

MARCH 2023



REPORTER

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

Women of the Industry

How ASHI and partners are working to make home inspection more inclusive.

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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.

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**National Home Inspector
Examination®**

Choosing the Right Home Inspector Insurance Limits

By Stephanie Jaynes, Marketing Director, InspectorPro Insurance



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.



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.

Imagine: While inspecting an upper unit of a luxury apartment complex, you left the tub running and caused water damage to that unit and several beneath. One of the tenants below was a serious fashion designer whose entire collection for their upcoming show was ruined. Another tenant was an elderly widow with Alzheimer's who suffered some significant physical and emotional distress from having their apartment damaged and having to relocate until the damage was repaired. Yet another was a professional gamer with thousands of dollars in computer and recording equipment lost in the flooding.

An opportunistic lawyer read about the accident online and rallied your client and the tenants against you in one hefty lawsuit. You quickly called your home inspector insurance provider, and they hired you some great defense counsel. After months of preparation, your court date arrived. Having been responsible for the accident, things went better than your worst fears but still not great. Final costs, including payout to the plaintiffs, totaled around \$600,000.

You had one last problem: Your insurance coverage limits. You only

have \$100,000 in coverage. That leaves you responsible for \$500,000 out of your own pocket.

The example above is an extreme one. But many home inspectors like you carry insurance for worst-case scenarios. What is the coverage limit in insurance? What if your insurance limits aren't high enough to cover costs when disaster strikes? How do you know if you have enough insurance coverage before you get a claim? We discuss how to choose the right insurance coverage limits for your business.

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.



Your **occurrence** limit is how much your insurance company will pay per claim.

\$300,000

\$300,000

Your **aggregate** limit is how much your insurance company will pay per policy period.

What are insurance limits?

Insurance limits represent the total dollar amount your insurance company can pay toward your covered claims in a given policy period. They're your maximum insurance coverage per claim and per period. (See example below, left.)

While it's popular for occurrence and aggregate limits to be the same, they aren't always. For example, some companies allow you to have a lower occurrence amount and a higher aggregate amount. However, at InspectorPro, we generally caution against lower occurrence limits since they assume businesses will receive multiple smaller claims instead of one big one—which isn't always the case.

InspectorPro with the ASHI Advantage and other insurance companies offer coverage limits such as:

- \$100,000 / \$100,000
- \$300,000 / \$300,000
- \$500,000 / \$500,000
- \$1,000,000 / \$1,000,000
- \$1,000,000 / \$2,000,000

Just how much can you expect to pay to increase your coverage insurance limits? Many providers charge as little as \$50 to \$300 annually per tier jump. Contact your broker for estimates on various insurance coverage amounts.

The most popular home inspector insurance coverage limits are \$1,000,000 / \$1,000,000. But, depending on your home inspection insurance policy, million-dollar limits might not really be worth \$1,000,000. (More on that later.)

So long as your policy covers a claim, and that claim costs no more than the amount allocated

in your limits of insurance, you're just responsible for paying your deductible. That all changes when a claim exceeds your insurance limits—like in the example at the beginning of the article. When that happens, the responsibility to respond to and pay for the claim shifts from the insurance company to you. That's why it's so important to purchase the insurance limits that are most likely to cover your needs.

How do I choose my home inspector insurance limits?

How can you make sure you have enough coverage? When choosing your insurance coverage limits, here are five things to consider.

- 1:** What are your state's insurance requirements?
- 2:** Does your policy have any sublimits?
- 3:** Are your limits separate or shared?
- 4:** Are you at an increased likelihood of receiving more expensive claims?
- 5:** What's your risk tolerance?

Let's look at these five factors in more detail.

1 | State Insurance Requirements

Some states require home inspectors to carry insurance. Most of those states require a specific dollar amount. As of January 2023, 31 states (62%) require errors and omissions (E&O) insurance, and 38 states (76%) require general liability insurance. Thirteen states (26%) mandate both. (To learn more about how E&O and general liability insurance compare, click [here](#).) To see your state's insurance



LIMITED RADON OR NATURAL GASES COVER AMENDATORY ENDORSEMENT

This endorsement modifies insurance provided by the following:

HOME INSPECTOR PROFESSIONAL LIABILITY INSURANCE POLICY

Schedule

Aggregate Radon or Natural Gases Sublimit: \$ 100,000

Each Claim Radon or Natural Gases Sublimit: \$ 100,000

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations.)

A. For the purposes of this Endorsement

requirements, check out the FAQs page at inspectorproinsurance.com.

Now here's where things get a bit more complicated: While most state requirements apply to your insurance for your home inspection business generally, a handful of states have ancillary service-specific regulations. Offering mold testing in Florida? Then you better have \$1,000,000 E&O limits. Looking for pests in Indiana? Then you need \$300,000 in coverage.

But, as we said in the last two articles, be wary of simply meeting the minimum requirements. Just because your state doesn't expect you to carry higher limits doesn't mean you don't need more coverage.

2 | Sublimits

Remember when we said that \$1,000,000 might not be \$1,000,000 in practice? That's because of sublimits and shared limits. Let's talk about sublimits first.

Sublimits cap certain risks, usually additional services, defined in your insurance policy.

Sublimited policies offer you ancillary services endorsements with less coverage per individual service. Since InspectorPro doesn't sublimit, here's an example from another insurance provider's policy:

In the example above, the insurance carrier has sublimited a home inspector who'd originally purchased \$1,000,000 / \$1,000,000 in coverage. Note that his million-dollar limits do not apply to his radon inspections. Instead, the inspector receives just \$100,000 per claim and per policy period for radon-related issues.

Why do sublimits matter? Sublimits can be a problem because specialty inspections are already more likely to result in a claim. Most of the time, when you're paying for a higher limit, you're trying to mitigate those bigger risks. But you're not avoiding heavy-hitting claims with your \$500,000 limits if your sublimits say your policy will max out at \$250,000 per pool and spa claim.

Worse still, sublimits can cause you to be out of compliance

with your state or contractual obligations. For example, if you're in a state that requires, say \$1,000,000 in mold coverage, you cannot meet that requirement with a \$100,000 sublimit. That's why, when choosing your coverage, you must consider sublimits.

Generally, we recommend avoiding sublimits. Often, sublimits don't appear on your declaration's page—that quick summary of coverage—so it's important to read your policy in full. If you do opt for a sublimited policy, we suggest balancing it out with higher limits.

3 | Separate vs Shared Limits

The other thing that makes \$1,000,000 not really \$1,000,000? Shared limits.

Separate limits give you two occurrence and aggregate limits: one for your E&O and one for your general liability coverage. Alternatively, shared limits give you one occurrence and one aggregate limit for your E&O and general liability coverage to share. Since

separate limits give you two limits for the price of one, you get more coverage than you would with shared limits for the same price.

The potential problem with shared limits lumping claims together is that there's less money to cover claims.

Let's say your business has a \$300,000 E&O claim followed by a \$100,000 general liability claim in the same year. If you have \$300,000 shared limits, they won't help you with that second claim. It's your responsibility to respond to any claim exceeding that shared aggregate limit.

As with sublimits, we discourage shared limits. However, if you must have them, you may want to double the limits you would ordinarily carry to have comparable coverage to separate limits.

4 | Increased Likelihood

Not even the best insurance professional can predict when and why you'll have a claim and how expensive it will be. But based on claims data and patterns, we can make some pretty good guesses.

If you follow the InspectorPro blog, you've seen our lists of common allegations, including the Top 5 Claims, the Most Common 5 General Liability Claims, and the Top 10 Reasons Clients File Claims. The first two focus on prevailing defects, like water damage and mold, and frequent accidents, like garage door breaks and power outages, that lead to claims. The last

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list concentrates on the circumstances that lead to claims across claim types, like complaints outside the standard of practice or defects concealed during the inspection.

In addition to these trends, here are a few other factors that may lead to claims.

If you find yourself running into one or more of them, you may opt for higher limits to outweigh your potentially increased risk of claims.

■ Expensive Properties, Wealthy

Clients: If you tend to inspect in an affluent area and for well-off clients, you may be subject to more expensive claims.

■ **Commercial Jobs:** Bigger projects have bigger price tags. And when your clients become businesses rather than individuals, you can expect some additional exposure.

■ **Experience:** Contrary to popular belief, it doesn't make risk management sense to start with lower limits while you're inspecting less. After all, less experienced inspectors can make more mistakes. However, it is smart to increase your limits the longer you're in the industry. The longer you inspect, the more inspections you'll have performed, any of which can lead to a claim against you now or in the future. (Just be



"NOT EVEN THE BEST INSURANCE PROFESSIONAL CAN PREDICT WHEN AND WHY YOU'LL HAVE A CLAIM AND HOW EXPENSIVE IT WILL BE. BUT BASED ON CLAIMS DATA AND PATTERNS, WE CAN MAKE SOME PRETTY GOOD GUESSES."

My FAVORITE THINGS

*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*

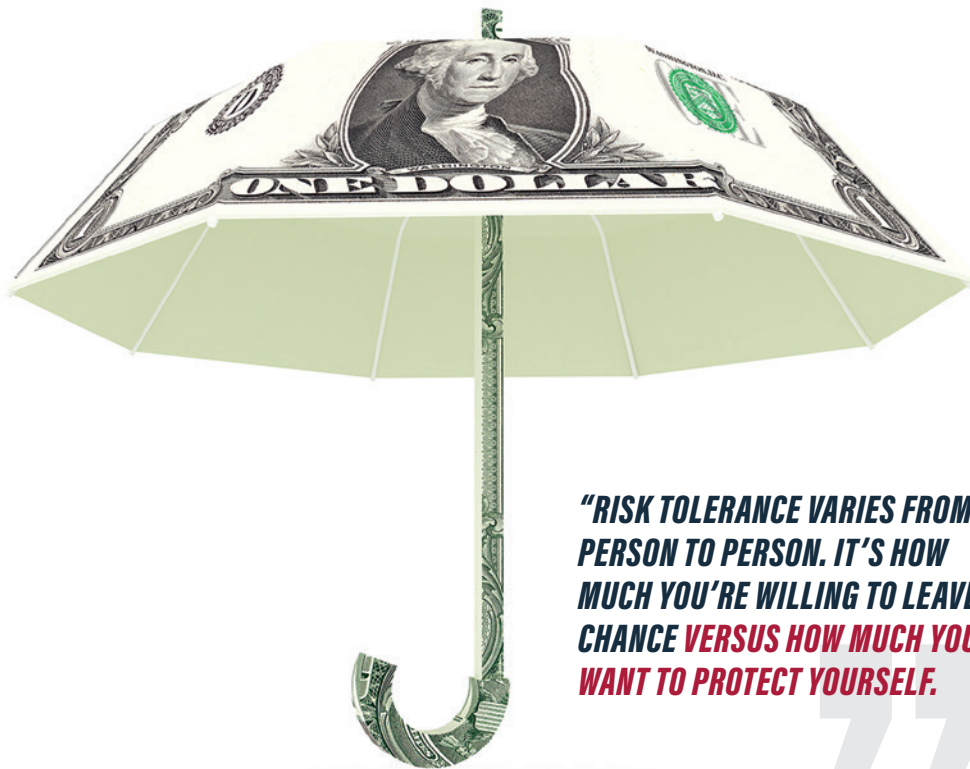


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sure to keep your retroactive coverage intact.)

- **Volume:** Similar to the above, the more you inspect, the more chances you have to get a claim.

5 | Risk Tolerance

Clients often ask brokers which insurance limits are best. For most inspectors, there is no right answer. Inspectors ought to choose limits that match their risk appetite.

Risk tolerance varies from person to person. It’s how much you’re willing to leave to chance versus how much you want to protect yourself.

In this case, someone who chooses lower limits would have higher risk tolerance than someone who chooses higher. That’s because lower limits are more likely to be lower than the cost of a claim than higher limits.

We asked Jan Banks of Inside Out Home Inspection in Oklahoma City how she would

advise a new home inspector to select their limits. When choosing limits, she recommends considering inspection region, home value, and inspection volume—not just now but in the future.

“It will be a fluid thing that will change,” Banks said. “Your limits need to meet you where you are and where you’re going.”

For Banks personally, it’s important for her insurance limits to be able to cover the most expensive claim her business could face.

“Not every house I look at is two million dollars, but I want my insurance to cover the highest level of mistake that could be made,” she said.

At InspectorPro, we encourage you to weigh your options and choose the insurance coverage amount that makes the most sense for

you. When determining your risk tolerance, ask yourself what helps you sleep at night. Perhaps your state requires just \$100,000 in limits. But if limits that low make you nervous, it’s wise to purchase a higher amount.

Insurance coverage limits for home inspectors

As your business changes, your insurance needs may expand. It’s important to know your options and when to adjust. And for those of you buying insurance for the first time, it’s just as essential to be informed so you don’t buy a policy

that doesn’t meet your coverage needs. Whether it’s your first or tenth time buying coverage, make sure to choose your home inspection insurance limits wisely. ■

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"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."



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Marketing Across Markets

Three tips for diversifying your tactics and expanding your reach

By Sandra Akufo

You're a home inspector. To grow your customer base, your marketing tactics should always pertain to the home inspection industry, right? Not necessarily.

When successfully marketing your business and services to potential customers, meeting customers where they are is half the battle. While you may read all the articles and journals out there about the home inspection industry or follow the latest news about detecting mold growths and examining tile roofing, your audience—everyday people who happen to be homeowners or buyers—may not.

So, are there other ways you could make your offerings and expertise well-known to potential customers? Of course there are! Here we share three tips to make your marketing strategy much more creative and tap into new audiences.

With these tips in mind, you're that much closer to getting your business and services in front of new customers with various backgrounds, interests, lifestyles, and preferences. While it can be daunting to try to reach new markets with new approaches and new tactics, the more uncharted areas you cover, the more clients you discover. ■



Sandra Akufo is ASHI's Content Writer. Passionate about storytelling, she's spent several years supporting professional associations, government agencies, and Fortune 50 companies across their PR, content, and copy needs.



Establish community connections.

1 Although many potential customers aren't researching the home inspection industry online, they likely check their mailboxes and notice flyers around their neighborhoods. They may also be more interested in their local community events, sports teams, and sites. So why not take your marketing strategy there?

Take this example. If you're based in Ohio, consider placing Bengals or Browns-themed fridge magnets with your business information in mailboxes. Live in a small town? Let the community know, with a flyer, that in addition to the local home inspections you provide, they can also ask you any questions they may have at the annual neighborhood cookout you'll be attending.

Whichever tactics you decide to pursue, this is an important step in transitioning from a stranger to a neighbor to a potential customer—and that goes a long way.

Broaden topic coverage.

2

On paper, home inspection is a very straightforward, focused, specific topic. In reality, when we talk about home inspections, we also have the opportunity to talk about health, protecting your family, the environment, real estate, home ownership, and more.

Sure, we can—and should—talk about the technical aspects of spotting mold issues, but we can also talk about how keeping homes healthy (and mold-free) is part of self-care and wellness. This way, people who are interested in and researching more general or popular topics have much higher chances of stumbling across tidbits of important home inspection information, too. In most circumstances, bridging niche topics to larger, trending ones is a great recipe for getting more eyes on your content and business.



Become a chameleon.

3

No two customers are the same. While your marketing tactics may work in a particular setting or with a specific group of people, they may not transcend audiences. With that in mind, adaptability is a valuable skill that will help extend your marketing strategy.

For example, customers in a small, rural town may prefer a home inspector who seems down-to-earth and personable, who's making an honest living by helping people maintain their homes. Alternatively, customers in major cities may simply want to quickly find a professional home inspector who leads with qualifications and expertise. Being able to meet either need is critical because, at the end of the day, customers will consider these factors when selecting someone to trust and allow in their homes.

On a similar note, hyperlocal marketing tactics like flyers and mailings may not reach a young adult in the same way it reaches a grandfather who checks his mailbox every day. And your website and online articles may not reach an older adult as effectively as a younger one. All in all, you should learn how your audiences consume information and what they look for in a home services provider, then tailor your marketing tactics to meet them where they are.



Do you have a marketing topic you would like to see covered in the *Reporter*? Please let us know. Email your ideas to editor@ashi.org.



2022 ASHI Awards

*Revealing the winners of
this year's Cox and Monahon
awards and more*



By Laura Rote

Active ASHI Certified Home Inspectors Alex Steinberg and Mark Goodman recently took home prestigious awards at the 2023 InspectionWorld. These annual awards recognize ASHI members who have made exceptional contributions to an ASHI chapter or innovative contributions to the ASHI membership.

Philip C. Monahon Award

To be considered for the Philip C. Monahon Award, an ASHI Certified Inspector (ACI) must be dedicated to the goals and ideals of ASHI as stated in the Code of Ethics; have rendered outstanding contributions to ASHI for a minimum of five years; and have contributed time, talent, or expertise that was beneficial to ASHI, its members, and the public ASHI ultimately serves.

This year's winner is Alex Steinberg, owner and operator of JBS Home Inspections. Steinberg has spent more than 20 years in the industry working in the Boston area—more than a decade of his work as an ACI. He has completed thousands of inspections,

trained several new inspectors, and continued to be an active member of ASHI New England. He has served as the chapter's president and committed many hours to continuing education, organizing meetings and conferences, and promoting the regional chapter as well as ASHI at large.

"Everything about the home inspection business resonates with who I am and what I enjoy most," Steinberg has said. "I love the challenge of going somewhere new each day, uncovering the minute details that make up a home's inner workings, and not knowing in advance what I might discover. Then I get to communicate my findings with my clients ... in a way they can understand and make informed decisions. Want to understand how loads transfer down to earth, how heat is made, or electricity operates? That's the stuff that makes my work rewarding."

Steinberg has also been working behind the scenes to promote possible legislation to help the home inspection industry.

John E. Cox Member of the Year Award

To be considered for the John E. Cox Member of the Year Award, an ACI must have rendered outstanding service to an ASHI chapter and to the home inspection profession over a period of years.

This year's recipient is ASHI President-Elect Mark Goodman,

"I LOVE THE CHALLENGE OF GOING SOMEWHERE NEW EACH DAY, UNCOVERING THE MINUTE DETAILS THAT MAKE UP A HOME'S INNER WORKINGS, AND NOT KNOWING IN ADVANCE WHAT I MIGHT DISCOVER."

— ALEX STEINBERG



"...SERVE ON A COMMITTEE OR TASK FORCE AND BECOME A LEADER AT THE CHAPTER OR NATIONAL LEVEL, MENTOR OTHERS, OR SHARE YOUR KNOWLEDGE BY TEACHING OTHER HOME INSPECTORS. GETTING INVOLVED HELPS YOU UNDERSTAND THE INDUSTRY'S LANDSCAPE AND MAKE A DIFFERENCE."

— MARK GOODMAN

a residential/commercial inspector for Brewer Inspection Services in Manchester, Missouri. He's been working in the industry for more than eight years—seven as an ACI—and has been heavily involved in the St. Louis ASHI Chapter of ASHI since 2014. Goodman has served twice as president of the St. Louis chapter and will again be president in 2023. His colleagues note his welcoming presence and commitment to continuing education as he's often presented at chapter meetings, submitted articles for the *Reporter*, and spoken at conferences.

"The first thing I did when I joined ASHI was to also join the St. Louis Chapter of ASHI and start attending meetings. I joined the chapter to be listed on their website and for the local education opportunities, PR opportunities, camaraderie, and the built-in home inspector support network. The chapter also has a legislative voice and protects consumers by empowering Missouri home inspectors in the same ways as ASHI National," Goodman previously wrote for the *Reporter*.

He's often shared how other home inspectors can make a difference. "You can form your own ASHI meeting group, start a new chapter, or join an existing chapter. You can serve on a committee or task force and become a leader at the chapter or national level, mentor others, or share your knowledge by teaching other home inspectors. Getting involved helps you understand the industry's landscape and make a difference," he said. ■



From top left: Alex Steinberg, Mark Goodman, David Goldstein, Todd Edly, Susan Lane, and Michal Krauszowski.



Additional Awards

President's Award: Todd Edly

Ironman Award: David Goldstein

President's Staff Awards:

Michal Krauszowski, Susan Lane

WOMEN OF THE INDUSTRY

*How ASHI and partners
are working to make
home inspection
more inclusive.*

By Laura Rote



Not too many people can say they love what they do, but ASHI President Lisa Alajajian Giroux can't imagine doing anything else. She hopes more women will find a passion for home inspection in the future, too.

The Journey to Inspecting

Alajajian Giroux started working for her father full-time in the construction business around 1983 and took her first home inspection class in 1997. At some point during her career with her father, she discovered that she was doing a lot of troubleshooting. "I was fixing the things the guys did wrong. I would go through and do the punch list for the client."

Going into the home inspection business seemed like a logical next step. "It was a good transition going from a contractor to the home inspection field." She said having a construction background has helped her tremendously, and she continues to learn something new every day.

Alajajian Giroux's journey to home inspecting started when she got her construction supervisor's license for both residential and commercial properties, taking classes in the evening after working in the field all day. She has been licensed in Massachusetts since 2000, since it was introduced into law.

Her studies led her to ASHI, as six of her instructors were ASHI members at the time, and to become a full-time home inspector. Today she frequently gets calls from people looking for mentors. The demand is there, she said.

The Future of Inspecting

More women may be expressing interest in the field thanks in part to ASHI's new Women of the Home Inspection Industry group. The group launched at InspectionWorld 2023 and is now scheduled to meet monthly. A website, classes, and educational tools are all part of the program.



ASHI President Lisa Alajajian Giroux is seen here working in the field, on the job and with colleagues.





“

ALAJAJIAN GIROUX STARTED WORKING FOR HER FATHER FULL-TIME IN THE CONSTRUCTION BUSINESS AROUND 1983 AND TOOK HER FIRST HOME INSPECTION CLASS IN 1997.

”

"We're getting input about safety in the field, what tools people can use, and talking about the challenges women have in the field," Alajajian Giroux said. The group is open to any woman home inspector, ASHI-certified or not. "We want it to be all-inclusive."

Alajajian Giroux is hopeful that more women will continue to get involved. She said some women are discouraged from the work because it's physical; they may not want to inspect crawl spaces or get up on a ladder, for example. "Those are legitimate concerns."

She herself was inspired by ASHI's first woman director—Miki Mertz. "Miki was very instrumental. She's been around a long time. She's a very intelligent woman."

Alajajian Giroux is also inspired by the women of the International Code Council (ICC), who she says is opening many doors for women in the industry. "I was amazed to see the number of women they have. They do shadow programs that are similar to ASHI's mentorship program but much more intense. They shadow board members for a year. There are a lot of women code officials out there."

Susan Dowty is the regional manager of government relations for the ICC and says she's excited about the industry's future and seeing more women enter the field. "Inviting them to the table will not only help to address the current talent gap but will also bring fresh perspectives. The Code Council is committed to reaching the next generation of building safety professionals," she said. "At the cornerstone of this effort is our Safety 2.0 program (ICC's initiative to welcome a new generation of members and leaders to the building safety profession). It



ASHI's first woman director, Miki Mertz, (above and left) inspired Alajajian Giroux to get involved in the industry. The International Code Council is also inspiring more women to join the field, says Susan Dowty (below, right with Alajajian Giroux at InspectionWorld 2023).



Learn more about the Women of the Home Inspection Industry initiative, scan the code or visit whii.ashi.org.





The Women of the Home Industry Group launched at this year's InspectionWorld 2023.

provides training, professional development, networking, mentorship, and other resources that prepare and empower professionals, including women, entering the field. We're also very excited about our new partnership with ASHI and the opportunity to connect with women through ASHI's Women of the Home Inspection Industry."

Alajajian Giroux looks forward to working with more women in the ICC and brainstorming how women can get even more involved in ASHI, whether that's through partnering with schools, mentorship programming, or ride-alongs, to name a few. ■



THE (WHII) GROUP IS OPEN TO ANY WOMAN HOME INSPECTOR, ASHI-CERTIFIED OR NOT. "WE WANT IT TO BE ALL-INCLUSIVE."



we are stronger together.

Our mission: Promoting the expansion of opportunities, inclusion, and support of women in the home inspection industry.



Women OF THE
HOME INSPECTION INDUSTRY

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WHII.ASHI.ORG



Mike Twitty has recently retired from a 17-year home inspection and compliance inspection career. He is a licensed electrician, and is certified by the ICC and IAEI as a residential electrical inspector. He also provides continuing education training, and authored many technical articles for national publications.

Electrical Notes

Exploring grounding conductors

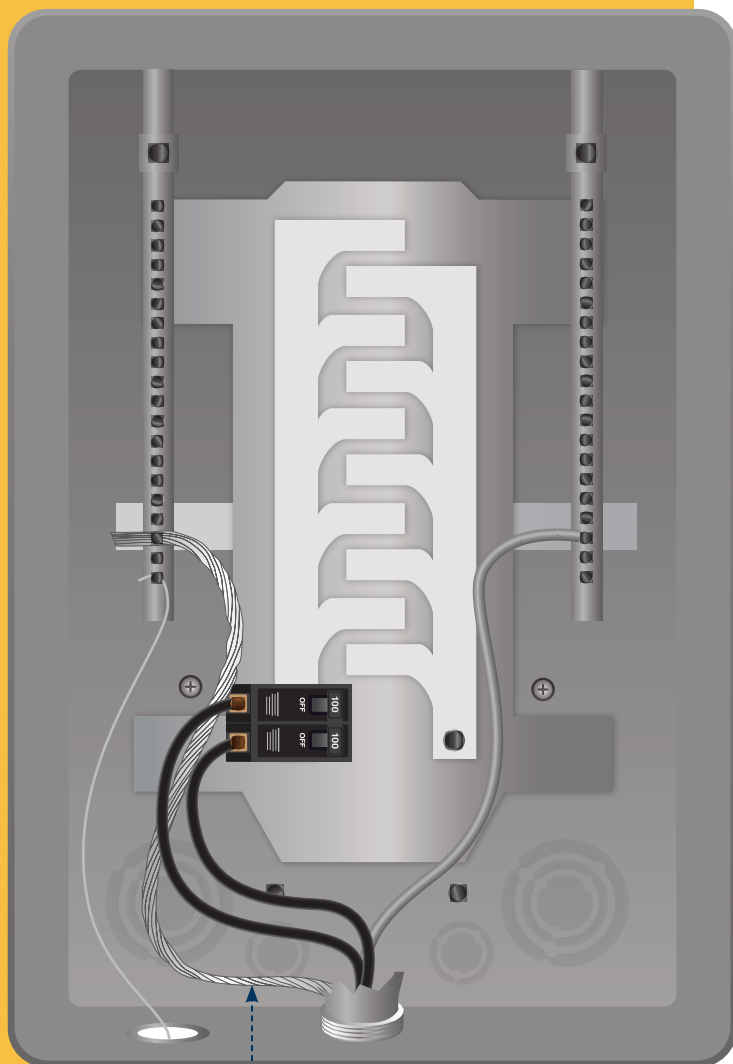
By Mike Twitty

Grounding conductors come in different categories with specific functions. The two primary grounding conductors used in electrical systems are the grounding electrode conductor (GEC) and the equipment grounding conductor (EGC).

The GEC connects the system neutral and service equipment to the grounding electrode system (GES). The intent of the system is to direct objectionable energy from lightning and power surges to the earth. It is often misinterpreted as a protection of people from electric shock. This is not true.

The EGC is designed to provide a low impedance path back to the power supply to trip a breaker or blow a fuse in the event of a ground fault. A properly sized and designed EGC installation protects equipment and reduces hazards of electric shock for people. Another function of the EGC is to bond the metal equipment components together and keep them at the same voltage potential. EGCs can be wires, metal raceways (conduit), and armored cable.

Understanding the different functions of these conductors and using proper terminology are important skills for home inspectors. ■



GEC

GROUNDING
ELECTRODE
CONDUCTOR
CONNECTS
TO THE
GROUNDING
ELECTRODE.

EGC

EQUIPMENT
GROUNDING
CONDUCTOR
CONNECTS TO
AND BONDS
DOWNSTREAM
SUB PANEL.

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Grounding and Bonding Explained

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Testing Electrical Systems for Home Inspectors

Identify the benefits of taking different types of measurements. Go over how, when, and where to use various testing devices. Learn how to take and interpret measurements with these devices.

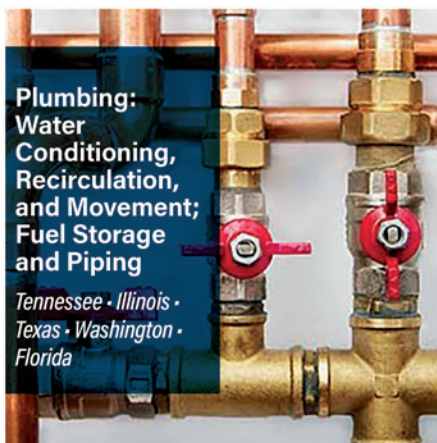
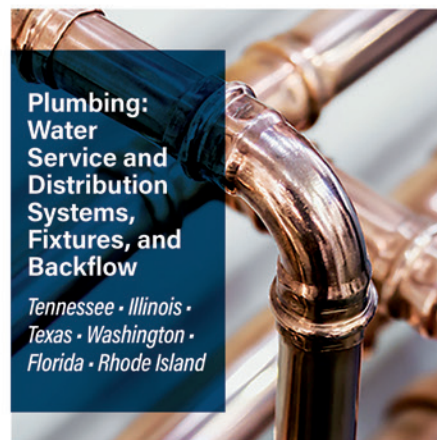
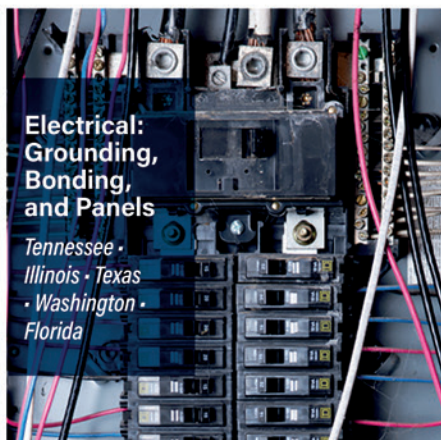
Instructor: Mike Twitty

Classes are two (2) hours each and are ASHI and TN state-approved for CE Credit. This means that a full day of all three (3) classes will reward you with a total of six (6) CE credits.



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



We are 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

May

National Deck
Month

Landscaping
& Irrigation

DEADLINE
March 15

June

Pool & Spa
Inspections

Tips from home
inspectors to first-
time homebuyers

DEADLINE
April 14

July

Electrical

DEADLINE
May 12

August

Tools of the Trade

DEADLINE June 16

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



Welcome to ASHI

NEW MEMBERS

*New Associate Members
from December 18, 2022 to
January 17, 2023.*

Colorado

Cary Cooper, Arvada
Joseph Patten, Frederick
Robert Ashbee, Parker

Georgia

Lucius Howland, Pine Lake
Brian Hammond, Cumming

Indiana

Stephen Maher, Kokomo

Maryland

Philip Dancer, Mount Airy
Joshua Wilson, Perry Hall

Maine

Thomas Curtin, Yarmouth

Michigan

Grant Jeffries, White Lake

Minnesota

Dennis Caron, Bemidji

Missouri

Danny Roach, Stoutsville

Montana

Ethan Miles, Kalispell

Ohio

Daniel Horton, Bellefontaine

Texas

Lawrence Druga, Rockwall

Virginia

Brennon Olson, Virginia Beach
Brandon Black, Suffolk



2022 Year in Review

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



In the next Marketing Minute:

Explore how to
further develop
your audience, from
homebuyers and
real estate agents to
plumbers and more.

MARCH MEMBER ANNIVERSARIES

45

David Surette
RAL Inspection Services

Andrew Polmer
Louisiana Real
Estate Inspection

35

Dan Niezgocki
Home Inspection
& Testing

30

John McAuliffe
Quality Home Inspection

Peter Bishin
Peter Bishin, Architect

Don Carnathan
Central Mississippi
Home Inspections

25

Mark Pasquariello
Reliable Home Inspection

Craig D. Tillman
Tillman Inspections

Michael Massart
Speaker of The House
Property Inspections

JohnFast
Fast Inspections DBA
National Property
Inspections

20

LarryHowe
The Inspector Guys

Tom P. Unverzagt
WIN Home Inspection

David Hoskins
Hoskinspect

William Carlson
Carlson Home
Inspection Services

Seth Hurlbert
Hurlbert Home
Inspections

George Nicholson
DBA National
Property Insp.

Anthony D'Amico
Nationwide Home
Inspection

Chad M. Ahlvers
Cornerstone Home
Inspections

15

Gregory A. Barnett
Accurate Home
Inspection Service

Howard W.J. Tennyson
Ace Home Inspection

Robert W. Mueller
A 1 Home Inspection
Services

John Gallagher
Clark Hill Inspections

Timothy D. Stolba
Prime Time Home
Inspections

Todd Hillard
Cornerstone
Inspection Services

Corey Loewe
Dream Home Inspection

Raymond T. Hinderer III
Quality Home Inspections

Jason Gingery
View Point Inspections

Marty Lunsford
Inspect-All Services

Michael J. Frost
Frost Home Inspection

10

Scott Handley
Handley Home
Inspections

Derrell Jay Wilkinson
Armor Inspections

G. Steven Ehly
Mason Dixon Home
Inspections Services

Christopher Foley
Safe-T Home Inspection

Anthony Pope
AP Inspections

Chad Sportel
Sportel Home Inspections

Scott Grubbs
Kansas Professional
Home Inspections

Steven Spoon
iLook Home
Inspection Co.

Jason Pruss
Call2Inspect

Stan Poss ACI
Attic to Foundation

5

Justin Richards

Jason Denison
Home Inspections by
Jamison and Company

Jack McNear
AAA Professional
Home Inspector

David Pagano
DMP East Bay Inspections

Clarence Schools

Jonathan Rogers

Celeste Horein
Home Pro Inspectors

Michael McAdams

Chris Ollis
Green Valley Group

Andrew C. Saylor
RCS Home Inspections

Christopher D. Falcone
X-Factor Inspections

James Jones

Jordan Dugwyler
Big Brother Inspections

Michael Metrakos
A1 Property Inspections
of Greater NW Indiana

Danny Marlow
Island Inspections
DBA Pillar To Post

Jeffrey Tomlinson

Timothy Perry
Merit Services

Keith E. Smith
OCD Home Inspections

Ryan Gilbert
RG Home Inspections

Dave Biddle
DATB DBA/Pillar to Post

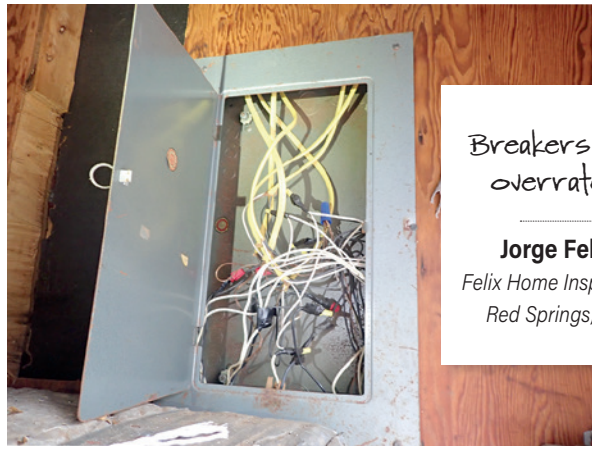
Todd E. McKie
McKie Home Inspections

Aaron Jamerson

Eric Robb
Illuminating-Home-
Inspections

James Lowinske
Master Home Inspection

Marc Hettinga
Vanguard



Breakers are overrated.

Jorge Felix
Felix Home Inspection
Red Springs, NC

James Brock
Boston Home Inspectors
Boston, MA



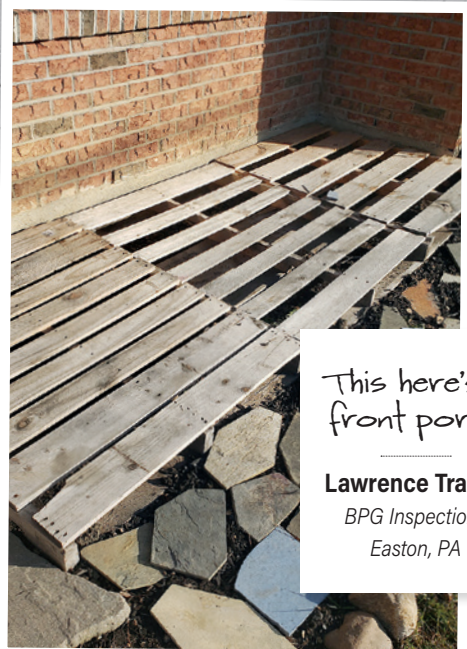
No hotmail here. We like it cold.

Doron Bracha
Accent Home Inspection
Bedford, MA



Brian Derewicz
Realistic Home Inspection Services
Port Washington, WI

There's a junction box close by!



This here's a front porch.

Lawrence Trance
BPG Inspections
Easton, PA

Ray Mayo

Mayo Home Inspections
Brunswick, ME

Why leave your porch
to forage for wild
mushrooms?



Paul Cummins

No Surprises
Home Inspection
Alexandria, VA

"Handy Fuel"
indeed.



This certainly
took some
ingenuity.

Patty Maples

Mirowski Inspections
Springfield, MO



James Brock

Boston Home Inspectors
Boston, MA

Holy
hot water,
Batman.



Stephen P. Tyler
STAT Home Inspections
Garnerville, NY

Must be a high
voltage outlet.



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