

AUGUST 2023



# REPORTER

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

## THE UPSIDE

How staying positive about the negative can help your business

P12



Protect Your Tools

P6

Laugh + Learn: Postcards from the Field

P18

Buying an Older Home

P22



# HAVE YOU...

- Invested in the NHIE manuals
- Downloaded the Content Outline
- Studied for the NHIE
- Taken the quizzes
- Studied a little more

## YOU ARE ALMOST THERE!



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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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### OFFICERS

**Lisa Alajajian Giroux**, President  
Milford, MA | [homequestl@comcast.net](mailto:homequestl@comcast.net)

**Mark Goodman**, President-Elect  
Byrnes Mill, MO | [mark@homeinspectstl.com](mailto:mark@homeinspectstl.com)

**Scott Johnson**, Secretary  
Marietta, GA | [whpis@me.com](mailto:whpis@me.com)

**Bryck Guibor**, Treasurer  
Tucson, AZ | [bryck@msn.com](mailto:bryck@msn.com)

**John Wessling**, Immediate Past President  
St. Louis, MO | [john@wesslinginspections.com](mailto:john@wesslinginspections.com)

### DIRECTORS

**Rod Beacham** 2023-2025  
Kenmore, WA | [rod@206inspect.com](mailto:rod@206inspect.com)

**John Cordell** 2023-2025  
Cincinnati OH | [inspectionplus.john@gmail.com](mailto:inspectionplus.john@gmail.com)

**Charles Gifford** 2023-2025  
Jacksonville, FL | [amerispec@bellsouth.net](mailto:amerispec@bellsouth.net)

**Robert Guyer** 2022-2024  
Eagle, ID | [guyerinspections@icloud.com](mailto:guyerinspections@icloud.com)

**Roger Herdt** 2023-2025  
Florence, SC | [herdtworks@msn.com](mailto:herdtworks@msn.com)

**Jeffrey Leighton** 2021-2023  
Scarborough, ME | [jeffrey.leighton54@gmail.com](mailto:jeffrey.leighton54@gmail.com)

**Kyle Rodgers** 2021-2023  
Siloam Springs, AR | [kyle@aplus-inspection.com](mailto:kyle@aplus-inspection.com)

**Paul Staron** 2022-2024  
Scottsdale, AZ | [pstaron@cox.net](mailto:pstaron@cox.net)

**Vince Tecce** 2021-2023  
Yardley, PA | [bioavince@gmail.com](mailto:bioavince@gmail.com)

## ASHI Staff

Phone: 847.759.2820 | 8:00 am CT – 4:30 pm CT | Monday – Friday

**Executive Director**  
**James Thomas** | [jamest@ashi.org](mailto:jamest@ashi.org)

**Reporter Editor**  
**Laura Rote** | [editor@ashi.org](mailto:editor@ashi.org)

### MEMBERSHIP SERVICES

**Susan Lane** Director of Membership and Chapter Relations | [susanl@ashi.org](mailto:susanl@ashi.org)

**Michael Krauszowski** Membership Advancement and Services Administrator  
[michaelk@ashi.org](mailto:michaelk@ashi.org)

**Rose Stanfa** Membership Service Associate | [roses@ashi.org](mailto:roses@ashi.org)

### EDUCATION AND EVENTS

**Edwin Barrera** Director of Education and Curriculum Development | [edwinb@ashi.org](mailto:edwinb@ashi.org)

**Michelle Santiago**  
The ASHI School Education Manager  
[michelle@theashischool.com](mailto:michelle@theashischool.com)

**Mercy Achura** Continuing Education Coordinator | [mercy@ashi.org](mailto:mercy@ashi.org)

**Sonia Brewer** Education and LMS Administrator | [soniab@ashi.org](mailto:soniab@ashi.org)

**Angela Hall** Instructional Designer  
[angelah@ashi.org](mailto:angelah@ashi.org)

### FINANCIAL SERVICES

**Tim Buell** Financial Services Director and ASHI President 2018 | [timb@ashi.org](mailto:timb@ashi.org)

**Alicia McCray** Financial Services Administrator | [aliciam@ashi.org](mailto:aliciam@ashi.org)

### STRATEGIC COMMUNICATIONS AND MARKETING

**Marianne Sackett** Director of Communications | [mariannes@ashi.org](mailto:mariannes@ashi.org)

**Heather Candella** Marketing Manager  
[heatherc@ashi.org](mailto:heatherc@ashi.org)

**Sandra Akufu** Content Writer  
[sandraa@ashi.org](mailto:sandraa@ashi.org)

**Pamela Norman** Graphic Designer  
[pamelan@ashi.org](mailto:pamelan@ashi.org)

### TECHNOLOGY

**Rhett Claypool** Director of IT  
[rhettc@ashi.org](mailto:rhettc@ashi.org)



**Publisher** James Thomas

**Editor** Laura Rote

**Graphic Designer** Pamela Norman

American Society of Home Inspectors, Inc.  
932 Lee Street, Suite 101 | Des Plaines, IL 60016

**Questions, Comments and Article Submissions** [editor@ashi.org](mailto:editor@ashi.org)

**Advertising** Marianne Sackett  
[communications@ashi.org](mailto:communications@ashi.org)

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At ASHI, we empower you to excel in the dynamic field of home inspection with our comprehensive education, industry expertise, and career services. We promote high standards and tailor our education programs to meet students' individual needs.

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# Protect Your Tools

## How to protect your tools and equipment with inland marine insurance

By Stephanie Jaynes, Marketing Director, InspectorPro Insurance

**E**arlier this year, one of our insured home inspectors sent his radon monitor in for calibration. When the servicing was complete, the manufacturer shipped the monitor back to the home inspector. But, when the inspector returned home, the radon monitor was nowhere to be found.

The inspector put in a claim with the radon monitor manufacturer, who subsequently put in a claim with the shipping company. Both the manufacturer and the shipping company denied any liability or coverage for the loss. So, the home inspector filed a police report with his county's Sheriff's Department and contacted us, his insurance provider, to see if we could cover the lost radon monitor.

What type of insurance covers equipment? What is an equipment insurance policy? How does equipment insurance work? Should I get equipment coverage? Learn the answers to these questions and what happened in the case of the lost radon monitor in this article. >>>



*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://inspectorproinsurance.com/ashi-advantage).*



**InspectorPro**<sup>TM</sup>  
INSURANCE PROGRAM

*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.*

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*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.*

***“IN MOST CASES, EQUIPMENT COVERAGE FOR HOME INSPECTORS REIMBURSES YOU FOR THE REPLACEMENT COST OF YOUR STOLEN OR DAMAGED EQUIPMENT OR TOOLS. OFTENTIMES, COVERAGE EXTENDS TO NOT JUST ITEMS YOU OWN BUT ALSO TO ITEMS YOU LEASE OR RENT.***



### **What is inland marine insurance?**

Formally known as inland marine insurance, a commercial property floater, or business equipment insurance coverage, equipment coverage insures your inspection tools and equipment. Unlike standard property insurance, inland marine insurance protects your tools and equipment regardless of their location. This is important in the home inspection industry since, rather than housing your tools and equipment in an office, you usually have your materials in your work vehicle or on inspection sites.

In most cases, equipment coverage for home inspectors reimburses you for the replacement cost of your stolen or damaged equipment or tools. Oftentimes, coverage extends to not just items you own but also to items you lease or rent.

Most home inspection tools and equipment are eligible for inland marine insurance endorsements. Popular items home inspectors insure include:

- Cameras, including infrared cameras, body cams, 360 cameras, pole cams, sewer scopes, and drones

- Testers, including electrical testers, radon monitors, and moisture meters
- Toolkits and ladders
- Mobile office equipment, including laptops and tablets

### **What types of claims does equipment insurance typically cover?**

Examples of typical inland marine insurance claims include:

- Someone burglarizes your locked inspection vehicle and swipes your drone.
- As you're taking inspection photos, you trip and drop your digital camera, breaking the lens.
- While inspecting the roof, someone steals your infrared camera, which you left at the base of your ladder.
- Someone takes your leased radon monitor from where you left it overnight on the inspection site.
- While taking off, you lose control of your drone and crash it to the ground, damaging the wings and internal computer.

Many equipment insurance policies cover physical loss or damage

caused by perils, such as falling objects, fire, lightning, sinkhole collapse, vandalism, vehicles, and water damage. To see what perils are and are not covered, review the Conditions and Definitions sections of your inland marine insurance policy.

### **How does equipment coverage work?**

Typically, insurance for work tools is subject to your “schedule of coverages,” which describes the property you'd like the insurance company to insure. Most insurance companies require that inspectors provide property descriptions—including the make, model, and serial number—for any items worth more than a certain amount.

However, starting in June 2023, InspectorPro Insurance ceased requiring a schedule of coverages. By ceasing this requirement, InspectorPro hopes to make it easier for inspectors to get and maintain their inland marine insurance.

Note that most insurance providers have a coinsurance requirement of 80% or more. What this means is that home inspectors need to carry equipment coverage for at least 80% of the item's value. If





you under-insure, a claims adjuster can subtract how much you under-insured from your insurance limit, thus decreasing how much you receive for your loss. If you're unsure of how much coinsurance you need, ask your insurance broker.

**What happens when I have an inland marine insurance claim?**

When you have a claim, you will submit loss details to your insurance provider's claims team in writing within a certain time frame. (Here at InspectorPro, you must report stolen property to us in writing promptly or as soon as possible.) What details your insurance company needs will vary based on the terms of your policy. Here at InspectorPro, the information we

request to process an equipment coverage claim include:

- 1. Date and time of theft or notice of theft
- 2. Location of property at time of loss
- 3. Copy of the police report, in case of theft
- 4. List of property stolen
- 5. Photos of property stolen, if available
- 6. Description of circumstances that led to loss

Note that home inspectors must provide all of the information above within 60 days after we request proof of loss.

Based on the loss information and policy terms, claims adjusters will determine coverage eligibility.

Note that many insurance companies do not cover theft from an unattended vehicle. The exception: You securely locked the vehicle and fully closed windows, and there is visible evidence of forced entry. According to most inland marine insurance endorsements, you must take all reasonable steps to protect covered property from loss. Securing your vehicle is one of the ways in which you can reasonably protect your property.

Once the claims team determines coverage eligibility, they'll determine the covered property's replacement cost. To do so, your claims adjuster will research the cost of repairing the covered property or replacing it with items that are similar or used for the same purpose. They will not factor in depreciation, or reduction in the asset's value over time due to natural wear and tear.



“

**EXCLUSION OF MISSING PROPERTY DOES NOT APPLY TO COVERED PROPERTY IN THE CUSTODY OF A CARRIER FOR HIRE— IN THIS CASE, THE SHIPPING COMPANY. SO, WITH THE INLAND MARINE INSURANCE ENDORSEMENT, AND WITH THE THEFT MEETING POLICY TERMS, THE INSPECTOR HAD COVERAGE.”**

**How did the case of the stolen radon monitor resolve?**

What about the home inspector at the beginning of this article? In the case of the stolen radon monitor, the home inspector had purchased commercial inland marine coverage with us. Typically, equipment coverage does not cover missing property where the only proof of loss is unexplained or mysterious disappearance of covered property, or instances in which there is no physical evidence to show what happened to the covered property. However, according to the terms of our policy,

this exclusion of missing property does not apply to covered property in the custody of a carrier for hire—in this case, the shipping company. So, with the inland marine insurance endorsement, and with the theft meeting policy terms, the inspector had coverage.

His claims adjuster found that the manufacturer’s website had sold the radon monitor just over a year ago. The price: \$800. The adjuster utilized the value of \$800 without additional depreciation. So, the covered loss was \$800

minus their deductible of \$250 for a covered payable loss of \$550.

**Learn more.**  
Scan the code or visit [bit.ly/3Wz28zR](https://bit.ly/3Wz28zR) to learn more and apply for the ASHI Advantage program.



## How do I apply for tools and equipment insurance?

If you're wondering how to get theft and breakage insurance on tools, you can get a quote to bind a policy by completing an application. To apply for equipment coverage, contact your home inspection insurance provider. Many providers have relationships with carriers that offer property floaters as endorsements, or add-ons, to your existing coverage. By adding equipment coverage to your existing policy, you can continue to work with the same agent, provider, and carrier to safeguard your inspection business.

Like most endorsements, inland marine insurance in the home inspection industry usually costs a flat annual fee. Here at InspectorPro, we offer equipment coverage limits ranging from \$10,000 to \$40,000, priced from \$200 to \$500 annually.

ASHI home inspection tools can get more coverage for less. With InspectorPro with the ASHI Advantage, when you purchase \$10,000 in equipment coverage, we'll automatically double your limits of liability to \$20,000 in total equipment coverage at no extra charge. That gives you more protection for more tools and equipment without paying an additional premium.

Contact your InspectorPro insurance broker to add equipment coverage to your policy at renewal or even mid-policy period. ■

InspectorPro  
Insurance is  
a proud ASHI  
Affiliate member.



## 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:

### November

Indoor Air Quality

**DEADLINE**  
September 15

### December

New Construction

**DEADLINE**  
October 13

### January 2024

Getting Involved

**DEADLINE**  
November 13

### February 2024

Technology

**DEADLINE**  
December 15

Submit your articles to [editor@ashi.org](mailto:editor@ashi.org)



Scan the code or visit [bit.ly/3W303Lw](https://bit.ly/3W303Lw) or to view the full editorial calendar.

# The Up Side

*Positively talking about the negative*

By Marianne Sackett

**A**s professionals in the field of home inspection, you hold a special role that goes beyond simply examining properties. Your expertise allows you to shape the realities of hopeful homeowners. With each inspection, you can inspire hope and instill confidence in those embarking on the homeownership journey.

Let me paint a picture for you. Meet Michael and Sarah, a young couple seeking your expertise in inspecting their prospective home. They have gone through the frustration of viewing more than two dozen properties and faced disappointment with a failed offer. Finally, they secured an accepted offer and are excited, hoping you will see everything they love about the house. But let's be honest. When new home buyers explore a house, they aren't checking the water pressure, going into the crawl space, or checking if the p trap under the sink is corroded.

As a home inspector, you meet them at the house and can feel their enthusiasm. With meticulous attention to detail, you examine every corner of the property, uncovering a few minor issues that can be easily addressed. Instead of dwelling on these imperfections, you reassure the couple

that such matters are common and can be resolved with a little care and attention. You can also emphasize the significance of long-term planning and maintenance.

In your role as an educator and confidant, it's important to ensure Michael and Sarah are well-informed without losing sight of their dream. You recognize their emotional connection to the property and the delicate balance between realism and optimism. Drawing from your experience as a home inspector, you understand that it's likely you'll find something needing repair or replacement during the inspection process. It could be as minor as a faulty outlet or as major as the need for a new roof. And in this case, you discover that the roof is in really bad shape. With a thoughtful approach, you advise them



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



to consult their attorney for guidance on negotiating effectively and protecting their investment.

As the inspection ends, you let them know when they can expect the written report. You highlight the significance of the home inspection contingency, explaining how it acts as a safety net, allowing them to negotiate repairs or, if necessary, walk away from the deal.

After providing your comprehensive report and maintenance tips and instilling newfound confidence in their ability to navigate the world of homeownership, you are an integral part of their journey—a collaboration between seasoned expert and hopeful homeowners.

Ultimately, it's not just about the house itself. The compassion, expertise, and genuine care professionals like you offer make a significant difference.

Here are a few general tips to consider:

**1 Start with a positive angle.** When introducing a topic, take a positive perspective. For example, when discussing a faulty electrical system, emphasize the importance of electrical safety and peace of mind in resolving any issues. Highlight the potential benefits rather than focusing solely on the problem itself.

**2 Utilize stories and analogies.** Inject creativity into your explanations using relatable stories or analogies that resonate with your clients.

**3 Have empathy and understanding.** Acknowledge the emotions homeowners might experience when faced with a problem. You can establish a connection and foster trust by putting yourself in their shoes. Remember, you're there to guide and support them throughout the process.

**4 Use conversational language.** Avoid complex jargon or technical terms that may confuse clients. Adopt a friendly and approachable tone to create a positive atmosphere.

Always remember the impact you can have on the lives of those you serve. It's not just about inspecting houses; it's about the compassion, expertise, and genuine care you offer. Adopting a positive approach empowers your clients to make informed decisions and turn their dreams into realities. This guarantees repeat business. ■

“

ULTIMATELY, IT'S NOT JUST ABOUT THE HOUSE ITSELF. THE COMPASSION, EXPERTISE, AND GENUINE CARE PROFESSIONALS LIKE YOU OFFER MAKE A SIGNIFICANT DIFFERENCE.”



# ACIs NEEDED

*Why mentorship matters*

By Roger Herdt, ACI

**A**s we sit in chapter meetings—online or in person—we see a wealth of experience in our attendees. We also see a largely aging group of people with a scattering of young and new members.

I remember being an inexperienced new member in the past, wondering, “How do these people remember all this stuff?” or “Wow, I didn’t know that!” At times it could make you feel totally inadequate or unprepared for the job.

Over time we learn from experience as well as Continuing Education classes what we need to do a professional job. Nobody comes into this profession fully prepared—no matter what they learn in The ASHI School or another source, though that helps.



***Roger Herdt** started as a home inspector in 1988 with a background in electrical and framing in the construction trades. He was a founding member of the SC Association of Home Inspectors in 1992 and joined ASHI after the newly formed SC Chapter of ASHI exposed him to that opportunity. He has served as an officer of both state associations and is currently serving as the longtime secretary of both. He is a new board member of ASHI National.*



**IT'S AMAZING HOW GOOD IT MAKES YOU FEEL WHEN YOU HEAR THE GRATITUDE IN A YOUNG MEMBER'S VOICE IN RESPONSE TO YOUR ANSWER TO A SITUATION YOU DEALT WITH IN THE PAST."**

### How You Can Help

We, as ACIs, can step in and make a difference in the future of our profession, too. The ASHI Mentorship Program provides all members with access to a wealth of experience that you can't get anywhere else.

Honestly, I am embarrassed I didn't join the mentorship program earlier in my career. It's amazing how good it makes you feel when you hear the gratitude in a young member's voice in response to your answer to a situation you dealt with in the past. We forget how lost we felt when there was no one to turn to for help.

The program is simple but effective. As an ACI, all you have to do is go to [ashi.org](http://ashi.org) and sign up to be a mentor (or scan the code here). The ASHI National Staff will contact you to arrange a short online training program (an hour or less), and then you will be ready to make a difference—helping to grow and retain people in our field.

When enrolling as a mentor you will submit a list of areas where you feel your strengths are best. In turn, mentees will contact you by email or phone (your choice) for guidance. Please know: You will not be training your competition. The members you will serve will be from outside your service area and will be able serve clients in a manner that will make you and ASHI proud.

Please consider this opportunity to give back. It costs you nothing—just a few minutes of your time—and it doesn't detract from your business. ■



**Become a mentor, or find a mentor.**

Scan the code or visit [bit.ly/3ObdwA6](http://bit.ly/3ObdwA6) to learn more, sign up or get help.



## looking for past issues of the Reporter?

Scan the code below or visit the *Reporter* archive page at [bit.ly/3OUJCB3](http://bit.ly/3OUJCB3).

Select the thumbnail of the issue you want to review, or you can also choose by month/year on the right-hand side. You can read online or download a PDF file.



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A man in a white long-sleeved shirt and khaki pants is jumping joyfully from the peak of a roof. His arms are raised in the air, and he has a wide smile. The background is a bright blue sky with scattered white clouds. The roof is dark grey with a white vent on the side.

# My FAVORITE THINGS

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WITH WORKERS' COMPENSATION INSURANCE**

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*When the dog bites  
When their boots slip,  
When my inspectors get harmed  
I simply remember my workers' comp  
And then I don't feel so alarmed*



Inspector**Pro**  
INSURANCE PROGRAM



# Laugh + Learn

*Enjoy this extended Postcards section and celebrate the simple behind the scenes snapshot. Never a dull moment in the field!*

By Laura Rote





It was 2016 when ASHI Certified Inspector James Brock of Boston Home Inspectors started really thinking about the sometimes wild and crazy things he saw out in the field. "My high school daughter, Roisin, who has helped me on many home inspections over the years, suggested I start posting pictures of the funny things we have seen or found on home inspections on this new app called Instagram," he recounts.

That was only the beginning—Brock and his daughter celebrating their work with a fun photo each day on social media. Today you'll find Brock's experiences—sometimes funny, sometimes bewildering—often in the Postcards section in each issue of the *ASHI Reporter*. In every issue we ask inspectors to send their discoveries with a high-res photo, brief caption, their name, business, city, and state for consideration in the magazine.

"I like to share the crazy things we find during home inspections with other home inspectors," Brock says. "Just as I enjoy seeing what other inspectors find in their different areas. In New England I find flaws that are different than let's say Texas. I love to see what they find because construction is different in each state."

Brock jokes that his wife and kids say he submits so many Postcard submissions to the *Reporter* each month so he can brag about how many pictures he gets in. "They say the first thing I do is always look at the back pages every month," he laughs. "They are just so wrong. I look at the ads first! Don't listen to them."

In 28 years of inspecting Brock says the wildest things he's ever witnessed on the job aren't suitable for print, but suffice it to say that he has come upon everything from a flooded basement to a dead body. "Another time, a buyer brought their dog to the home inspection and halfway through the inspection the buyer canceled the inspection because the dog did not like the new house. I got paid the full amount."

Brock hopes more of his fellow inspectors will be inspired to send their photos to the *Reporter* for the Postcards section. "Remember. It's meant to just be fun, light humor. Put a smile on someone's face," he says.

Send your photo to be considered for a future issue of the *Reporter* to [postcards@ashi.org](mailto:postcards@ashi.org). ■

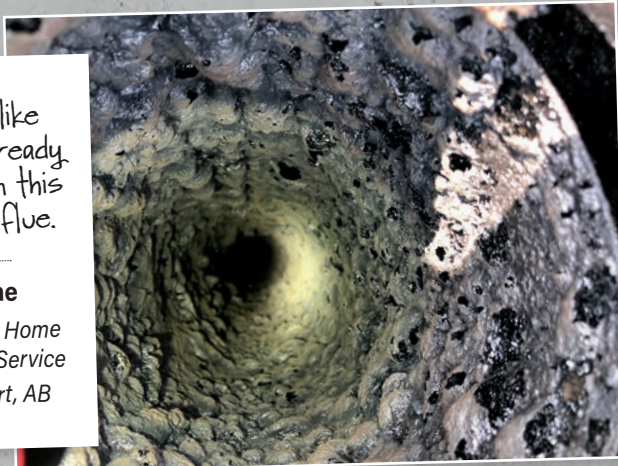
**Opposite: A small sample of Brock's Postcard submissions**

And now, for some Postcards.

Looks like charcoal ready to light in this chimney flue.

**Ian Rae**

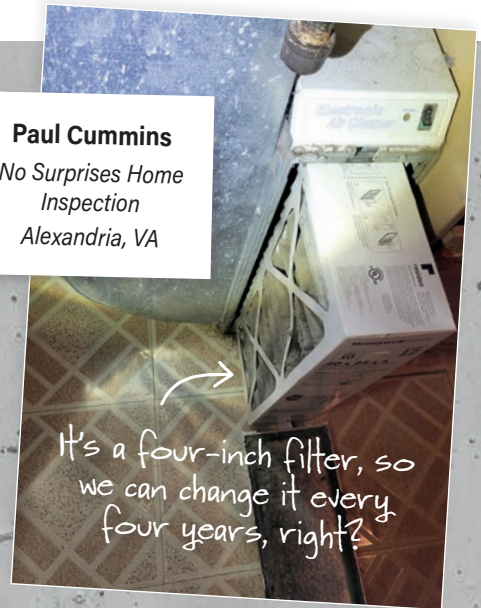
AmeriSpec Home Inspection Service  
Whitecourt, AB



**Paul Cummins**

No Surprises Home Inspection  
Alexandria, VA

It's a four-inch filter, so we can change it every four years, right?



Too hot to handle



**Brian Chatfield**

BPG Inspector  
San Diego, CA

Design award winner



**Doron Bracha**

Accent Home Inspection  
Natick, MA

**Brent Booker**

Dovetail Home Inspection  
Charlton, MA

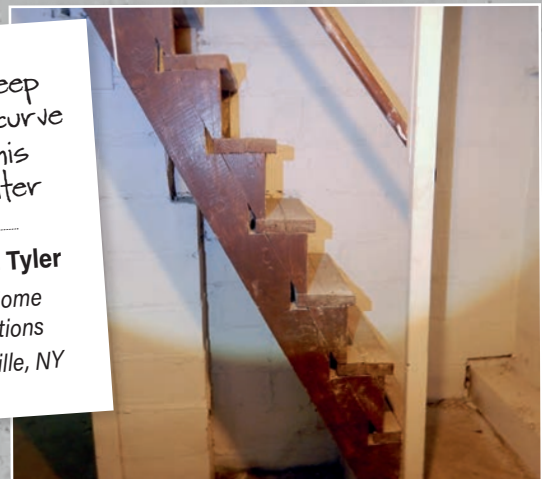
Automatic lawn sprinkler system

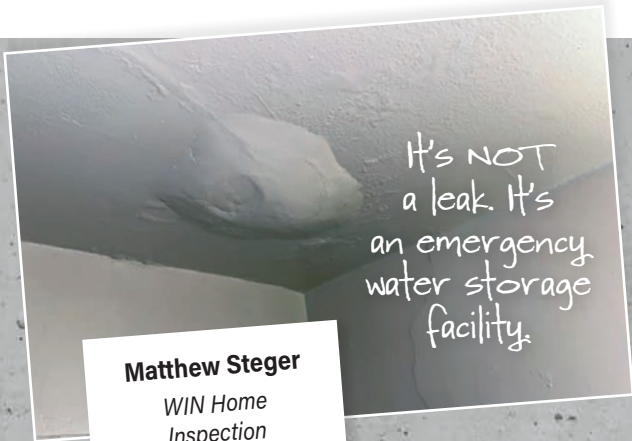


One steep learning curve for this carpenter

**Stephen Tyler**

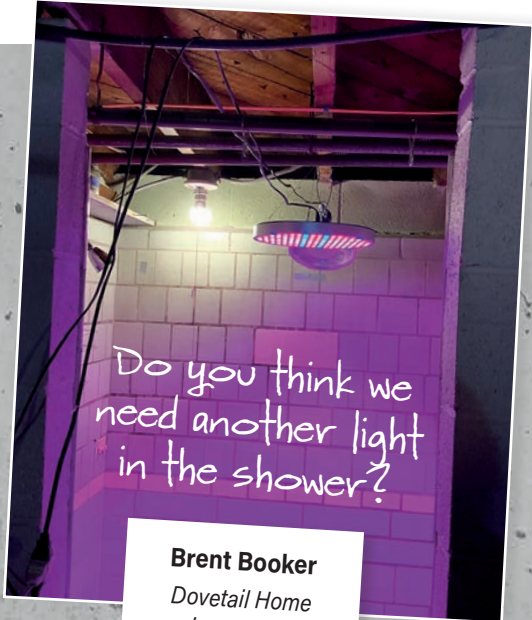
STAT Home Inspections  
Garnerville, NY





It's NOT a leak. It's an emergency water storage facility.

**Matthew Steger**  
WIN Home Inspection  
Lancaster, PA



Do you think we need another light in the shower?

**Brent Booker**  
Dovetail Home Inspection  
Charlton, MA



We can clearly see how duct tape works.

**Frank Lesh**  
Home Sweet Home Inspection Company  
La Grange, IL



A repurposed Thanksgiving turkey pan, used as a roof vent, with gravy?

**Lawrence Transue**  
BPG Inspections  
Easton, PA



**Richard Aiello**  
I-Spy Home Inspection  
Boston, MA

Looks like a treehouse to me.



Spare parts

**Rich Tinaro**  
Know Your Home Inspections  
Carmel NY



# BUYING AN OLDER HOME

*4 tips to share with homeowners*

By Brad McLeese, ACI

If you're inspecting a home for someone in the market for an older home or house built 50 to 100 years ago, there are a few things you'll want to keep in mind.

From dealing with crumbling foundations and galvanized plumbing supply pipes to antiquated electrical wiring systems and original roofing materials, here are four things to consider.

## 1 Deterioration in the Foundation

The foundation in an older home may be cracked, settled, rotted, or otherwise in poor condition. Many older homes feature sandstone, brick, or wood foundations that have been exposed to the elements for many decades, resulting in inadequate support structures.

Cracks, rot, and settling can be a sign of a sandstone foundation that has not been maintained properly. Wood foundations are particularly susceptible to water and structural damage, making it important for homeowners to inspect for signs of deterioration like weak posts or sloped floors. You should seek to determine whether repair and maintenance are required to preserve the home's foundation from further damage or a complete collapse.



## 2 Corrosion in Galvanized Piping

The plumbing system in an older home could still have galvanized water supply piping, which is difficult to repair, may have leaks, and more than likely is corroded on the inside.

Galvanized piping, common in older homes, can be hard to repair and is often corroded on the inside due to age and prior use. Unfortunately, it can also result in costly repairs and leaks, leading to a decrease in water pressure.

As galvanized pipes age they become increasingly difficult to work with and prone to leaks, resulting in frequent repairs or complete pipe replacements. Homeowners considering buying an older home with galvanized water supply piping should keep an eye out for any signs of corrosion or leaks that may require expensive repairs.



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**IF THE ROOF SHOWS A LOT OF WAVES AND CURLING SHINGLES, IT MAY HAVE THE ORIGINAL WOOD SHINGLES UNDERNEATH THE EXISTING ROOF COVERING. IT MAY BE PRONE TO LEAKS OR WIND DAMAGE AND COULD COST YOU INCREASED INSURANCE PREMIUMS.”**



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### **3 Electrical Grounding and Bonding**

The electrical system in an older home can be undersized, antiquated, and lack modern grounding features. Older homes can present unique electrical system issues that modern households don't need to consider.

Ungrounded wiring or unbonded panels can be a safety hazard, making it difficult to get homeowner insurance approved or may result in higher premiums. It also can cause issues with some of today's electronics that require three-pronged outlets for safe connection. Unfortunately, these upgrades are often expensive and time-consuming, requiring the skilled labor of an electrician to insulate outdated wiring and ensure proper grounding is in place before any electronics can be used safely. Even small upgrades like an outlet or the addition of a light fixture may require additional repairs if upgrades are needed to keep pace with current codes and regulations.



## 4 Original Wooden Shingles

The home's roofing materials may still have original wood shingles underneath the top visible roof covering, which causes the roof to be vulnerable to repairs, can raise the homeowner's insurance premium, or make it difficult to obtain insurance.

If the roof shows a lot of waves and curling shingles, it may have the original wood shingles underneath the existing roof covering. It may be prone to leaks or wind damage and could cost homeowners increased insurance premiums. Replacing these aging wooden shingles can be an expensive and time-consuming process, so it is a good idea to know what is underneath the existing roof covering before you make a decision.

### Bringing It All Together

It is important to be aware of aging structures and systems. The foundation may be crumbling or unstable, the plumbing system can be galvanized with rust issues, the electrical system may not meet code, or the roofing may be near the end of its expected useful life.

Professional home inspectors can help keep homeowners informed, as we have experience in dealing with problems in older homes. ■



**Brad McLeese** has more than 10 years of experience in the building science, architecture, and information technology industries.

His professional experience includes buyer-representation due diligence assessments for a variety of property types, including residential and commercial retail, manufacturing, and multi-family buildings. McLeese has performed more than 2,500 hundred real estate building inspections totaling more than \$1.5 billion dollars in value and performed residential property inspections, Property Condition Assessments (PCAs), and environmental sampling such as radon, methamphetamine, mold, asbestos, and lead. You can find McLeese at HomeGuard Inspections, offering home inspection and commercial property inspection services in the Salt Lake City metropolitan area from Ogden to Spanish Fork and Heber to Tooele.

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# Essential Tools of the Trade

By Therese McNaughten

**T**he team at Ferret Tools spoke to a few home inspectors to get their take on what you should have available for every inspection.

A home inspection is a crucial process for prospective buyers and sellers to assess a property's condition. To effectively access hard-to-reach, cramped, or poorly lit spaces, home inspectors rely on a set of essential tools. These tools not only make the job easier and safer but also ensure inspections are conducted efficiently and accurately.

While there are hundreds of tools to choose from, every inspector has their favorites, and the tools they bring may vary. In this article, we will explore some of the vital tools of the trade, including specialty tools, and hear from inspectors about their preferences. Feel free to share your feedback about your essential tools for home inspecting, too.

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**“THE MOST USED TOOL IN MY INSPECTION BUSINESS IS MY DJI MAVIC MINI DRONE, WHICH I USE FOR ALL COMMERCIAL AND RESIDENTIAL INSPECTIONS. THE DRONE IS EASY TO FLY, TAKES GOOD PHOTOS, AND IS VERY RELIABLE. THE NEXT MOST USED INSPECTION TOOL IS MY INFRARED CAMERA. IT ALLOWS ME TO SEE THERMAL DIFFERENTIALS DURING MY INSPECTIONS. INDICATING LEAKS, AREAS OF POOR INSULATION, DRAFTS, ETC.”**

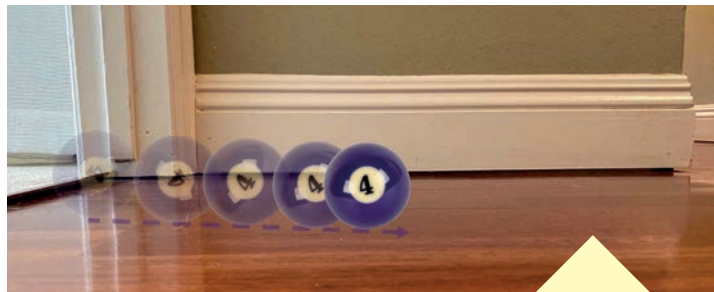
— **ROBERT CASEY**, ACI, CRT, BVI Inspector and ASHI Member,  
A1 Property Inspection Corp.

## 1 Flashlight

A high-powered rechargeable flashlight is a must-have basic tool for home inspectors. It allows inspectors to illuminate dark corners, attics, basements, and crawl spaces to spot signs of water damage or other problems. We recommend always carrying a spare flashlight and batteries.

## 2 Adjustable Ladder

A reliable and robust adjustable ladder is essential for inspecting high places like ceilings, roofs, or attics. Investing in a high-quality adjustable ladder is essential for safe and efficient inspections.



*“My go-to tool besides regular everyday tools is a cue ball I use on sloping floors to create a visual for my client on how extensive sloping can be, backed up with a 5’ level.”*

**KEVIN MATHERS**, Inspector, ASHI Member,  
KGM Inspections Services

*“I frequently use my extend and climb ladder for accessing roofs and attics. I also use an electric tester to keep me safe. Before I touch an electrical panel, I need to be sure the panel is not charged.”*

**BILL KENT**, President of  
Clearview Home Inspections,  
Chicago, IL

## 3 Screwdrivers

A reliable set of screwdrivers is needed for various uses during inspections. Choose a good quality set to tackle different screw types encountered in a property.

## 4 Electrical Tester

Electrical testers are vital for identifying electrical hazards and problems. They help inspectors assess the functionality of the electrical system, detect faults, and flag areas of concern for further investigation.

## 5 Moisture Meter

Moisture meters are essential for detecting moisture in materials like wood, plaster, and concrete. They help identify areas where moisture can lead to issues like mold growth or structural damage. Moisture meters are especially crucial in flood-prone or high-humidity areas, helping inspectors locate water-related problems and determine their source.

*"It's hard to pin down one must-have tool in this business. Yes, your flashlight, ladder, outlet tester, moisture meter, and screwdrivers are a must, but I would not go to an inspection without my wireless inspection camera—like the Ferret camera. My Eye-Stick or my DJI Mavic drone is a must for the roof and chimney. And last but not least, a good ladder is used on almost every job. I personally count on my Telesteps Telescoping ladder for roof and attic hatches. These tools are a must in my opinion."*

**HENRY SANDER,**

Inspector and ASHI Member  
Heartland Home Inspections

**6 Gas Detector**

A gas detector is a vital tool for checking dangerous levels of natural gas, propane, or carbon monoxide in a home. They help identify gas leaks or hazards that can pose significant threats to occupant health and safety.

**7 Inspection Camera**

An inspection camera is a key tool for accessing hard-to-reach areas like pipes, ducts, and crawl spaces. It provides visibility in enclosed spaces, especially those with limited lighting. Various types of specialized inspection cameras are available, including borescopes, thermal imaging cameras, endoscopes, sewer cameras, and digital microscopes. Home inspectors may use a combination of these tools to conduct comprehensive inspections and provide detailed reports to clients.

One example of a wireless inspection camera is the Ferret Plus. This camera can be attached to a pole or extendable rod to reach tight and high areas, eliminating the need for ladders in some cases. It also enables you to stay out of cramped areas while it forges ahead, keeping you out of harm's way during inspections. The

Ferret camera links to a free app, allowing inspectors to control the camera, stream high-definition video, and capture images to support reporting. It is

lightweight, portable, and fits easily in a tool pouch or pocket.

In conclusion, home inspectors need the right tools to carry out their jobs effectively and accurately. A flashlight, ladder, screwdrivers, electrical tester, moisture meter, gas detector, and wireless inspection camera are among the essential tools for every home inspector. Innovation in this field continues to provide specialized tools that make inspections easier, faster, and safer. ■



***Therese McNaughten** is the cofounder and vice president of marketing and brand strategy for Ferret Tools. Ferret Tools is headquartered in Auckland, New Zealand, is an electronic design and manufacturing company creating the latest innovation in smart inspection camera technology. Find out more at [ferrettools.com](http://ferrettools.com).*



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

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