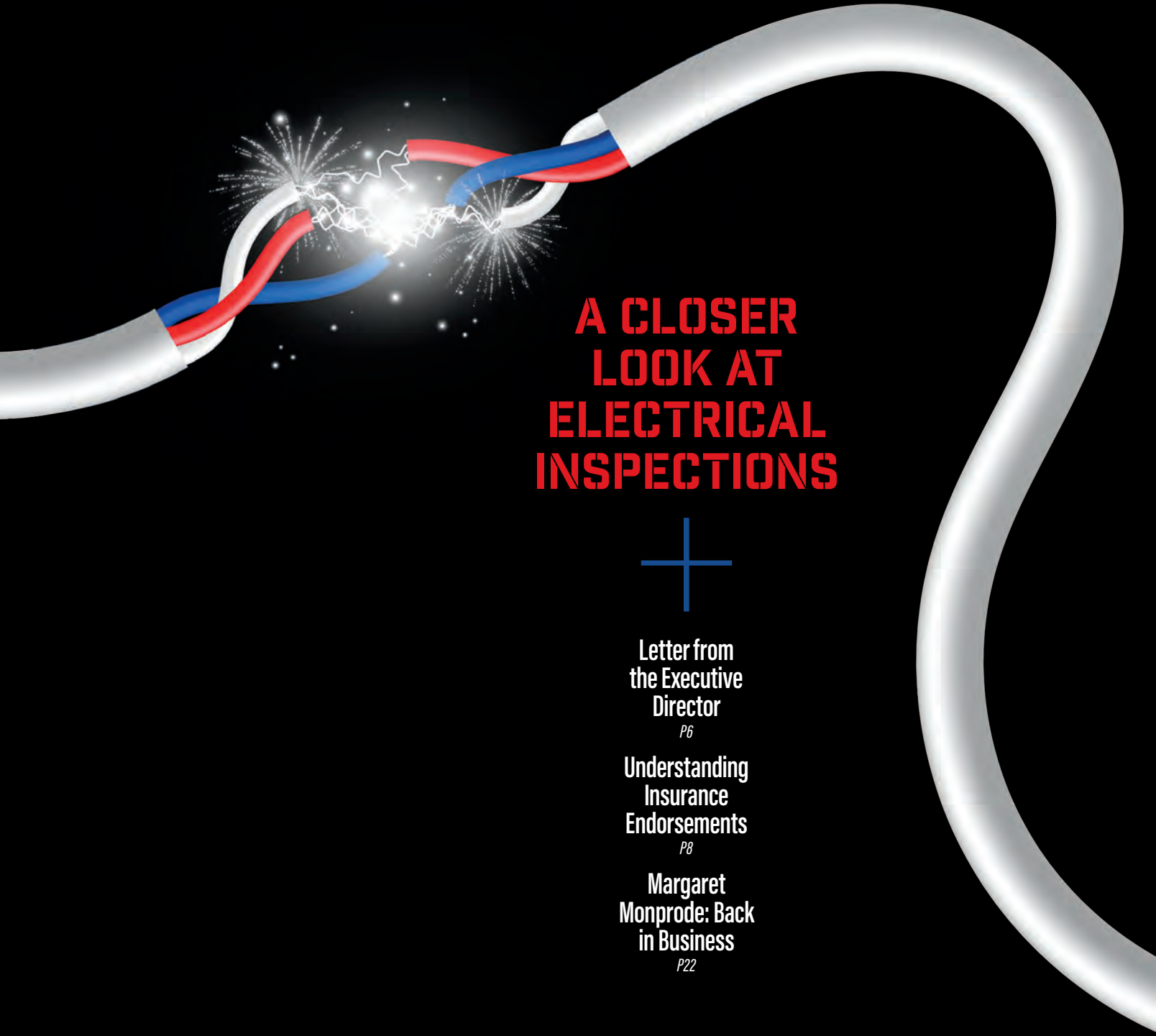


JULY 2023



REPORTER

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



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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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A Biannual Update

Letter from the executive director

By James Thomas

We are already halfway through the calendar year! Reflecting on this year, I'm excited at the opportunities we offer our members. I wanted to share some of the programs we now have available.

Education

ASHI Education offers several opportunities for virtual and online learning. ASHI brought the ASHI Edge to the membership in early 2022. The ASHI Edge is a complete learning management system with many popular home inspection education topics available to all members as part of your dues. It currently offers 329 ASHI Continuing Education credit hours to help you stay on top of your membership requirements.

The ASHI Edge houses more than 130 courses, with many providing CE credits for 28 licensed states. ASHI has designed the courses with adult best learning practices in mind. Members can participate in these courses from the comfort of their home or office on their laptop or tablet.

ASHI has also launched ASHI webinars that are free to all members. Topics for these live webinars include smart homes, dealing with complaints, moisture intrusion, and mold growth. These webinars are recorded and available at any time on the ASHI Edge. If you've not logged

into the ASHI Edge, please do so as soon as possible to take advantage of this opportunity.

Collaborations

ASHI and the International Code Council (ICC) executed a Memorandum of Understanding earlier this year. As part of this exciting initiative, ASHI and ICC have participated in events to advance women in the profession, such as the Women Leaders in Code Enforcement conference and the Women of the Home Inspection Industry reception.

ASHI joined with ICC for the proclamation of Building Safety Month in May. ASHI is also an ICC Preferred Education Provider and offers all members more than 33 hours of ICC-approved Continuing Education credit through the ASHI Edge as part of their dues at no additional cost. ICC offers ASHI members a discount on ICC membership, too.

The ASHI Advantage insurance program has been available to all ASHI members since 2020. InspectorPro designed this exclusive

program with ASHI members in mind, including benefits not otherwise available in the general marketplace. There are opportunities to double equipment coverage, free tail coverage, and discounts just because of your ASHI membership. Insurance coverage is essential to running your business correctly, and ASHI wants to ensure our members receive the coverage they need.

Events

InspectionWorld 2024 will be on the road! After our successful InspectionWorld 2023 in Vegas, we took feedback from those who could and couldn't attend. The overwhelming message was to make InspectionWorld more accessible. To connect with more of our membership, we are partnering with chapters to make everything we love about InspectionWorld more convenient to access. Chapters have been filling out applications to make this a reality locally. We look forward to the impact these events will make by bringing live expert education and networking opportunities to our members where they are.

Mentorship

ASHI created the ASHI Mentorship program for anyone new to the field or looking to enter the profession



ASHI ALSO CAN USE MENTORS WHO CAN GUIDE THOSE LOOKING TO LEARN. IF YOU HAVE BEEN DOING THIS FOR SEVERAL YEARS AND WANT TO IMPACT OTHERS, PLEASE SIGN UP AS A MENTOR.”

to give them opportunities to ask questions and learn from successful people. I encourage members to use this program to learn from their peers.

ASHI also can use mentors who can guide those looking to learn. If you have been doing this for several years and want to impact others, please sign up as a mentor. ASHI members are known for being willing to offer a helping hand. If you've not volunteered in any capacity at ASHI, this is a great place to start.

More Resources

Many other benefits are available to our members, too. The Find an Inspector search tool for consumers, the ASHI *Reporter*, custom logo design, the ASHI Forum, and other benefits are available to members. Please continue to read the *Reporter* and our monthly e-newsletter to learn about new and exciting initiatives as they come. ■



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.

Here are some upcoming topics being featured in future issues:

September

HVAC

DEADLINE

July 14

October

Exteriors

DEADLINE

August 11

November

Indoor Air Quality

DEADLINE

September 15

December

New Construction

DEADLINE

October 13

Submit your articles to **editor@ashi.org**



Scan the code or visit **bit.ly/3W303Lw** or to view the full editorial calendar.

Understanding Insurance Endorsements

**Protecting
your business
from specialty
inspections**

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.

Let me introduce you to two home inspectors. Both faced mold claims, and both lacked adequate insurance coverage to protect them from the claim—but for different reasons.

Meet Dirk. Dirk's client called after their 11-year-old son began experiencing respiratory problems for months after moving into the house. After the inspection they'd discovered mold, and they had a doctor ready to testify in court that the mold was causing the boy's medical problems. Dirk called his insurance company to file a claim, only to discover he had no coverage for mold claims.

Meet Stacey. Stacey's client sent an attorney letter after they found mold in the basement. She filed the claim with her insurance company, only to receive a call from her adjuster in the

middle of her defense saying there was not enough money within the limit of her insurance policy to cover the mold claim. Since she exceeded her limit of insurance for mold, Stacey was now responsible for the claim.

Both of these home inspectors had insurance coverage. So what went wrong? What could these inspectors have done differently to have protection when they needed it most? The answer in both instances is insurance endorsements.

What is an insurance endorsement?

An endorsement is a policy form that either changes or adds coverage to your insurance. You may remember last month's article about additional insureds, in which we discussed how an endorsement can change your policy's definition of an insured to include clients, like builders, or partners, like franchises. In this article we'll focus on the kinds of endorsements that add coverage for



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](https://www.inspectorproinsurance.com/ashi-advantage).

ancillary services.

Many home inspector insurance policies exclude coverage for ancillary services—or additional services that go beyond what’s offered in a typical home inspection. Such services, like mold sampling or radon testing, offer a more thorough assessment of the property and require a higher level of education and expertise. These add-ons also tend to be outside state and

association standards of practice (SOPs). (If you do go outside your SOP, make sure your pre-inspection agreement reflects that deviation!) By purchasing ancillary services endorsements for home inspectors, you can receive protection for claims associated with those offerings.

Let’s look at what an endorsement looks like on paper. In the case of mold, you can see where this policy excludes, or doesn’t

include mold coverage, below.

In the mock document below, we look at the endorsement that overrides that original definition.

What kind of coverage can you add to your errors and omissions (E&O) insurance policy? Examples of endorsements in insurance include:

- Mold sampling coverage for mold examination and testing
- Sewer pipe inspection coverage for deploying cameras into

V. Exclusions

This policy shall not apply to: ...

W. Any “claim” arising directly or indirectly out of, or in any way involving the formation, growth, presence, release, dispersal, containment, removal, testing for or detection or monitoring of, or failure to detect or monitor or warn about any “molds,” “fungi,” “spores,” or other similar growth or organic matter, including but not limited to *Aspergillus*, *Penicillium*, or any strain or type of *stachybotrys*, commonly collectively referred to as the “black molds.”

this endorsement changes the policy. please read it carefully.

“MOLD” EXCLUSION AMENDMENT.

This endorsement modifies insurance provided under the following:

INSPECTOR PROFESSIONAL LIABILITY COVERAGE FORM

A. Section IV. Definitions, K. is amended to include the following:
 “Inspection Services” includes “Mold Inspection Services.”

B. Section IV. Definitions, is amended to add the following:
 “Mold Inspection Services” means the examination, inspection, evaluation, or testing of, or failure of the insured to inspect, evaluate or test molds, fungi, spores, or other similar growth or organic matter of readily accessible systems components of a premise and inspection report generated as a result of such examination. Any coverage provided under this endorsement is conditional upon proof of an active and valid “mold” inspection certification in favor of the named insured and/or compliance with any required local or state licensing body at the time of the inspection.

C. Section V. EXCLUSION, W. is deleted and replaced with:
 Any “claim” arising directly or indirectly out of, or in any way involving the formation, growth, presence, release, dispersal, containment, removal, or monitoring of, or failure to monitor any “molds,” “fungi,” “spores,” or other similar growth or organic matter, including but not limited to *Aspergillus*, *Penicillium*, or any strain or type of *stachybotrys*, commonly collectively referred to as the “black molds.”
 However, this exclusion does not apply to any “claim” arising directly or indirectly out of or in any way involving the testing for or detection of, or failure to detect or warn about any “molds,” “fungi,” “spores,” or other similar growth or organic matter, including but not limited to *Aspergillus*, *Penicillium*, or any strain or type of *stachybotrys*, commonly collectively referred to as the “black molds.”

sewer lines to inspect for blockages and determine pipe conditions

- Code inspection coverage to visually determine code compliance
- Septic inspection coverage for the visual examination of waste disposal and water purification systems
- Carbon monoxide testing coverage to identify high levels of carbon monoxide
- Lead testing coverage for visual examinations for lead and lead paint
- Radon testing coverage for radon detection
- Termite or pest inspection coverage for visual examinations to discover evidence of pests present
- Mortgage field services coverage to verify property condition and occupancy
- Pool and spa inspection coverage for pool and spa examinations
- Intrusive Exterior Insulation Finishing System (EIFS) or water managed exterior insulation and finishing systems inspections to determine the presence and/or level of moisture intrusion

Each of the examples in the list of insurance endorsements above typically include coverage for failure to inspect or identify associated deficiencies. For example, a carbon monoxide endorsement generally covers accusations saying you didn't discover carbon monoxide when you should have.

Carriers describe each endorsement in their insurance policy definitions a bit differently, so be sure to review yours.

***“SINCE ENDORSEMENTS VARY, PRICES VARY. A TYPICAL HOME INSPECTION INSURANCE ENDORSEMENT COSTS ANYWHERE FROM 1 TO 15% OF ADDITIONAL PREMIUM ANNUALLY DEPENDING ON THE TYPE OF RISK IT COVERS.*”**

How much do insurance endorsements cost?

Since endorsements vary, prices vary. A typical home inspection insurance endorsement costs anywhere from 1 to 15% of additional premium annually depending on the type of risk it covers. If you're wondering what an insurance endorsement premium is for a specific ancillary service, simply put in an endorsement request to get a quote.

If you're looking to expand your coverage by purchasing multiple endorsements, see if your insurance provider offers a package for a discount. With the InspectorPro Bundle, inspectors can purchase mold, radon, pest, septic, pool, code, lead, and carbon monoxide coverage together for a lower price.

What happened to Dirk and Stacey?

Let's apply what you just learned to Dirk and Stacey's situations. How could a mold insurance endorsement have helped each of them?

Let's start with Dirk. Dirk didn't endorse his insurance policy for mold, so he didn't have coverage for mold because mold was excluded in his policy. Many home inspectors don't purchase endorsements because they don't perform an ancillary service often or at all. But non-inspection isn't protection. You can still receive mold-related claims if you don't perform mold testing. In fact, according to our data, inspectors are more likely to receive mold claims when they don't sample for mold! Even if the claim is

frivolous because you excluded that specialty inspection, you'll still want defense and payout help from your insurer to face the allegation. So if you want your policy to respond to mold claims, or other claims for additional services, be sure to purchase the coverage.

What about Stacey? Stacey did have an endorsement, but it had a sublimit that capped her insurance policy's coverage for mold to an amount lower than her overall policy limits. In this case, Stacey's mold sublimit was a big problem because it led to her policy not protecting her from a particularly nasty claim. When the money set aside for mold claims ran out, Stacey had no more coverage for the claim—even though the claim was well under her overall policy limit. So, if you want your policy to fight ancillary service claims with the same force it does other claims, try to avoid sublimits.

When do I need to endorse my insurance policy?

Previous examples aside, it's important to understand when you need to endorse your own insurance policy. The short answer: whenever you want the coverage. The long answer: It depends on the services you offer and your risk tolerance.

If you are providing an additional service, you should absolutely carry the related insurance endorsement. Mold assessors should carry mold endorsements. Radon inspectors should carry radon endorsements. Pest inspectors should carry pest endorsements. And so on. Not only does endorsing for the services you render make sense for your own peace of mind and protection, but it is also a requirement by law in some areas.

What about endorsing for services you don't offer? As the fourth most common claim against home inspectors, mold is an exception to the rule. While mold claims are more likely to be against people not testing for mold, most other ancillary service-related claims hit people that do offer those services. This isn't to say that you still can't get claims for any and all additional services, but your risk is generally lower.

When deciding whether to endorse your insurance policy for a particular ancillary service, consider taking a basic risk tolerance assessment. While generally used for figuring out how to invest money, these assessments can also help you figure out if you prefer lower risk, which means you should purchase more insurance, or higher risk, meaning you're willing to buy less insurance at the risk of potentially having to face a claim alone.

An example of a question you may consider: How much am I willing to pay for claims against my home inspection business? If you're conservative, then you'd say you want all of the claims covered by insurance. If you're

moderate, you'd say you'd be okay with a small loss. If you're aggressive or high risk, you'd say you don't mind losing money to a large claim.

Such a risk assessment can help determine not just what endorsements to buy but your overall insurance limits and deductibles as well. For more help finding the right coverage fit for your risk mindset, talk to your insurance broker.

Don't be a Dirk or a Stacey.

There are lots of endorsements for home inspectors interested in safeguarding their businesses against potential claims, but purchasing coverage after a claim has already happened defeats their purpose. Having the right protection in place before claims strike is what gives you the support and peace of mind that insurance is meant to provide.

If you haven't already, take

some time to review the endorsements you have and the ones you don't and see if there's a gap you need to fill. And don't forget to reassess as your business and your needs change. ■

“

THERE ARE LOTS OF ENDORSEMENTS FOR HOME INSPECTORS INTERESTED IN SAFEGUARDING THEIR BUSINESSES AGAINST POTENTIAL CLAIMS, BUT PURCHASING COVERAGE AFTER A CLAIM HAS ALREADY HAPPENED DEFEATS THEIR PURPOSE.”

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When their boots slip
When my inspectors get harmed
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And then I don't feel so alarmed*

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Picture-Perfect Promos

7 ways to create budget-friendly promotional photos

By Pamela Norman

Creating high-quality promotional photos is essential for home inspectors looking to attract clients and showcase their skills. Even with a limited budget and just a smartphone camera, you

can create impressive photos that effectively communicate who you are and the quality of your services. This guide provides practical tips and techniques for home inspectors to maximize the impact of their promotional photos without spending a lot of money.

services. Use the timer function and a tripod or ask a colleague to capture candid shots while you conduct inspections. Showcase your expertise in a natural and authentic way. If photographing yourself during an actual client's home inspection is uncomfortable, stage a mock inspection at a friend's or your own home. Strive to appear professional, relaxed, and focused. Prioritize safety when photographing on a rooftop or in potentially hazardous areas.

1 Think about composition.

Understanding composition, or how elements appear within the photo frame, is essential for creating appealing photos. Experiment with angles and perspectives to highlight important elements of the property, yourself, or the tools you use. Ensure there is enough space around the subject and avoid clutter or distractions. Well-composed and well-executed photos convey professionalism and expertise in your promotional materials.

2 Get candid.

Showing yourself in action can create a connection with potential clients and add a human touch to your

3 Use natural light and fill in shadows.

Avoid harsh sunlight, which creates deep shadows. You don't need expensive lighting equipment to overcome dark areas in your photos. A large piece of white foam board can be used to reflect light into the area you are shooting. Practice this technique in your own yard with an assistant to determine the right angles and fill to lighten up darker areas. Many smartphones allow you to adjust shadows by tapping on darker areas and adjusting the exposure. Pay attention to framing, composition, and keep backgrounds uncluttered.





YOU DON'T NEED EXPENSIVE LIGHTING EQUIPMENT TO OVERCOME DARK AREAS IN YOUR PHOTOS. A LARGE PIECE OF WHITE FOAM BOARD CAN BE USED TO REFLECT LIGHT INTO THE AREA YOU ARE SHOOTING."

4 Highlight your skills.

Promotional photos should emphasize

the type of work you do as a home inspector and showcase your specialties, like radon, drone, or pool inspections. Capture close-up shots of yourself inspecting an electrical panel to highlight your attention to detail and equipment usage. Clearly depict common issues you encounter during inspections and demonstrate how you analyze the problems. When photographing equipment, use a white or solid light

background, shoot from a front angle, or place the equipment facing up and shoot downwards. Again, try to avoid deep shadows, which can hide key details.

5 Enhance with editing apps.

Take advantage of free or affordable editing apps to improve the quality of your smartphone photos. Many apps have presets that can enhance images with a few taps. Make small adjustments to brightness,

contrast, and saturation to improve the overall image quality. Use editing tools sparingly to maintain a natural and realistic representation of yourself and your business. Establish a standardized editing style for your promotional photos to maintain consistency.

Resources:
Links to terms, techniques, and more. Scan the code, or visit bit.ly/3J8JfPC.

6 Always shoot in high resolution.

Ensure your smartphone camera is set to the highest resolution. You can resize photos at a lower resolution to for web and social media but retain the original, higher-

resolution images for print (brochures, advertisements) and large-scale projects (billboards and signs).

7 Get creative.

To help demonstrate your expertise as a home inspector, get creative in your approach to promo photos. Include before-and-after shots to show the impact of your services. Use captions or overlay text to explain specific features or issues within the property. These creative touches engage potential clients and highlight your professionalism.

In conclusion, you don't need expensive equipment to take impressive promotional photos as a home inspector. By following these practical tips, you can capture attention, showcase your skills, and build trust with potential clients. Use your creativity and attention to detail to communicate the quality of your services through visually compelling images. ■



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



TAKING A CLOSER LOOK AT ELECTRICAL INSPECTIONS

By Mike Twitty, ACI

The electrical system is probably one of the most challenging systems home inspectors encounter in their work. It can be overwhelming to inspectors who don't have a background in electrical. ASHI and other associations have polled inspectors on what systems they would like to have more training in and electrical usually comes out on top.

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.

Learning to develop a logical planned procedure is of primary importance for home inspectors. Good planning is necessary to create a process that follows a somewhat chronological sequence to inspect the different systems and components.

Following a repetitive plan not only makes an inspection more organized and time efficient, it also helps to reduce mistakes. This article will focus on the electrical system and offer some ideas on how to best break down this sequence from start to finish. The order of the process is not as important as having a repetitive routine that one becomes familiar with.

Where Should You Start?

I always like to start outside. Many of the system characteristics can be determined before ever entering the home.

- Is the service supply overhead or below grade?
- If overhead, what is the condition of the service conductors?
- Take a look at the transformer connections for any obvious damage. Although everything from the utility transformer to the service point is the responsibility of the power company, any observed damage or concerns could cause serious problems and should be reported.
- Look closely at the point of attachment connections. Often the insulation is deteriorated, and the connectors are too close to each other.

- Verify that the drip loop is proper.
- Check for proper clearance height of the service drop, clearance from tree limbs, service mast condition, and meter base condition.
- If the supply is underground (**service lateral**), what is the condition of the conduit riser and attachment to the meter base?
- Is the service disconnect located outside?
- Observe and note all visible components of the grounding electrode system (**GES**). Often only the grounding electrode conductor (**GEC**) is visible. Only report what you can see and note what you cannot see.
- Inspect HVAC panels and disconnects.
- Inspect all exterior wiring, light fixtures, receptacles, feeds to detached buildings, pool or spa panels, and any other accessible exterior electrical components.

Continue a Planned Procedure Inside the Home

Keep in mind we are only focusing on the electrical inspection in this article. Obviously, there are many other systems and components in the home to inspect and will be in conjunction with the electrical system as the process continues.

- Lighting and receptacles can be inspected as the interior inspection progresses.
- Some inspectors will start at the top floor and work down. Others may



This is a very dangerous condition.





Removing the panel cover can be the most hazardous part of an electrical inspection. Personal protective equipment and apparel should be worn before opening a panel.

have different methods. Whatever works for you is fine; just have a repetitive process and include the electrical checklist in that plan.

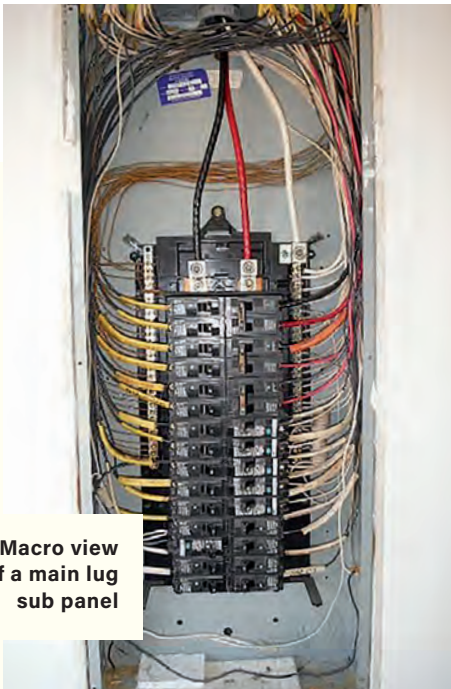
- Confirm switch operation at top and bottom of stairways and for each room.
- Confirm locations and operation of smoke detectors.

1. Operate first switch. Should change light status.
2. Operate second switch. Should change light status.
3. Operate first switch again and/or third switch if present. Should change light status.

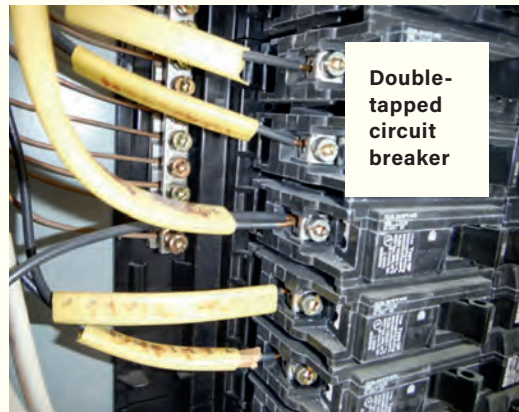
Locate and note the location of all interior panels. When inspecting these panels, determine which are service equipment and which are downstream (sub panels). Remember, the first means of disconnect is the service equipment panel. It might be outside or inside. Ensure proper bonding and conductor feeds for these panels.

3 Flip Method

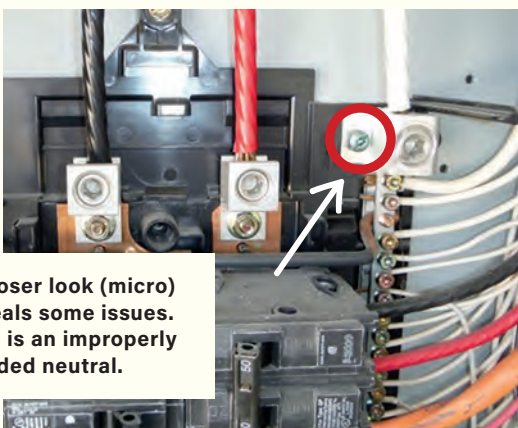
3-way and 4-way switches often are incorrectly wired. I like to use what I call the “three flip method” to confirm proper operation. This will confirm correct wiring of multi-switch operation.



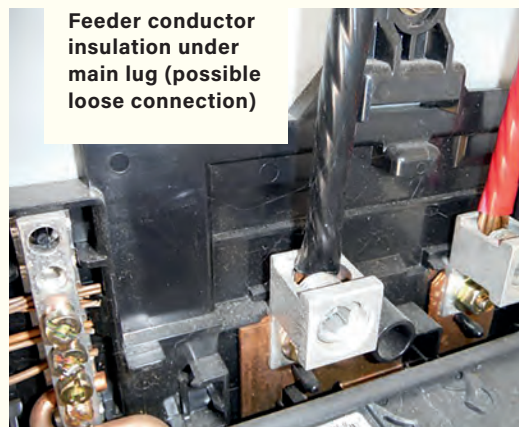
Macro view of a main lug sub panel



Double-tapped circuit breaker



A closer look (micro) reveals some issues. This is an improperly bonded neutral.



Feeder conductor insulation under main lug (possible loose connection)

Panel Inspection

- Verify the enclosure is not energized.
- Observe and note the on/off position of all breakers before removing the panel cover. Taking a photo is a good idea.
- Ensure there is proper clearance and working space.
- Note any open knock-outs, missing clamps and grommets, and loose conduit or cable connections.
- Verify proper support of the panel.
- Verify proper circuit legend.

Look for and note non-standard screws that secure the cover. Pointed screws should never be used.

Use the Macro/Micro Method

The macro view is a general observation of the panel interior after the dead-front is removed. This should include looking for any obvious concerns such as corrosion or water damage, foreign objects, wire gutter overflow, and workmanship.

The micro view is much more detailed. Every wire termination should be inspected—starting with the line lugs and continuing to each breaker terminal and neutral and grounding bar connections.

- Proper wire size on each OCPD should be confirmed. Check the condition of the enclosure and bus bars. Look for loose connections, discoloration on lugs, double/multi-taps, proper breaker size per branch circuit, improper breakers, and proper bonding.

- Take your time. Significant defects can be obscure and easily overlooked. Zoom in and zoom out with your eyes just like you do with a camera. When taking photos of a defect, be sure to review the shot to ensure proper visual quality. Nothing is more frustrating than trying to view details in a photo that is out of focus or with poor lighting.



Service equipment panel looks good at first glance.



Micro view reveals damage



FOLLOWING A REPETITIVE PLAN NOT ONLY MAKES AN INSPECTION MORE ORGANIZED AND TIME EFFICIENT, IT ALSO HELPS TO REDUCE MISTAKES.

Using Test Equipment and Devices

Many types of testing tools can be used in electrical inspections—ranging from a basic three-light receptacle tester to more advanced multi-meters and circuit analyzers.

Thermal imaging cameras have become commonplace in home inspections. Measuring voltage, amperage, and thermal scans are beyond the scope of the standards of practice. However, learning to properly perform these additional tests can



This test called for a closer look.



A follow-up check with a multi-meter showed an unsafe condition.

reveal concerns that may otherwise go unnoticed. Additional training should always be obtained before adding advanced testing to your inspections.

Proper Report Writing

Proper terminology is important. The verbiage should be technically correct for communication with trade professionals but also simplified enough for a client to understand.

Concerns should be described, location noted, possible implications if not addressed, and recommendations for correction.

If your canned software says something like this: “One or more receptacles in the home has reversed polarity,” re-write it with a specific explanation.

Describe the system.

- What is the supplied voltage?
- Overhead or underground?
- Service size (amp rating)?
- Predominant wiring methods?
- Service equipment and load-center manufacturers?
- Visible grounding methods?

Always observe safety measures.

- Wear safety apparel when inspecting energized equipment. (safety glasses, gloves, etc.)
- Remove jewelry.
- Proper clothing. Polyester shirts are not recommended, for example.
- Ladder safety. Conductive metal ladders should never be used around energized equipment.
- Verify that panelboards and enclosures are not energized before touching.
- Never leave an open panel unattended.

These are just some recommendations that might help when going over the electrical system. A good inspection takes time and concentration. Allow time when preparing the report for additional research when needed. If unsure about certain installations or conditions, get advice/input from other trade professionals. ■



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

Submission
deadline is
July 31, 2023
5 pm CST

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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.



Back in Business

How a circuitous journey through home inspecting paid off

By Laura Rote

Margaret Monprode loves home improvement. She's watched *This Old House* from the time it first aired. When she finally decided in the late '90s that she wanted to run her own business, she thought, why not give home inspecting a shot?

"I was always my father's helper on chores and home maintenance stuff. And my husband and I were relatively thorough DIYers."

Today Monprode is the president of South Carolina ASHI and company vice president at Buyers' Inspection Group—the oldest and once largest home inspection company in South Carolina. She's been an ASHI Certified Inspector since 2015.

The Journey

Monprode and her husband lived in Alabama in the late '90s when she made the decision to try inspecting. She learned what was needed to get licensed in the state and began studying to get her residential homebuilder's license. After she earned that license, she purchased an AmeriSpec franchise.

She completed the AmeriSpec training program and entered business with a friend. However, timing would have



[MONPRODE] LOVES FIGURING OUT AN OLD HOME'S PROBLEMS, AND SHE EQUALLY ENJOYS TEACHING PEOPLE ABOUT THEM. SHE'S THE KIND OF HOME INSPECTOR WHO TAKES HER TIME TALKING WITH CLIENTS."

it that around the time their business began to be profitable, Monprode's husband's company transferred them to Michigan. "I had small children, and he traveled all the time, so it wasn't practical for me to work. I took a really long break."

She let her licenses expire. The family lived in Michigan for 10 years before her husband's company transferred them to South Carolina. "I immediately wished I hadn't let my licenses expire because now my kids were old enough that I could've gone back to work and South Carolina would have reciprocated with Alabama."

But she was ready to get back into the game. She took a part-time office job in the home inspection company where she still works today—Buyers' Inspection Group. She's worked in their office doing everything from customer service to proofing reports, but now she's a 50% owner. "I had mentioned to one of the partners that if he ever decided to retire or sell out I'd be interested in buying in," she said.

Soon she was joining her current business partner Steve Porter and never looked back. "I bought in at a 50% share of Buyers' Inspection Group, and I've been active since. I had to get relicensed and basically reapprentice, starting from scratch in 2015, but here I am."

The Benefits of the Business

Monprode loves exploring houses. "I've only ever met one house I didn't like," she laughed.

She loves figuring out an old home's problems, and she equally enjoys teaching people about them. She's the kind of home inspector who takes her time talking with clients. "The goal is to let buyers and homeowners know what needs to be better. What can be improved? What can be safer?"

The variety is fun, too, she said. "I like that it's different every day. I'm in a different part of the community, a different kind of house."

It's also physically active, and that's a bonus. "I like to say it's

my free gym and yoga class. You're down on your knees; you're ducking over and under ductwork."

Today

Monprode aims to do one home inspection a day from her company in Greenville, South Carolina, though occasionally she will do two. The company has four inspectors.

She said it's the business, not the work, that is most challenging. Things like having the proper insurance policies and making sure all of the inspectors are following the same protocols when onsite are crucial.

Whenever they get a complaint, which happens sometimes whether deserved or not, they immediately turn it over to InspectorPro, she said.

Monprode said these days most people know what to inspect from home inspections, but South Carolina doesn't require corrections; the only requirement is that a seller not lie. It's important to educate any homebuyers coming in from out of state of this fact, as it may differ from where someone lived previously. "Sometimes you have to change expectations," she said. "They [sellers] have to fill out a disclosure statement stating what they know about the property."

The Future

These days Monprode is seeing more women in the industry, and that makes her happy. No one even gives it a second thought when a woman ACI shows up to complete the inspection now, she said.

Moving forward she hopes more inspectors will get involved in local ASHI chapters.

"I think it's important to meet in person once in a while in a professional setting to discuss pros and cons of everything happening around us locally in our industry." ■



Do I Need to Be There?

*Exploring who should attend
home inspections*

By Jeffrey C. May

Before I became an indoor air quality (IAQ) professional, I was a home inspector for nearly 20 years. During that time I was often flabbergasted when a buyer asked me, **“Do I need to be there?”** In my mind, the home inspection is a time when the buyer learns about the problems with a particular property and the important things to take care of to maintain a healthy and safe environment, so I would invariably say, **“Yes.”**

While I sympathize with buyers when it is a sellers' market, I think it is unconscionable when a buyer broker tells his or her client that an offer has more of a chance of being accepted if it lacks a home inspection contingency. In the last year my office received many calls from buyers who had waived the home inspection contingency and found out after the closing that the houses they had purchased needed thousands of dollars in updates or remediation. Unfortunately, all too often these buyers were stretched to the limits of their borrowing power and nest eggs and were thus stuck with problems they could not afford to tackle.

The home inspection can be a very difficult experience for a listing broker as he or she often wants to retain complete control of the buying process. The home inspection can threaten this control. This is why it may be tempting for some listing brokers to make inappropriate comments during the inspection. In the basement of one home where there were strips of duct tape concealing numerous areas of termite damage, I said in sarcasm how

kind it was of the seller to mark these off. The broker responded, “The sellers are lovely people.” In another inspection, a mouse ran by as the buyer, broker, and I were standing in the basement. “Your cat will be very happy here,” the broker said to my client. (This was before the days of buyer brokerage in Massachusetts.)

You could ask your client how he or she feels about being followed around by the listing broker. If your client prefers that this not happen, you could be the “bad guy” and ask the listing broker to remain nearby to answer questions but not accompany you during the inspection.

As an IAQ professional, I am always concerned when I see significant signs of a mouse infestation. Mice cause unpleasant odors. In addition, I have found *Aspergillus* mold growth in those trails, and correlations have been drawn between the presence of mouse-urine trails indoors and occupants' exacerbated asthma symptoms.

The listing broker usually advises the seller to stay away on the day of the inspection. On one of my home

It is important to note that the experiences and opinions expressed are those of the author and is only a representation of some real estate agents. There are many agents who prioritize their clients' interests and facilitate a smooth and transparent home inspection process.



Above: Termite damage in attic flooring. Below: Termite damage and mouse droppings.



“TELL YOUR CLIENT TO LEAVE THE THREE-PIECE SUIT OR HIGH HEELS IN THE CAR AND TO BE PREPARED TO GO INTO A BASEMENT OR CRAWL SPACE.”

”

inspections, though, in a direct sale without brokers involved, the seller remained and stood next to me and my client, the prospective buyer.

I began my inspection of the exterior by commenting, “There seems to be a moisture problem at the foundation.”

The seller disagreed. “There is no moisture problem here,” he said.

“Hey,” said the buyer. “Let him speak.”

“Don’t tell me what to do,” growled the seller.

Within minutes both the buyer and seller stormed off, jumped into their respective vehicles, and peeled away from the property with tires squealing, leaving me standing fee-less in the backyard.

Sometimes unforeseen accidents can occur during a home inspection. A disgruntled seller once accused me of breaking an antique cup stored in a closet with the attic hatch. Another time, a buyer insisted on moving a dresser so I could test an electric outlet and broke the leg off the dresser. And once I agreed to do a home inspection for the girlfriend of a dear friend of mine. She already owned the house and wanted an overview of the work the property may have needed (more people should hire home inspectors to provide this service). I agreed to charge a nominal fee. I placed my heavy flashlight on top of the toilet tank, and unfortunately it rolled into the open toilet bowl and cracked the bowl. The repair cost me \$600, and the fee I was charging was a lot less.

I always tried to talk to my buyer client before a pre-purchase home inspection to give the person some advance warnings and advice. For example:

Be sure your client and broker(s) know how long your inspection may take (it could be very awkward if a broker has to leave in the middle of the inspection).

Tell your client to leave the three-piece suit or high heels in the car and to be prepared to go into a basement or crawl space.

During the home inspection, your client shouldn’t talk about what he or she

would be willing to pay for the property. I once did a home inspection for a buyer who had an accepted offer on a very expensive property. In the presence of the broker he mentioned that he’d be willing to pay \$100,000 more if he had to. Guess where that information landed?

During the home inspection your client shouldn’t start measuring rooms, talking about where furniture pieces may go, or ask an interior decorator to be present. Your client also shouldn’t talk about future plans he or she may have for the property, such as adding a big addition or an in-ground pool. Such actions and comments just reveal that a prospective buyer has the funds to pay more.

Your client shouldn’t act nonchalant about defects that you as the home inspector mention.

Remind your client that the home inspection report belongs to him or her, and it shouldn’t be shared with the seller or the listing broker unless doing so will support your client’s position in any subsequent negotiations.

As for yourself, don’t share your home inspection report with any third parties without your client’s written permission to do so. It’s just common sense to protect the interests of your client as well as to limit your own potential liability. ■

Jeffrey May is a retired member of ASHI and is principal scientist of May Indoor Air Investigations in Tyngsborough, Massachusetts. Educated as an organic chemist, May is a former contractor, home inspector, and adjunct faculty member at University of Massachusetts Lowell. As an IAQ professional, he specializes in working with clients who have indoor environmental sensitivities. He gives presentations nationally on IAQ topics, including at ASHI meetings, is a member of many professional organizations like MIAQC and IAQA, and in 2018 was inducted into IAQA’s Hall of Fame. He offers site investigations, phone consultations, and legal-witness work.

Welcome to ASHI

NEW MEMBERS

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

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Corey Hudson, Sunset Hills
Frank Dean, St. Louis

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Toni Felix, Williamsburg

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.



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How staying positive affects your business.

2023

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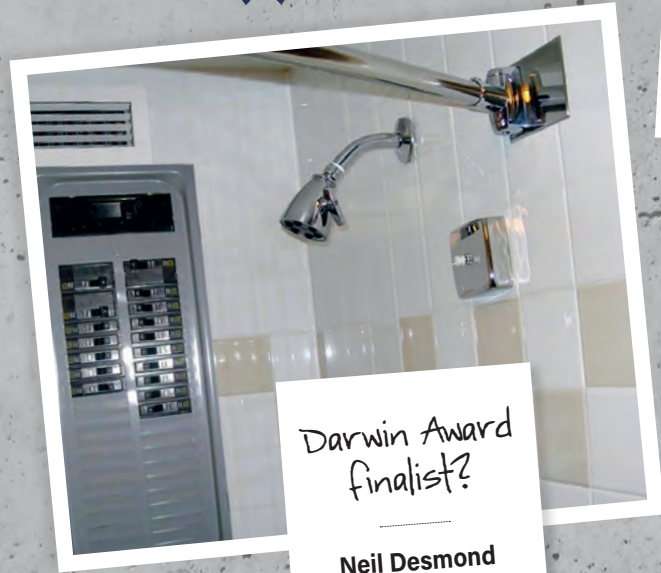
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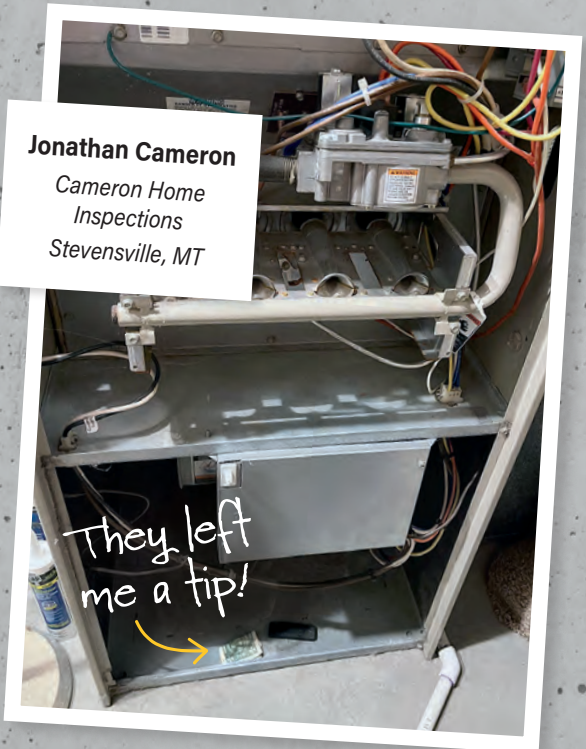
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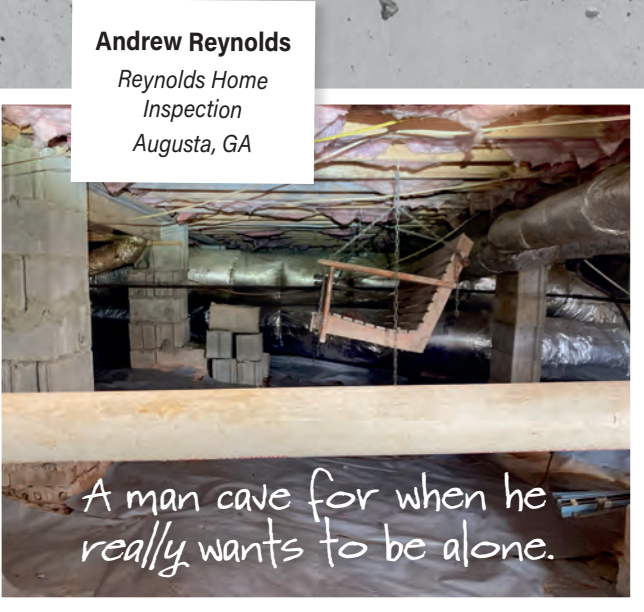


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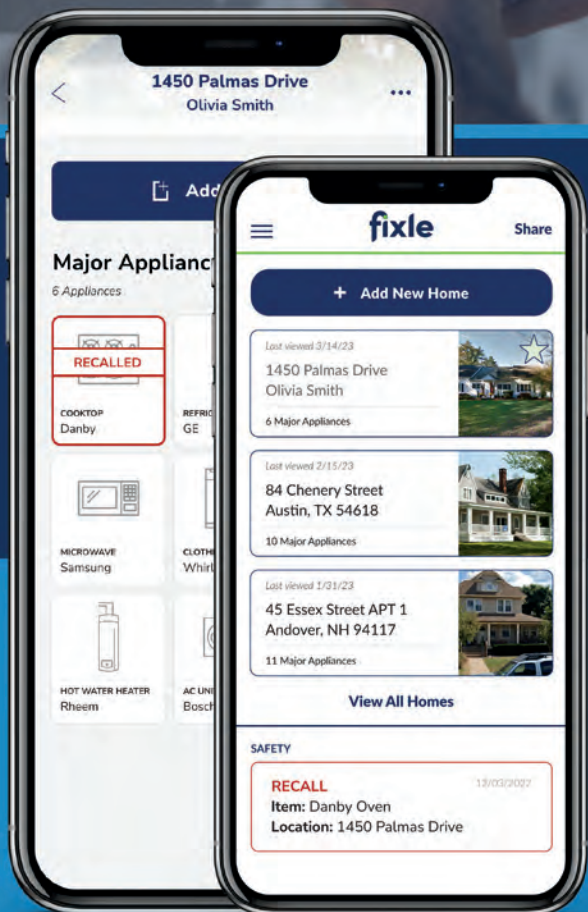
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