

APRIL 2023



REPORTER

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

It's Home
Inspection
Month!



Insurance
Deductible
Explained

P6

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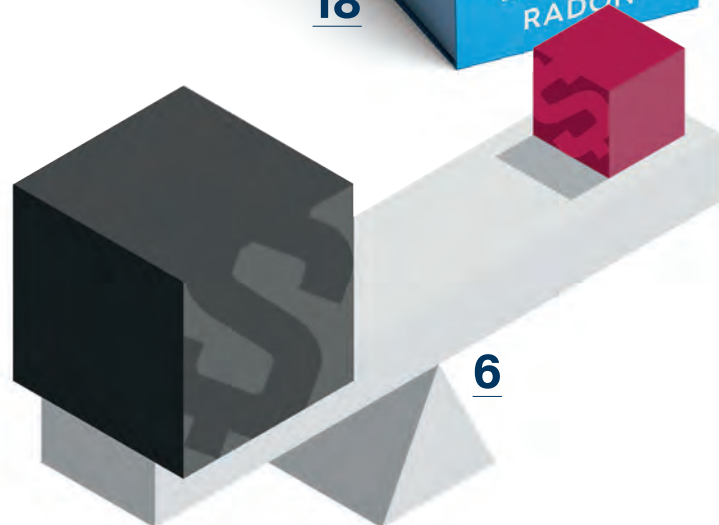
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Our Mission: To set and promote standards for property inspections and to provide the educational programs needed to achieve excellence in the profession and to meet the needs of our members.

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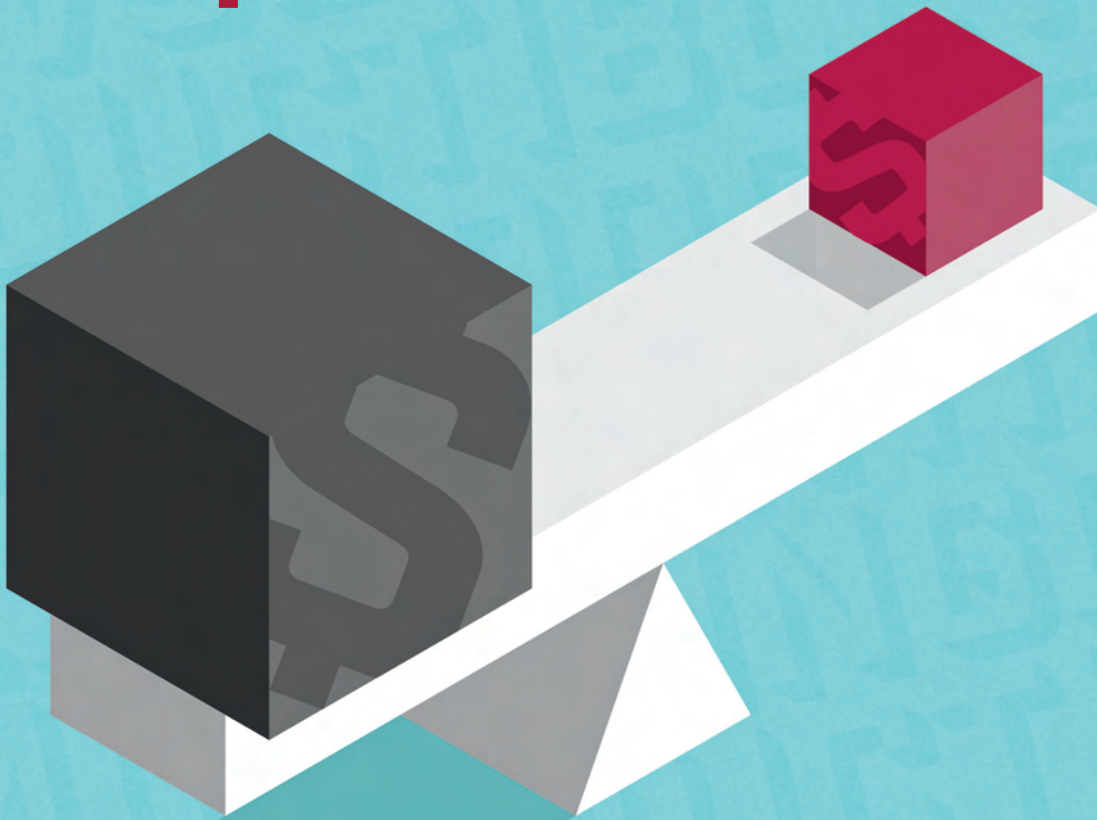


National Home Inspector
Examination®

Insurance Deductible Explained

What inspectors need to know

By Stephanie Jaynes,
Marketing Director,
InspectorPro Insurance



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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.

Two home inspectors receive claims for unidentified water intrusion. Both are at fault. And yet, one home inspector pays \$1,500 to resolve the issue while another pays \$5,000. The difference between the two: their deductibles.

As the example above shows us, it isn't just the cost at renewal (your premium) that matters. You should also consider your deductible—the price you pay if you receive a claim. When you acquire insurance, your insurer gives you several deductible options to choose from, and you pick the one that best fits you and your business' needs. It affects your home inspector insurance coverage and your financial output.

How can you tell if you picked a good deductible? How does it work? And if you get a claim, what can you do to save money on your deductible?

Continue reading to learn how your deductible determines what you spend and when.

What is a Deductible?

A deductible in an insurance policy is the amount you pay your insurance company to resolve a claim. If you carry both general liability (GL) and errors and omissions (E&O) coverage, each will have their own deductibles. In the home inspection industry, most general liability policies have one deductible around \$1,000. Alternatively, many E&O policies allow you to choose your deductible.



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.

Typical options include:

- \$1,500
- \$2,500
- \$5,000

How much is an insurance deductible usually? The price per claim is whichever option you choose, like the ones above. The price per policy period, meaning how much premium you pay for your deductible regardless of claims and each policy period, depends on the amount you choose.

For example, if you choose a higher deductible, you're taking more responsibility for claims. By carrying more of the risk yourself, you and a higher deductible results in a less expensive, annual premium. So, while you take more financial responsibility for claims, you don't have to pay as much to renew your policy every year.

For each deductible tier, you may expect to reduce your premium price from 3 to 15%. For most inspectors, that's a difference of \$50 to \$300 annually.

Self-Insured Retention vs Deductible

Deductibles come in two forms: simple deductibles and self-insured retentions (SIRs). Both are your responsibility to the insurance company in exchange for handling a claim. But the two work in different ways.

With a simple deductible, your claims defense starts before you pay. And if closing the claim costs less than your simple deductible, you pay that lesser amount. Here at InspectorPro, we offer simple deductibles.

What does self-insured retention mean? It means your insurer requires

you to pay your deductible up-front to initiate your coverage. In other words, you have to pay your SIR in full before the insurance company will start defending you. And if your claim closes at a lower rate than your SIR, you can't guarantee getting the difference back. Here's an example of an SIR from another provider's home inspection insurance policy:

In the example below, notice how the insurance company doesn't come out and say they have an SIR. However, you can tell their deductible is an SIR from the description:

"We will not be required to make any payment for claim expenses... unless and until you have paid the deductible in full."

Sometimes, self-insured retentions cost less annually. But not always. And because they require payment up-front for insurance

Claim expenses means all expenses we incur or authorize in writing for the investigation, adjustment, defense or appeal of a **claim**. These expenses include fees charged by a lawyer, mediator or arbitrator with our consent for which you are obligated. **Claim expenses** also mean:

1. The premium on appeal, attachment or similar bond; and
2. Up to \$250 per day per insured for supplemental payment for reasonable expenses incurred for attendance at hearings, trials, or depositions at our request or with our consent by such **insured**. Such payment shall not exceed \$5,000 in the aggregate for all **insureds** in each **claim**.

2. DEDUCTIBLE

- a. You will pay the deductible amount shown in the Declarations. The deductible applies to each **claim**. **We will not be required to make any payment for claim expenses, settlements reached, or judgements rendered in an otherwise covered claim unless and until you have paid the deductible in full. You must pay the deductible (i) immediately when invoiced, or (ii) in the event that offers judgement or settlement demands are made which you and we agree should be accepted, prior to the expiration of the time period for responding to such offers or demands.**
- b. All **claim expenses** will be first extracted from the limit of liability, with the remainder, if any, being the amount available to pay for **damages** after you have paid the deductible in paragraph a.

coverage in a claim, they may not be a good option for inspectors who lack thousands of dollars in emergency savings to spend on a moment's notice.

To determine if you have a simple deductible or self-insured retention, read your home inspector insurance policy. The difference may impact how much money you want to save now to pay your part of a future claim.

What is a Good Insurance Deductible?

As with most things in life, what's "good" is a matter of opinion. At InspectorPro, our insureds tend to prefer lower deductibles. Nearly 80% of our inspectors opt for the \$1,500 or \$2,500 deductibles, leaving just over 20% selecting our highest option of \$5,000.

Below, we explore home inspectors' arguments for both lower and higher deductibles.

Save Money Later: A Case for Lower Deductibles

Do you prefer to pay more now with the chance of saving money later? Then choose a lower deductible, like Mark Silliman of A Closer Look Home Inspection Service in Washington did. As Silliman prepared for retirement and put time into his other business, he found security in a lower deductible he could more easily keep in reserve in case a claim arose.

Bud Wenk of Z Best Inspection Services in Kentucky shared the same sentiment. For Wenk, a lower deductible is worth the higher annual cost.

"From what I saw on the savings on the premium, it doesn't make much of a difference," he said.



"NEARLY 80% OF OUR INSPECTORS OPT FOR THE \$1,500 OR \$2,500 DEDUCTIBLES, LEAVING JUST OVER 20% SELECTING OUR HIGHEST OPTION OF \$5,000."



"Because if I got to make a claim, I'm actually going to save money."

Just how much could you save with a lower deductible?

Let's say we have two inspectors: Inspector Jenny and Inspector James. Jenny chooses the \$1,500 deductible while James chooses the \$5,000 deductible. Both receive a \$10,000 claim and are found liable. Jenny pays her \$1,500, and James pays his \$5,000 to the insurance company. James paid 233% more than Jenny for a claim with the same dollar amount. In fact, it would take James 22 years without a claim to make up for the cost he paid.

Save Money Now: A Case for Higher Deductibles

Some argue that it isn't worth paying extra cash for coverage you don't intend to use. That's why inspectors with a higher risk tolerance often opt for higher deductibles and, therefore, lower premiums. (Remember from our last article that your risk tolerance is how much you're willing to leave up to chance versus how much you want to prepare for potential bad outcomes.)

Brad McLeese of HomeGuard Inspections in Utah has this risk tolerance and sees a high deductible as an opportunity to save.

"I have a high deductible, and I chose that because of the cost savings for the annual premium," McLeese said. "I'm looking at the insurance for the larger claims and not as much for the smaller claims."

Gwen Shirvanian of HomeSpec Inspection Services in Arizona also considered her insurance as protection against large claims and was, therefore, not as concerned with the larger per-claim costs associated with higher deductibles.

"I'm not buying insurance to



I'M NOT BUYING INSURANCE TO COVER THE LITTLE STUFF. I'M BUYING IT TO COVER THE BIG STUFF."

— Gwen Shirvanian,
HomeSpec Inspection
Services



cover the little stuff. I'm buying it to cover the big stuff," Shirvanian said. "I want to keep our annual rate down, and \$5,000 is something we can afford."

How Else can I Save with my Deductible?

While "save money now or later with high or low deductibles" is still up for debate, other deductible savings are universal. Many insurance providers have deductible discounts and incentives to reward inspectors for certain risk management or claims-free behavior.

Here are a few of the deductible savings available with InspectorPro:

■ **Diminishing Deductible:**

A diminishing deductible endorsement—also known as a reducing, depreciating, or disappearing deductible—gives you a percentage off your deductible for consecutive years with your current insurer and without claims.

■ **Waiver of Deductible**

Endorsement: With a waiver of deductible endorsement—sometimes called an early reporting discount—you receive a percentage off your deductible for using pre-claims assistance.

At InspectorPro, you can combine the two discounts above for up to 75% off your deductible.

Add in our model agreement discount, and you can owe as little as \$0 of your deductible. That's a huge emotional and financial relief.

The Right Home Inspector Insurance Deductible for You

With your home inspector insurance deductible explained, you are better equipped to pick the best deductible for your business.

So what deductible should you choose? To find out, ask yourself the following questions:

1: *How much can I reasonably save to pay for an unexpected claim?* If you don't have the ability to pay \$5,000 for a claim, a \$5,000 deductible may not be right for you. If you opt for an SIR vs a simple deductible, you'll also have a lot less notice to come up with the cash.

2: *How much of a difference do those annual savings on premiums make to me?* Some businesses who have the savings in place for claims consider the premium discount a no-claims bonus.

3: *How much am I willing to bet that I don't have a claim?* There's no surefire way to predict if and when you'll have a claim, so it's up to you to figure out what level of risk you can stomach.

When in doubt over whether to choose high or low, you can always choose the middle ground, as most policies offer three or more options.

Want to make a change to your deductible? Contact your insurance broker to change your deductible on renewal or even mid-policy. ■

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Knowing Your Customers

By Marianne Sackett

Creating a successful marketing plan starts with knowing your customer and value proposition. These two critical components can help you make an effective marketing plan that resonates with your target audience and drives results for your business.

Who is Your Customer?

To understand your customer, you must identify their interests, habits, and pain points. What motivates them to reach out to you for a home inspection? What are their demographics? You can market towards gender, age, marital status, and income are among the demographics that assist you in defining your primary target audience.

If you know whom you want to market to, you can conduct secondary research to learn more about them. This could include analyzing data on your existing customer base, researching industry trends and reports, and using online tools to gather insights.

What is Your Value Proposition?

Your value proposition is what sets you apart from your competitors. It's a unique benefit that you offer your customers. Communicate your value proposition clearly and effectively in all your marketing messages. To create a compelling value proposition, you must identify what makes your product or service unique. It could be the quality of your materials, the speed of your delivery, or the exceptional customer service you provide. Whatever it is, make sure it matters to your customer.

Crafting a Successful Marketing Plan

Once you understand your customer and your unique value proposition, you can create a marketing plan that speaks directly to your target audience. This plan should include a mix of tactics, like social media, email marketing, and advertising, to help you reach your customers where they are. Setting clear, specific, measurable, and attainable goals for your marketing plan is also important.

It's also important to set clear goals for your marketing plan. What do you hope to achieve? Increased sales? More website traffic? A higher conversion



rate? Make sure your goals are specific, measurable, and attainable.

Let's focus on a specific customer this time—referrals. Getting referrals for your business can effectively attract new customers and grow your client base.

Here are some tips for reaching out to get referrals:

1 Provide excellent customer service. The first step to getting referrals is excellent customer service. Your customers are more likely to refer their friends and family if they are happy with the service they received.

2 Ask for referrals. Don't be afraid to ask satisfied customers for referrals. You can ask them in person, through email, or by including a referral request in your follow-up communications.

3 Make it easy to refer. Make it easy for your customers to refer their friends and family by providing them with a referral form or a link to your website's referral page. You can also offer incentives like discounts or rewards to customers who refer new business.

4 Utilize social media. Use social media to spread the word about your business and encourage your followers to refer their friends and family. You can post about your referral program

on your social media pages and include a link to your referral page.

5 Follow up with your referrals. When you receive a referral, follow up with them promptly and provide excellent customer service. This can increase the likelihood that they will refer others to your business.

6 Real estate agents. Another item to consider is speaking at a local real estate association meeting about what you, as an American Society of Home Inspectors (ASHI) Home Inspector do to complete a home inspection. Let them know what makes you different. Remember, not everyone has 20 years of experience in selling homes. They may need to learn what a typical home inspection looks like.

7 Research home inspectors. Do your own research and find a few home inspectors in your area with good reviews and see if any of their reviews are from agents. ●

In conclusion, understanding your customer and creating a compelling value proposition are essential to a successful marketing plan. By focusing on these two elements, you can create messaging that resonates with your target audience and drives real results for your business. ■



Marianne Sackett is ASHI's Director of Communications. She's been practicing graphic design, market research, and brand strategy for over 30 years. She enjoys sharing her expertise to help you better promote and market yourself.

An illustration of a house with a red roof and a person with dark hair, possibly a real estate agent, standing next to it. The illustration is set within a blue frame that resembles a tablet or a screen.

Direct Reference from a Real Estate Agent?

If you're looking to get a real estate agent to recommend a home inspector, there are a few steps you can take:

Ask the real estate agent directly. Ask them if they have any home inspectors they would recommend. Many agents work with home inspectors regularly and will have a list of trusted professionals they can recommend.

Check the real estate agent's website. Many real estate agents will have a list of recommended home inspectors on their website.

Note: This may not be allowed in your state. Please check your local ordinances about obtaining references from other building professional such as plumbers, electricians, real estate agents, etc.



How Much is that Going to Cost?

By Jamie Dunsing

What's the most common question home inspectors get? Without fail, our clients want to know, "How much will that cost?"

It's a fair question. Sometimes inspectors are comfortable providing ballpark cost estimates for simple repairs. For instance, replacing an electric outlet or resetting a loose toilet are common problems we find and usually the repair costs are fairly easy to estimate.

But what about more complicated items like:

- Upgrading an electric service and replacing the electric panel
- A sewer replacement
- Roof replacement
- Structural repair

All of these can have hidden conditions that may cause costs to rise dramatically.

For instance, electric service upgrade may require rewiring of a part (or even the entire) home. It may also require running the new wiring underground rather than overhead. This can cause costs to increase quickly.

Sewer replacement depends largely on access to the sewer for excavation, as well as the depth of the sewer. Does the entire

sewer lateral need replacement, or just a section? Can it be lined, or does it need to be dug up?

If the roof needs replacement, will the roof structure need to be "beefed up?" What is the cost of materials? (Did you know standard asphalt shingles have risen by more than 20% in the past two years?) How steep is the roof? How many layers of shingles need to be removed? These all factor into the cost of roof replacement.

Home Inspectors are Not Contractors

State standards (and most widely accepted standards) for home inspections do not prohibit providing cost estimates. Nor do they prohibit inspectors from giving advice about methods to repair, provided the inspector is qualified to do so.

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“**...HOME INSPECTORS ARE NOT CONTRACTORS, AND CONTRACTORS ARE NOT HOME INSPECTORS. THESE ARE TWO VERY DIFFERENT PROFESSIONS.”**

That said, home inspectors are not contractors, and contractors are not home inspectors. These are two very different professions.

As such, our advice is that home inspectors do not provide cost estimates. Similar to our 2021 blog post “Stay in Your Lane, Bro!” that discusses code inspections, we feel providing cost estimates falls into the same area.

Wouldn't you rather have a person or service that specializes in this type of work provide your cost estimates rather than a home inspector who is unfamiliar with the specifics of the repair procedure?

Moreover, some insurance companies prohibit inspectors from including cost estimates in their reports.

Some online services allow you to upload your inspection reports and will provide you with repair cost estimates unique to your geographic area. Check out these sites: Majordomo, Repair Pricer, and Porch. These services can give you a lot of insight that can help all parties make an educated purchase decision.

Advice for Homeowners Contemplating Repairs or Remodeling

In the end, we feel it is best to get a qualified local contractor. Even more important, they should visit the property, if possible. In any case, you should anticipate the possibility that unforeseen circumstances can increase repair costs.

Repairs and remodeling can often run into unforeseen circumstances. Good contractors and savvy homeowners should anticipate this. It is always wise to include a contingency clause in case the contractor runs into one of these unforeseen items. ■



Jamie Dunsing is a second generation home inspector. He has been a home inspector since 1989 and an ASHI member since 1990. In that time, he has inspected over 12,000 homes and buildings. He has traveled to six states to inspect properties, as well as attended continuing education conferences around the country and outside of the US. Learn more at dunsing.com.

Do you have an article idea for the 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.

Submit your articles to editor@ashi.org

Here are some upcoming topics being featured in future issues:

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

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The Value of Hourly Radon Readings

EPA's Science Advisory Board recommendations for CRMs

By Dallas Jones



In early 1992, the EPA requested their Science Advisory Board (SAB) to review the scientific basis of the real estate testing options proposed in the original draft of Homebuyer's and Seller's Guide to Radon and to weigh in on methods to discourage tampering.

The SAB noted that radon concentrations vary with time of day, with weather, by season, and with the occupants' HVAC use patterns. They also recognized radon measurement methods vary in their precision, ability to provide an integrated sample over time, susceptibility to tampering, and time periods for which they may be usefully deployed.

While acknowledging simultaneous measurements would improve precision and sequential measurements should deliver a more accurate representation of the seasonal average, their comments stressed the importance of employing methods like hourly Continuous Radon Monitor (CRM) readings "to reduce or eliminate inadvertent or deliberate interference with the measurement devices(s) or violation of closed house conditions to ensure the integrity of the results."

Ultimately, the 1993 EPA Protocol for Radon and RDP Measurements in Homes provided three options for testing within the time constraints of a real estate transaction. **Sequential Test Option 1** defined the process for placing and interpreting results of a single passive device for each of two consecutive deployment periods; **Simultaneous Test Option 2** outlined procedures for placing two collocated passive devices for a single deployment period; and **Single Test Option 3** laid out requisites for utilizing results of a single CRM for making a mitigation decision.

Option 3 specified use of an "active CRM with the capability to integrate and record a new result at least hourly." The Protocol explains "shorter integration periods and more frequent data logging afford greater ability to detect unusual

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**EPA'S PLANS TO ESTABLISH MINIMUM CRM COUNTING EFFICIENCY STANDARDS NEVER CAME TO FRUITION...
MANUFACTURERS OF CRMS WITH LOW-EFFICIENCY DETECTORS
SIMPLY PROGRAMMED THEIR DATA LOGGERS TO RECORD AT
ONE-HOUR INTERVALS TO MEET THE PROTOCOL..."**

variations in radon concentrations." It stipulated, "If the monitor cannot integrate over a period of one hour or less, then an additional (secondary) passive or active measurement device must be used."

The Honeywell Professional Radon Monitor was the first really affordable and therefore popular CRM used by home inspectors. The detector response function averaged about 2.5 counts per hour per pCi/L of radon, and it could record and display at 4, 8, 12, or 24-hour intervals. It did not provide a reading in one-hour intervals because the count rate was too low to yield a reliable result in only one hour of counting time, unless the radon concentration just happened to be high enough to sufficiently improve the statistics. Since it didn't meet the requirements of the Single-Test Option for real estate transactions, users were supposed to place another test device alongside it.

To be clear, that doesn't mean these monitors couldn't produce a very reliable result after 48 hours of sampling. The Honeywell monitor had been evaluated and accepted by the EPA Radon Measurement Proficiency Program and individually calibrated CRMs using the same sensor technology are capable of measuring within 3 to 5% of a NIST-traceable target

radon concentration after 24 hours of data collection. The detector is just not capable of producing reliable readings for each single hour.

Page 18 of the 1993 Protocol states, "Instruments with greater efficiency or sensitivity, or a high signal-to-noise ratio can achieve results with a smaller uncertainty than instruments with low efficiency, poor sensitivity, or low signal-to-noise ratio. Greater efficiencies, sensitivities, or a high signal-to-noise ratio may also facilitate tampering detection by being more sensitive to fluctuations in radon levels."

It then declares, "There have been recommendations for setting minimum efficiency standards for active devices at 16 counts per hour per hour per pCi/L. EPA plans to conduct research to establish minimum standards in the future for all categories of devices, passive as well as active detectors."

EPA's plans to establish minimum CRM counting efficiency standards never came to fruition; Honeywell and eventually other manufacturers of CRMs with low-efficiency detectors simply programmed their data loggers to record at one-hour intervals to meet the Protocol, even though their interval readings have a large uncertainty and a relatively high minimum detectable concentration.

More than 25 years after EPA announced its intentions, the 2019 ANSI-AARST MS-QA standard accepted the status quo by defining a continuous monitor as "an electronic device that is first, capable of automatically recording a retrievable time series of numeric measurements of radon concentration averaged over time intervals of 1 hour or less; second, has a minimum detectable concentration (MDC) of no greater than 4 pCi/L for a 1-hour measurement; and third, has a calibration factor (counting efficiency) of at least 2 counts per hour per picocurie."

What has been sacrificed? The integrity of the one-hour readings. When the uncertainty of each hourly calculation is so large, the primary advantage of using a CRM is negated. ■

Dallas Jones is a nationally recognized radon expert and risk-reduction advocate. His many accomplishments include authoring the Illinois Radon Awareness Act that was successfully promoted by Gloria Linnertz, becoming law in January 2008. Jones served as executive director of the American Association of Radon Scientists and the National Radon Proficiency Program for more than five years, effectively leading the certification program to accreditation by the American National Standards Institute. He joined Ecosense as vice president in July 2022.

Ecosense is a proud ASHI Affiliate member.



Communicating in the Field

By Laura Rote

Alex Steinberg has always been a teacher, whether in the classroom or the home inspection field. Now, as an ASHI Certified Inspector, his clients often thank him for explaining how various systems work. “I think I’ve always been a good communicator,” he says.

Recently he was explaining to a homeowner during an inspection how a hydro air heating system worked. “I had the cover off the air handler and was showing them how the air passes through the system,” he said. “I wasn’t speaking in HVAC terms. I was speaking in plain English.”

It’s that thoughtfulness that, in part, got Steinberg recognized recently. He was awarded ASHI’s Philip C. Monahon Award and recognized at this year’s InspectionWorld conference.

The Monahon Award recognizes an ACI who has made outstanding contributions to ASHI for at least five years and contributed time, talent, or expertise that benefited ASHI, its members, and the public ASHI ultimately serves.

How He Got Here

After years as a kindergarten teacher and then welder, Steinberg trained to be a home inspector under his uncle and ASHI New England member Jeff May in 1999. In 2000, at the age of 30, he decided to go out on his own. Today he’s the owner and operator of JBS Home Inspections—a one-man operation. And he loves it.

Steinberg has spent more than 20 years inspecting homes in the Boston area and more than a decade as an ACI. He has completed thousands of inspections, trained several new inspectors, and continues 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. Steinberg has also been working behind the scenes to promote possible legislation to help the home inspection industry.

Making the Most of It

Steinberg remembers hearing another home inspector speak once, saying something along the lines of “see what you have and respect, honor, and appreciate what you already have.” It was about eight years ago that Steinberg recalls getting a little exhausted by parts of the profession, wondering if this was it. Then it hit him. He had a great following and he liked the work, so he was going to keep doing it—but without the stuff he didn’t like. “I switched home inspection software companies, and I outsourced my calls,” he said.

For him, the biggest challenge continues to be the business side of things. Should he continue with the call center, for example, which cuts into his bottom line? Should he join some of his younger home inspector colleagues and get a drone and an FAA license?

Steinberg tries to focus on the parts of the work he loves—meeting new people and exploring different buildings. “I get a lot of satisfaction out of it. People are very appreciative,” he said. “It’s nice to go out there and do the best you can do every day and see that people are genuinely very thankful.”

He also takes his time so he can explain to people any issues and properly file his reports. “I don’t rush,” Steinberg said. “I don’t do three inspections in a day. I’ll do two condos or two really small houses. If I have a house that’s 4,000 square feet that’s all I’m going to do that day.” He said he’s fortunate that he can command a good rate in the Boston area so he can take his time.





Steinberg has spent more than 20 years inspecting homes in the Boston area and more than a decade as an ACI. He has completed thousands of inspections, trained several new inspectors, and continues to be an active member of ASHI New England.



I DON'T MIND THE CRAWL SPACES AND THE ATTICS," SAYS ACI ALEX STEINBERG. "I HAVE REALLY AWESOME DULUTH PANTS THAT HAVE KNEE PADS BUILT INTO THEM."

"It was a really hard year. While the market was hopping and real estate agents would tell me they'd sold the least amount of units in X amount of years, they made the most amount of money because prices were getting inflated. And this random byproduct was that home inspectors were left in the lurch."

Steinberg joined the efforts of an ASHI New England group working to get legislation passed so that offers in Massachusetts can't be accepted or denied based on whether they have a home inspection contingency. They want offers to be home inspection blind. That legislation remains in early stages, and Steinberg said they have a ways to go with a lot of lobbying and fundraising. But, he said if they can get it passed it will be huge for the industry—and for consumers.

"All of us around here have done a ton of home inspections in the last six to 12 months for new homeowners who bought property and had to waive their inspection during the purchase process. They called us in after closing to see what they got. They're totally freaked out about what we're going to uncover. A lot of times it's fine, but we've definitely seen scenarios where they've had lead water mains or extensive termite damage or a lot of stuff they didn't know about."

Advice for New Inspectors

Steinberg says joining ASHI was tremendously helpful to his career, especially as a one-person company. "Every month you can go to a meeting and break bread with experienced home inspectors," he said.

The meetings are a chance to soak in knowledge—both from guest speakers and the home inspectors sitting around you. "You can bounce ideas off other people. It's totally invaluable," he said. "ASHI is awesome. I don't do a lot of stuff at the national level but being involved on the local level has brought me so much satisfaction and made me better at my craft."

Steinberg still loves his work, and he advises new inspectors to think about the kind of inspector they want to be. Do they want to work on their own or for someone else? Do they want to grow to become a multi-inspector firm? He said they should also always remember to write reports very carefully. "Around here (Massachusetts) people do get sued. The business is litigious. You're liable if you miss something to have a potential suit come your way."

That said, he wouldn't trade what he does for anything else. "It's a great line of work to go into," he said. "There's never a dull day." ■

Making Positive Change

Steinberg didn't expect to win the recent award; he was attending InspectionWorld in support of ASHI President Lisa Alajajian-Giroux, who he's known for years as part of ASHI New England.

Looking back, he thinks his legislative work may have influenced his nomination. "In 2020 through 2022 many people were waiving their home inspections because there could be 20 people lined up to buy one house. This was happening all over the country, but it was really bad in Massachusetts. People were doing whatever they could to sweeten their offer." People began waiving mortgage contingencies and home inspection contingencies, and they were often put in a situation where they had to rent back to a seller until the seller found a place.

next level

*A closer look at
the tiers of ASHI
membership and
why to consider
moving up*

By Laura Rote



Did you know there are many ways to be an ASHI member?

While the highest level of ASHI membership is the ASHI Certified Inspector (ACI), all home inspectors who join ASHI begin at the Associate Level, regardless of their experience.

Members can move up to higher levels at their own pace. It is a requirement of the Inspector and Certified Inspector levels of ASHI membership that. These are the requirements for each level of membership:

Associate Member is the starting point of ASHI Membership.

Requirements

- Submit a membership application online.
- Complete a background check through the Background Verified Inspector Program.
- Pass the ASHI Standard of Practice and Code of Ethics education modules.
- Remain current in your ASHI dues.
- After one full year as an Associate, you must begin earning 20 ASHI-approved CE annually.

Benefits

- Associate Member logo use.



Thinking about leveling up? Visit bit.ly/3Fo5LLs or scan the code for more information on ASHI membership levels.



Inspector is the next level on the ASHI membership path. This level is for ASHI Members with more experience and technical knowledge as a practicing home inspector.

Requirements

- Completion of all Associate level requirements.
- Obtain or maintain your home inspector license if your state requires licensing. If your state does not require licensing, you must provide proof of passing the National Home Inspector Examination (NHIE).
- Pass the ASHI Standard of Practice and Code of Ethics education module.
- Completion of a minimum of 50 fee paid home inspections.



- Pass the Report Verification process. Using ASHI's report verification portal, members will submit five full home inspection reports for review. The report verifiers will review the reports in accordance with the ASHI Standard of Practice and Code of Ethics.
- Receive an affidavit from ASHI, notarized with the total number of inspections completed.
- Remain current in your ASHI dues, and obtain 20 ASHI-approved CE annually.

Benefits

- ASHI Inspector Member logo use.
- Voting rights for ASHI Board Members and Officers.
- Voting rights for proposed bylaw changes.
- Profile is searchable in "Find an Inspector."

This is the highest level of ASHI membership. **ASHI Certified Inspector (ACIs)** are fully accredited by the National Commission of Certifying Agencies (NCCA) and are recognized as having the highest standards in the profession. ACIs are recognized as leaders in the home inspection industry.



Requirements

- Completion of all Associate and Inspector level requirements.
- Obtain and maintain a state license to practice home inspection, if applicable.
- Pass the ASHI Standard of Practice and Code of Ethics education module.
- Pass the National Home Inspector Examination (NHIE).
- Completion of a minimum of 250 fee paid home inspections.
- Pass report verification.
- Receive an affidavit from ASHI, notarized with the total number of inspections completed.
- Remain current in your ASHI dues, and obtain 20 ASHI-approved CE annually.

Benefits

- Certification by ASHI and the NCCA
- ACI Member logo use.
- Voting rights for ASHI Board Members and Officers.
- Voting rights for proposed bylaw changes.
- Profile is searchable in "Find an Inspector."
- Eligible to serve as an ASHI officer, director, committee or task force chair, committee or task force member.
- Eligible to serve as an ASHI chapter officer, director, committee or task force chair, committee or task force member.
- Access to ASHI Advanced Education and associated badges.

meet an inspector



ASHI Home Inspector Member Mike Blackwell

became an inspector right before the pandemic hit, getting his New Jersey home inspector's license in 2019. He inspects as part of Buyers Edge Home Inspections, based in New Brunswick, New Jersey.

"Now, with more funds behind the business, I started branching out. I joined ASHI last year, and I'm enjoying it very much," said Blackwell, who also recently attended InspectionWorld—his first home inspector convention.

Blackwell says it didn't take him long to become an ACI, as he's held his home inspector license and several others through the NJDEP and NJBOA for years. "My Commercial Pesticide Applicator's License and my Radon Measurement Technician Certification were all through New Jersey. If I hadn't already been somewhat established it would have probably taken a long time to get there," he said. "The staff at ASHI were super helpful."

These days Blackwell is focused on furthering his expertise and increasing the value of his services. "I just started offering radon testing with Continuous Radon Monitors," he said in winter. "I feel like I geek out about radon now. That was not a passion of mine when I first started. Now though, these CRMs are so cool!"

He's also begun to offer large buildings, schools, and multi-family surveys.

Blackwell is also a career firefighter in New Jersey, with more than 10 years in the field. He said firefighting and home inspecting go hand-in-hand. "It's never boring, that's for sure. Being an inspector made me a more knowledgeable fire officer, too. A lot of the tools are the same even—thermal imaging cameras, gas meters, ladders," he said. "Being in the fire service makes me look at my home inspections like they're another way to keep people safe and their families healthy. Any time you put time into learning something new in one, you're getting something useful for the other at the same time. I didn't realize how good they would go together in the beginning." ■

Mike Blackwell

Starting Your Career

A guide to building your home inspection business

By Destine Hoover

Starting a home inspection business is a venture into unknown territory for many new inspectors. Along the way, many decisions forge the path to a rewarding full-time career or successful side enterprise. Just as a comprehensive inspection report describes important structural components, your fledgling business has critical elements to survive and prosper.

The foundational existence of your business involves choosing a location plus tax structure, financial investments, setting up commercial banking accounts, and adopting operating policies and standards of practice along with fulfilling license requirements. Fine-tune your focus by developing a business plan, mission statement, company motto, and list of services and fees. Don't overlook planning for community involvement opportunities—including local sponsorships, charitable contributions, and volunteer organizations—as a way to give back and increase networking as your business grows.

The “roof” for your business is a comprehensive insurance plan; this is

your most important protection when unexpected storms arrive. Having appropriate coverage for general and professional liability is vital to long-term profitability. Explore options like drone liability or sewer scoping to see if you need additional coverage. Most importantly, re-evaluate your insurance needs regularly to ensure it best fits your needs.

Four equally important walls contribute to thriving day-to-day operations. Training, equipment, software, and marketing combine to make your inspection business function effectively.

Investing in top-quality training is the best way to jumpstart your new career. Learn from experienced inspectors, conduct mock inspections,



Opinions or statements 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.



“FOUR EQUALLY IMPORTANT WALLS CONTRIBUTE TO THRIVING DAY-TO-DAY OPERATIONS. TRAINING, EQUIPMENT, SOFTWARE, AND MARKETING COMBINE TO MAKE YOUR INSPECTION BUSINESS FUNCTION EFFECTIVELY.”

and join industry-related organizations. Take advantage of the ASHI mentorship program and other continuing education opportunities; attend conferences in your area or via Zoom.

Equipment and tools are your bread and butter. Starting that all-important flashlight collection and filling your tool bag with the latest gadgets and reliable standbys is exciting. Remember to stock replacement batteries and set up a surge-protected charging station with enough charger cords to power all that awesome rechargeable gear.

Software package options can be overwhelming, from report-writing

applications and financial accounting to office management solutions. Compare pricing structures, functionality, and adaptability for future expansion or task delegation.

Marketing is all about engaging your customers and attracting valuable referrals. Although methods have changed dramatically over the years, an enthusiastic personal approach and prompt, friendly, honest communication is still the best way to achieve happy customers. Take the time to research your market and build a cohesive brand. Choose logo style, colors, and text fonts that reflect your mission statement.

Find helpful free resources to share with your clients and real estate agents.

Design your marketing “wall cladding” to enhance your business and attract potential customers. Create all your digital and print marketing materials, background screens for handheld devices, social media formats, voice message recording, receipts, thank you cards, gift bags, domain name, and email addresses to complement your organized, hard-working, professional image. Make sure your uniform choices will work in all types of weather.

The website is your virtual doorway to the world. Millions of potential customers speed by, and you only have

a moment to catch their attention. Hire the best professional website designer you can afford who specializes in fast, mobile-friendly, secure websites, and find a host with responsive customer service and round-the-clock maintenance. Obtain high-quality headshots and inspector-in-action photos for profile images and other media use.

Customer reviews are the virtual equivalent of window shopping to let others get a glimpse of the service you offer. Major platform 4- and 5-star reviews are now indispensable for numerous businesses, and the congregating effect of human curiosity is transformed into a powerful engine to inspire confidence and increase revenue.

Finally, integrations represent the flooring, allowing systems and modern tools to work synergistically, enhancing your efficiency and productivity. From simple website integration links and digital business cards with QR coding to cloud storage backups, and automatic system triggers across platforms, the world is full of ever-changing opportunities.

As you travel this adventurous path, strive to make wise decisions, take time to enjoy the journey, learn something new every day, value resilience and adaptability, work hard, give your customers the best home inspection experience possible, and watch your new business flourish into a successful and fulfilling home inspection career. ■



Destine Hoover recently established a home inspection business in Summerville, South Carolina and has served as a disaster home inspector. She is an ASHI Associate member and certified residential thermographer, with more than 15 years of self-employment experience.

Welcome to ASHI

NEW MEMBERS

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

Arizona

Chad Casper, Tucson
Erin Morley, Mesa

California

John Byars, San Rafael
Subham Majumder, Los Altos

Colorado

Cary Cooper, Arvada

Delaware

Jared Smith, Dover
Jonathan Cherry, Frankford

Florida

Kenneth Griggs, Clermont

Georgia

Brian Hammond, Cumming
Jeff Upton, Colbert

Illinois

Josh Brislen, Brookfield
Luis Rodriguez, Chicago
Peter Conrad, Westchester

Kansas

Todd Bryant, Wichita

Louisiana

Donald Brocato, Rayville

Massachusetts

James Buffone, Franklin

Maryland

Saul Sison, Huntingtown

Maine

Thomas Curtin, Yarmouth

Michigan

Grant Jeffries, White Lake

Minnesota

Dennis Caron, Bemidji

Missouri

Danny Roach, Stoutsville
Timothy White, St. Louis

Montana

Ty Smith, Clancy

New Jersey

Selvendran Narasingam, Secaucus
Dawid Szast, Lafayette

New Mexico

Michael Wallin, Moriarty
Victor Teupell, Albuquerque

Ohio

Mark Hearn, Dublin

Pennsylvania

Mathew Rodriguez, Scott township

Tennessee

Thomas Ellis, Brentwood

Texas

Frederick Buck, San Antonio
Joseph Cordova, Bulverde

Virginia

Brandon Black, Suffolk

Washington

Bryan Zionskowski, Gig Harbor

Wisconsin

Benjamin St. Aubin, Waukesha

CHAPTER EVENTS

Maryland: 2023 MAC ASHI Spring Technical Seminar



When: April 29, 2023

Where: Rockville Senior Center
1150 Carnation Drive, Rockville, MD

This spring technical seminar features Mike Twitty sharing "A Guide to Good Electrical Inspections" and Mark Parlee sharing "Building Envelope Failures and How to Recognize Them."

The day begins with breakfast at 8am and ends at 4:50. Complete schedule and event details at macashi.org/calendar. Registration fees for MAC ASHI Members are \$175 and \$199 for guests.

Approved for eight Maryland CPCs and eight ASHI continuing education credits.

Details: macashi.org/events



In the next Marketing Minute:

The consequences of using copyrighted materials in your marketing efforts.

APRIL MEMBER ANNIVERSARIES

40

Lawrence Hoytt
Hoytt Inspection
Services

30

Marcel Caron
Caron Enterprises (1979)

Stuart Keeshin
Keeshin Inspection
Services

Michael Curran
Tech-Check

Volney Ford
MultiTech Inspection
Services

25

Kenneth Fast
Pillar To Post

David Moore
Advantage Property
Inspections

Kirby Rowe
Progressive Home
Inspections

Tom Buckley
R House Inspections

Alexander Papp
A.J. Papp and Associates

Bob Peek
Inspections

Richard Roshak
Jersey First Inspection
Services

Martin Hewitt
Camelot Home
Inspection Services

20

Carlos Bustamante
Carmel Home
Inspections

Michael Patton

Patrick Turner
Turner Home Inspection

Bryan Stuckey
Inspecta-Homes

Phil Tatro
Four Seasons Property
Inspections

Dan Chapleski
True North Inspection
Services

Bob Sisson
Inspections by Bob

Scott Kelly
Cornerstone Home
Inspection

Gary Marsengill
Absolute Home
Inspections

Michael Christophides
Granite Inspection
Group

Brent Booker
Dovetail Home
Inspection

Dave Bollinger
ValueGuard Home
Inspections

Al Stoy
Lighthouse Inspection
Services

Scott Lyons
Top Dawg Inspections

15

Jody Viscomi
Viscomi Home
Inspections

Dusty Johnson
Inspection Services

Norman Bodewig
Accu-Rate Home
Inspections

Stephen McDonald
Pillar To Post
Atlantic County

Wesley Morgan
Home4Sure Home
Inspections

Peter Goodman
General Contractors
Inspection Service

10

Rusty Gear
Top Gear Home
Inspections

Darron Stewart
Christopher Ebbeson
Dream House
Inspections

Roland LeClaire
Pelorus Inspection
and Environmental
Resource Grp

Robert Ayling
Home Inspection
Connection

Mark McCauley
Fighter Pilot Home
Inspection & Repair

Robert Bremner
Bremner Inspection
LLC. DBA Win Home
Inspection

Tadd Trumbull Sr.

Ed Williams
Timberline Home
Inspections

Jeffrey Scott
Wisconsin Inspection
Services & Consulting

Jess Hodges
AmeriSpec Inspection
Services

Scott McMillin
Inspect OC

Lee Parsons
JMC Building
Inspections

Edward Stiles
Pleasant Home
Inspections

Robert Ruggiero
H&H Home
Inspections

5

Gregg Traum
1st Choice Property
Inspections

Chadwick Sayers
Smart Start Home
Inspections

Michael Andruch IV
Andruch Home
Inspections

Daniel McKemey
Residential Inspector
of America

Warren Elkins
Superior Home
Inspections

Caleb Estes
Pillar To Post Home
Inspectors - Estes Team

Pete Klarmann
BPG Inspection

Daniel Rutecki Jr.
Clear Vue Home
Inspections

Karl Stump
Top Notch Home
Inspections

Mike Smith
Trace Inspections

Keith Egli
Pro-vision Home
Inspections

Justin Couch
All Reliance

Robert Reilly
Value Guard

Brian Chatfield
BPG Inspection

Dean Bartlett
20/20 Home Inspections

John Dasher
Prism Home and
Building Inspections

Glen Williams
StaffordShire
Home Advisors

Corey Lambrecht
Blue Line Home
Inspections

Mark Townsend
T2 Home Services

Corey Colburn
Structure Tech
Home Inspections

Larry Crawford
Sage Inspections

Marvin Arias
Arias Home Inspections

Hossein Aghazeynali
Advantage Home
Inspections

Jack Burton
Taylor Made Inspections

Eric Dugal
Family Dwelling

William Horner
Lakeland Home
Inspection Services

Antonio Soares
Smart Home
Inspections Services

Thomas Bennett
Valley Home Inspections

Christopher Coolahan
Veteran Inspection Group

David Kelling
Pillar to Post

Kyle Nemes
Serenity Inspections

Dennis Milligan

Mark Gresham
818 Inspections

Jimmy Page

Michael Funkhouser
Funkhouser Home
Inspections

Art Keating
Vermont Home
Inspection Services

Stephen Burrows
Cingo

Juan Herrera
Motion Builders



Patty Maples
Mirowski Inspections
Springfield, MO



Nathan Swinford
Gaddy Home Inspection
Virginia Beach, VA

Wool air filter
James Brock
Boston Home Inspectors
Boston, MA



Kenneth Rodriguez
Loyalty Home Inspections
New Castle, DE

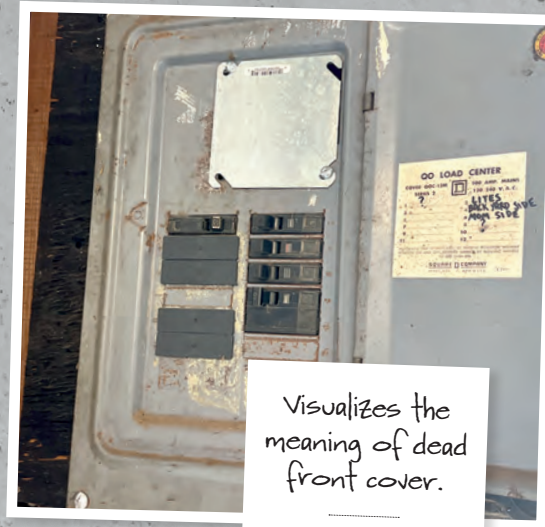


Patrick Young
Patriot Inspections
Chester, SC



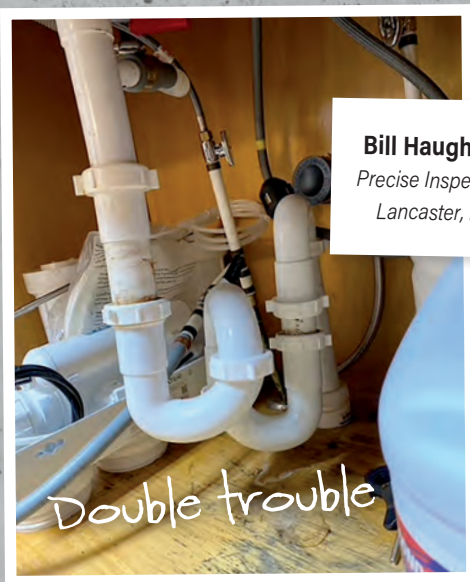
No shave
November?

James Brock
Boston Home
Inspectors
Boston, MA



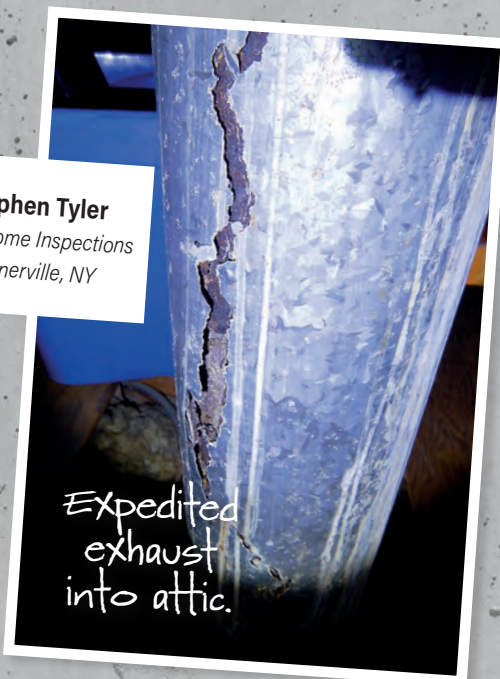
Visualizes the
meaning of dead
front cover.

Margaret Conable
Elm City Home
Inspections
New Haven, CT



Double trouble

Bill Haughey
Precise Inspecting
Lancaster, PA



Expedited
exhaust
into attic.

Stephen Tyler
STAT Home Inspections
Garnerville, NY



That's one
way to go
green.

Doron Bracha
Accent Home
Inspection
Bedford, MA

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.

Make Every Inspection Count



Help prevent electrical fires with AFCI protection.

From new construction to handyman special, every home should have the benefit of superior arc-fault detection to help protect against electrical fires. Leviton solutions include AFCI receptacles, Bluetooth® diagnostic AFCI receptacles, and our innovative Smart AFCI circuit breakers designed exclusively for use in the Leviton Load Center.

Choose Leviton AFCI protection, the trusted brand for electrical safety. Learn more at leviton.com/afci



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