

JUNE 2023



REPORTER

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



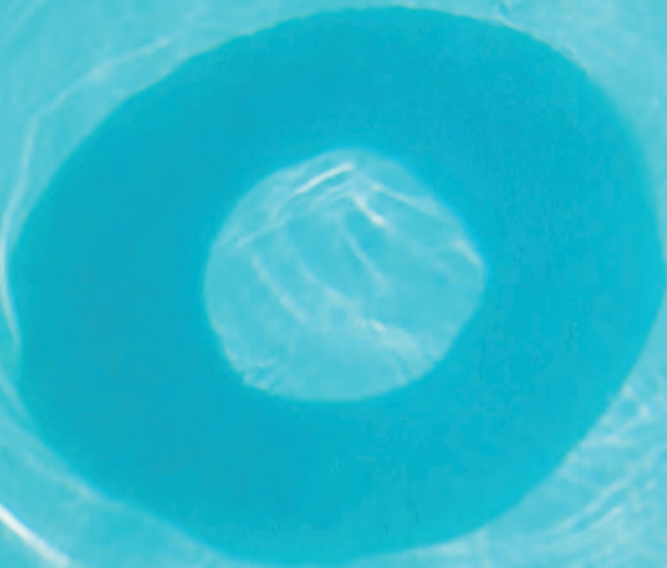
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Certificate Holder vs Additional Insured

Differences 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.

I *magine: Your daughter is getting married. You plan an intimate luncheon for close relatives and friends to celebrate. Your daughter is excited—a bit too excited. As she tells people she’s getting married, she invites them to the party. When the wedding and luncheon day arrives, your small gathering of 30 has turned into a party of 150. You’re out of shrimp cocktail 10 minutes in.*

Your insurance coverage can be like those glasses of shrimp. Invite too many people to partake and you can run out of protection for yourself. That’s why it’s so important to understand the difference between certificate holders and additional insureds.

What is the difference between a certificate holder and an additional insured?

The short answer: The additional insured has access to your insurance coverage, while the certificate holder only knows about your coverage.

The longer answer: Your insurance policy defines the term “insured” to dictate who does and doesn’t receive coverage. Most InspectorPro policies have the following definition:

III. WHO IS AN INSURED

The following are insureds under the policy:

A. You.



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.

**“
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YOUR INSURANCE
INFORMATION
ON MARKETING
MATERIALS OR
OFFERING IT TO
POTENTIAL CLIENTS
OR REAL ESTATE
AGENTS IS LIKE
INVITING CLAIMS.
DON'T DO IT.”**

» B. If your business is a sole proprietorship, you and your spouse are insureds but only with respect to the conduct of your “inspection services.”

C. If your business is a partnership or joint venture, you are an insured. Your members, your partners, and their spouses are also insureds but only with respect to the conduct of your “inspection services.”

D. If your business is a limited liability company, you are an insured. Your members are also insureds, but only with respect to the conduct of your “inspection services.” Your managers are insureds, but only with respect to their duties as your managers.

E. If your business is an organization other than a sole proprietorship, partnership, joint venture, or limited liability company, you are an insured. Your executive officers and directors are insureds, but only with respect to the conduct of your “inspection services.” Your stockholders are also insureds, but only with respect to their liability as stockholders.

F. Your “employees,” other than

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your executive officers and directors are insureds, but only for acts within the scope of their employment by you, or while performing duties related to the conduct of your “inspection services.”

Notice how the insured definition above can cover you,

your business, and anyone else working for or representing your business. Adding an additional insured changes that.

What is an additional insured?

Just like the term “insured” has a specific meaning in insurance, there’s an additional insured definition, too. So what is an additional insured on an insurance policy? Typically, an additional insured is any individual or organization not automatically included under your policy’s definition that you add as an insured by request.

Who should be listed as an additional insured? In the home inspection industry, it’s common for inspection franchises to ask their franchise owners to add them as an

Insurance

additional insured. Why request additional insured status? Should the home inspector receive a claim, the inspection client may come after the corporate franchise, too. By becoming an additional insured on your policy, the franchise can receive protection from your policy.

Home builders are a less common situation. If you perform regular inspections for a builder, that builder may request you add them as an additional insured to your policy, too. Then, should one of their home buyers file a claim against them relating to your inspection of their home, the builder can receive indemnity and defense through your policy.

While you can add additional insureds to your policy, we don't recommend it unless absolutely necessary. Adding additional insured coverage to your policy gives them access to your coverage, leaving less protection for you.


For example, let's say you receive a claim for causing severe water damage during your inspection. Your client files suit against both you and the home builder, who you've named as an additional insured on your policy. Since you're both insureds, your insurance policy has to respond equally to both you and the builder. During discovery, the claims team determines that the builder is at fault, so you aren't liable. The builder, however, still is, and they continue to use your coverage for your indemnity and defense. The builder goes to court, and the jury demands a payout to the claimant. That payment comes from your insurance, and it depletes your aggregate limit.

Later that same policy period, you receive another claim. But the

builder used up your entire limit of liability, leaving no insurance coverage available for you. You have to face the claim on your own.

What about when I refer business out?

There's another instance in which additional insured endorsements are important—when you're the referring party. We recommend that you ask to be named as an additional insured on the insurance policies of those to whom you refer business through an additional insured endorsement and obtain proof of that endorsement with an additional insured certificate (sometimes referred to as a certificate of liability insurance additional insured endorsement).



**WHILE YOU CAN ADD
ADDITIONAL INSURED TO
YOUR POLICY, WE DON'T
RECOMMEND IT UNLESS
ABSOLUTELY NECESSARY...
YOUR POLICY GIVES
THEM ACCESS TO YOUR
COVERAGE, LEAVING LESS
PROTECTION FOR YOU."**

Here's an example: Let's say your inspection client wants a sewer scope inspection, but you don't offer them. You refer them to another inspector you know who offers sewer scope inspection services. That inspector makes a mistake, and your client sues both of you—the sewer scope inspector for the error and you for the bad referral.

If you were named an additional insured on the sewer scope inspector's policy, their policy would respond to this claim on your behalf. But if you weren't, you'd have to use your own insurance. You may exhaust your own insurance limits defending yourself against a claim for which another inspector was at fault.



“BEFORE ADDING AN ADDITIONAL INSURED TO A CERTIFICATE OF INSURANCE, THINK TWICE... DON’T HAND OUT CERTIFICATES OF INSURANCE LIKE CANDY.



What’s a certificate holder?

Is a certificate holder and an additional insured the same? No.

While your additional insureds may receive copies of your certificate of insurance for their records, they are not the same.

What does it mean to be listed as a certificate holder? An additional insured has access to your insurance coverage. On the other hand, a certificate holder only knows about your coverage. By providing certificate holders with a certificate of insurance (COI), also known as proof of insurance (POI), you supply evidence of your insurance protection.

While not all COIs are identical, they typically include:

- Who has insurance coverage (you, your business, and your employees)

- Your business address
- A coverage breakdown, including the type of insurance you have and their limits
- The name of the certificate holder

Generally, we recommend keeping your insurance information private. Advertising your insurance information on marketing materials or offering it to potential clients or real estate agents is like inviting claims. Don’t do it. However, as with most rules, there are a few exceptions.

It is appropriate to provide certificates of insurance to franchises of which you are a franchisee; builders, banks, and homeowners’ associations for whom you’re performing work; and state licensing boards that regulate inspectors.

Keep your guest list short.

We hope you better understand the difference between certificate holders and additional insureds.

When it comes to insurance coverage, it’s best to keep your “named insured” definition concise. Before adding an additional insured to a certificate of insurance, think twice. Don’t grant additional insured professional liability coverage to anyone, and don’t hand out certificates of insurance like candy.

By preserving your insurance coverage for you, your business, and your employees, you increase the likelihood of your coverage being there when you need it. And isn’t that why you bought it in the first place? ■

Inspector Pro Insurance is a proud ASHI Affiliate member.





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

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. At right 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

September

HVAC

DEADLINE
July 14

October

Exteriors

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Aug. 14

November

Indoor Air Quality

DEADLINE
Sep. 15

December

New Construction

DEADLINE
Oct 13



REPORTER



5 Keys to Building Exceptional Client Relationships

By Sandra Akufo

As a home inspector, your job is to assess the condition of a home and provide your clients with a comprehensive report. But your job doesn't end there. Building positive relationships with your clients is essential to ensure their satisfaction and secure future business.

Here are five game-changing ways to form solid client relationships that will set you apart from the competition.

1 Communicate Effectively

One of the most crucial aspects of managing client relationships is effective communication. You need to ensure that you communicate with your clients in a way they can understand. Using jargon or technical terms your clients may not be familiar with can lead to confusion and frustration. Make sure you provide your clients with clear and concise information they can easily grasp.

2 Build Trust

Your clients need to be able to trust that you will accurately assess the condition of their home and are someone they can invite into their homes without issue. To build that trust you need to be honest and transparent in your findings. If there are any issues, make sure you explain them clearly and provide your clients with options for resolving them. Additionally, you should be prepared to show clients your credibility through demonstrated work experience, reviews from previous clients, your status as an ASHI background verified inspector, or some other evidence of both your professional legitimacy and commitment to high-quality work.

3 Be Professional

First impressions are everything—especially when you're providing a professional service on somebody else's turf. From being punctual and dressing appropriately to maintaining a positive temperament and being respectful of your clients' property, conducting yourself in a professional manner throughout the entire inspection process can be the difference between a returning customer and a negative review.

4 Follow Up

Following up with your clients after the inspection is an excellent way to demonstrate your commitment to their satisfaction. It also provides you with an opportunity to address any lingering questions or concerns they may have. Make sure you follow up promptly and provide your clients with any additional information they may need.

5 Provide Value

A home inspection only means so much to a client if they're unclear on what may be wrong with their home or how they can fix those problems. Ensure your service is meaningful



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.



TO GUARANTEE THE PROSPERITY OF YOUR HOME INSPECTION BUSINESS, YOU MUST ESTABLISH ROBUST AND MEANINGFUL RELATIONSHIPS WITH YOUR CLIENTS.”

and useful to clients by providing them with a comprehensive report that is easy to understand and offering recommendations for addressing any issues you may find. You should also be available to answer any questions they have and to provide the ongoing support they may need even after the inspection is complete.

To guarantee the prosperity of your home inspection business, you must establish robust and meaningful relationships with your clients. Your ability to communicate efficiently, gain trust, conduct yourself professionally, follow up regularly, and deliver exceptional value will enable you to cultivate enduring connections. By incorporating these key tactics into your service, you can ensure your clients will appreciate your services and become your most ardent advocates, referring others to your business. ■



Sandra Akufo is ASHI's Content Writer. Passionate about storytelling, she's spent several years supporting professional associations, government agencies, and Fortune 500 companies across their PR, content, and copy needs.



Code Conundrums

By John Weiburg, ACI

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.



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

Code interpretations and commenting on building codes are beyond the purview of the home inspector during an inspection. However, there are many instances where some background knowledge of the codes can be helpful.

This section will explore different issues that arise during inspections, how they are related to the building code, and why sometimes the code and best practices are not aligned.

Case

Window Opening Height: An inspection was performed on a new modular two-story build in a flood zone with an elevated first floor as required by flood zone construction. The first floor is approximately 8 feet above grade. During the inspection, it was noted that all window sills in the house are set at 12 inches off the floor. This includes both the first and second floors. The plans have been reviewed and approved by both the local authority having jurisdiction and at the state level.

The foremost concern is the low sill height and danger to children with fall hazards from open windows. The modular plans call for "Child Safety Latches Required on All Windows." The ones installed consist of the typical latches found on double hung windows to prevent full operation of the window. These can be disabled by someone and do not reset until the window sash is manually lowered below the latches.

Relevant Code Section

Window Opening Height (Definition from 2021 International Residential Code): In dwelling units where the bottom of the

clear opening of an operable window opening is less than 24 inches above the finished floor and greater than 72 inches above the finished grade or other surface below on the exterior of the building, the operable window shall comply with one of the following:

- Operable window openings will not allow a 4-inch diameter sphere to pass through where the openings are in their largest opened position.
- Operable windows are provided with window opening control devices that comply with ASTM F2090 (Standard Specification for Window Fall Prevention Devices with Emergency Escape Release Mechanisms).

Insight

While technically in accordance with the code requirements, the windows in the new modular house present a fall hazard should someone open the window above the latch and fail to close the window. The building code is trying to address the issue; however, the simple and best answer is to not construct windows less than 24 inches above the floor in these situations to minimize the potential for injury. Note to self: Send memo to architects!

The home inspector is put in that all too familiar unenviable position between competing interests—in this case balancing the safety of clients versus code official approval.

The home inspector can note in their report that it presents a safety hazard in their opinion while not becoming involved in a code interpretation. The home seller and client are then put on notice that the issue should be addressed, reducing any potential liability for the home inspector. Caveat: Some states have modified their own versions of the International Residential Code and may have different requirements. ■

My FAVORITE THINGS



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Inspecting Pools & Spas

By Scott Johnson, ACI

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Ancillary or add-on services are a great way to serve both the public and the inspector. The public is served by simply providing a basic, unbiased, and visual inspection or service. The inspector is served because any service we provide adds to the profitability of our respective companies. The information we sell is a direct benefit to our clientele.

Why Consider Swimming Pool and Spa Inspections

This is a regional question primarily, as there are more opportunities for this add-on service in Southern states than in the North East or Upper Midwest, for example.

The easy answer, though, is that every opportunity we have to serve the public is an opportunity for us to build our reputation and experience.

The ASHI Pool and Spa Standards of Practice are a great starting point for conducting swimming pool and spa inspections. Like any SoP, these standards are the minimum

acceptable standard.

We can always make the decision to exceed our promised SoP, but this can open certain legal concerns. Every business decision we make will need to reflect our individual vision for our business.

What to Look For

One of my mentors would explain it this way—we look for MSMSW issues.

That stands for Maintenance, Structural, Mechanical, Safety, and Water.

Homeowners, like most of us, often value the aesthetically pleasing



Learn more and download.

Scan the code or visit bit.ly/3NYj81c to download and print the ASHI Pool and Spa SoP.

over safety and functionality. It amazes me how many beautiful poolscapes I see that don't have visible and accessible safety equipment—not even a life hook or pool ring. You might wonder: Are these very basic apparatuses even required?

Safety Barriers

As far as safety barriers, I have seen only one house that has "open" warning alarms on all windows and doors facing the pool and/or spa areas.

When I consider safety barriers, I consider:

- **Gates need to be self-closing and self-locking.** Let's face facts. If someone bypasses a locked, minimum 4-foot tall gate or fence and is harmed in the pool, they are not a guest, but a trespasser.
- **Fences need to be at least 4 feet high, secure, and not climbable.** Same as above.
- **Gates need to swing away from the pool.** This is more of a muscle memory exercise. If this is the same in every instance, we do not have to think when accessing or egressing an area.
- **Stairs or a ladder are needed at the deep and shallow ends.** Safe and secure egress and access is paramount.
- **If there are stairs, there needs to be a secure handrail.** Most shallow ends are a minimum of 3 feet deep. Handrails are required on any stairs greater than 30 inches in rise—or four steps.
- **No underwater benches or wet patio sunning areas.** I can think of nothing more relaxing than sitting on a comfortable bench in a pool, but imagine the potential hazard if an enthused user dives into the shallow surface.

Most equipment is electrically powered. Bonding is a must. The electrical service supplying the equipment is typically grounded, but, by definition, any of this equipment will one day be subject to water. All efforts to direct energy away from potential hazards are important. Remember, electricity does not follow the path of least resistance; it follows all paths. Occupants of the pool or spa could be part of that path. Simple and correct bonding alleviates most of that concern.

Vessels

All of the materials and styles of vessels, copings, and decks have their own unique pros and cons.

- **Pumped or Sprayed Concrete:** There are many name brands for these products. The biggest draw is their longevity and dependability. Concrete lasts a long time.
- **Vinyl-Lined:** This is the most economical to install but also the easiest to damage. Vinyl-lined pools also have the shortest lifespan.

- **Acrylic Vessel:** This is probably the quickest install. The design and color schemes are pretty much endless. Because they are lightweight, if not properly anchored, these have the ability to float out of the ground.

Copings

- **Preformed Concrete:** This seems to be the easiest and most dependable coping. This can be colored and textured as desired. They can also be cast to provide a smooth, round surface for enhanced safety.
- **Stone:** Stone coping is very beautiful and rustic. However, the stone edges are usually rough and can injure users. Stone and grout can also have inconsistent bonding, i.e. loose coping.
- **Tile Coping:** Glazed tile offers great color and design flexibility. It can be very beautiful to the beholder, though maybe not the next buyer. It can become loose and displaced as well.

Pool Decks

Sometimes called "apron," pool decks can be made using:

- **Concrete:** A concrete slab is a very common pool apron. Ease of maintenance and dependability is attractive.
- **Pavers or Inlaid Stone:** This offers aesthetic beauty. It also has a great deal of opportunity to move around. Trip hazards and surface inconsistencies are common.
- **Wood Decks:** These follow similar standards to what you'd see in wooden decks on a house. Maintenance of wooden surfaces is important. With the water and exposure associated with pools and spas, wooden deck surfaces will have increased weatherization. And as people are often sitting barefoot and poolside, splinters are a concern.

For more information, download and print a copy of the ASHI Pool and Spa SoP on the ASHI website. In a tight market, inspection diversification can be the key to survival. ■



Scott Johnson is
ASHI Secretary and
Georgia Chapter
President.

Bringing Out Your Inner Pool Inspector

By Peter Muehlbronner, ACI



I jumped into the pool inspection business about 15 years ago, recognizing the lack of qualified service providers in my area. Real estate agents would often ask, “Can you take a peek at the pool for us?” or say, “I’ve never sold a house with a pool before so I’m not sure what to do.” Buyers were equally clueless and figured the pool was outside the scope of any inspections. Often, the pool went unchecked. Surely the new owners regretted that decision.

The Need

“Pools are rare, right?” I hear that all the time. Statistics suggest there are more than 10 million residential swimming pools in the US. While most may be in more balmy regions than my service territory, that’s still a lot of pools. Just Google your area to see how many homes have pools hiding in the backyard.

Beyond the business opportunity, the need for this service is so important when you look at the statistics (as

reported from the CDC, WHO, and US Bureau of Labor Statistics).

- More children ages 1 to 4 die from drowning than any other cause of death.
- For children ages 5 to 14, drowning is the second leading cause of unintentional injury death after motor vehicle crashes.
- In the US, about 82% of drownings among children occur in home pools.

Peter Muehlbronner doing a pool inspection with a client.

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I HONESTLY BELIEVE HOME INSPECTORS ARE IN THE BEST POSITION TO PERFORM POOL INSPECTIONS, AND ASHI IS WELL SUITED TO RAISE AWARENESS FOR THE PROFESSIONAL POOL INSPECTION INDUSTRY.”

- For every child under age 18 who dies from drowning, another 7 receive emergency department care for nonfatal drowning.
- Swimming is the fifth most popular activity in the US.
- In 2008, about 4,600 Americans visited an emergency room due to injuries associated with pool chemicals.

Safety issues (and the related liability) are first and foremost when it comes to most inspections, and that’s especially true with pools. The statistics mentioned above are a chilling reminder. When I talk to other home inspectors that is often the reason they don’t want to get involved in pools. As we know, risk can be mitigated through agreements, use of SoP & CoE, insurances, quality inspection and reporting practices, and professional customer care, but exposure is always there.

Getting Up to Speed

Looking back, did I know everything I needed to know to make this transition? The short answer is no. However, at the time, I had more than 15 years experience as an inspector, performing primarily residential and commercial inspections.

This foundation made entering pool inspections easier. However, having never built a pool or worked a service route, the learning curve is challenging. Today, with more than 30 years of experience as an inspector, I still don’t claim to know it all. The reality is—just like any structure or set of systems—things are always changing, and a good inspector never stops seeking education.

ASHI has some great pool Inspection guidelines, information, and training. I stick to the ASHI Code of Ethics (CoE), and I use the ASHI Standards of Practice (SoP) as my stated standards, although I exceed them in areas.

To become more proficient as a pool inspector, I have aligned myself with the Pool & Hot Tub Alliance (PHTA). Attending their annual expo allows for great learning and hands-on evaluation of pool products and systems. I have obtained many pool industry credentials well beyond the “Certified Pool Inspector,” which is not enough in my opinion.

In recent years I began presenting educational classes for PHTA at national pool industry expos in Las Vegas, Houston, and Atlantic City—kind of like InspectionWorld for pools—teaching pool contractors what it takes to perform a pool inspection. In my experience, most

pool contractors want nothing to do with pool inspections—especially once they hear what is involved. When I mention E&O insurance, agreements, and report production, a few attendees get up and leave the room. Many pool contractors want to “get into it to get the repairs,” so when I mention the fact that ethically they cannot work on a pool they inspect for one year, several more attendees get up and walk out. That’s good for us.

I honestly believe home inspectors are in the best position to perform pool inspections, and ASHI is well suited to raise awareness for the professional pool inspection industry.

Common Issues

We have all heard this question: “What do you typically find during your inspection?” Pools are no different. There are the typical and common concerns that make just about every report and, of course, as with any system, some issues make you shake your head.

Let’s look at some of the common issues in my area:

- **Site Issues:** Patio/Surround Cracked/Uneven, Site Drainage Issues, Remote Pool Location/Limited Ability to Monitor, Neighboring Pools, Pool

Constructed in Disturbed Earth or Terraced Settings

- **Barrier/Fence/Cover Issues:** Fence Design/Height or Spacing Issues, Shared Fences, Gate Swing and or Closure, Latch Misaligned or Too Low, Direct Access to Pool from Home, Loose Cover (Tarp) or Safety Tension Covers Deteriorated, Tension Cover Attachment Issues
- **Diving/Depth Issues:** Old Diving Boards/Brackets, Diving Envelope Concerns, Shallow Pool Areas, Raised Pool Edge Areas
- **Railing/Ladder/Egress Issues:** Missing Ladder/Railing, Damaged Mounting Sockets, Ladder

Entrapment Issues, Improper Deep Water Egress Provisions or Means of Rest

- **Rim/Shell Issues:** Tile Failures, Coping Failures, Bond Beam Failures, Pool Shell Finish Failures, Liner Failures, Structural Cracks, Shell Shifting or “Pool Pops”, Water Loss, Hydrostatic Relief Fitting Issues
- **Electrical Issues:** Rust/Corrosion in Panel/Breakers, Lack of GFI Protection, Incomplete Bonding, Exposed Splices, Control Panel Issues, Below Water Lighting Inoperable
- **Pumps/Plumbing Issues:** Circulation Restrictions, Leaks, Valve Failures, DWV Pipe/Fittings used in Pressure Application, Entrapment Hazards/Suction Outlet Fitting Issues

– **Heater Issues:** Rust/Corrosion, Debris/Nest Materials or Animals Within, Control Panel Failure, Flow Switch Issues, Lack of Pressure Relief

– **Filter System Issues:** Internals/ Grids Damaged, Filter Housing Worn (Exposed Fiberglass), Band Clamp Leaks, Skimmer or Pump Filter Baskets Damaged, Weir Door Missing, Improper Backwash Discharge

– **Miscellaneous Issues:** Safety/ Warning Labels Missing on Equipment, Altered or Abandoned Equipment, Temporary Installations, Encroachments Issues like Vegetation, Loose/Unstable Materials (especially at waterfall features), Cleaning System Issues, Automation Issues



Loose cover (tarp) or safety tension covers deteriorated



Old diving boards/brackets



Unsafe electrical



Opened suction entrapment issues



Electrical bonding issues



Client Value

My experience tells me, in many cases, the issues that become known through the course of a pool inspection will outweigh dollar-wise and safety-wise those found during the home inspection. It's also clear that, when times are tight, the pool is often the last place homeowners spend money. Owning a pool is like any other luxury item, like a boat, let's say. We've all heard B-O-A-T = Break Out Another Thousand. Pool inspections during a real estate transaction will be one of the best investments a buyer can make. It may even save a life.

Most buyers I meet are first-time pool owners. It makes sense, as a buyer who owned a pool at their last house is most likely not looking for another home with a pool (it may be one of the

reasons they are moving). Educating a buyer on the conditions and systems of a pool is important to give them a sense of comfort and ability to manage this new responsibility. Keeping everything in perspective is key; recognizing and stressing the importance of the inherent safety issues is paramount.

Doing the Work

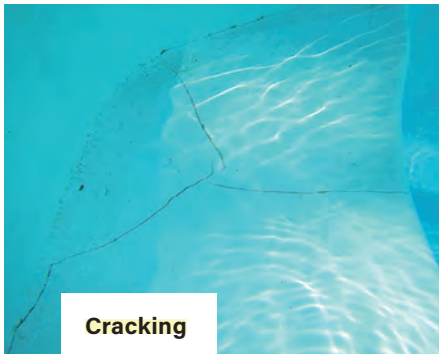
In geographical areas where seasonal pool operation is the norm, inspectors should be prepared to work year-round. This means being willing to remove and reinstall pool covers on winterized pools, clear off snow, blow back leaves, and brave the sometimes frigid winter winds to perform a professional inspection. Occasionally I will duck into the house to check this or that while I warm up.

Understand: A professional pool

inspection typically takes 1.5 to 2.5 hours. A word of caution here—it makes for a long day if you are on the house for 3 hours or so and then need to venture out to the pool. These days I'm happy to just inspect the pool!

Just as with home inspections, the use of certain gear to inspect a pool has become the norm. Specialty tools in my rig include underwater camera(s), water "loss" (leak detection) equipment, motion-based measuring equipment, and a few tools for cover removal/reinstallation. Otherwise, the tools gathered during my home inspection career round out my needs.

The next time you are on an inspection and see that pool back there, think about whether you could be the next professional pool inspector in your area. ■



Cracking



Bond beam/tile coping issues



Peter Muehlbronner

is president and founder of AHI - Consulting. Since 1997, AHI has provided residential and commercial inspection services. In 2008 the company added residential pool inspections to its offerings, and they are currently the majority of Muehlbronner's work. Muehlbronner is an ASHI Certified Inspector and Master Inspector by Review® (MIBR®). He served as president of the Tri State Chapter and is currently on the ASHI pool and spa inspection task force. He is also an active member of PHTA and holds CBP, CPO, CPI, CST Pool Specific credentials. He serves as a national speaker for the PHTA regarding pool inspection education.



CRAFTING YOUR OWN GEAR

Unmatched quality and a rewarding process

By Ray Mayo, ACI



As home inspectors, we are all driven by a need to learn and grow professionally. Those of us who choose to pay for membership and follow the standards of ASHI have an inherent interest in working to improve ourselves. This is doubly so in the few remaining states, like Maine, that don't license inspectors.

Quest for a Vest

I want to be the best inspector I can be, but early in my career I hit a snag: I couldn't find a good quality work vest. I prefer to inspect with a vest containing all of the tools I need to have everything with me all the time. If I find a capped electric wire in a crawl space, I need a voltage tester. If I find a problem with shingles on a roof, I need a ruler. Having all of my tools within reach not only gives me confidence but also makes me look more professional (no need to get off the roof, get a ruler from my car, and get back up, all in view of the waiting clients).

I had originally bought a vest at a police surplus store that was covered in pockets and fit me well. Over the next few years I realized I didn't use half of the pockets, it was heavy, and worst of all my camera fell out of the chest pocket every time I bent over. I always keep my camera on a lanyard around my neck, but having my camera repeatedly fall out and bang into things while stooping in attics and crawl spaces became frustrating. I also hate dropping things in front of clients (nothing says amateur quite like repeatedly dropping tools).

I realized the vest is my most important tool. It is what I interact with most on the job, and it can ruin my mood (and my professional image) the fastest.

I finally got so frustrated that I began looking for a new vest. I searched online for photographer vests, carpenters' vests, military surplus vests, and I bought half a dozen types. In the end, however, they all had the same problem—too many useless pockets and nothing to keep a camera securely in place. Adding custom pockets to a preexisting vest looked shabby.

It occurred to me that I could not buy what I needed.

I sketched out a rough idea of what I wanted and where pockets should be placed for easy access, and I started asking around for someone who could make my custom vest. I contacted an old classmate and commissioned her to make the vest. When it arrived, however, I knew right away it wouldn't work for me. The materials, the fit, and the weak stitching did not make me feel confident about taking it into the field.

A difficult realization dawned on me: If I wanted this to be done correctly I would have to do it myself. Only I know what I need.

I chose to make the vest out of nylon, which is durable and easy to clean. I measured everything I needed to carry and made custom pockets. I put "HOME INSPECTOR" in big letters on the back of my vest to preempt possible questions. Several times a year I inspect foreclosed properties with no real estate agents or buyers present, and I don't want to be accused of breaking into abandoned properties. Clearly identifying myself also comes in handy when I work in retirement communities with lots of curious neighbors.

My vest was a success and met all of my needs. Now, after wearing it at every inspection for the last year, I am working on an updated model. In vest 2.0 I am upgrading to ripstop nylon, as regular nylon frays. It will also be more durable and have removable pockets so I can put them on a new vest when the time comes.

Unmatched Durability with a Touch of Class

Feeling confident in my abilities, I also made a custom holster for my drill. I use a Dewalt gyroscopic hand drill, but I had a simple clip-on tool pouch holder. Too often I realized at the end of an inspection that my holster had come unclipped somewhere in the house and I needed to find it (often in the furthest end of crawl spaces). I bought some scrap leather from a local leather store and built a holster. With a smaller shape, a belt loop, and some "wet-forming" to perfectly fit the drill, I haven't lost or misplaced it yet.

Riding high on successfully making a custom vest and holster I felt confident when the next piece of equipment failed—a cloth tote for taking things from my car to my home office. I usually

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Ray Mayo, ACI, has been inspecting houses in southern and midcoast Maine since 2016. He specializes in older homes (1700 to 1800s) and especially enjoys talking through renovation projects with new homeowners. Ray is currently serving on ASHI's Certification Committee.

I could make a better, stronger bag. So I did. I even made a better tool bag, something I may be able to pass on to my kids someday. Another unintended benefit: Making leather bags is a great way to stay busy and make some money during the slow season (in Maine work slows to a trickle from January to April).

Why Make Your Own Gear?

Making my own gear has been very rewarding. If I could boil it down, I would highlight:

1 Quality. I know what I need more than anyone else, and what I need is different from anyone else. Even if I spend \$1,000 on a custom vest made by a tailor it may still not meet my



I KNOW WHAT I NEED MORE THAN ANYONE ELSE, AND WHAT I NEED IS DIFFERENT FROM ANYONE ELSE. EVEN IF I SPEND \$1,000 ON A CUSTOM VEST MADE BY A TAILOR IT MAY STILL NOT MEET MY NEEDS."

needs. Doing it myself means I can adapt in the moment, alter as needed, test as I go, change, and use the correct materials.

2 Repairability. Knowing how to craft your own gear makes it repairable. Once you find that ideal end product, keeping it functional for longer and/or fine-tuning should be in your wheelhouse and will be less expensive than replacement over the long haul.

3 Creative control. I have a clear image of how I want to present myself to clients, especially buyers and real estate agents whom I have not yet met. I want to convey to them that I am worth the money they are spending and that they can have confidence in my abilities. Having everything meet my standards and perfectly fit all of my tools conveys that message.

4 Efficiency. Since making my own gear I am faster, more efficient, and much less frustrated during inspections. Better tools make me a better inspector.

5 Romanticism. My father is a carpenter, and I started working as a carpenter. I grew up with the idea that tradespeople are experts, not just with their materials but also with the tools they use. Previously, mass production tools were either unavailable, expensive, or created for the masses. Crafting your own tools has a long history and marks some as a true expert in the field. ■

BECOME A LEADER!



Scan the code or visit bit.ly/3zU7Dzy to learn more, and submit your nomination.

Join the ASHI Leadership Team and Make a Difference!

Networking Opportunities

Joining ASHI leadership is a great way to meet and connect with other home inspectors. You'll be able to collaborate and share ideas, enhancing your skills and advancing your career.

Flexible Time Commitment

We know you're busy, so we've made participating easy. Board members meet four times yearly (reimbursed travel is sometimes required), typically on Saturday mornings, while committees meet 2-4 times yearly for 2 hours per month.

Nominate Yourself or a Colleague

As a voting member of ASHI, you can nominate yourself or a colleague for a leadership position on the Board of Directors. We're looking for dedicated individuals passionate about improving the home inspection industry.

Open positions 2024 term

President-Elect (1)
Treasurer (1)
Secretary (1)
Board of Directors (3)
Certification Comm (2)
Nominating Comm (2)

Elections will take place in early Fall 2023. Submission deadline: July 31, 2023, 5 pm [Central].

Welcome to ASHI

NEW MEMBERS

*New Associate Members
from March 18, 2022 to
April 17, 2023.*

Alabama

Michael Gorum, Daphne

Arizona

Jarrold Johnson, Gilbert

California

Gabriel Amparan, Redlands
Julian Lockett, Pittsburgh

Colorado

Dan Devries, Fort Collins
Adam Hogue, Littleton
Carl Walker, Littleton

Connecticut

David Harter, Southbury

Florida

Jerry Tack, Bradenton
Michael Woodford, Dade City

Georgia

John Hevesy, Eatonton
Phil Hicks, Ball Ground

Illinois

Rafael Velasco Jr., Aurora
Jaime Urbina, Harwood Heights
Matt Mourek, Geneva
Julian John Andes, Fairview Heights

Minnesota

Chris Jansky, Kimball

Missouri

Michael Finnegan, St. Louis
Connor Cray, Sunset Hills

North Carolina

Doug Simmons, Winston Salem
Emily Cabrera, Winston Salem

New Jersey

Jonathan Ball, Tabor,
Michael Loges, Morganville

New York

Len Rerek, Yorktown Heights
Edward Soleo, Floral Park

Pennsylvania

Hector Fernandez, Matamoras
Morgan Pattison, Springdale
Clifford Tyler, Pittsburgh

South Carolina

Mike Coker, Summerville

Tennessee

Jeremy Jaco, Murfreesboro
Blain King, Clarkesville

Texas

Carlos Figueroa, Austin

Washington

Frank Seipp, Tacoma

West Virginia

Joshua Mills, Morgantown
Ben O'Dell, Charleston

CHAPTER EVENTS

Tri-State ASHI Chapter
Southeastern PA

In-person Annual Seminar

When: Sept. 8, 2023; 8am to 5pm

Where: Plymouth Meeting, PA 19462

Attention inspectors in Pennsylvania, New Jersey, Connecticut, Delaware, and Maryland Earn 8 hours pending CE credits at this live event. Topics/speakers to be announced.

Details and Registration: tristateashi.org.



**In the next
Marketing
Minute:**

Tips for creating
high-quality,
promotional photos
for your business.

JUNE MEMBER ANNIVERSARIES

35

Harry Janssen
Accurate Home
& Building Insp.
Consultants

30

Jeffrey Reilly
J. Reilly Inspections, II

25

Kevin Young
Action Inspection
Services

Glenn Woertz
Allwright Home
Inspections

Ronald Lang
Homelife Inspections

Greg Galeota
Galeota Associates

Scott Mitchell
Quality Assurance
Home Inspections

20

Patrick Leahy
AccuSpec Home
Inspections

Timothy Gentry
Home Inspection
Detective

David DuBose
DuBose Home
Inspection

Timothy Sponsler
1st Priority Inspections

John McLoughlin

Kyle Hardy
Criterium Hardy
Engineers

Lawrence Coha
Cottage Hill Inspections

Charles Adams
AAdams Inspection
Services

15

Aaron Despres
Up-Country Building
Inspectors

Travis Hovetter
South Central PA
Home Inspection Co.

Abe Kurek
Home Inspection
Services

Cory Shalaway
ValueGuard Home
Inspections

David Haney

10

Wen Yao

Jack Hogue
Hogue Home
Inspections

Andrew Griffin
Griffin Inspection
Services

Daniel Lin
Frank Lin Home
Inspections

Kevin Cody
Kevin Cody Home
Inspection Service

Robert Morrow
Inspectioneering

Sean Abreu
Specialty

John Hamel
JC Hamel Inspections

Clifford Keister
Abode Inspection
Services

Bill Best
BillBest Home
Inspections

Anthony Lupinacci
The Home Pros

Joe Docter
Pillar to Post, The
Chad Borah Team

5

Paul Micheli

Sebastian Aste
HomeKey Inspections

Kenneth Blackwell
Tri-State Home
Inspections

Clayton Somers
A Premier Home
Inspection

Jeremiah Moody
Metro West Home
Inspections

Larry Davis
Davis Professional
Home Inspections

Michael Taylor
Sea Breeze Home
Inspection

Jeffrey Smith
VBInspect.com

Lars Everlund

Anthony Liston
Above Grade
Inspections

John Watson

Charlie Hamrick
CJ Property and
Home Inspections

Barbara Slabinski
S & S Home Inspections

Thomas Woods
Preferred Inspection
Services

Oliver Yared
The Home Examiner

Andrew Blum

Bradley Lowery

Timothy Gregorin
Hill City Home
Inspections

Jonathan Janos
Eagle Home Inspections

Christopher Benne
HomeGuard

David Scharer
QC ALLSPECT

Khanrad Wilson

Sharon Robbins
SDR Home Inspections

Kristi Camp
Spotlight Inspect

Craig Foshee
The Brickkicker

Matthew Williams
Williams Inspection
Services

Stephen Miller
Pillar to Post

Tony Drinkwater



Bill Stone
William Stone Home
Inspection
Chagrin Falls, OH



If the house were
on its side, this
would almost work.



Sheathing? We
don't need no
stinking sheathing.

Paul Cummins
No Surprises Home
Inspection
Alexandria, VA



You never know
when you'll need
a little uplift.

Rich Tinaro
Know Your Home
Inspections
Carmel, NY



I was expecting
John Malkovich
to pop out.

Chris McDougall
Apex Home Inspection
Aromas, CA



Security System

Doron Bracha
Accent Home Inspection
Bedford, MA

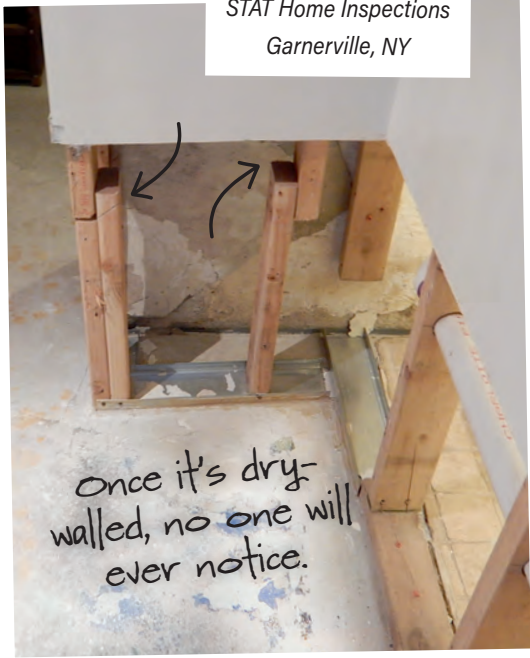


Notice the properly wired exit sign

James Brock
Boston Home Inspectors
Boston, MA

Stephen Tyler

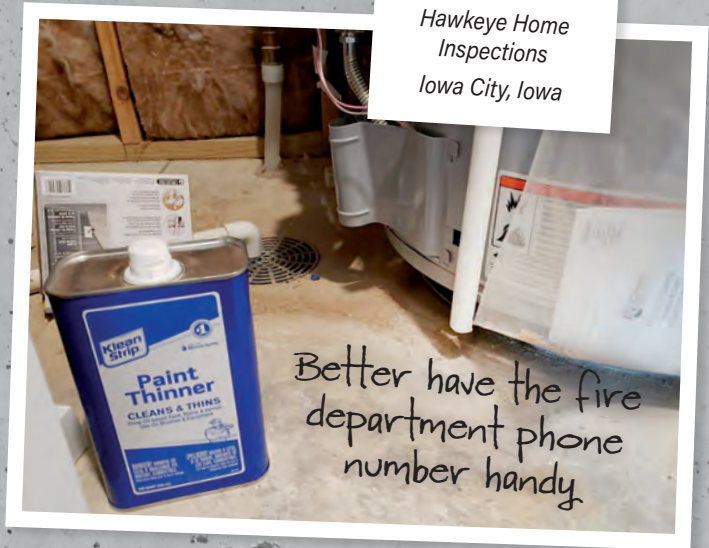
STAT Home Inspections
Garnerville, NY



once it's dry-walled, no one will ever notice.

Alvin C. Miller

Hawkeye Home Inspections
Iowa City, Iowa



Better have the fire department phone number handy

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