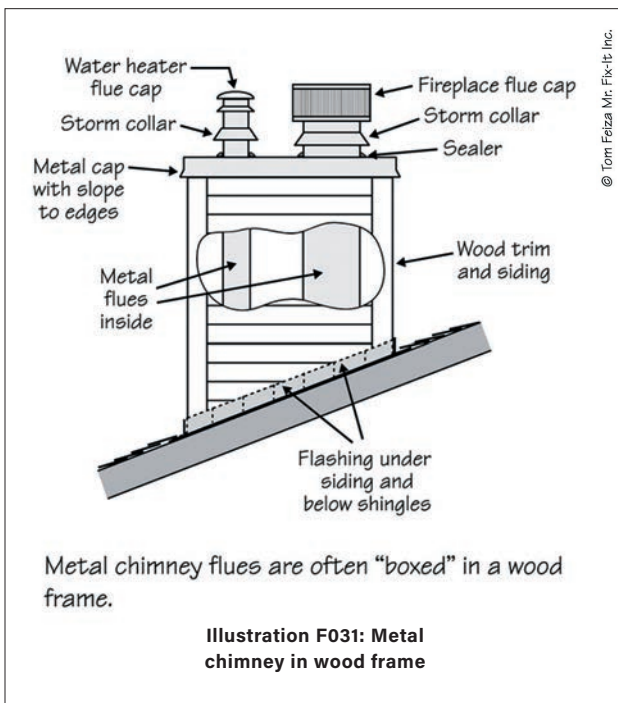
Illustration F031 shows a cross-section of properly installed metal flues in a wood-framed chase. The flues have storm collars that divert water away from the round flue holes in the metal cap, and they are sealed to the cap. The cap extends over the siding with a drip edge. Ideally, the metal cap/top is creased from corner to corner, slightly raising the center so water drains to the edges.



Photo 3: Closeup 1,
top of chase



Photo 4: Closeup 2,
top of chase



Common Problems with a Chimney Chase

Illustration F032C shows problems commonly found on a boxed-in chimney chase. Storm collars are missing. The metal cap is not sealed to the metal flues, and there is no overhang with drip around the chimney. This will result in rust on the cap as well as leaks into the framing and behind the siding. All these defects should be reported.

The Takeaway

Always get a good view of a chimney top during an inspection. If the top is not visible, state that in your report, explain why you can't see it, and suggest further evaluation.

These pictures show a chimney with new siding and cap. I have found many new boxed-in chimneys with serious defects

that allow leaks into the chimney and fireplace.

I always look inside a metal fireplace for any signs of leaks and properly document the conditions—good or bad—including a photo. Any leaks need further evaluation. ■

To learn more, attend Tom's technical presentations at educational sessions for ASHI chapters and local groups. Tom can also provide his knowledge for your educational event; contact him at Tom@htoyh.com.



*How to Operate
Your Home is a
proud ASHI Affiliate
member.*

Put Your Best Face Forward

5 tips for creating a visually engaging social media profile

By Pamela Norman

We all know social media is an easy and inexpensive way to promote your business. Setting up a visually appealing profile is the first step for capturing your potential audience's attention.

To ensure you project a professional look, follow these basic guidelines.

Note that while we've used a Facebook profile here as an example, the same rules apply for LinkedIn, Twitter, and other social media channels.

As always, we are here for you. If you have any questions, email us at communications@ashi.org. If you have another marketing topic you would like to see covered in the *Reporter*, email your ideas to editor@ashi.org. ■



Pamela Norman is ASHI's Graphic Designer. She's worked in print and digital design for over 25 years. Always up for a challenge, she is a firm believer that you are never too old to learn something new.

1 Keep It Simple

Your profile photo should be professional, positive, and clear of background clutter. Most social media profile setups will automatically size your photo, but if you are able to resize your photo yourself, the standard size is 400 by 400 pixels. Make sure your photo is high resolution—not blurry or pixelated.

If you do use your logo instead of a headshot, DO NOT use a vertical logo in the circular/square space. When your logo is automatically sized it will end up distorted and unreadable.



2 Be Color Savvy

Repetition of the same colors strengthens brand recognition and awareness. Stick to a few colors; having too many can get visually confusing.

Try using a darker color for backgrounds and a bright color for highlights. If your logo has more than one color, do not layer it over other similar colors or images, as it will get lost. If you have a white-only version of your logo, it will always look best when layered over a dark color.

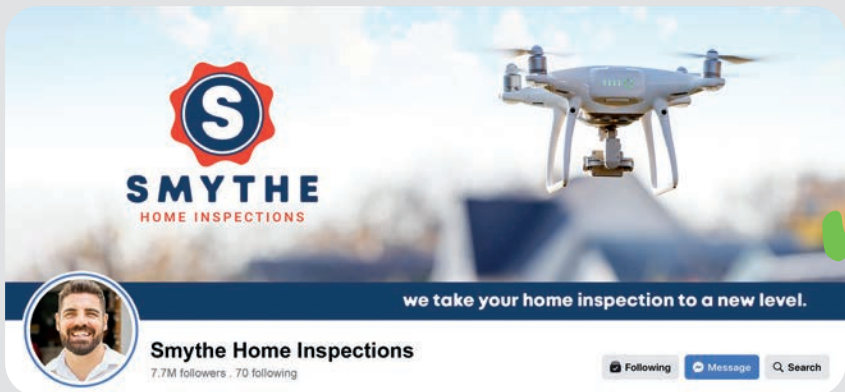
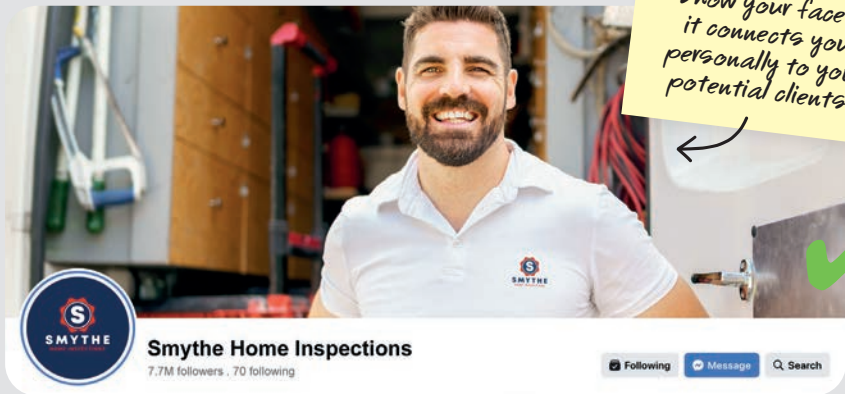


3 Your Cover is Your Ad

Your cover banner is the first thing people see when they find you, so it is always your first and best advertisement. Avoid the temptation to cram a ton of information in there. Stick with tip #1 and keep it simple.

If you used your logo in the profile photo space, the cover image is the perfect place to put a candid photo of yourself. Some ideas: a selfie in front of a beautiful home, you on the roof (have another person take the photo if you can), or you in the crawl space (shows you getting into the dirty details).

If you used your headshot in the profile photo space, the cover image can be used to showcase your specialty or show your logo/tagline overlaying a simple photo background.



4 More Imagery, Less Copy

The average person scans your content in a few seconds, so having oceans of copy in a small space will lose their interest immediately.

This tip is relevant across the board with all of your social media posts. Keep in mind some people might be viewing you on a cell phone. On a smaller screen, too much copy creates even more visual confusion. Your impact will get lost.



5 Consistency is Essential

Using the same images/color palette/taglines across all of your social media profiles ensures consistency with your brand's visual identity and provides a sense of trust and credibility.

If you do want to step outside your brand, do it in your individual posts. It's best to keep one consistent element that can pull people back to you visually (i.e. your logo mark used small in the corner of a how-to video or a tagged corner in your signature color).

My FAVORITE THINGS



**GET PEACE OF MIND
WITH GENERAL LIABILITY INSURANCE**

Call 866-916-9419 or visit inspectorproinsurance.com

*When the pipes freeze
When the garage breaks
When I leave the tap on
I simply remember
My liability coverage
And then my worries are gone*



Inspector**Pro**
INSURANCE PROGRAM

Sheetrock Cracks to House Lift: A Cautionary Tale

By John Weiburg

This is the story of what happened when we received a call from a homeowner about cracks in several areas of a house's sheetrock. The home ended up with a full house lift one year later.





John Weiburg is a Professional Engineer and an ACI who has been inspecting houses on Long Island, New York since 2004. Weiburg is the current President of Long Island ASHI and is actively involved in elevating houses and designing new houses to meet FEMA requirements to mitigate future impacts from storms such as Hurricane Sandy. He is often called in as a Professional Engineer to consult on storm damaged houses and provide expert witness testimony.

The Concern

The two-story, wood-framed, split-level house was constructed in 1957 in a flood zone on Long Island, New York. The house suffered flood damage from Hurricane Sandy, similar to thousands of houses flooded each year in weather events. However, the damage at this house was different because of its construction techniques and the area's underground factors. *See existing damage in photos on page 20.*

The home's owner was concerned the cracks in the sheetrock were getting worse. Through a mutual friend, she contacted our engineering company at GreenTauk Engineering/GreenLink Home Inspections to investigate the issue before considering any potential repairs. The initial inspection revealed some misaligned doors and windows along with some settlement concerns—similar to what is found in many typical home inspections.

Signs of water penetration were noted through the vaulted ceiling in the living room, again typical of inspections in houses where some maintenance has been neglected or deferred.

As seen on the flood map on the next spread, the house is just at the edge of the flood zone. The Base Flood Elevation (BFE) in this area is 7 feet. The BFE is the height at which stormwaters are predicted to reach during a 100-year storm event like Hurricane Sandy or Ian.

What We Found

We conducted an Elevation Certificate to determine the relevant elevations of the grade surrounding the house and the house itself. The garage and grounds were just above the Base Flood Elevation. As verified with the owner, the lowest floor in the split-level house did not take on water during the storm event.

The house is constructed on a poured concrete foundation with crawl space access through the garage. The crawl space

entrance has a 3-foot drop to enter. Typical Standards of Practice for home inspections dictate that the home inspector does not have to enter the crawl space if unsafe conditions are noted. This crawl space does regularly collect some water, and the ground is moist most of the time. Whether a home inspector enters this space during an inspection will be subject to his/her determination of the conditions at the time of the inspection.

We entered the crawl space during a relatively dry stretch of weather and shared what we discovered with the homeowner. I unfortunately had to inform her that the entire floor system—including the floor joists, beams, and sill plates—was severely compromised and lacked any remaining structural integrity. Closed cell spray foam installed by a contractor after the hurricane was the only thing keeping the floor system together. Without the spray foam, the floor system was in danger of collapse.

The floor joists in many areas of the crawl space were not fully visible due to the spray foam. We were able to penetrate the floor joists and sill plates with a screwdriver with no effort. If you leaned on a floor joist as you moved through some sections of the crawl space, large pieces would break off in your hands. All the sill plates were compromised and failing. Many of these wood-framing members appeared intact and in good condition from a visual inspection. The source of the sheetrock cracks and settlement concerns above were not minor but instead a result of the complete failure of the floor framing system.

Recommendation

After the initial shock, the owner was amenable to options for repair. As noted earlier, this issue was caused by poor construction techniques during the house's original build. These included minimal ventilation, below-grade crawl space with a dirt floor, and an extremely high groundwater table. Due to the





Having minimal ventilation, a below-grade crawl space with a dirt floor, and an extremely high groundwater table put this house at risk.



consistent high moisture levels in the crawl space over a long period of time, the floor framing failed.

A visual inspection of the framing system was not indicative of any major issues. Only when we entered the crawl space below the lower level of the house (approximately 30 feet from the entrance) were we able to ascertain the full extent of the framing failure, and only then once the floor joists and sill plates were probed.

We recommended a full house elevation in which the floor system was completely replaced—including sill plates, floor joists, and beams. The foundation was in good condition for its age and remained in place.

What We Did

After approval from the owner, we started the process for the plan approval from the local authority having jurisdiction (AHJ). This process involved sizing the new floor system and supports and developing the plans in accordance with FEMA and local code requirements.

Our company produced the plans and, after approval from the AHJ, construction started with the house elevation process.

Once the house was elevated, the old floor system was removed and new concrete masonry units (CMU) added on the existing concrete foundation to raise the house by 2 feet to comply with the flood zone requirements.

The CMUs were doweled into the existing foundation and filled with high-strength grout. A new floor system was installed, and the house was lowered onto the new framing. The crawl space was filled up to grade level as required in flood zones, and appropriate flood vents were installed.

The below-grade crawl space with a dirt floor was subject to constant movement of water and high humidity, resulting in the compromised floor system. Previous attempts to mitigate the issues by the owner were met with negative results.

Neighboring Issues

In the midst of designing the plans for this house repair, another owner called us upset about major potential structural issues with his house. This house was in the same neighborhood as the house we were currently working on. The subsequent inspection of this house revealed similar conditions to the house that was to be

elevated. Unfortunately, a claim by this owner to his homeowner's insurance was rejected, as the damage was not due to a specific storm event but long-term chronic deterioration. We prepared a full report of our findings, recommending elevation. Those owners were left distraught and unable to fund their project.

Upon further investigation, it was determined that several other houses constructed in the same style on this particular block had structural issues addressed in the 1970s—not long after their original construction.

The Original House

The house elevation process resulted in removing and replacing everything on the lower two floors, including a full bathroom and kitchen. The furnace and water heater had to be removed and temporarily stored to allow for the full floor system replacement.

All of the electrical wiring, plumbing, and HVAC in the crawl space and on the lower level also had to be removed and replaced.

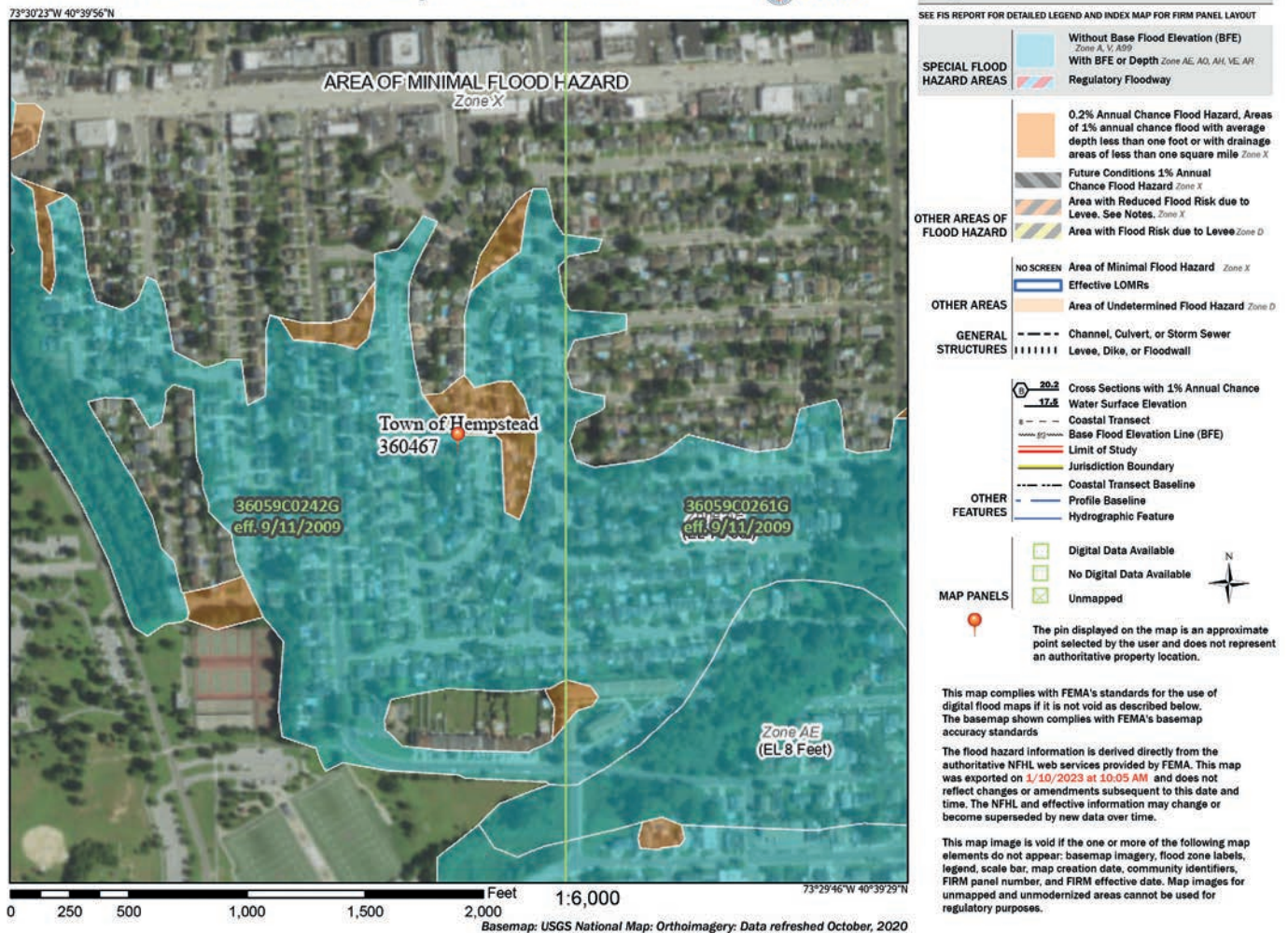
A Warning

This is meant to be a cautionary tale to fellow home inspectors. The location of these houses in Special Flood Hazard Areas requires knowledge of flood zone damage and construction, which may not be something every inspector is familiar with. Even houses with crawl spaces not in flood zones may be subject to similar damage.

Extra vigilance is required during these inspections to avoid potential liability concerns and provide the best possible home inspection for your client.

The House Elevation Process and subsequent rebuild will be covered in a future article. ■

National Flood Hazard Layer FIRMette



6 Ways to Make Tax Season Easier

By Ali McCray

It's that dreaded time of year again—tax season! And as March 15 (deadline for partnerships, S-Corps, and LLCs) and April 18 (deadline for C-Corps, sole proprietors, and single member LLCs) looms, here are some tips to make your tax preparation go more smoothly.

✓ Enlist a professional.

Tax preparation can be tricky, and when you own your own business, large or small, it is important to make sure you're getting credit for all your business expenses and disclosing all your income.

From mileage and utilities to your cell phone bill and getting credit for usage of a home office, a certified tax preparer can help you optimize your tax return to ensure you maximize the credits available to you.

✓ Keep those receipts.

Documentation is the key to a smooth ride when preparing your taxes. Many apps allow you to snap a photo and upload the receipt into a data bank to send to your accountant (my favorite is **HubDoc**). The easier it is to track the validity of an expense, the less time and money you will spend on tax preparation.

✓ Invest in accounting software.

Regardless of your size, you might be surprised how easily the financial side of small (or large) business ownership can get away from you if you aren't tracking your income vs. expenses.

For businesses to qualify for funding (private or government-based) they will need a set of

financials. You will also need financials to qualify for personal credit, loans, and mortgages. I recommend **QuickBooks Online** for businesses, as they have several options depending on your price point, and the interface is user-friendly for beginners.

Free cloud-based accounting options are also great for sole proprietorships. **Wave** is fantastic for processing invoices and keeping track of your bills. Whichever software you choose, your tax season will be easier if all your financial information is stored in one place.

✓ Report all income.

Even cash. They will find out; they always do. The best way to handle cash is to deposit it immediately into your business bank account. For inspectors who deal with cash regularly, I recommend getting a carbon receipt book to give your customers receipts—as well as to help keep accurate records of the cash received.

✓ Credit is king in tracking.

If your home inspection company does not already accept credit/debit cards, consider getting a **Square** reader

**WHEN IN DOUBT, REFER TO IRS.GOV
FOR ANY CHANGES OR UPDATES FOR
THE CURRENT TAX SEASON OR CALL
800.829.1040.**

or accepting **PayPal, Venmo, Zelle,** or **bill.com** payments in addition to accepting cash and checks.

These apps have tracking built into them for all transactions run through the account, and they connect to all cloud-based accounting software. The flat fees for transactions are worth it for the convenience they offer your customers and the peace of mind they provide with their seamless records management. **Quickbooks** and **Wave** both offer payment options for their customers as well.

✓ Check **irs.gov**.

When in doubt, refer to **irs.gov** for any changes or updates for the current tax season or call 800.829.1040.

You can check the status of your refunds on the IRS website at **irs.gov/refunds**. I do recommend signing up for online access at **irs.gov**, as this will give you instant access to your transcripts and other relevant tax information. ■



Ali McCray is a ASHI's QuickBooks and operational accounting expert. She enjoys sharing her love of organization and best practices for business that she has picked up over the last 2 decades with anyone who will listen. She is always ready to train someone on the latest and greatest trends in cloud-based data management.



Maximizing Your Downtime

How home inspectors can find other sources of income during the off-season

By Laura Rote

Winter tends to be a slower time for home inspections, with harsh weather and fewer buyers in the marketplace. Experts at ASHI know that doesn't have to mean less work for inspectors, though; opportunities exist for types of other work, too.

Commercial Inspections

The ASHI School (theashischool.com) offers a commercial inspection course that's great for home inspectors, according to Edwin Barrera, director of education and curriculum development at ASHI. Barrera recently sat in the class himself and learned that while home inspections may be down this time of year, there's a growing need for commercial inspectors.

Richard Weldon teaches a three-day commercial inspection class offered as a live webinar. Each day runs from 9am to 4:30pm EST. The course aims to provide a solid foundation for people who want to perform commercial building inspections or Property Condition Assessments (PCA). "By the end of the course, we want people to feel that they have all the necessary tools to start a successful commercial



"BY THE END OF THE COURSE, WE WANT PEOPLE TO FEEL THAT THEY HAVE ALL THE NECESSARY TOOLS TO START A SUCCESSFUL COMMERCIAL BUILDING INSPECTION COMPANY OR SIGNIFICANTLY AUGMENT THEIR EXISTING PROPERTY INSPECTION COMPANY..."

building inspection company or significantly augment their existing property inspection company," Weldon says.

As a live webinar, attendees can ask questions and talk with the instructor in real time. Participants receive an 800-page commercial building inspection textbook as a PDF and a video that shows an actual inspection of a two-unit industrial building from start to finish. The course is open to anyone. For more information, email Richard@cdwengineering.com.

"Enrollment is mostly home inspectors who want to expand into inspecting commercial buildings," Weldon says. "Many people who take our course are home inspectors who say they are being forced into doing commercial inspections because the REALTORS® they work with are starting to sell commercial properties. What a nice problem to have."

He says home inspectors have virtually all the required skills to do commercial inspections. "They have good general technical knowledge. They know how to walk geographically through a building and assess components system by system; that is an acquired skill. Home inspectors also know how to collect data and write reports. These are all required skills for commercial inspections."

Weldon started doing home inspections in 1987 and moved into more commercial work a couple of years later. He inspects all kinds of buildings—industrial, office, retail, apartment, schools, airports, and more. He's been presenting the course since 1998.

"Our course follows the scope of work for a PCA, as per the ASTM Standard E2018-15. It is a standard written specifically for pre-purchase inspections of commercial properties. It is also the industry standard (i.e. the standard required by lenders). There are many people who follow quasi home inspection standards to do commercial inspections. That may be OK for small commercial properties, but if you want to make the jump wholeheartedly, the ASTM standard is the way to go."



Commercial Specialization

You might also choose to specialize within an area of commercial inspections. For example, inspectors in the Nashville area can sign up for "Inspecting Commercial Electrical Systems" at **The ASHI School**. ASHI offers this comprehensive course so inspectors can earn 6 ASHI CE credits in one day.

This course teaches attendees how to identify, describe, and inspect commercial electrical systems. The class will also explore the similarities and differences between residential and commercial electrical systems. Learn some of the distinctive challenges electrical systems in commercial buildings pose and examine ways to tackle those obstacles. Students will get familiar with commercial building voltages, generators, transformers, and more.

Residential Rentals in Denver

In Denver, home inspectors looking for more work may benefit from a new residential rental property licensing program that applies to every property in Denver offered for rent for more than 30 days. Licensing requirements will be phased in over the next two years as part of Denver's effort to enforce minimum housing standards for all rental properties.

To receive the license, properties must pass an inspection by a qualified, third-party inspector. To perform RRP inspections, a person must be:

- Certified by ASHI, the International Association of Certified Home Inspectors (InterNACHI), or the Master Inspector Certification Board, *and*
- Certified as an R5, C5, or C8 Combination Building Inspector by the International Code Council (ICC).



"WITH SOME BASIC ONLINE TRAINING TO HELP INSPECTORS UNDERSTAND THE BASICS OF LOSS CONTROL, THEY CAN DEVELOP ANOTHER SKILL SET AND INCOME STREAM."

The Denver Department of Excise and Licenses has established a list of qualified inspectors for the residential rental program (RRP), which is posted online at denvergov.org. Being on the inspector list is not a requirement for performing the inspections for the residential rental property program. It is simply a tool for property owners and managers to find qualified inspectors.

The program will require qualified inspectors to complete an inspection for all properties, and the anticipated total volume of licenses is approximately 54,000. For more information about this program, you can email licenses@denvergov.org.

Referrals

CRU GROUP is an insurance services firm specializing in loss adjusting and loss control. This large firm is looking to cross-train and retain home inspectors on a contract basis to conduct loss control surveys.



CRU GROUP's **Loss Control Services** offering is expanding quickly with work opportunities now available in many states—and several more coming. ASHI members can secure referrals from CRU GROUP once they are registered and complete some basic training.

"Home inspectors possess the complementary core skills to be cross-trained for Loss Control Services," says David Repinski, CEO of CRU GROUP. "With some basic online training to help inspectors understand the

basics of loss control, they can develop another skill set and income stream. This creates a win/win/win for ASHI Members, CRU GROUP and our clients."

There's a large amount of work to be done, and ASHI can hopefully help fill that need, says Susan Lane, director of membership and chapter relations at ASHI.

"They really need these inspectors to go out and do this work for them."

Contact AdjusterRelations@cruadjusters.com to join CRU GROUP's roster and access loss control training courses through their training subsidiary, AIA.



Wind Mitigation Grant Program

Interested in becoming an inspector for the My Safe Florida Home (MSFH) Program?

Beryl Project Engineering is helping more than 150,000 families make

sure their homes are safer and more resistant to hurricanes as part of this new **Wind Mitigation Grant** program. Licensed home inspectors interested in joining Beryl as a subcontractor to perform these inspections can sign up to be part of the program. Beryl asks that all inspectors interested in applying for MSFH send an email with their complete contact information and areas they wish to cover. Assignments will be available to well-qualified and experienced inspectors who live in or around the area of the inspection(s) assigned. Send all correspondence to wce@beryleng.com.

The **ASHI School** also offers a three-hour course in Tampa called "Wind Mitigation & 4 Point Inspection"—a requirement to be a licensed inspector in Florida. ■

Resources

The ASHI School
theashischool.com

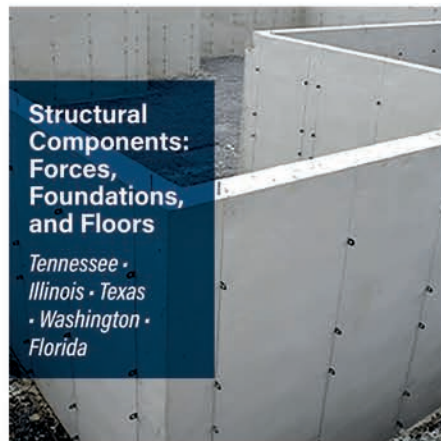
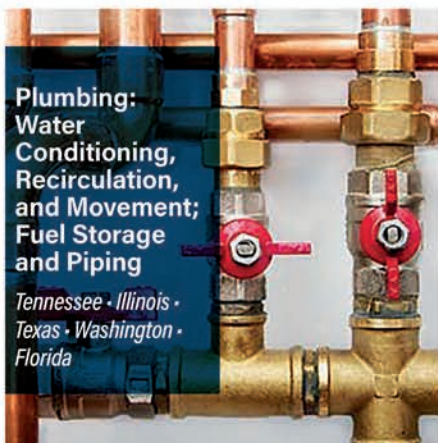
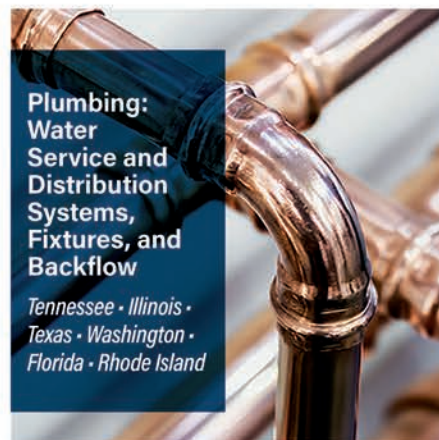
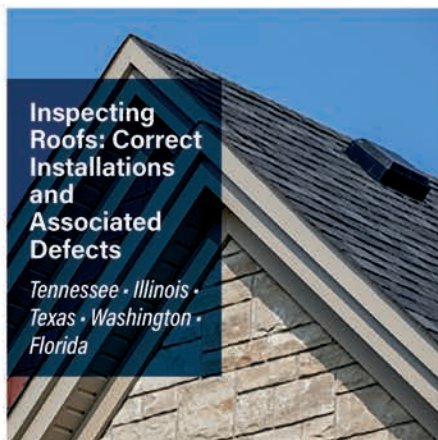
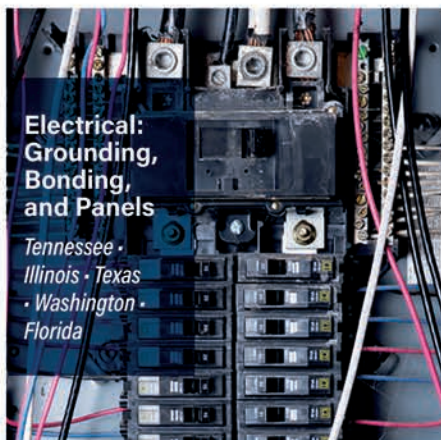
Richard Weldon
Richard@cdwengineering.com

The Denver Department of Excise and Licenses
denvergov.org
licenses@denvergov.org

CRU GROUP
AdjusterRelations@cruadjusters.com

Beryl Project Engineering
wce@beryleng.com

New State CE Available on ASHI Edge



Log in to ASHI Edge today!

If you have questions about the ASHI Edge educational platform,
please contact education@ashi.org for assistance.

ASHI EDGE
ELEVATE YOUR EDUCATION

NEW MEMBERS

*New Associate Members
from November 16, to
December 17, 2022*

Arkansas

Evan Wolfe, Centerton

Arizona

Ronak Patel, Glendale

California

Bill Parker, Laguna Beach
Gabriel Gomez, San Pedro
Shawn Anderson, San Jose
David Ochoa, Santa Rosa

Colorado

Teddy Xavier, Edgewater
Darrin Reay, Delta

Georgia

Dillin Roberts, East Point
Gene Sheffield, Woodstock
Michael Gorrell, Gainesville

Hawaii

David Archer, Volcano

Iowa

Marco de Leon, Cedar Rapids

Illinois

Jeremiah DeBaker, East Moline
Joseph Westen, Macomb

Indiana

Bradley Brown, Newburgh
William Harter, Angola

Kentucky

George Cloyd, London

Michigan

Travis Spangenberg, Lansing
Daniel McGregor, Canton
Robert Koeppen, Rockwood
Matthew Johnston, Grawn

Minnesota

Brian Kopack, Northfield

Missouri

Greg Glendenning, Republic

Montana

Dylan Lindsay, Kalispell

New Hampshire

Anne Kinney, Newmarket

New Jersey

Erik Rooney, Towaco

North Carolina

Nora Akers, King
Josh Hedges, Rural Hall

Pennsylvania

Patrick McLaughlin, Levittown
David Vaughn, Chalfont

Rhode Island

Rafael Cordero, Cranston

South Carolina

Michael Sloan, Conway
Dustin Friesen, Myrtle Beach

Virginia

Jihan Ayhan, Fairfax Station
Hussnain Abbas, Burke
David Travis, Virginia Beach

Washington

Matt Lawrence, Gig Harbor
Glenn Bell, Seattle

Canada

Gerry Hionis, Montreal, Quebec

CHAPTER EVENTS

OHIO ASHI EXPO

When: March 11-12
Where: Cherry Valley
Lodge, Newark, OH.

14 CEU credits.

The Expo is \$280 for members and \$350 for non-members.

With chapter membership at \$150, we recommend joining the Chapter today, so you can get all of the other great membership benefits as well. Once you join, log back in to get the Member Discount!

Details: ohioashi.org

**In the next
Marketing
Minute:**

Diversifying your
tactics and expanding
your reach.

FEBRUARY MEMBER ANNIVERSARIES

2023

35

Christopher Ueland

Gary Schutta
Prospect Minnesota

30

Michael Conley
Straight Inspection Service

Norman Rathborne
Foresight Engineering
Flemington

25

Scott Maury
Maury Home Inspections

Jeff Binsbacher
R. Heyl & Associates,
Inspections and
Consulting

J. Carl Patterson
MidOhio Home Inspection
Bill Labita HomeBuyers
Inspection Services

Dennis Parra II
Parra Building Consultants

James Brock
Boston Home Inspectors

Mark LeGros
LeGros Home Inspections

20

Gerard Skowronski
Reliable Home
Inspection Service

Eric Gay
Maine Home Inspection
Company

John Edwards
West Michigan Property
Inspection Services

James Clark
True Blue Home
Inspections

Chris Curles
Chris Curles and
Associates

Jim Waddell
A B Home Inspections

David Behiel
DB Standard Home
Inspection

Kevin Heath
Pillar To Post Home
Inspections

15

Steve Jenicek
Task Master Home
Inspections

Samuel James

Cliff Douthit
Brighton Inspection
Services

Grant Rodney
Amerispec Home
Inspection Service

Kevin Leonard
The Ohio Home
Inspections Company

John Cundiff
HomeWise Building
Inspection Services

Hal Leary
Hal F. Leary Home
Inspections

Dan Endsley
The House Scout

Jonathan Lang
Texas Real Estate

10

Ian McNaught

Steve Parrish
Building PI Inspection
Services

Todd Brualdi
Scott Home Inspection

David Trent
20/20 Vision Home
Inspections

Ed Snope
ATLAS Home Inspection

James Carney
Del-Val Home Inspectors

Trent Wilson
Safe-T-House Home
Inspection Services

Michael Galletta
Homeguard Incorporated

Tim Murphy
Comprehensive
Inspection Services

Frank Galaszewski
Compass Home
Inspections

Ryan Fisher
Arrow Inspection Services

Patrick Reilly
All Angles Squared

5

Edward Columbia
Highland Home
Inspections

Trevor Drinen
Signature Inspections
Hawaii

Sean Cooper

Robert Miller
Miller Building Inspections

Derek Ehlert
Derek Ehlert Enterprises

James Burak
JB Inspection Services

Bryan Ptacek
Pillar To Post

Sebastian Scelza
Beau Realty

Paul Frost
Evergreen Property
Inspectors

Dale Shriver
Twin State Inspections

James Richards
Real Property Inspector

Brian Adams
Cornerstone Property
Inspections

Thomas Gallagher
Stephen Binneboese
BHI

Thomas Elliott
Anchor Home Inspections

Michael Gindlesperger
Mark Kiczewski
Pro Spec Home Inspection

Derek Speelman
Indy Pro Inspection
Service

Michael Shepherd
Highland Home
Inspections

Andres Vergara
Highland Home
Inspections

James McKinley
William Lloyd

Joseph Pyle
Highland Home
Inspections

Daniel Floyd
Highland Home
Inspections

Randy Weinberger
Randall's Home
Inspections

Cory Savage
Savage Home Inspections

David Turner
Turner Home
Inspection Service

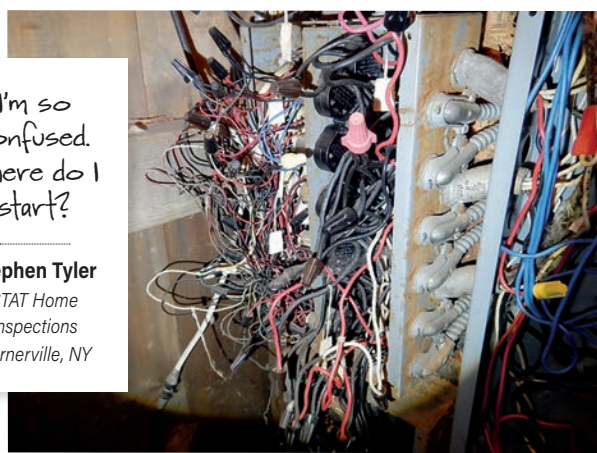
Daniel Larson
DANLAR Inspection
Services

Robert Nau
Nau Inspections



I'm so
confused.
Where do I
start?

Stephen Tyler
STAT Home
Inspections
Garnerville, NY



Learned this
on YouTube.

James Brock
Boston Home Inspectors
Boston, MA



ZZ Top
air filter.

Brian Chatfield
BPG Inspections
San Diego, CA



Brian Derewicz
Realistic Home
Inspection Services
Port Washington, WI

Slight grading
problem



Who says only
dumbbells use
duct tape?

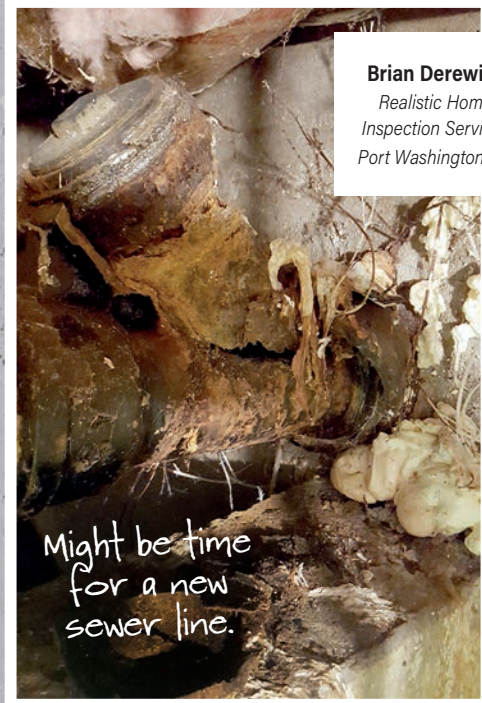
Randy Via
C.L. Gleich
& Associates
Columbus, OH





Alvin C. Miller
Hawkeye Home Inspections
Iowa City, IA

Tub faucet
runs faster.



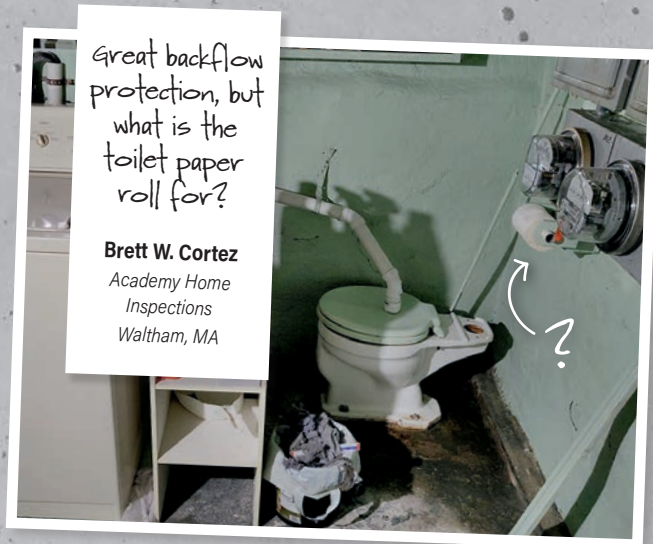
Brian Derewicz
Realistic Home
Inspection Services
Port Washington, WI

Might be time
for a new
sewer line.



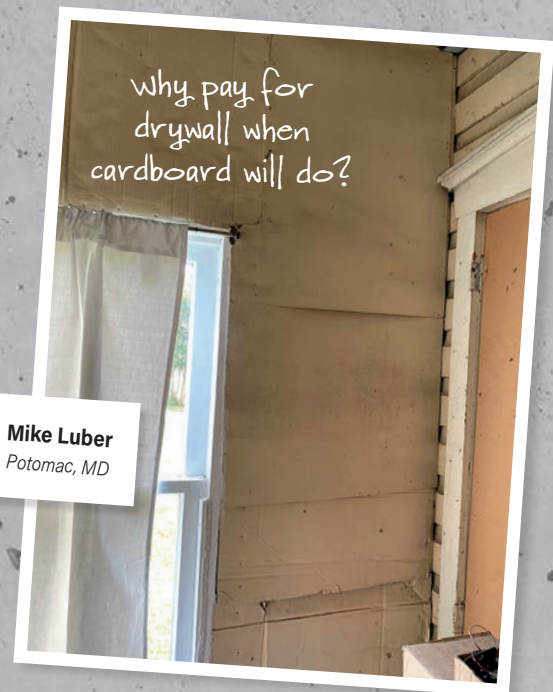
Doron Bracha
Accent Home Inspection
Bedford, MA

D'oh!



Great backflow
protection, but
what is the
toilet paper
roll for?

Brett W. Cortez
Academy Home
Inspections
Waltham, MA



Mike Luber
Potomac, MD

why pay for
drywall when
cardboard will do?

To submit your postcard, please send your
name, city, state, high-resolution photos,
headings and captions to:

POSTCARDS@ASHI.ORG

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.

Take advantage of your Member benefits.



AMERICAN SOCIETY OF
HOME INSPECTORS

ASHI.ORG | ESTABLISHED 1976

Renew your ASHI membership today!

The **Background Verified Inspector Program** gives your clients added peace of mind as they embark on one of the most significant investments of their life.



ASHI Edge is our online learning program. Start earning CE today! Most of the courses are free with your membership.



Professional Logo Design by an experienced designer service is free for our members!



The **ASHI Mentorship Program** helps newer or less experienced home inspectors get the guidance they need to be exceptional home inspectors by pairing them with experienced home inspectors.



ASHI Advantage Program offered exclusively to our members through **InspectorPro** providing affordable insurance to protect your home inspection business!



PLUS:

The **Reporter** our monthly magazine providing the latest in home inspection trends and news to our members.

The **ASHI Discussion Forum** an online community where members go to discuss some common issues facing home inspectors.



Renewing has never been easier. Visit **ashi.org** or scan the code to renew today!