

OCTOBER 2023

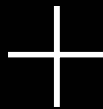


# REPORTER

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

## WHAT LIES BENEATH

An overview of sewer  
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the President  
*P6*

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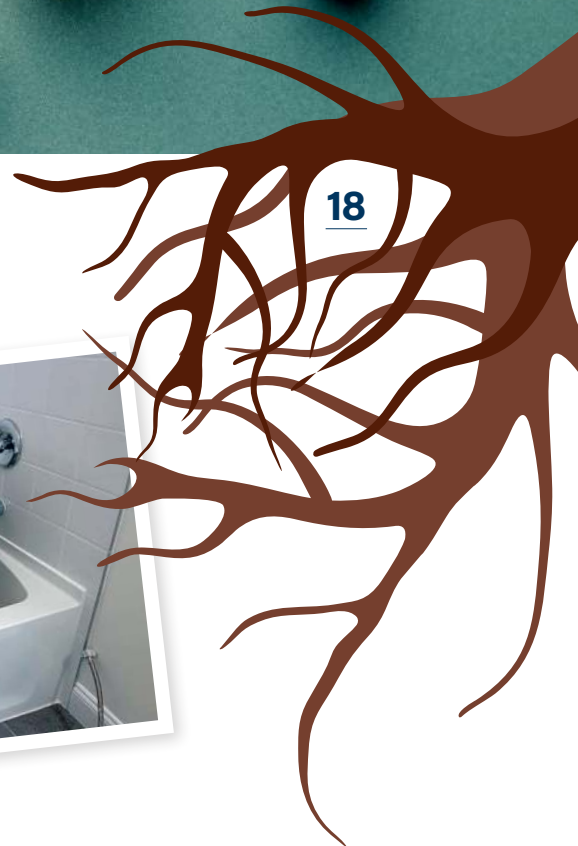
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**Our Mission:** To set and promote standards for property inspections and to provide the educational programs needed to achieve excellence in the profession and to meet the needs of our members.

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# Specialized Environment Testing

Learn how adding specific environmental services like mold, radon, drug, asbestos, and lead testing may bring financial advantages. Also includes information on learning materials, training, and insurance options.

October 5, 2023  
5PM (CT)

PRESENTED BY  
*Dylan McIntosh + Jim Bates*



Enhance your online presence, attract more clients, and stand out in a competitive market.

October 19, 2023  
5PM (CT)

# Home Inspection Marketing Q+A

Q  
&  
A



PRESENTED BY  
*Hank Sanders, ACI, Heartland Home Inspections, and The ASHI School Instructor*



# SILVER LININGS

We got you, and you got this!

By Lisa Alajajian Giroux

It's no secret many of us are struggling to keep our heads above the water. We are facing a housing crisis. Builders in new housing construction have slowed down, and interest rates continue to rise. Sellers have hesitated to put their homes on the market because they are concerned about finding an affordable home and don't want to lose their low interest rate on the current house.

The total costs have put homeownership and access to decent housing beyond the reach of many consumers. The added difficulty for all of us is that some sellers will not entertain any offers with a home inspection contingency involved.

At first glance, the local housing market reports that came out in August seem dire. It reminds us of those Bugs Bunny cartoons in which we see a light at the end of the tunnel, but it turns out to be a train bearing down on Wile E. Coyote.

Instead of letting slowdowns make you lethargic or frustrated, view the time as an opportunity to invest strategically in your next growth phase. It's your responsibility to budget for the slow months, not just with



revenue from your last profitable period, but equally with an investment of your time and focus.

## What is ASHI doing for me?

We have just introduced digital badging through our partner Accredible, as this is the future wave. Many state professional licensing boards are utilizing digital badging for contractor licensing and other areas as it helps to keep things current and make things run efficiently.

The Education team is working hard to provide live scheduled webinars with different learning opportunities. If you miss any, please catch up by viewing them on the ASHI Edge. They are creating an education-focused newsletter to help inform you of all the education offerings at ASHI.

There are multiple InspectionWorlds (IW) scheduled for 2024 to allow more people to partake in an in-person live event. For those who can't make an in-person IW 24, the ASHI Virtual Summit will happen across two days and offer



**INSTEAD OF LETTING SLOWDOWNS MAKE YOU  
LETHARGIC OR FRUSTRATED, VIEW THE TIME AS  
AN OPPORTUNITY TO INVEST STRATEGICALLY IN  
YOUR NEXT GROWTH PHASE.**

up to 13 hours of ASHI CE in February 2024.

In order to be more accessible, ASHI will also have live chat functionality starting in October to help answer any questions you have in addition to phone and email.

### **ASHI Edge education**

We have more than 130 courses and more than 315 hours of ASHI and State CE available, with more to come. There are 15 new interactive courses with up to 62 ASHI and State CE hours. Twenty-eight regulated states have approved ASHI Edge courses.

If a non-ASHI member wanted to take all these courses on the Edge, they would have to pay \$7,900. As a member, these are all included in our dues.

**We are stronger together.** We continue to develop a Memorandum of Understanding with divergent fields to establish alternative revenue sources for our members to add value to their businesses.

Through our partnership with ICC, ASHI will present ICC B-1 Residential Building Inspector exam prep courses. We hope to have enough ICC Residential Certified ASHI Inspectors to establish a municipal inspector overflow bureau that municipalities can use when they do not have enough in-house resources.

In collaboration with the Chimney Sweep Institute of America, ASHI is looking to offer a Home Inspector chimney certification. This certification allows you to market and get referrals from the CSIA.

**NADRA Deck certification course.** Gain valuable leads from the NADRA website to offer our services for deck inspections.

### **ASHI's goal**

We continue to work to support you, the members, and your needs. Our goals shouldn't be to grow fast but to grow better. So when you experience slow business, remember that slow, steady growth wins the race.

**Addressing false statements seen on social media.** Leadership makes vital fiduciary decisions to protect the Members' money. ASHI leadership stands strong and conservative with your money, and we are in no danger of closing the shop.

### **Staying true to our brand**

ASHI upholds professional excellence throughout the industry and encourages its members to achieve the highest credentials in the field.

ASHI creates advancement opportunities for its members. ASHI accomplishes this by providing educational resources and events, presenting technical information, and connecting members with prospective clients. By upholding professional excellence throughout its membership, ASHI strives to keep the home inspection industry at a high standard. We will continue to stay true to our brand. ■

# Warranty VS Insurance

## Key differences for home inspectors

By Stephanie Jaynes, Marketing Director,  
InspectorPro Insurance



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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.*

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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.*

A home inspector received a call from an inspection client who complained of settlement issues and a failing foundation. The sprinkler system had been slowly saturating the property's foundation. So had the lack of downspouts attached to the gutters, which had led to more standing water seeping into the foundation. While the home inspector had called out both issues in his inspection report and in person with the client, the claimant was adamant the inspector was at fault.

The home inspector didn't contact their insurance company initially. Instead, he advised his clients to report the claim to their home warranty, which the home inspector had included as part of their inspection package. The client's warranty provider requested photos, repair quotes, and other information to determine coverage eligibility. When the warranty company finally reached back out to the clients, it was to say that foundation issues weren't covered. Now more upset than before, the client returned to the home inspector to demand payment from him. Oops.



**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).



**A HOME WARRANTY...  
SOMETIMES CALLED A  
SERVICE CONTRACT... IS  
BUILT TO SERVE YOUR  
INSPECTION CLIENTS  
RATHER THAN YOU.**

**INSURANCE PROTECTS  
YOU, THE INSPECTOR,  
FROM FINANCIAL  
LOSSES DUE TO YOUR  
ALLEGED NEGLIGENCE  
OR ACCIDENTS DURING A  
HOME INSPECTION.**



Quick responses lead to better outcomes. For this reason, insurance companies require inspectors to report claims in a timely manner. When the inspector chose not to report his claim to his carrier immediately, he risked his insurance company denying his claim when he needed them later. Furthermore, for issues that qualify as pre-claims instead of claims, failing to report the issue to their insurance provider robs the inspector of the free advice and assistance deescalating the situation that he's already paying for.

Thankfully, when the home inspector did report his claim, he was still within his contractual reporting window. He still had insurance coverage. He called us at InspectorPro Insurance, and we defended the inspector against the allegations. Due to the inspector's strong report and supporting photos, we were able to prove the inspector's lack of liability to the client without going to court. Additionally, because we didn't have to hire outside defense council, the claim closed at no cost to the inspector—not even his deductible.

In real scenarios like this one, the strengths and limitations of a warranty versus insurance become distinctly clear. Looking at this inspector's experience, you may wonder:

- Are warranties the same as insurance? If not, what is the difference between insurance and a warranty?
- What does a warranty *not* cover?
- What is the difference between

a warranty claim and an insurance claim?

- What is the relationship between a warranty and insurance? Can I carry E&O insurance and still provide a warranty to the homeowner?

In this article, we weigh the strengths and limitations of warranties versus insurance to help you determine if both products are a good fit for your inspection business.

### **What is the difference between insurance and a warranty?**

First, it's important to understand that insurance and warranties are *not* the same thing. While both are contractual agreements to protect against potential loss or damage, who, what, and when they protect

differs. They differ so much, in fact, that we recommend looking at your insurance as a risk management tool and your warranty, if you have one, as a customer service tool.

Insurance protects you, the inspector, from financial losses due to your alleged negligence or accidents during a home inspection. As an

inspector, there are two main types of insurance we recommend: errors and omissions (E&O) and general liability (GL). But, for the sake of comparison to warranties, we'll focus on E&O insurance in this article. (You can learn more about both types of insurance in previous issues of the *ASHI Reporter*.)

A home warranty is different. Sometimes called a service contract, warranties are built to serve your

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Be paired with experienced home inspectors who will help grow your career and skills with the **ASHI Mentorship Program.**



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inspection clients rather than you.

Some providers use the terms “home inspection guarantee” and “home inspection warranty” to describe their warranties. These nicknames can be misleading to both your clients and you.

“Home inspection guarantee” suggests that warranties protect inspectors and their clients against faulty or inadequate inspections. But that’s an E&O insurance policy’s job. Rather, a warranty pays a specific amount to repair or replace a covered component or appliance that stops working due to normal wear and tear. This encourages clients to use the warranty for minor complaints, instead of the inspector’s insurance.

Additionally, attributing the warranty to the home inspection or the home inspector with terms like “home inspection warranty” or “home inspector warranty” makes it sound like the warranty is for the inspector. It isn’t. Warranties cover the clients, not their inspectors. These terms can also misconstrue the purpose of the warranty to imply that it’s for negligent inspections, just like the “guarantees.”

Like insurance policies, warranties are unique to their providers and state regulations. Some warranties last for a few months, while others last for years. Some will cover structural and mechanical issues, while others exclude them entirely. Generally, warranties focus on smaller components like appliances.

### What does a warranty not cover?

What a warranty does and doesn’t cover depends on your provider and policy. Most warranties cover the items listed in their contract and no

**MOST WARRANTIES HAVE SUBLIMITS OR FINANCIAL CAPS FOR INDIVIDUAL ITEMS.**



**INSURANCE OFFERS FINANCIAL PROTECTION, CREDIBILITY, AND COMFORT...LEGAL AND MONETARY ASSISTANCE.**



other items. Some important things a typical warranty does *not* cover include:

- The home’s structure
- Client’s or seller’s belongings
- Injuries or damages to people or things caused by you during the inspection

Note that just because a warranty covers an item doesn’t mean it will cover *all* of it. Most warranties have sublimits or financial caps for individual items. For example, let’s say your client blames you for their luxury cooktop failing. Your client reports it to their warranty provider, who says they’ll cover it—up to \$1,000. The homeowner then contacts you, alleging you’re responsible for the additional \$9,000 their high-end cooktop costs to replace.

Another thing that’s important to recognize is that warranties

cover claims for a limited time. In our experience handling insurance claims, most allegations against home inspectors arise between six and 18 months after the inspection. Many warranties—even extended warranties—do not provide protection for that long. That’s one reason why inspectors should look at their warranties as customer service benefits for clients, rather than risk management tools.

Lastly, warranties aren’t homeowners’ insurance policies. Homeowners’ insurance covers big-picture, unexpected perils like fires and thefts. If you provide a warranty, encourage your clients to review both the warranty and their homeowners’ insurance policies to understand the differences. They’ll better understand who to call when they have a problem.

## What is the difference between a warranty claim and an insurance claim?

When comparing claims filed against a warranty and insurance, the difference is who's making the call and who's receiving the benefit. You report insurance claims and receive insurance coverage. Your client reports warranty claims and receives warranty coverage.

Each has a policy that details expectations for both you and your carrier. Despite some warranties being called home inspection guarantees, coverage for claims only comes if the claim meets the warranties' criteria. Since a lot of confusion can come from terms like "home inspection guarantee" and "home inspection warranty," we advise against using these terms with your clients and in your marketing.

## What is the relationship between a warranty and insurance? Can I have both?

Yes, you can carry E&O insurance and still provide a home warranty to clients. While you're paying for both, you are only responsible for and the beneficiary of the insurance policy. Your client is the beneficiary of the warranty. It's your job to report your own insurance claims, and it's your client's to report warranty claims.

Let's return to the luxury cooktop example. You report the claim to your insurance provider. If the cooktop was working at the time of the inspection, your insurance company would argue you were not responsible for the cooktop failing after the

inspection. After all, the ASHI Standard of Practice (SOP) excludes determinations of life expectancy, and it's impossible to predict the future (ASHI SOP 13.2.A.2). Due to your lack of fault, your insurance provider would attempt to close the claim without paying the client by issuing a letter outlining your responsibilities as a home inspector. Meanwhile, you encourage your client to call the warranty company, and they do. After paying their deductible to the warranty provider, they could receive the \$1,000 in coverage for their cooktop.

To manage risk while providing a warranty, we encourage inspectors to set appropriate expectations. Explain that the warranty is not a guarantee and does not change your inspection's scope. Give examples of what your warranty may and may not cover. And ensure they have the right contact information for the warranty company so they can contact them directly with questions and claims.

## Warranty vs Insurance: What to Buy

While you don't need a warranty to inspect, many states, associations, and franchises do require you carry E&O and general liability insurance. But insurance coverage is always helpful, even if you don't have a government or third-party mandating it. Insurance offers financial protection, credibility, and comfort. It allows you to share the risk with someone else so if you do receive a complaint—meritless or legitimate—you have legal and monetary assistance.

As for warranties,

they're optional. A warranty can be a great additional service to your clients. By safeguarding against incidentals—most warranties' specialty—you may feel more peace of mind and could discourage clients from looking to you for system and component failures post inspection. If you choose to use your warranty as an advertising tool, you may also improve your marketability. The choice is yours. ■

***“WHEN COMPARING CLAIMS FILED AGAINST A WARRANTY AND INSURANCE, THE DIFFERENCE IS WHO'S MAKING THE CALL AND WHO'S RECEIVING THE BENEFIT. YOU REPORT INSURANCE CLAIMS AND RECEIVE INSURANCE COVERAGE. YOUR CLIENT REPORTS WARRANTY CLAIMS AND RECEIVES WARRANTY COVERAGE.”***

InspectorPro  
Insurance is  
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# 4 WAYS TO REACH NEW CUSTOMERS

By Sandra Akufo

In the competitive realm of home inspection, where trust and credibility are paramount, expanding your customer base should always be a priority. The ability to attract new clients not only drives business growth; it also solidifies the reputation of a home inspector.

Let's explore four effective strategies home inspectors can employ to tap into new markets and foster lasting connections.



## Harnessing Digital Marketing

In today's digital age, establishing an online presence is non-negotiable. Home inspectors can leverage digital marketing techniques to amplify their visibility.

Creating a professional website that showcases expertise, services offered, and client testimonials is a foundational step. Search Engine Optimization (SEO) can ensure the website ranks high in relevant search results, increasing the chances of potential clients discovering it. Engaging content such as blog posts about common home issues, maintenance tips, and industry trends can position the inspector as a knowledgeable authority and attract



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**“BUILDING RELATIONSHIPS AND FOSTERING TRUST TAKE TIME, BUT THE INVESTMENT PAYS OFF IN THE FORM OF A THRIVING HOME INSPECTION BUSINESS AND A REPUTATION THAT STANDS THE TEST OF TIME.**



organic traffic. Additionally, targeted online advertisements can reach a specific audience actively seeking home inspection services.

### **Social Media Engagement**

Social media platforms are powerful tools for engagement and outreach. Home inspectors can utilize platforms like Facebook, Instagram, and LinkedIn to share informative content, success stories, and visually appealing before-and-after images of inspected properties.

Interactive elements like live Q&A sessions or behind-the-scenes glimpses into the inspection process can establish a personal connection with the audience. Building an online community through engaging posts, responding to inquiries promptly, and sharing valuable insights can create a loyal following and amplify word-of-mouth referrals.



### **Strategic Networking with Real Estate Agents**

Collaborating with real estate agents can be a mutually beneficial relationship. Real estate professionals often refer clients to reputable home inspectors. Establishing partnerships through networking events, workshops, or even targeted cold outreach can open doors to a steady stream of potential clients.

Demonstrating professionalism, reliability, and a commitment to providing comprehensive inspection reports can foster trust with real estate partners, making them more likely to recommend the inspector to their clients.

### **Offering Educational Workshops**

Hosting educational workshops or seminars on house maintenance, common issues



to watch out for, and the importance of thorough inspections can position the home inspector as an educator. These workshops can be conducted at local community centers, libraries, or even online webinars. By sharing valuable insights without a sales pitch, inspectors can establish themselves as advocates for homeowners' well-being, garnering respect and trust from attendees who may eventually become loyal clients.

Ultimately, combining these four strategies allows home inspectors to effectively navigate the modern landscape of customer outreach. A holistic approach that combines a strong online presence, active engagement on social media, strategic partnerships, and educational initiatives can significantly enhance a home inspector's ability to not only connect with new clients, but to make them a returning customer. Remember, building relationships and fostering trust take time, but the investment pays off in the form of a thriving home inspection business and a reputation that stands the test of time. ■



A man in work clothes is jumping joyfully from a roof against a cloudy sky. He has his arms raised and a wide smile. The background is a bright blue sky with scattered white clouds. The roof he is jumping from is dark grey with a white vent on the side.

# My FAVORITE THINGS

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

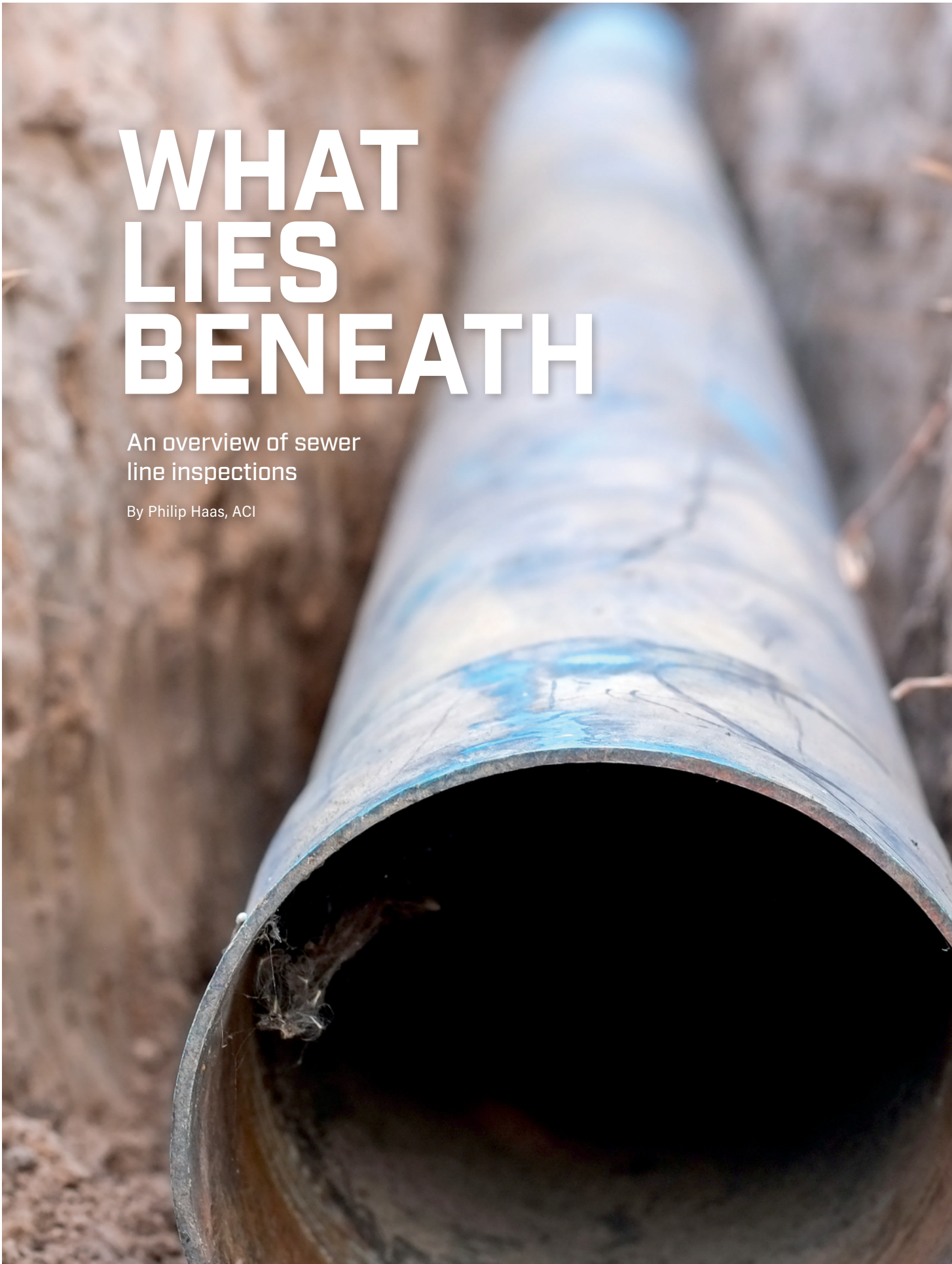


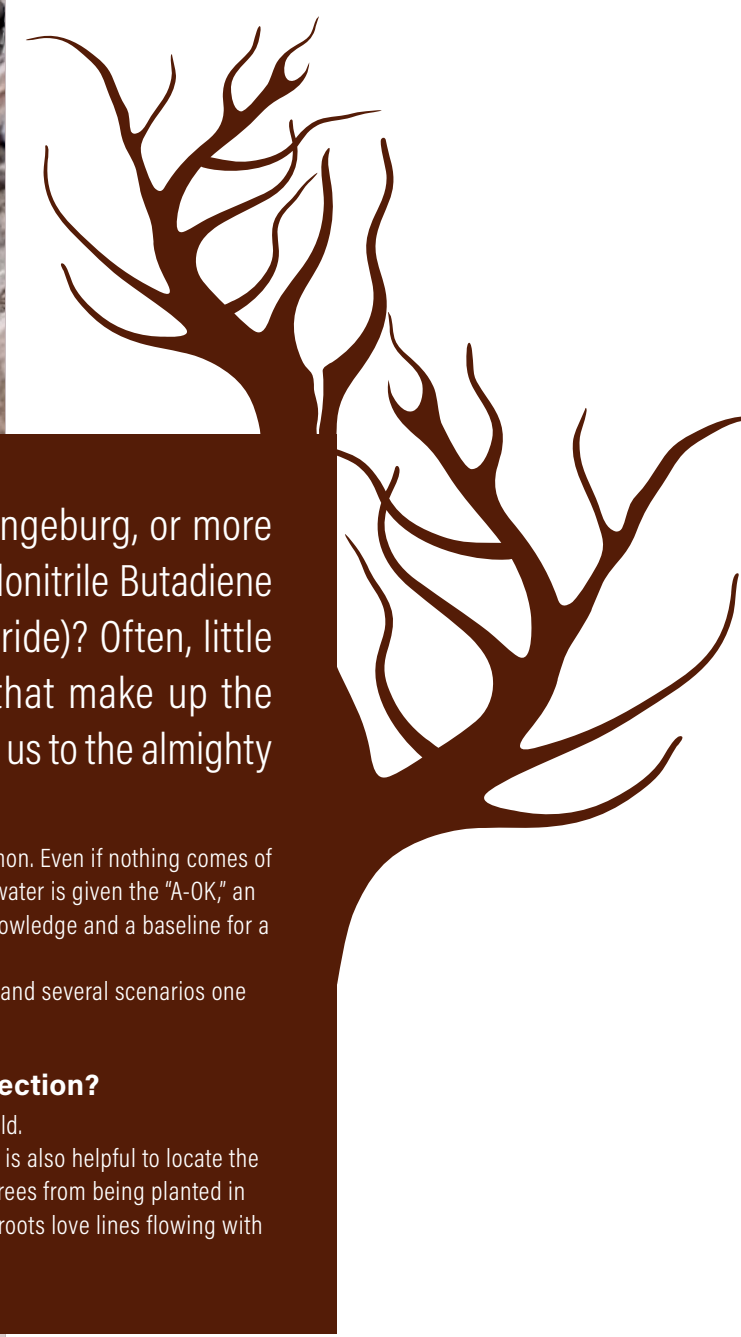
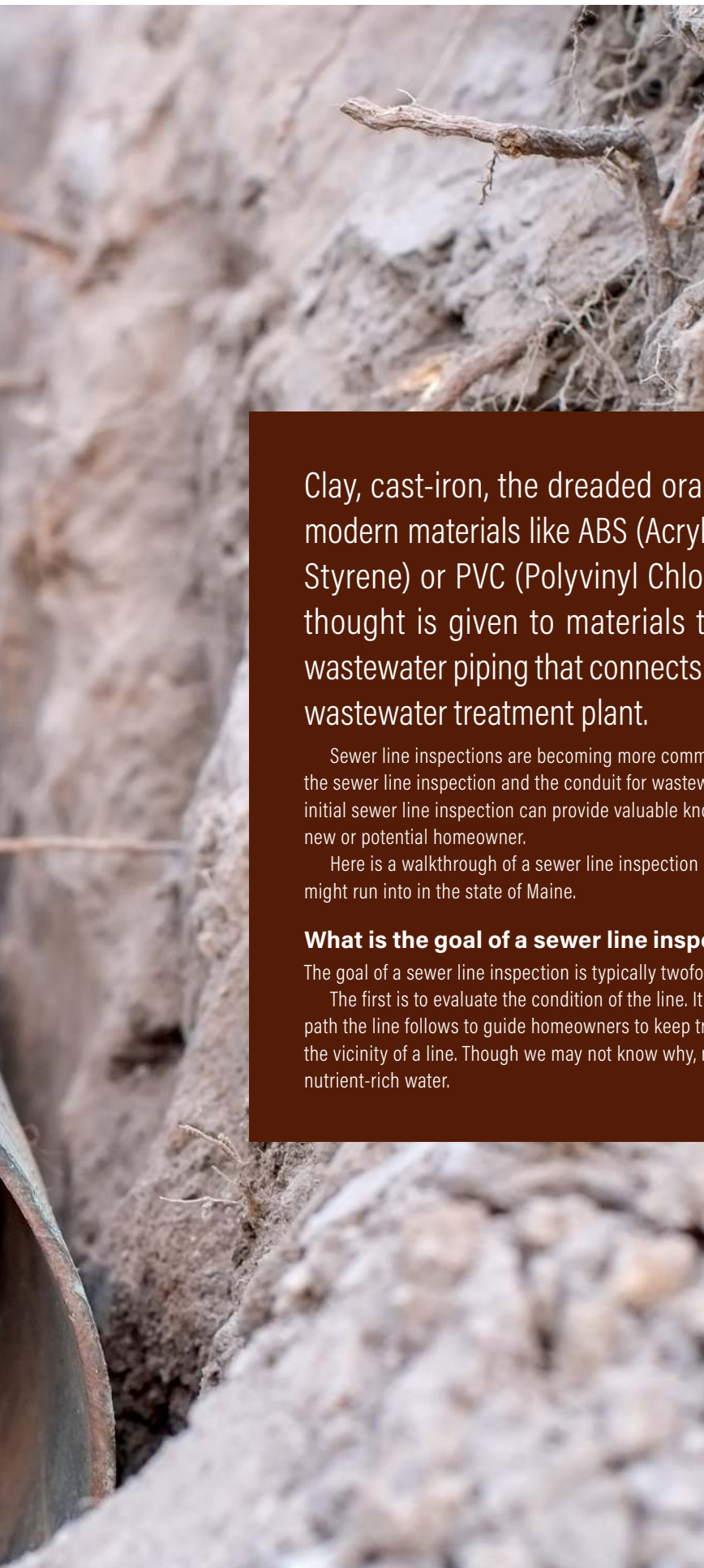
Inspector**Pro**  
INSURANCE PROGRAM

# WHAT LIES BENEATH

An overview of sewer  
line inspections

By Philip Haas, ACI





Clay, cast-iron, the dreaded orangeburg, or more modern materials like ABS (Acrylonitrile Butadiene Styrene) or PVC (Polyvinyl Chloride)? Often, little thought is given to materials that make up the wastewater piping that connects us to the almighty wastewater treatment plant.

Sewer line inspections are becoming more common. Even if nothing comes of the sewer line inspection and the conduit for wastewater is given the "A-OK," an initial sewer line inspection can provide valuable knowledge and a baseline for a new or potential homeowner.

Here is a walkthrough of a sewer line inspection and several scenarios one might run into in the state of Maine.

### **What is the goal of a sewer line inspection?**

The goal of a sewer line inspection is typically twofold.

The first is to evaluate the condition of the line. It is also helpful to locate the path the line follows to guide homeowners to keep trees from being planted in the vicinity of a line. Though we may not know why, roots love lines flowing with nutrient-rich water.

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The second goal is related to responsibility. Often this comes up when there is a problem or repair that needs to be carried out. Digging up a sewer line that's under asphalt can be expensive. It is not uncommon for a sewer line repair to cost into the thousands of dollars. The client wants to know where their responsibility ends and someone else's begins. This can be at the entrance to the city's larger sewer line main or a shared line owned by a housing association, as well as several other eventualities.

### **What does a sewer line inspection look like?**

A sewer inspection begins at the home's sewer line cleanout. The cleanout is a removable cover that gives access to the sewer line for maintenance or inspection purposes. The cleanout cover is removed; often in Maine it's a PVC cap that screws off.

**“DIGGING UP A SEWER LINE THAT'S UNDER ASPHALT CAN BE EXPENSIVE. IT IS NOT UNCOMMON FOR A SEWER LINE REPAIR TO COST INTO THE THOUSANDS OF DOLLARS. THE CLIENT WANTS TO KNOW WHERE THEIR RESPONSIBILITY ENDS AND SOMEONE ELSE'S BEGINS.**



Easy enough, or so one thinks. At this point in the inspection, vigilance is paramount. It is important to pay attention to the slope of the pipe corresponding to the cleanout. Things may have settled over time or never have been installed properly to begin with—and that has the potential to provide, shall we say, a rush of effluent toward the inspector.

Anyone present should be notified not to run any water for the same reason. You only forget to remind people once not to run water in the sewer line inspection world.

With the cover open, the inspection camera is then advanced the length of the pipe. There can be a few limitations to this process, though for the most part it is a straightforward procedure; push the camera downstream.

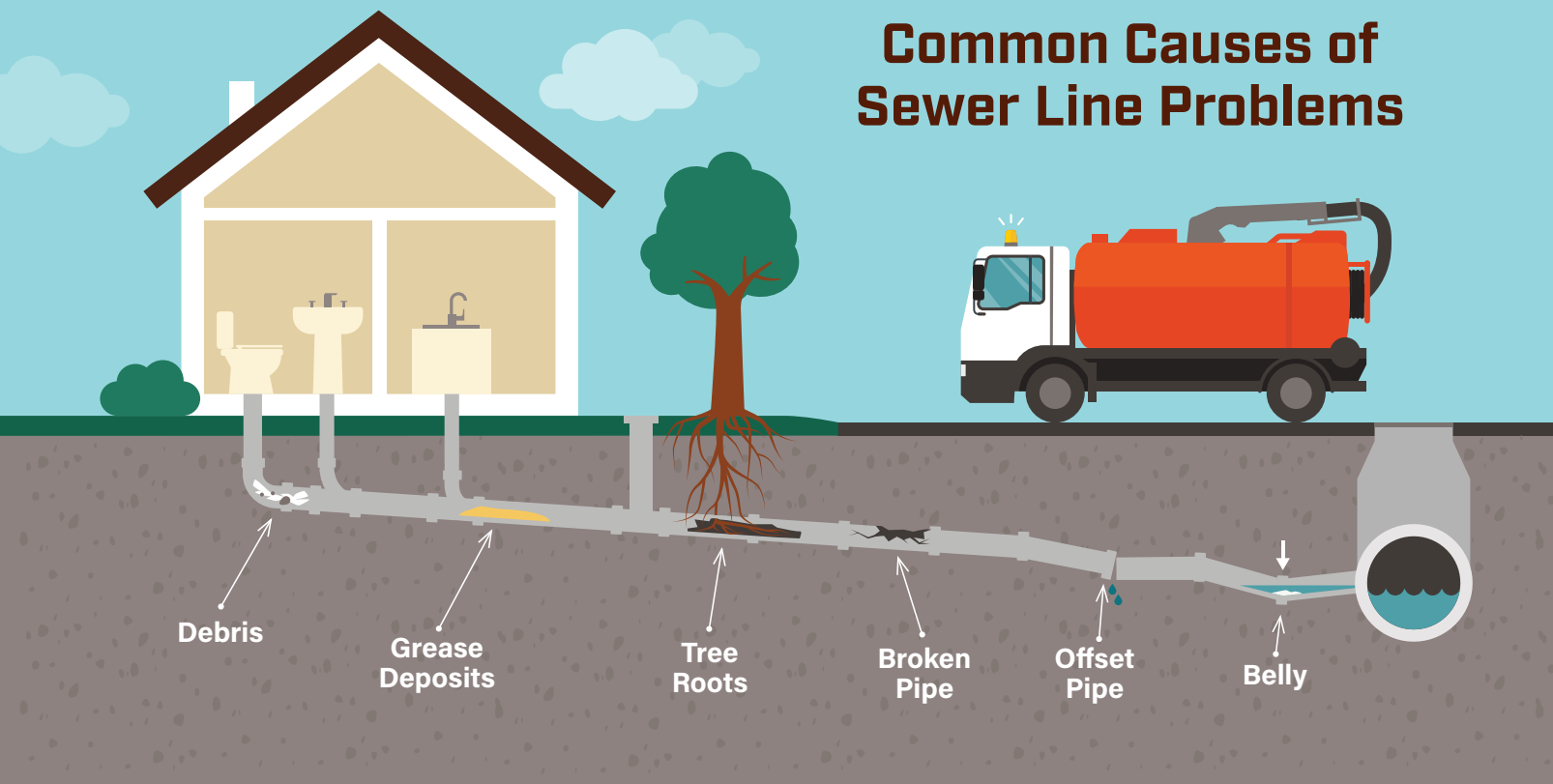
When do you know you've arrived and completed the mission? In my opinion it's more practical to achieve goal number two first; find where the responsibility changes hands.

The entrance to the public city sewer system is not always evident, but fortunately there are a few telltale signs. These can include the increase in pipe diameter from around four to nearly six inches, changes in pipe material, or even the brick-lined sewer hole (a relic from the past).

Another good tip is to watch for the flow of water. If you enter a new segment of pipe and notice water rushing beneath the camera, it's a good indication you're in a shared line, unless someone is breaking rule number one.

Once the entrance to the city sewer line has been identified, I inspect the line carefully on the way back. Pulling the camera back can give a smoother feed if recording footage on the way back; I'm also not concerned with advancing the camera at this point, which can take some work and effort, so all my focus is on observing.

## Common Causes of Sewer Line Problems



### What are the limitations?

A few things like difficult spaces to work in add variables to the inspector's mission: Crawl spaces aren't fun, lack of a cleanout for access, or simply opening the cleanout. In older homes with cast-iron piping the cover is often a brass screw cap. Thanks to galvanic action, the covers may need to be cold chiseled out and replaced with a test fitting after the fact.

The length of the camera reel may not be sufficient; sometimes it can be several hundred feet to a sewer main. The reel I typically use is approximately 130 feet. The first 100 feet on a relatively straight run is easy, but the advancement of the remaining 30 becomes rather difficult after that.

If feasible, running water can help "float" the camera and assist in gaining some extra distance; usually it can get

me to the end of the reel. Unfortunately, if the entrance to the city sewer system is farther along than this with no additional cleanouts downstream for access, the inspection is limited to the segments of pipe observed.

Friction plays a large role during the inspection. After a remarkably small number of elbows and turns, advancing the camera gets exponentially more difficult. Standing effluent and accumulated debris both have the capacity to restrict the camera head and obscure observations.

### What are the most common defects?

All in all, the process of a sewer line inspection can be straightforward. So, what exactly is the inspector on the lookout for?

Common defects are bellies, separation, damage, bows, accumulated debris, and, of course, root intrusion. Bellies allow for standing sewage within the line—potentially increasing the risk for blockage and/or freezing within the line. Additionally, they may increase the risk of potential bowing or breaking within the line.

Separation may allow debris to infiltrate into the line, causing issues or resulting in effluent springing up somewhere unexpected on the property. Damage can be breaks or compressed sections of line (bows). Anything that might inhibit the free flow of effluent can lead toward possible backups or blockages. Accumulated debris could be paper towels or foreign objects, forks, toy cars—you name it and I'm sure an inspector has seen it. And let us not forget the fan favorite—flushable wipes.


Finally, roots love pipes. It is unclear why roots move toward a pipe. It might be the moisture, it might be the vibration, but they do. The issue with roots is their potential to lead to blockages or backups. When roots intrude they expand, and a root ball can form soon after leading to a sizable blockage. All these conditions can have varying degrees of severity.

With the inspection completed and the cleanout cover securely reinstalled, you achieve several benefits. Video footage of the sewer line has been recorded. This can serve as a baseline for future inspections to gauge changes observed in the line over time, or it can be vital information when

brought to a drain line servicing company for recommendations on corrective action. Knowledge has been passed on to the client as to how and where wastewater flows once it's put down the drain, and hopefully best practices will then be followed. Regardless, thanks to the sewer line inspection, the potential homeowner is now aware. ■



**Philip Haas** has been in the building and septic inspection business in Maine since 2021. He is an ASHI Member, NRPP professional, and holds a certification from the State of Maine as an Onsite Subsurface Wastewater system inspector.



**ROOTS LOVE PIPES. IT IS UNCLEAR WHY ROOTS MOVE TOWARD A PIPE. IT MIGHT BE THE MOISTURE, IT MIGHT BE THE VIBRATION, BUT THEY DO. THE ISSUE WITH ROOTS IS THEIR POTENTIAL TO LEAD TO BLOCKAGES OR BACKUPS.”**



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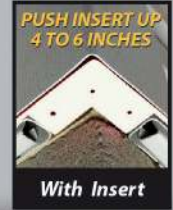
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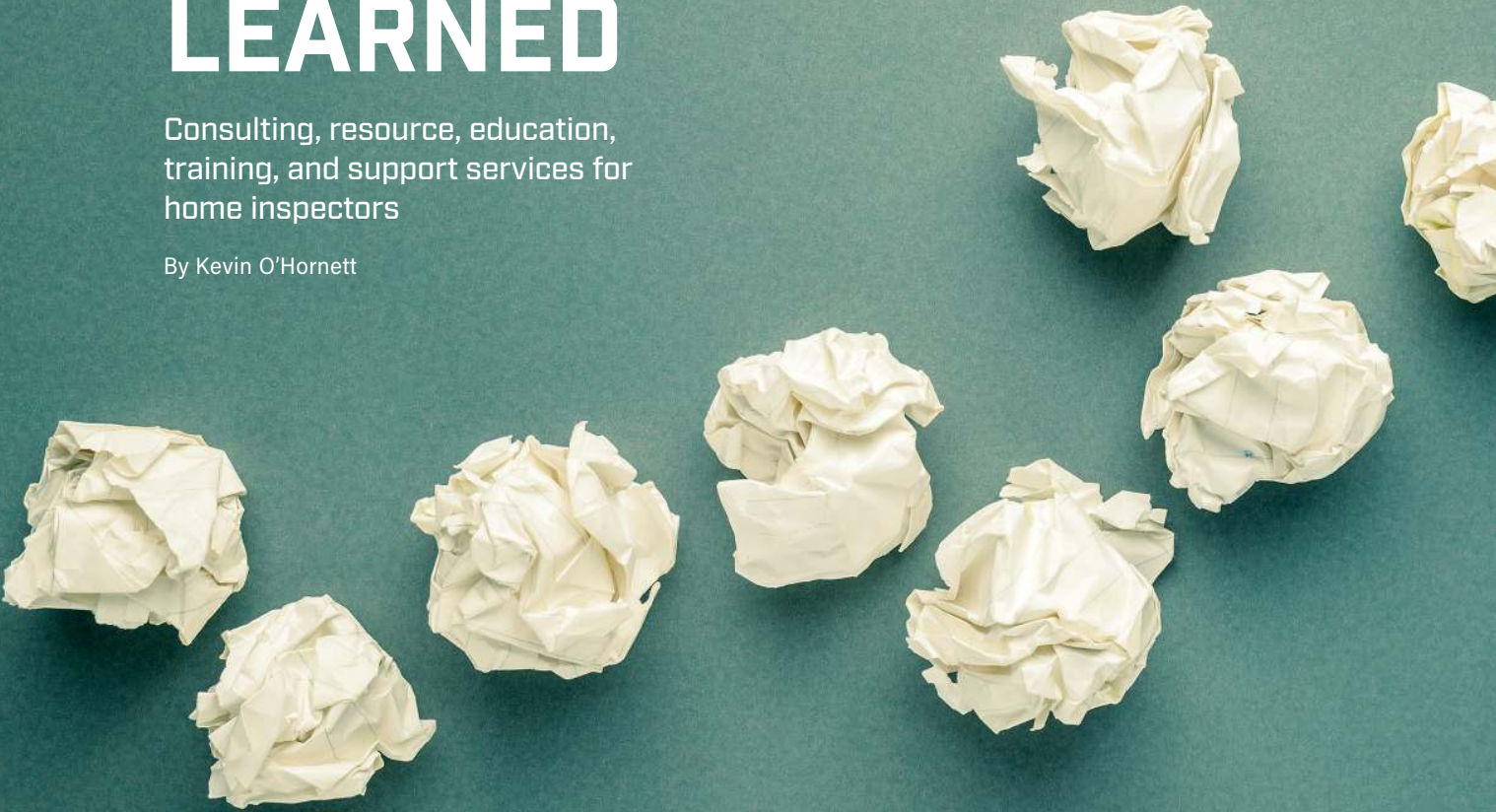


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# A LESSON LEARNED

Consulting, resource, education, training, and support services for home inspectors

By Kevin O'Hornett



**W**hile inspecting a large, single-family home, an inspector determined there were two evaporative coolers on the roof. Because it was Phoenix in the summer, he wanted to get the entire exterior as well as the roof and the attic inspected first so he could finish the rest of the inspection in the cool interior of the house.

While inspecting the coolers, he observed one cooler was activated and its reservoir was filled with water while the other wasn't activated and its reservoir was dry. He decided to operate a valve on the water feed line to the deactivated cooler and found that it shut off the water supply to the active cooler. He

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saw that there was a tee on the water supply piping to the active cooler with a valve immediately downstream of this tee. The one-quarter-inch copper piping downstream of this valve disappeared under the shingles and through the roof sheathing. He operated this valve and water began to fill the empty reservoir of the deactivated cooler very slowly.

Because the flow rate of water filling the deactivated cooler was slow, he wondered if there might be another supply valve for the coolers. He climbed down from the roof



**... ALL OF US HAVE OUR OWN  
'OOPS' STORIES, WHETHER  
WE ARE BRAVE ENOUGH TO  
TELL ANYONE ELSE ABOUT  
THEM OR NOT."**

and proceeded to look for a supply valve and piping on the exterior of the house at the typical locations—the hose bibs, the main water supply line, etc. Finding none, he went into the house and located a valve feeding a one-quarter-inch copper line coming off of the cold water distribution pipe supplying the washing machine. Thinking this was consistent with a water supply feed valve and line for an evaporative cooler and noting that it was off, he turned it on. Does the word “oops” come to mind yet?

He then went back up on the roof and found that the reservoir of the deactivated unit was now full. Sure that he had figured the system out, he completed his inspection of the roof and the components above the roof line before going back inside the house to inspect the attic. Upon entering the attic through the access opening in the garage ceiling, he heard the sound of running water and spotted a one-quarter-inch diameter copper line passing through the underside of the roof sheathing. Water was trickling down the length of the pipe, dripping off of it at a bend in the pipe, and wetting the blown cellulose insulation beneath it.

Believing the source of the water was the valve he had opened on the water feed line on the roof (remember, the copper line from that valve passed under the shingles), he

went up on the roof again and shut off that valve. Returning to the attic, he found water was still running down the pipe in the attic.

Taking hold of the one-quarter-inch copper pipe, he pulled on it until it came out of the roof sheathing. Now he found himself holding a pipe that was not visibly connected to anything, but that had water coming out of one end of it.

He had mistakenly assumed the pipe he saw disappearing under the shingles when he was on the roof was the same pipe he saw in the attic. It was not. He placed his finger over the end of the pipe and stopped the flow of water, repositioned the pipe end over the attic access opening above the garage floor so it would not continue to wet the attic area, and climbed down into the garage. Once down, he went into the laundry room and turned off the valve he had previously opened.

He then went to look at the family room ceiling, which was immediately below the area where the water had been wetting the attic insulation. To his dismay, he saw several four- to five-inch diameter blisters in the ceiling texture and paint.

Knowing there was only one right thing to do, he contacted the listing agent and the seller, told them what had happened, and said he would arrange and pay for the removal and replacement of the wetted insulation, the replacement of the damaged ceiling gypsum board, and the retexturing and repainting of the ceiling. It cost him about two-thirds of the inspection fee, but he learned a valuable lesson. As he commented when he told me about this incident, "My education was cheap at the price."

Because one cooler was shut down/out-of-service, he should have noted that as such in the report and provided appropriate commentary stating it could not be evaluated for proper function and could not be operated using normal operator controls. Then he should have provided an appropriate recommendation for

action, and that would have been the end of it.

He made two errors. He ignored one of the cardinal rules for home inspectors: Do not operate any system or component that is de-energized, deactivated, or shut down. And he treated the valve in the laundry room as part of the normal

operating controls for the cooler. Normal operating controls are thermostats, switches, valves, and other devices intended by design and manufacture to be used by homeowners or occupants in the normal and regular day-to-day operation of systems or components.

He learned the hard way that water supply stop valves for bathroom fixtures and other fixtures like evaporative coolers, humidifiers, ice makers, refrigerator water dispensers, etc. are not part of the normal operating controls of such fixtures. Inspecting them for damage, leaking, improper support, etc. is appropriate; however, they should not be operated.

Before any readers think they knew what was coming or that they wouldn't have done what this inspector did, it's worth remembering that we always have the after-the-fact advantage

over the inspector in the story. We have a different perspective that allows us to figure out what is going to happen next while the inspector in the story charged straight ahead toward his fate. All of us

have our own "oops" stories, whether we are brave enough to tell anyone else about them or not.

Good home inspectors are conscientious and competent individuals. However, it doesn't mean they can't make mistakes. The inspector's assumptions led him to see things in a particular way that turned out not to be how things were. His education cost him a little, but he earned the respect of the buyer, seller, and both agents and enhanced his standing in the real estate community as a home inspector who was willing to step forward and pay for his own education. ■



**Above: One of two evaporative coolers on the client's roof in Phoenix; water had been wetting the attic insulation blistering the ceiling texture and paint.**

“

**GOOD HOME INSPECTORS ARE CONSCIENTIOUS AND COMPETENT INDIVIDUALS. HOWEVER, IT DOESN'T MEAN THEY CAN'T MAKE MISTAKES. THE INSPECTOR'S ASSUMPTIONS LED HIM TO SEE THINGS IN A PARTICULAR WAY THAT TURNED OUT NOT TO BE HOW THINGS WERE.”**



*Kevin O'Hornett is a retired ASHI member who began his home inspection career in Boulder, Colorado in 1983. He joined ASHI in 1986 and is a former National ASHI Board member. He both chaired and served on National ASHI committees and is past president of the Rocky Mountain Chapter of ASHI. He has written more than 85 ProSpex Perspectives articles on home inspection. He currently lives in the Golden, Colorado area and owns ProSpex Home Inspection Consulting, which provides a broad range of consulting services and prototype business documents and report reviewing as well as education and training seminars. ProSpex is a servicemark of ProSpec Inspection Consulting.*



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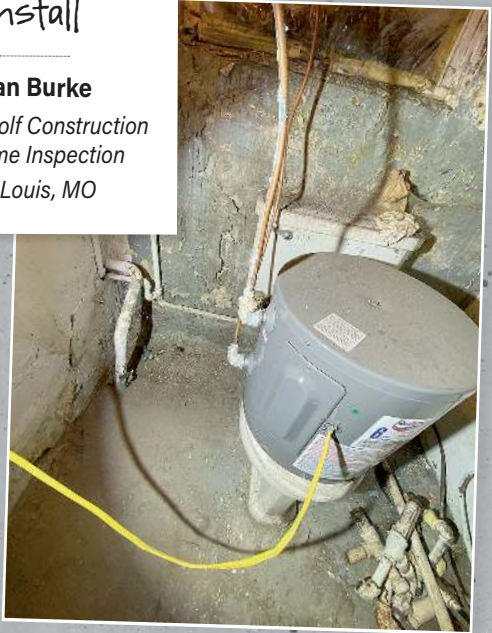
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