FEBRUARY 2024

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

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**\*ASHI**\*

A Day in the Life of a Home Inspector **p. 6** Women in the Home Inspection Industry **p. 1**2

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Correction: In the January 2024 issue of the Reporter, an inspector we quoted stated his business was down 50%. Upon review, his business was down only 14%.







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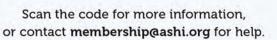
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# A Day in the Life of a Home Inspector

BY ALYSSA CINK, MARKETING CONTENT EDITOR, INSPECTORPRO INSURANCE

Thomas Wells of Home Sweet Home Inspection Services in Florida says he and his employees use the exact same process each time they do an inspection, right down to which direction they walk around the house.



Alyssa Cink is the Marketing Content Editor 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. our routine sets the tone for your entire day. Overbook yourself or neglect to plan ahead, and you end up scrambling to write reports and drive to inspections on time. Alternatively, you could have a smooth routine that keeps your home inspector duties organized and stress-free for days, weeks, and months at a time.

From a lifestyle perspective, a solid routine improves healthy eating, sleeping, relationships, emotions, and stress management, according to Northwestern Medicine. From a risk management perspective, it means less rushing, less multitasking, fewer mistakes, and, therefore, a decreased risk of claims.

Fitting your home inspector duties into a solid routine often happens through trial and error. New inspectors are learning the ropes of the job, the industry, and business ownership.

It helps to tap into others' successes. To give new and future inspectors an idea of what a home inspection career entails, we explore how two experienced business owners balance responsibilities in this look at a day in the life of a home inspector.

#### What a Home Inspector Does

Being a home inspector comes with lots of responsibilities—some more obvious than others. Under ASHI's standards of practice (SOP), you evaluate visually observable components, perform ancillary services as the clients request, provide a written report, and adhere to the Code of Ethics.

New inspectors usually think of these duties first; they know they're inspecting homes and writing reports. It's the less obvious home inspector duties that someone may not anticipate or make time for.

"When you first become an inspector, at least for me, I was so focused on learning the process of doing the inspection, making sure I was doing the inspection correctly and finding all of the deficiencies of the house, I never really gave a lot of thought about the communication—the people skills, the scheduling skills. I wasn't aware of all these other skills you need," said Thomas Wells of Home Sweet Home Inspection Services in Florida.



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.

#### **Overlooked Home Inspector Duties**

Here are some responsibilities new inspectors don't always immediately consider:

- Communication with buyers, sellers, and real estate agents—not just before the inspection but also onsite and after if they have questions about your report.
- Researching the home in advance.
- Preparing and packing equipment.
- Keeping yourself and others safe—from inclement weather to clients trying to follow you onto roofs, etc.
- Continuing education.
- Marketing.

If you're new or unprepared for the less obvious responsibilities, they could take longer, leaving you rushed if you overplanned your day. Fortunately, they're all skills you can develop. They'll get easier with time, and ultimately you'll become a better inspector, Wells said.

Whether you're just now developing these skills or have been in the business for years, experienced inspectors like Wells as well as Luis Chávez of Top Inspectors in Texas know to give themselves extra time and plan ahead.

How does it all play out? Wells and Chávez offer examples when it comes to a typical day in the life of a home inspector.

#### **The Day Before**

For Wells and his employees, an average day of inspections actually starts the day before. That's when everyone reviews their calendar and looks at the details about the ages, locations, and sizes of their appointed homes. Additionally, many inspectors use the night before to charge and compile any tools they'll need for ancillary services, like their sewer scope cameras.

"It helps everyone involved in that transaction if you take your time, and you charge correctly. I would encourage new inspectors, instead of trying to fill up your schedule, bring up your prices and give quality inspections," says Luis Chávez of Top Inspectors in Texas.

#### **That Morning**

Wells and Chávez both start early in the day so their teams can finish before dark. At around 8am their inspectors arrive for the day's first inspection. Wells' system ensures pre-inspection agreements are already signed. If a client hasn't signed, they reschedule.

Upon arriving at the property, Wells' inspectors introduce themselves to any clients or real estate agents present and remind them of what to expect. Then, they follow a program that walks them through a consistent pattern for every inspection. Doing so keeps them efficient and leaves less room for error, Wells said.

"We use the exact same process each time we do an inspection, right down to which direction we walk around the house, because we want to have a habit formed. That way you don't miss anything," he said. "When you form a habit, it's almost like you don't even think about it."

After following their routine but while still at the

house, Wells' inspectors pause to review the report and verify that every box is checked.

Next, if a client is present, Wells' and Chávez's teams discuss their findings with the client and answer questions.

Lastly, if time allows, Wells' inspectors submit the report for final team reviews before driving to the next inspection.

For writing and sending reports, some business owners have a looser deadline of 24 hours after the inspection. Others need more or less time. Home inspector duties like these ultimately come down to experience and personal preference.

#### **That Afternoon**

Chávez says each inspection takes him about three hours to complete. However, he allows himself about four hours in case he gets stuck in traffic. This means he schedules his second inspection no earlier than noon.

After his morning inspection, Chávez eats a packed lunch or stops to pick up food on his way to the afternoon inspection. When he gets to any appointment, he texts the agent and the client, informing them he's arrived. Then Wells' and Chávez's teams repeat their inspection routines and return home.

#### **That Evening**

When you ask inspectors why they started their own businesses, they often report at least one shared incentive: the ability to set their own schedules.

As a father with young children, Chávez enjoys that a two-inspection day leaves room for family, including putting the kids to bed. But, as you can probably imagine, his day doesn't end there. "How many hours does a home inspector work?" has no singular answer.

Like many inspection firm owners, Chávez and his wife get back to work in the evening. They use this time to fix, charge, and pack any tools needed for the next day. They also tackle any non-inspection home inspector duties he and his wife have planned, such as continuing education, training, marketing, and bookkeeping tasks. They can count on this part of their routine to tie loose ends, no matter what chaos the day brings.

#### 4 Tips for a Smooth Routine

Your average day in the life of a home inspector might look different, and that's OK. Everyone should run their inspection business in the way that works best for them. It also takes time to fine-tune your routine so that it becomes a well-oiled inspection machine.

"It's important to understand that when you first open an inspection business, you've got a lot of creaking going on. There's not much oil there at all. It takes a while, and you learn," Wells said. "You're constantly trying to think, 'Is there a way where I can do things better? Not do things quicker, do things better.""

If your business isn't quite up-and-running or you're working for a multi-inspector firm, bookmark this article for later. Wells and Chávez share tips to help their fellow inspectors stay organized and stress-free.

#### 1. Consider delegating.

Scheduling and time management on top of your regular home inspector duties is not easy—especially as a one-person team. Though not feasible for new business owners on a tight budget, those with more income may consider delegating the scheduling and phone call tasks to another team member.

While Wells is a multi-inspector lead and Chávez is a solo inspector, both include their wives as the designated scheduling person. This means someone's always on-call to build relationships and manage schedules—without the stress of performing an inspection at the same time. Wells said his wife always makes sure their inspectors have enough time to do their inspections and get to the next inspection if there's more than one a day.

"My wife runs operations for the company, so she does all my scheduling," Chávez said. "I would highly recommend new inspectors find someone who can run operations. It's really hard to do a good inspection while you're trying to wear both hats, trying to be available for phone calls as well as doing the actual inspection."

In addition to scheduling and phone calls, Chávez encourages inspectors to delegate tasks they aren't as strong at. Marketing and bookkeeping services are some examples he gives. "Don't think just because you're the owner you have to do everything. We have to learn to delegate," he said. "We have to understand our strengths and our weaknesses."

When done slowly and wisely, delegation can be an exciting avenue to invest in your growing business and relieve an overwhelming workload, Chávez said.

#### 2. Don't overschedule.

Every inspector may have a different idea of what "overscheduling" looks like, but everyone can agree overloading your home inspector duties is a bad idea.

Not only does it lead to rushing, but it can also drive you to exhaustion, potentially making you more prone to sickness, accidents, and poor impulse control, writes SafeGen of Canada in an article on overscheduling. As a result, you might open your business to more employee injuries, inspecting and reporting errors, or property damage.

"If you're at a house for three, four hours, there's less of a chance for you to make an error, and there's less of a chance that you miss anything," Chávez said. "If you're trying to serve more people, but you're not charging as much and you're going fast, it's a lot more liability."

#### 3. Take the "rush" out of rush hour.

To avoid rushing, always set aside extra time for any surprises you might encounter, Wells and Chávez agreed. Additionally, Wells and his team consider how many ancillary services the client paid for, the home's age, size, build type, and the location—all clues for how much time they'll need.

"We never know what we're going to run into. We might run into a new house that has one or two deficiencies, and everything is very smooth. We might run into a house that has 50 deficiencies, and it's going to take twice as long. You don't know that going in. We want to make sure we give ourselves plenty of time," Wells said.

"It helps everyone involved in that transaction if you take your time, and you charge correctly. I would encourage new inspectors, instead of trying to fill up your schedule, bring up your prices and give quality inspections," Chávez said. Schedule boundaries in your weekly routine for family time, quality rest, and work-life balance. Ask yourself, "How many home inspections per day is my limit?" Wells and Chávez, for example, both recommend no more than two per day—also the most common answer we've heard.

"We're not all about trying to get as many inspections in a day as we possibly can," Wells said. "We're not going to do four inspections in a day. We typically will say two."

#### 4. Schedule time to slow down.

When fitting your home inspector duties into a routine, you probably set aside time for driving, doing the inspections, and writing reports. Furthermore, it may be tempting to work day and night all week long, with little opportunity to slow down.

However, seasoned inspectors like Chávez and Wells know running a successful business requires them to slow down occasionally. Counterintuitive as it may seem, scheduling this time to step away from your home inspector duties can make you more productive and organized in the long run.

For example, Chávez and his wife reserve time to review their shared Google Calendar and Chávez's written to-do list. Additionally, both he and Wells have scheduled boundaries in their weekly routines for family time, quality rest, and work-life balance. "I think it's important," Chávez said. "Otherwise you can get sucked into working all the time because there's always something to do when you're in a business. My wife and I have the privilege of having an office at our house. One of the boundaries we have set is when I get home, I put my work phone in my office. You take off your inspector hat and put on your husband-father hat."

New inspectors might wonder: Do home inspectors work on weekends? What about nights? This is where every business owner's boundaries and values come into play.

"We try not to work on the weekends, and we try not to work late into the evenings," Wells said. "We will never work on a Sunday. Saturdays, once in a while. It's up to my inspectors. I'm not going to take them away from time with their family. And I have never had one of my inspectors say 'no.'"

#### **Insurance: Peace of Mind**

A day in the life of a home inspector is not always seamless. That's why it's crucial to have an organized routine and solid time management. As long as you aren't rushing, you can tackle just about any stressors and home inspector duties that come your way.

Still, inspectors can't anticipate everything. When a client calls to complain or when a hectic day seems to spin out of control, you should have one resource to lean on for advice and peace of mind.

At InspectorPro, we aim to be that resource. For more than a decade, we've provided specialized risk management and claims handling exclusively for home inspectors in the US. New inspectors who've become ASHI members are eligible for \$250 off their first year insured with us. On top of that, you'll get access to our free pre-claims assistance program, which serves to shut down complaints before they become claims. Whether you're facing an angry buyer or evaluating your daily risk management, we're here to serve you.

"The most critical thing for us is to have a good insurance company, one that's going to back you up, one that has excellent pre-claims assistance," Wells said. "We're doing an inspection for peace of mind for a potential buyer of a house. Insurance is peace of mind for us because it's scary. This is a very litigious world we're living in."

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# **Stronger** BY LAURA ROTE **Together** An update on the

### Women of the Home Inspection Industry group



**It's been more than a year** since the Women of the Home Inspection Industry (WHII) group started, and with approximately 40 active members all over the US, it continues to be a safe place to seek advice and learn from one another.

"It's a place to be mentored by some of the strongest inspectors in the country," says Lisa Alajajian Giroux, Immediate Past ASHI President, who helped start the group.

WHII promotes opportunities, inclusion, and support for women in the home inspection industry and is a continued place where people can come and ask anything, when they otherwise might feel shy or judged. "It's a nonjudgmental group," Alajajian Giroux said.

It's a place to be mentored by some of the strongest inspectors in the country. — Lisa Alajajian Giroux

She said past ASHI President John Wessling was instrumental in bringing WHII to life. "I wanted a safe space for all women and our alliances to have open, honest communication about the struggles we all face in the industry," she said. "We are stronger together. I only had a small handful of women to help and mentor me to gain my goal of one day being president of ASHI and truly making a difference for all members. I am always a member first."

The group officially kicked off at the 2023 InspectionWorld in Las Vegas. They most recently had a well-attended webinar (free with ASHI membership) on Dec. 5, 2023.

The December event was hosted by Miki Mertz, president of Complete Home Inspection in Kansas City, and WHII Committee Chair Rebecca Castro of Sunrise inspections in Thousand Oaks, California. Discussion focused in large part on job safety, including how to be proactive to eliminate potential dangers that may be encountered during inspections.

The group meets quarterly via webinar to continue to attract attendees from all over the country. Anyone in the home inspection or building industry can take part in the group, regardless of ASHI affiliation.

Alajajian Giroux hopes the group will nurture newer inspectors so they can meet their goals and become leaders in the industry, too. "Although my ASHI Presidency has come to an end, I am not going anywhere. I'll continue to mentor and support in any way I can. I am excited to watch the upcoming women in this field move up into leadership and obtain all their goals." Safety is crucial in the field of home inspections. Prioritizing the well-being of the inspector and the property's occupants is essential for a successful and responsible inspection. Always adhere to the best safety practices and be prepared for unexpected situations. Here are 17 of the ASHI staff's top tips.

Safety tips for home inspectors to consider during their work



#### Wear proper attire.

*Dress appropriately* for the job with comfortable, durable clothing and footwear.

#### Wear protective equipment (PPE),

like gloves, safety goggles, and a dust mask when necessary.

### Carry essential safety equipment.

*Always have a flashlight,* a basic first aid kit, and a fire extinguisher in your inspection kit.

*Carry a carbon monoxide detector* and a radon gas detection kit to test for potential hazards.



#### Inspect the exterior.

**Before entering,** assess the property's exterior for structural issues, loose steps, and slippery surfaces.

*Be cautious* around swimming pools, balconies, and other outdoor hazards.



#### Announce your presence.

If entering a property occupied, *ring the doorbell* or knock loudly to announce your presence.

*Identify yourself* and the purpose of your visit to the occupants.

#### Use the buddy system.

*Work with a colleague* or inform someone about your location and expected return time whenever possible.



#### Document conditions.

Take detailed notes and photographs of any safety hazards or concerns. This documentation can be valuable in case of disputes or claims.

#### Stay informed.

*Keep up-to-date* with industry standards, regulations, and best practices for safe home inspections.



#### Electrical safety.

*Avoid touching* live electrical components or wiring.

Use non-contact voltage testers to check for electrical hazards.



#### Structural safety.

*Be cautious* around potentially unstable structures, like damaged floors, ceilings, or roofs. Check for signs of water damage or mold.



### HVAC and gas safety.

Be aware of potential gas leaks when inspecting heating

and cooling systems or gas appliances.

Use a gas leak detector to identify any issues.



### Crawl spaces and attic safety.

When entering tight spaces, *watch for pests* or hazardous materials.

*Wear appropriate safety gear,* including respiratory protection if needed.



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### Fireplace and chimney safety.

Check for proper ventilation and ensure chimneys and fireplaces are in good

working condition.

Use a flashlight to inspect the interior of the chimneys.



### Watch for tripping hazards.

*Look out* for loose rugs, clutter, and exposed cords that could cause accidents.



#### Be aware of animals.

*Watch out* for pets or wildlife that may be present on the property.

Be cautious, especially if

there's a risk of aggressive animals.



#### **Emergency protocols.**

*Know the location of exits* and emergency escape routes in case of fire or other emergencies.

Have a plan for evacuating the property safely.

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Legal and liability.

**Understand the legal** and liability aspects of your work.

Carry professional

liability insurance and consult with legal counsel if necessary.

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### Continuing education.

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safety procedures. The ASHI Edge offers classes with an emphasis on safety.



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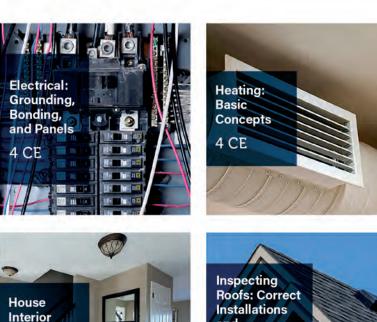
As we announced a few months ago, ASHI has partnered with the **International Code Council** (ICC) to expand resources and membership opportunities for our members. The ICC is the leading global source of model codes and standards and building safety solutions, including product evaluation, accreditation, technology, training, and certification.

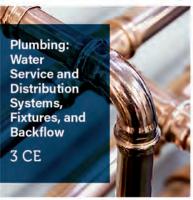
We are excited to announce that ICC has approved these courses so that you earn ASHI and ICC credits.

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THE

# of HOME INSPECTION

On working alongside the industry veteran Mark Cramer | BY JASON DAVID EPP, ACI

R ecently a friend of ours was reviewing the inspector profiles on the ASHI website, HomeInspector.org. "Jason, there is one guy; he has been doing it for 30 years, and he eats, sleeps, and breathes home inspections." I knew immediately who she was talking about. It had to be none other than Mark Cramer of Pinellas County, Florida.

In his ASHI profile (Is your profile up-to-date?) and on his own website, we find that exact statement: "Mark Cramer eats, sleeps, and breathes home inspections." It's not boasting; it's a beautiful way to feel about one's profession. How many of us can say that?

I was excited to speak with Cramer recently as I thought, "Surely anyone with that kind of industry drive and professional commitment might inspire a similar fire under us all." I wanted to share that with my colleagues as part of the ASHI *Reporter*, too.

Cramer may not have invented the home inspection profession, but his approach shows how anyone serious about anything ought to practice their endeavor—as though they had invented it, or at least helped it to evolve to a higher form. I will say that Mark, who we may, without question, classify as "an inspector's inspector," has immeasurably enhanced, contributed to, been a fine steward for, and an essential standard bearer of what the home inspection professional should aspire to and in that evolution become representative of—an expert in their field.

Lofty praise, indeed, though well deserved. Mark has held every ASHI board member position (except Treasurer)—including as president in the year 2000—and has served on and chaired numerous committees, including 15 years on the Standards I taught in the classroom for 10 years. When you teach you have to learn in order to thoroughly understand the subject."

Committee. He has won the Monahan Award (2001), the President's Award (2001) and the Iron Man Award (2005). And yet many of us who know Mark can testify to his low-key nature.

In the greater Tampa Bay area, there may be numerous inspectors named "Mark," but when the local inspector community gets together or exchanges emails and a question arises for which no one else has an answer, the cry "Ask Mark" means only one Mark. That distinction, that recognition is perhaps the truest indication of our Mark Cramer's impact on the industry. To be the one among all those in the know who knows. Many of us have achieved the ACI distinction; Mark Cramer exemplifies that distinction.

A chatty real estate agent once asked me with a lick of sarcasm, "What is the difference between a state licensed home inspector and an ASHI Certified Inspector?" I marveled at this opportunity. "A state licensed inspector is one who has achieved at least the minimum score on a written exam," I said with



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a pause. "An ASHI Certified Inspector, however, is one who can write the content and teach the course."

As we each take a deck chair in the tropical shade, canal-side, of his Tierra Verde condo, it is with the character of Yoda that I begin our interview. And though I stop short of asking if he has ever showed up to an inspection in a Yoda costume, I smiled and read aloud a few quotes from the real Yoda.

"In a dark place we find ourselves, and a little more knowledge lights our way."

Mark listened with a bemused hum, tilting his head slightly at my iPad, as the Yoda on film might, so I include one more.



How far beyond the annual required CE credits Mark Cramer says the serious inspector should go. "Pass on what you have learned."

Later, Mark said to me, "I taught in the classroom for 10 years. When you teach you have to learn in order to thoroughly understand the subject." These are some excerpts from my interview with the resident go-to for all things home inspection, Mark Cramer:

#### What brought you to a local ASHI Chapter?

I wasn't brought to the chapter. I, along with a handful of other home inspectors, founded the [Tampa] chapter. We were hungry for information, for knowledge. There was no internet, no answers at your fingertips. No computers, no thermal imaging. You youngsters have no idea.

#### What is the home inspector's greatest enemy? A lack of burning curiosity or ignorance? Ignorance.

### Should we accept walk-through inspections for a lesser fee with no reporting?

I have very mixed feelings about that.

What about inspection pricing—by square foot? By hour? As a percentage of the listing price? It is all about perceived value.

### How far beyond the annual required CE credits should the serious inspector go?

At least double.

(And, like the International Building Code provisions, Cramer meant this not in any prescriptive sense but as a minimum. Mark is someone whose CE involvement over the years is tantamount to immersion: I once sat in on an advanced electrical class and the instructor, a scrappy GC of many years and holder of a handful of additional licenses himself, toward the end of the morning asked of us all what seemed a stump question; the dumb silence in a room of 30 or so licensed inspectors was like a bar fight in slow-motion without audio. But then, after a few moments, a voice lifted itself up over the shifting, thought-wracked heads of the seated inspector attendees and with a certain authority said simply, "A floating neutral." It was, of course, Mark Cramer's voice.)

#### Should the serious inspector supplement their CE training with ICC Code or state-specific code knowledge? What about CE training in other fields, like mold, moisture, thermal, radon, etc?

Go as far as your curiosity takes you. When that listing agent attempts to test or embarrass you with some "gotcha" question, be the one who knows.

#### Why choose a narrative style inspection report?

It is the best way to communicate the findings.

#### Is a "conducive condition" that exists that points toward a future failure the same as an already failed condition?

Note: We have a few minute go-around over this to clarify both the intent and import of the question, though in the end we agree that, yes, it is essentially the same: *Both* conditions are reportable, however with the descriptive caveat, in Mark's words: "That one is immediate, the other, imminent." At moments our exchange felt almost like two monks of many miles talking shop on a mountaintop; we spoke about sources for stucco and vinyl siding standards and references (ASTM C926 and C1063 and the Vinyl Siding Institute website), touched on building science scenarios and common litigation issues, insurance inspections, spray foam insulation, and so much else.

A mentor, sensei, rabbi, guru, or what have you—these are those who succeed in awakening us, helping us be a better version of ourselves. Observing my own Yoda-like mentor I was reminded that anyone who dives deeply into whatever they do realizes an art in it. True artists are fascinated by their subject. Cramer's subject has always been inspecting.

Mark's answers to one's questions are often so dry and commonsensical that many times I have found myself writing him an email with a question that I have ultimately been able to answer—in his voice!—by the time I finish writing. And this also is an indication of his effectiveness as a teacher.

Inspecting alongside Cramer in his islander style T-shirt with his trademark long zoom lens camera and clipboard, he seems to convey a friendly yet precise authority. I've seen him stride across a flat roof the size of a golf course, absolutely fearless of the 80,000 square foot structure to be reported on beneath. On this day Mark maintains a relaxed Yoda posture in his chair as we enjoy the last of the morning shade on his terraced deck, palm fronds lacing about like dancers amidst the breeze, just a hint of autumn air.

"Last question, and I want you to be laughingly honest with me," I ask him before I go. "Let us suppose you are at a restaurant with friends or family." I hold up an imaginary menu in one hand and point an eye to the sky with the other. "Are you inspecting, or are you eating?" We both laugh. Mark smiles and says in his most quiet voice, " You know the answer to that." (2)

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#### **NEW MEMBERS**

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ASHI is taking a new approach in 2024 by bringing InspectionWorld to the local chapters.



First stop: The Midwest Home Inspection Conference in Newark, Ohio, hosted by The Ohio Chapter of ASHI.

Visit www.MidwestHomeInspectorConference.com (or scan the QR code above ) or flip to the back cover to find out more!

Many chapters applied to host InspectionWorld events in 2024. Aside from Ohio, the following three chapters won:

#### Silicon Valley ASHI/CREIA Chapter



#### New England ASHI Chapter St. Louis ASHI Chapter

Check out HomeInspector.org/Education/InspectionWorld (or scan the QR code at left) for continued updates, including important dates, locations, and registration links for conferences as they are scheduled.

We'll see you on the road!



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#### REPORTER

Here's a look at some of the topics we'd love to cover in upcoming issues of the Reporter. To be considered, submit your articles to editor@ashi.org within these areas before the deadlines below.

**APRIL:** Tools of the Trade Deadline: Feb. 13

MAY: Roofing Deadline: Mar. 13 Deadline: April 15

JUNE: HVAC

**JULY:** Indoor Air Quality Deadline: May 15





Konrad Delger | Big Sky Property Inspections Marlow, OK



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