

NOVEMBER 2023



REPORTER

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

TAIL INSURANCE EXPLAINED

p. 6

SPOTLIGHT ON MORGAN COHEN

p. 20

PLUMBING CODE

p. 24

THE IMPORTANCE OF INDOOR AIR QUALITY

p. 14

MOLD MATTERS

STUDYING FOR THE NHIE?

PUT YOUR KNOWLEDGE TO THE TEST!

Visit nationalhomeinspectorexam.org
for practice quizzes including...



**WHOLE
HOUSE**



HVAC



PLUMBING



ELECTRICAL



STRUCTURAL

*“The quizzes were extremely helpful when preparing for my NHIE.
Made me feel comfortable seeing the layout and language used!”*

— **T. Rogers, NHIE Passer**

info@homeinspectionexam.org
847.298.7750



National Home Inspector
Examination®

CONTENTS

Inspector Resources

5 On the Road

The 2024 InspectionWorld goes on the road to local chapters.

BY LAURA ROTE

Managing Risk

6 Tail Coverage

Preserving claims coverage when leaving the industry

BY STEPHANIE JAYNES

Marketing Minute

12 Google Business Profile

What it is and why you may want one

BY EDIE MANN

Inspector Resources

14 Mold Matters

The importance of indoor air quality

BY PAUL CUMMINS, ACI

Inspector Spotlight

20 Working with the Best of Them

How ACI Morgan Cohen found a home in home inspecting

BY LAURA ROTE

Standards & Codes

24 Code Conundrums: Plumbing

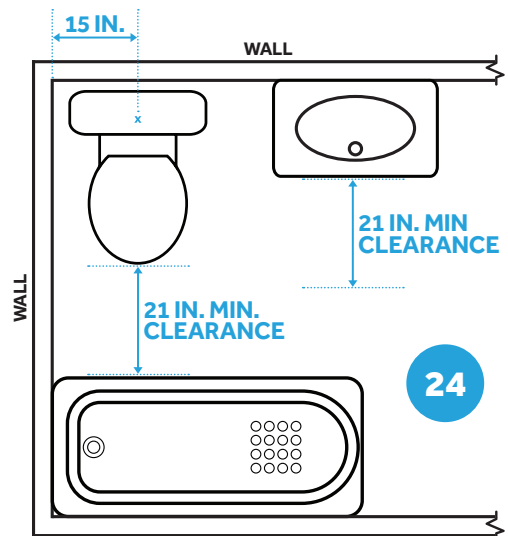
Two case studies in new construction

BY JOHN WEIBURG, ACI

IN EVERY ISSUE

28 New Members and Member Anniversaries

30 Postcards from the Field





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.

ASHI National Officers and Board of Directors

OFFICERS

Lisa Alajajian Giroux President
Milford, MA | homequest1@comcast.net

Mark Goodman President-Elect
Byrnes Mill, MO | mark@homeinspectstl.com

Scott Johnson Secretary
Marietta, GA | whpis@me.com

Bryck Guibor Treasurer
Tucson, AZ | bryck@msn.com

John Wessling Immediate Past President
St. Louis, MO | john@wesslinginspections.com

DIRECTORS

Rod Beacham 2023-2025
Kenmore, WA | rod@206inspect.com

John Cordell 2023-2025
Cincinnati OH | inspectionplus.john@gmail.com

Charles Gifford 2023-2025
Jacksonville, FL | amerispec@bellsouth.net

Robert Guyer 2022-2024
Eagle, ID | guyerinspections@icloud.com

Roger Herdt 2023-2025
Florence, SC | herdtworks@msn.com

Jeffrey Leighton 2021-2023
Scarborough, ME | jeffrey.leighton54@gmail.com

Kyle Rodgers 2021-2023
Siloam Springs, AR | kyle@aplus-inspection.com

Paul Staron 2022-2024
Scottsdale, AZ | pstaron@cox.net

Vince Tecce 2021-2023
Yardley, PA | bioavince@gmail.com

ASHI STAFF

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

James Thomas
EXECUTIVE DIRECTOR
jamest@ashi.org

Laura Rote
REPORTER EDITOR
editor@ashi.org

MEMBERSHIP SERVICES

Susan Lane
DIRECTOR OF MEMBERSHIP AND CHAPTER RELATIONS
susanl@ashi.org

Michael Krauszowski
MEMBERSHIP ADVANCEMENT AND SERVICES ADMINISTRATOR
michaelk@ashi.org

Rose Stanfa
MEMBERSHIP SERVICE ASSOCIATE
roses@ashi.org

EDUCATION AND EVENTS

Edwin Barrera
DIRECTOR OF EDUCATION AND CURRICULUM DEVELOPMENT
edwinb@ashi.org

Michelle Santiago
THE ASHI SCHOOL EDUCATION MANAGER
michelle@theashischool.com

FINANCIAL SERVICES

Tim Buell
FINANCIAL SERVICES DIRECTOR AND ASHI PRESIDENT 2018
timb@ashi.org

Alicia McCray
FINANCIAL SERVICES ADMINISTRATOR
aliciam@ashi.org

STRATEGIC COMMUNICATIONS AND MARKETING

Edie Mann
GRAPHIC DESIGNER
ediem@ashi.org

TECHNOLOGY

Rhett Claypool
DIRECTOR OF IT
rhettc@ashi.org

Mercy Achura
CONTINUING EDUCATION COORDINATOR
mercyachura@ashi.org

Sonia Brewer
EDUCATION AND LMS ADMINISTRATOR
soniab@ashi.org

Angela Hall
INSTRUCTIONAL DESIGNER
angelah@ashi.org



PUBLISHER James Thomas
EDITOR Laura Rote
GRAPHIC DESIGNER Edie Mann

Questions, Comments and Article Submissions
editor@ashi.org

Advertising
communications@ashi.org

AMERICAN SOCIETY OF HOME INSPECTORS, INC.

932 Lee Street, Suite 101 | Des Plaines, IL 60016

ASHI REPORTER – ISSN 1076-1942 – the official publication of the American Society of Home Inspectors, Inc. (ASHI), 932 Lee St., Suite 101, Des Plaines IL 60016, is published monthly. Periodical postage paid at Des Plaines, IL 60016 and additional mailing offices. POSTMASTER: Send address changes to ASHI Reporter, 932 Lee Street, Suite 101, Des Plaines, IL 60016-6546.

Copyright ©2023, ASHI. None of the content of this publication may be reproduced, in any manner, without the prior written consent of the publisher. Inclusion of or specific mention of any proprietary product within does not imply endorsement of, nor does exclusion of any proprietary product imply non-endorsement, by the American Society of Home Inspectors, Inc. Opinions or statements of authors and advertisers are solely their own, and do not necessarily represent the opinions or positions of ASHI, its agents or editors.



INSPECTION WORLD

ON THE ROAD

The 2024 InspectionWorld goes on the road to local chapters.

BY LAURA ROTE

Preparations are in full swing for Inspection World On the Road—a series of local chapter events from March through November that will host the high-caliber speakers and educational sessions you’ve come to know and love, but even closer to home. It’s a chance to engage even more home inspectors to network and learn from one another, according to James Thomas, executive director at the American Society of Home Inspectors (ASHI).

“It’s an opportunity for our home inspectors to meet like-minded members in a much smaller radius and learn from others who are in the same markets and dealing with the same issues,” Thomas said.

The Ohio ASHI Chapter is the first major event of the **2024 InspectionWorld** On the Road series. The Midwest Home Inspector Conference will take place in Newark, Ohio on March 1 and 2 for two full days of tactical sessions with nationally known speakers and up-and-comers alike at a 30,000-square-foot

venue with vendor booths from all over the nation.

The Ohio event will be the first of many exciting opportunities to network with industry leaders, fellow inspectors, and influential professionals. Speakers at the March IW On the Road will include David Tamny, Mark Parlee, James Jones, Kenny Hart, Bryck Guibor, Harris Breit, and Daniel Zavodney. More details can be found at ohioashi.org.

“Our goal with **InspectionWorld 2024** is to provide a valuable, efficient, and cost-effective experience for our members,” said Lisa Alajajian Giroux, 2023 President of ASHI. “We recognize that not everyone can travel to a large event, and by bringing InspectionWorld to our chapters, we’re making it more accessible and convenient for everyone.” 🌐

A complete list of locations and more details will be available in the January 2024 issue of the Reporter.



2024 InspectionWorld On the Road

Ohio ASHI Chapter
March 1-2, 2024
Newark, Ohio



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.

TAIL Coverage

Preserving Claims Coverage When Leaving the Industry

Planning for retirement? Interested in another field?

Thinking about selling your business?

Then you should consider home inspector insurance tail coverage.

BY STEPHANIE JAYNES,
MARKETING DIRECTOR,
INSPECTORPRO INSURANCE

No matter your reason for making a career shift, it's important to know how the change could affect your insurance coverage. After all, no one wants an uncovered lawsuit from an old client to dampen their retirement or new career. Find out how tail insurance coverage can preserve your claims protection below.

What is tail coverage in insurance?

Just because you've retired or switched careers doesn't mean you automatically stop getting home inspection claims. Claims protection shouldn't automatically stop either. For example, imagine you retire in 2025. Shortly after retirement, a client demands compensation for a 2023 inspection you performed. Formally known as an extended reporting period (ERP) endorsement, tail coverage allows you to continue reporting claims for those past inspections.

In order to maximize your tail coverage, you'll need to carry a current errors and omissions (E&O) and

general liability (GL) claims-made policy with continuous coverage. Let's break down what that means.

Most errors and omissions insurance policies are claims-made. That means inspectors need to have a current policy and continuous coverage—both when claims occur and when they're reported. Unlike occurrence insurance policies, which respond during your policy period no matter when the claim is filed, claims-made coverage covers claims that occur on or after your retroactive date and until your policy expires. Therefore, it is important that home inspectors carry continuous E&O and general liability coverage to ensure their future tail endorsement covers the most inspections possible.

Note that claims-made tail coverage only insures inspections that would have been covered during the policy period. Therefore, it's not possible to receive coverage for new inspections that occurred after the policy's expiration date and through the ERP endorsement.



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.

How do you get tail coverage?

When a home inspector is ready to leave the industry, their business, or their franchise, they let their insurance company know. Typically, inspectors purchase extended reporting period endorsements at the end of their policy period and in lieu of their insurance renewal.

If the policy's still effective when you want to leave the industry and purchase tail, your provider will cancel your current policy, and your tail endorsement will begin on that same cancellation date. If the inspector lets their insurance lapse at renewal, the inspector may still have time after the policy expires to purchase tail coverage. Review your policy or ask your insurance broker for their tail purchasing deadline.

How long does tail coverage last? When purchasing tail coverage, you often have options. Typically, ERP endorsements offer one- to five-year terms of coverage. How long do you need tail coverage? The number of years you purchase depends on your individual risk tolerance. However, there are a few other things to consider when making your decision:

- Once you've bought tail, you can't extend the coverage. For example, if you buy one year of tail, you can't buy a second year at the end of that term.
- Whatever option you decide often has to be paid in full.
- Some home inspection franchises have minimum tail insurance coverage requirements. If you're a franchise owner, check to make sure you fulfill those requirements.

Once your policy expires and your tail coverage goes into effect, you cannot perform additional inspections and receive coverage under that same expired policy. If you receive claims during your endorsement period, you will report them to your insurance company as you would normally. When your tail coverage policy expires, so does your protection.

Typically, the cost of tail coverage depends on how much you purchase. Most insurance providers offer anywhere from one to five years of tail for a percentage of premium—usually 100 to 300% of what you pay annually for insurance while actively inspecting. However, if you're looking to offset your tail coverage cost, look no further than your ASHI membership.



BENEFIT

As a member of the American Society of Home Inspectors, you have exclusive access to InspectorPro with the ASHI Advantage. Through this members-only program, ASHI inspectors can receive great benefits like a premium credit, cheaper inland marine equipment coverage, and five free years of tail coverage.

Five years of free tail coverage is a huge, unprecedented benefit. Based on typical insurance policy premiums, the average ASHI home inspector can save around \$6,000 by opting in to the ASHI Advantage and its free tail coverage. That can be the difference between being able to take a vacation (or two) after retirement and being unable to afford to travel.

To qualify for the free tail, members must meet the following criteria:

1. Carry insurance with InspectorPro for three or more consecutive policy periods (at least 36 months).
2. Be age 55 or older.
3. Opt-in, in writing, no later than 60 days after their policy's expiration or cancellation.
4. Not be subject to any disciplinary proceedings regarding their inspection services.

Don't wait until you're close to retirement to sign up for the ASHI Advantage. ASHI members can benefit from receiving better coverage for less cash. New inspectors, too, can receive \$250 off their first year of coverage.

How can tail coverage protect me?

We asked members of the inspection community to weigh in on the importance of home inspector tail coverage.

■ *It protects you and your clients.*

According to Paul Duffau of Safe@Home Inspections in Washington, tail insurance coverage is an essential risk management tool. I've had inspector friends chasing the next, latest deal on insurance without realizing they had opened a door to risk by not carrying tail coverage," Duffau said. "It's critical to have tail coverage, both to protect your retirement and to protect your clients, when you retire. The modest cost for the coverage is more than worth the reduction in risk."

Remember, tail coverage goes beyond safeguarding you when you retire. So long as you still meet the qualification requirements mentioned earlier, it can protect you if you become disabled or die prior to retirement, too.

■ *It protects you during a vulnerable time.*

The year after you retire is a time you and your business are particularly susceptible to potential claims. Most clients complain within a year of their inspection, so having a tail coverage policy for the most recent inspections you performed is essential.

"It seems, if someone runs into an issue, it is usually 90 days to a year after the inspection," Brian Persons of Front Range Home Inspections in Colorado said.

■ *It protects you from your worst-case scenarios.*

When selecting tail insurance coverage, our home inspectors' preferences vary. While a year of tail coverage is the most common purchase, some inspectors think it's wise to opt for more.

"Tail coverage [helps] ensure protection of what [you] have built and saved," said Jim Troth of Habitation Investigation in Ohio. "Even if it is frivolous, that claim could come in right near the end of your coverage for your first year of retirement."

Dan Howard of Howard Building Testing & Inspections of Pennsylvania agreed.

"PA law establishes a one-year past the date of inspection window for clients to sue inspectors for errors in the cases of 'gross negligence.' Longer statutes of limitations apply," Howard said.

"Why have insurance, [including tail coverage]? I like my house, and the weather in PA is too cold for me to live in a tent if I get sued for everything I own."

Make your decision with the future in mind.

Do I need tail coverage? Is tail coverage worth it? None of us can predict the future, so your choice depends on how much you're willing to leave to chance. In addition to many other benefits, InspectorPro with the ASHI Advantage gives you an extended reporting period without the additional cost. If you haven't already, use your ASHI membership to apply for the ASHI Advantage today to save now and when you retire. 🌟

InspectorPro
Insurance is
a proud ASHI
Affiliate member.

★ **ASHI** ★
AFFILIATE
MEMBER

My FAVORITE THINGS



**GET PEACE OF MIND
WITH GENERAL LIABILITY INSURANCE**

Call 866-916-9419 or visit inspectorproinsurance.com

*When the pipes freeze
When the garage breaks
When I leave the tap on
I simply remember
My liability coverage
And then my worries are gone*



InspectorPro
INSURANCE PROGRAM

BY EDIE MANN

What is a Google Business Profile?

A Google Business Profile is a free tool that makes your business visible (and searchable), allowing you to make a positive first impression and easily engage with customers, new and old.*

“Google” was chosen as the American Dialect Society’s “most useful word” of 2002. Merriam-Webster Collegiate Dictionary added the verb “google” to its 11th edition in 2006. In 2023, businesses of all sizes rely on the world’s largest search engine to be visible, provide a positive first impression, and engage with customers.

While paid tier options are available, with a free Google Business Profile (GBP), you can do plenty.

- Build or expand your brand’s online presence.
- Maintain accurate information about your business, including hours of operation, contact information, and the products and services you provide.
- Spotlight your brand’s personality with logos, photos, posts, and stories.
- Feature what makes your business unique, such as any special health or safety cautions you take.
- Add special attributes such as “veteran-owned” or “woman-owned.”
- Easily connect with customers via direct messages.

- Provide online quotes.
- Highlight special offers or upcoming events.
- Post answers to FAQs. You can even allow customers to answer as well, if desired.
- Collect and respond to customer reviews.
- Use Google Maps and Search to easily manage your online presence from anywhere, anytime.
- Attract and interact with new customers.
- Drive customers to your website.
- Interact with and learn from others with Business Profiles via the Business Profile Community.
- Improve your SEO (see below).

ALMOST
90%
of web searches
are done on Google

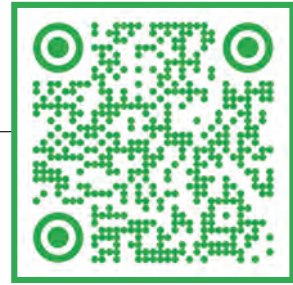
What is SEO?

One way to think of SEO (search engine optimization) is being “search engine friendly.” It is the process of improving your business’s online presence by increasing its organic visibility in search engines (largely via relevant “keywords”). The goal of SEO is to help you attract visitors who become customers. The better visibility your business has in search results, the more likely it is to be clicked on.

By contrast, SEM (search engine marketing) refers to *purchased ads* that show up in search results.

* To qualify for a Google Business Profile (previously Google My Business), a business must make in-person contact with customers during its stated hours.

To set up a Google Profile Business, simply scan this QR code with your smartphone and click the "Get Started" button.



Sign up and verify your business

Get started

New to Google Business Profile? We're here to help. In this guide, we'll walk you through the basic steps for getting started on Business Profile.



What's included in this guide:

- **Why use Business Profile?:** Learn what Business Profile can do to help your business grow.
- **Sign up:** Get on Business Profile, then make sure that the information that Google users see is accurate and up-to-date.
- **Verify your business:** Look reputable and manage the information that potential customers see when they search for your business.

Start the guide

Getting Started

To get started setting up your Google Business Profile, first you will need a Google account (preferably one associated with your business). If you do not have a Google account, setting one up is quick and easy. Just go to Google.com, click "create account," and follow the steps.

Once you have a business google account, simply scan the QR code above with your smartphone. Or you can (you guessed it) google, "How do I set up a Google Business Profile?" and follow the steps.

Lastly, you will definitely want to verify your account for a couple of reasons. First, the verification process helps protect you as the rightful owner of the business, so that you (and only you) have permission to manage your Business Profile. Secondly, verified businesses on Google are twice as likely to be considered reputable by users. 🌟



Edie Mann — ASHI's new graphic designer — lives in Broomfield, Colorado, with her partner, JJ, and two children, Chloe (16) and Tyson (15). She doesn't like to brag but fancies herself quite the googler.



BY PAUL CUMMINS, ACI

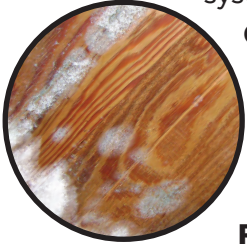
It takes most homebuyers mere minutes to decide whether their prospective home has sufficient light and good air. I have seen them turn right around and walk out if the home is musty. And as a mold inspector, I have encountered frantic people who are deathly afraid of the stuff. Their first question is usually, "Does my house have mold in it?" That's an easy one. Yes, it does. **BECAUSE THERE IS MOLD EVERYWHERE.**

DANGER

**THE
IMPORTANCE
OF INDOOR
AIR
QUALITY**

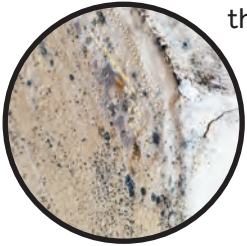
UNDERSTANDING MOLDS

Some molds can cause disease and even be toxic to some people. It all depends on your individual immune system. I'm OK with most of them but

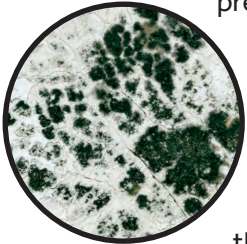


Chaetomium really gets to me. It is white and grows on wood joists and furniture in damp basements. I can tell it is above me without looking.

The most common molds are



Penicillium/Aspergillus. This is the stuff that grows in wet basement corners with un-extended downspouts draining right to the foundation. It also grows outdoors on flat-painted surfaces, and in bathrooms. In these cases it can be prevented with semi-gloss paint.



Stachybotrys is the fabled "black mold" (lots of mold is black in color), which usually shows up in full force after floods—natural or from plumbing. It is one of the molds that can cause illness.

Mold is a fungus. Fungi release spores to reproduce.

They have root-like structures called mycelium that can grow one-sixteenth of an inch into wood. Mold needs to be treated with a sporicide—either bleach or hydrogen peroxide based—and scrubbed hard to remove the mycelium. Dead spores can still be irritating, so affected rooms need to be cleaned with a HEPA vacuum. Mold remediation companies literally paint all non-porous surfaces with sporicide. It is extremely expensive.

Mold in attics is usually caused by lack of soffit and/or ridge vents, moisture intrusion from outside, or bathroom fans vented to the attic. Not enough insulation can also be a problem. It is a matter of dew point. Warm, moist air hitting cold surfaces causes condensate to form.

Mold forms in the winter when moist air from the living space hits the cold sheathing. (Those thermostatically controlled fans don't prevent mold. They mainly draw conditioned air

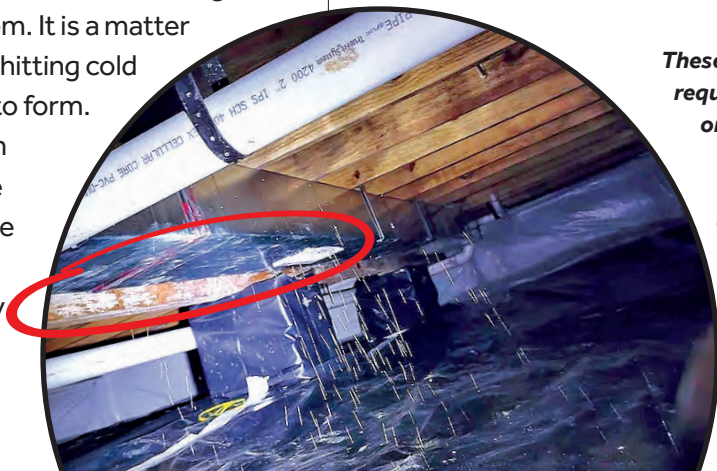
from the living space—hence the absence of them in new homes.) Ideally, any air from the house would go through enough insulation so that, by the time it entered the attic, it is almost the same temperature as the outdoor air.

The silliest way to test for mold are these tape strips you then send to a lab. These give you no indication of the extent of the problem. The only way to effectively identify the type and quantity of mold present is to take an air test with a control. The machines send a given volume of air over a sticky slide that then gets sent to a lab that identifies what kinds and how much mold there is. The indoor samples are compared to an outdoor (control). You can't fault the house if your outdoors is extremely moldy. My Mold Detective provides a very reasonable system.

MOISTURE

Neither mold nor termites can thrive without moisture. If you have a dry crawl space, it's probably safe. If it's damp, the health of the whole house can be affected. I recently inspected one home that was in bad shape (no vapor barrier, poor grading, downspouts draining to the crawl space, vents below-grade, overflowing gutters), and the interior living space above was very humid.

The best way to treat a crawl space is as a mini-basement. It's called encapsulation. Instead of insulating the floor joists and having open vents, an antimicrobial vapor barrier covers the floor and runs up the sidewalls that have been insulated with foam board, and then an HVAC register is opened. This makes it possible to inspect and service the joists, ducts, and electrical and plumbing fixtures. The joists and ducts stay nice and dry.



These encapsulated crawl spaces require the cooling system to be on all the time in the summer. Imagine my surprise when I entered a beautifully encapsulated crawl space in a new house for sale and it was literally raining. Note the mold on the brand-new joists.

Paul Cummins is an ASHI Certified Inspector, retired science teacher, and lives in Fredericksburg, Virginia.

VENTILATION

Eliminating moisture problems also involves good ventilation. Many folks use dehumidifiers in their basements. These are reverse air conditioners and can use \$500 of electricity per year. They just remove moisture from the air; they don't move any. I always recommend a humidistat switch on the basement bathroom fan. These move hundreds of cubic feet of air per minute and therefore move out spores and stink and draw fresh air down.

If there is no bathroom fan, one can be installed anywhere in the basement for the cost of about one year of running a dehumidifier. There are other, more costly systems, but they aren't any more effective.

Another option for better basement ventilation is adding HVAC registers or at least not closing any of them in the basement. The trick on a hot night is to turn the HVAC fan on instead of to auto so cool air from the basement can be drawn upstairs.

You could also add a return in the basement if there is a forced air system.

Some of the older houses have no forced air systems, maybe nothing in the basement, and radiators everywhere else. Other houses have an old radiator system and a new forced cooling system on the upper floors. These systems can just have heating elements installed and then you can ditch the radiators. Additionally, the cooling unit's fan can be run periodically in the winter to provide filtered, circulated warm air.

The new high velocity forced air systems can be installed on older homes with little demo due to the three-inch duct pipes used.

DUCT CLEANING

A study done by *The Washington Post* indicated that stuff in HVAC air ducts tends to stay there and, therefore, duct cleaning is not very important (except

The percentage of households that throw out their ionization smoke detectors because they go off when you cook.

for dryers). It actually makes the house very dusty. I recommend duct cleaning if it's been 40 years, there was a mold event, or if racoon feces were present (found a big pile myself once!) Racoon feces harbors a dangerous roundworm.

GAS AND AIR QUALITY

Everyone seems to want a gas stove, but the new ceramic cooktops get really hot really fast and are much easier to clean (there's a nice Weiman's cleanser I recommend).



Listen up! Some may find me cute, but beware: My feces harbors a dangerous ringworm.

Adobe @hkuchera

Eighty percent of households throw out their ionization smoke detectors because they go off when you cook. The new photoelectric ones are much less responsive to cooking odors and could save you from dying of smoke inhalation.

In addition, new research indicates some cases of asthma may be caused by gas stoves. Gas stoves can add nitrous oxide, carbon monoxide, carbon dioxide, moisture, and particulates to your home. They are hard to clean and dangerous, as many stoves allow for the gas to be on without igniting. They also foster global warming. Let's say goodbye to gas.

OTHER SOURCES OF STINK

I just inspected a house where the owner only felt sick in the kitchen. It turned out there was a floor drain at the bottom of the basement stairs leading up to the kitchen. It had a dry trap so sewer gasses were floating up to the kitchen. These can really mess with you. We poured a bucket of bleach water down it and added a chaser of vegetable oil to slow down the evaporation for next time. You can find dry laundry traps often.

My favorite story of bad smells entails some tipsiness as my inspection got to the two-hour mark. I felt like I had a hangover. No one else noticed anything amiss, but I knew something was off. It was in the basement where I felt it strongest, like it was coming up through the concrete floor. Indeed, a full oil tank had leaked in the ground outside. I recommended an air filtration system that conserves heat transfer. The sellers installed one and raised the price \$10,000.

UV lights kill microorganisms indiscriminately and may actually kill more good than bad. We consist of more bacterial and virus cells than our own. A two-inch circle on your body has about **180 different species of microorganisms.**

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.

HVAC TIPS

- Every home for sale should have the HVAC fan running constantly to avoid any stale air.
- A clean filter should be put in and the grease filters on the draft-hood should be cleaned; just put them in the dishwasher. Cut-to-fit washable filters are my choice because they never restrict air flow. A clogged paper filter encourages mold.
- I am not a fan of whole house humidifiers because you can't keep track of the over-moist areas or see moldy media. Just use room humidifiers during the cold season.
- The UV lights kill microorganisms indiscriminately. They may actually kill more good bugs than bad. The balance is important. We consist of more bacterial and virus cells than our own. As a reference, a two-inch circle on your body has about 180 different species.
- Anyone with allergies should have dust mite covers on their pillows and a mattress cover. And it's best not to have carpeting. Wash pillows every six months. Buy a nice HEPA air filter for the bedroom. I recommend Oransi.

Before you worry too much about the health of your house, take good notice of what's happening outside. If lots of people are sneezing outside your house, don't blame your home for your misery. However, in most places, outside air is better than indoor air, so open some windows. It's inspirational! 🌟



Adobe
©Pataradon



New research indicates some cases of asthma may be caused by gas stoves.

Gas stoves can add nitrous oxide, carbon monoxide, carbon dioxide, moisture, and particulates to your home.

They are hard to clean and dangerous, as many stoves allow for the gas to be on without igniting.

They also foster global warming.

Let's say goodbye to gas.

BY LAURA ROTE



Morgan Cohen is a licensed home inspector and owner of MKC Associates, which he founded in 2005. He's also a trainer, company manager, and lead inspector and is the immediate-past Education Chair of the New England Chapter of ASHI.

Working with the Best of Them

How ACI Morgan Cohen found a home in home inspecting



Before he became a home inspector, Morgan Cohen was working as a carpenter in Boston—mostly working on old homes as part of a crew doing renovation work. “I loved that work,” he said. “I have always loved building (and taking apart) things, the craft of carpentry, and have always been interested in homes and how they work.”

Cohen’s father wasn’t a builder, but he let his son try new things—including pounding a few nails and cutting wood as a boy. He was hooked—despite the memory of when he, his father, and sister demolished the family kitchen and he stepped on a nail. “I’ll never forget that pain,” he said.

Becoming a Home Inspector

It was when Cohen and his wife began house-hunting that the field of home inspection first entered his interests. “I was immediately hooked. It was a great way to combine many of my interests and start a company,” he said.

Cohen joined his local ASHI chapter—ASHI New England—and met Mel Chalfen, an ACI who he credits with helping him move in the right direction in those early stages. “He tore apart my reports, and of course I learned a ton,” Cohen said. “Most of the fundamental report writing we do today I learned from him. That was almost 20 years ago now, and I also met several inspectors in the ASHI New England chapter during that initial time who I’m still in contact with today and am thankful to have as colleagues.”

Growing the Company

Cohen founded MKC Associates Home Inspection in 2005 and has since completed more than 2,300 Massachusetts home inspections as well as commercial property inspections, property consultations, and commercial and industrial radon testing projects.

“Right now we have four inspectors in the company and myself. It is a great team, and I am so thankful to have the opportunity to work with everyone here,” he said. “I am proud of the team ethos, the way we work together, and the level of mutual respect and professionalism here.”

Initially the company was just Cohen. He did it all—and he didn’t really plan on expanding. At the time he had two young children and wanted to be as involved in their lives as possible. “This profession can really allow some very interesting and valuable flexibility that a lot of other professions don’t,” he said.

Cohen said he didn’t consider growing his company at first because he wanted to focus on doing the best possible work, too. “For me that meant only focusing on the inspections and not on company growth.”

But over time demand grew. He said he was lucky to get in early on things like Yelp, Angi (formerly once Angie’s List), and Google. “But mostly I found that the best way for me to grow my business was to work hard for my clients, not focus on marketing to agents, and the rest took care of itself. I tried some agent marketing, but it was never genuine, so I gave it up. The best possible agent marketing you can do is do a great job and be clearly dedicated to this work,” he said.

Being the Best, with the Best

Cohen said real estate agents appreciate professionalism, consistency, a strong work ethic, making things right when they go wrong, and, well, a lack of drama. “I have had the opportunity to work with the best agents because the ones who appreciate these things are typically interested in their clients’ best interests. That’s been a big factor in growing the company,” he said.

He said the company grew slowly and stayed right-sized for the demand and the time in the market, which he appreciated. “To force growth, or focus specifically on growth, you have to make too many compromises. Growth can be a great thing; it just has to evolve from the nature of the business that’s growing—not just for its own sake. Lately, I have been seeing a lot of emphasis on growth and not enough on quality.”



BY THE NUMBERS

2005
year founded

2,300+
home inspections
completed

FIVE
inspectors,
including Cohen

The Challenges

Hiring new inspectors has probably been the biggest challenge of Cohen's career so far. New inspectors may not always understand the commitment, for example, until they're fully immersed in the work.

"There is a huge outlay of time, resources, and trust that you have to be ready to risk when hiring," he said. "It is a huge learning opportunity—hiring and training—but you also have to have a way to maintain the core direction and ethos of the business, and that's hard. On top of all that, a lot of people want to get into home inspection so they can ultimately do their own thing, so it can be tricky to train someone and then have them leave the company."

But Cohen has continued to focus on making his company a great place to work. "If an inspector

is happy and the company is giving them what they

need, they're most likely to stay and contribute to the company culture. It is definitely an ongoing challenge, and one I think we do pretty well at.

There are many advantages to working with a company over being

a solo inspector, and if it is the right company, it can really be a good fit for a new inspector or even a seasoned inspector."

That said, MKC also works to offer its staff as much autonomy and flexibility as possible, especially with their schedules. The company also has a strong training program, including on-site training with peers as well as report editing. "I really enjoy the training process, and it gets even more interesting when we involve our more seasoned and experienced inspectors in the training process," he said. It also allows Cohen to stay in close communication with the team.

A lot of people want to get into home inspection so they can ultimately do their own thing, so it can be tricky to train someone and then have them leave the company.

MORE TIPS FROM MKC

- 1** Find inspectors willing to have you go to inspections with them—and take the time to learn everything you can from them (and buy them lunch).
- 2** Get good at assimilating new information and recalling that information. You may only see a problem or a defect once while training, and you have to be ready the next time you see the issue.
- 3** Work on your communication skills—writing and speaking—and practice with people you know before going out with new clients.
- 4** Read sample reports from other inspectors to get a sense of what you think is good work (and what is bad work).
- 5** Develop a framework for how you will report your findings that you can use as a fundamental structure for comment-writing (We use Observation-Analysis-Recommendation).
- 6** Don't rush into the profession without sufficient training; you'll get overwhelmed, and it will be harder to build up your reputation.

Improving the Field

Cohen previously served as an education director with the ASHI New England chapter for two years and said he loved bringing people together to explore how they could improve continuing education.

He'd tell anyone entering this business to learn as much as they can—from trying new things to making connections with other inspectors. "If you have no trades experience that's not a deal-breaker, but get some experience while you're training to become a home inspector. That could mean working part-time, renovating your own house, or something else, but hands-on work is the best way to learn how houses work," he said.

At the end of the day, Cohen loves working with clients—teaching them about their potential new house and ensuring they feel supported. "I am really glad to be in a profession where I work only for the client and have no other interests at stake and nothing to sell. It is truly enjoyable to be that person for your client—to be the one they can trust," he said. 🌟

Renew your Membership today, and put your Member benefits into play.



Become an inspector your clients trust in their home with the **Background Verified Inspector Program.**



Join an online community where you can share and glean industry insights with the **ASHI Discussion Forum.**



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



Discover the latest home inspection news and trends with our monthly magazine, the **Reporter.**



Build your brand with an experienced and talented designer who offers **Professional Logo Design.**

Earn CE Credits, take courses, and expand your home inspection knowledge toolkit with **ASHI Edge.**



Get affordable insurance and protect your home inspection business with **ASHI Advantage Program.**



AMERICAN SOCIETY OF HOME INSPECTORS

ASHI.ORG | ESTABLISHED 1976



Renewing has never been easier. Visit ashi.org or scan the code to renew today!

In this installment of "Code Conundrums," we'll explore more issues that may arise during inspections, how they are related to the building code, and why sometimes the code and best practices are not aligned.



Code Conundrums

BY JOHN WEIBURG, ACI

PLUMBING

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

REAL-LIFE CASES

Plumbing Fixture Installations. Pre-purchase home inspections were performed recently on two houses that were new construction. In both cases, the houses have their Certificate of Occupancy from the local Authority Having Jurisdiction (AHJ). Each AHJ was a different municipality.

Case 1: *This house is new construction and the toilet in the master bathroom has approximately 17 inches of clearance in front to the vanity, which contains the lavatory.*

Case 2: *This house is also new construction and the toilet in the master bathroom interferes with the operation of the door into the bathroom.*

Relevant Code Section

Toilet, Bath and Shower Spaces
(Definition from 2021 International Residential Code):

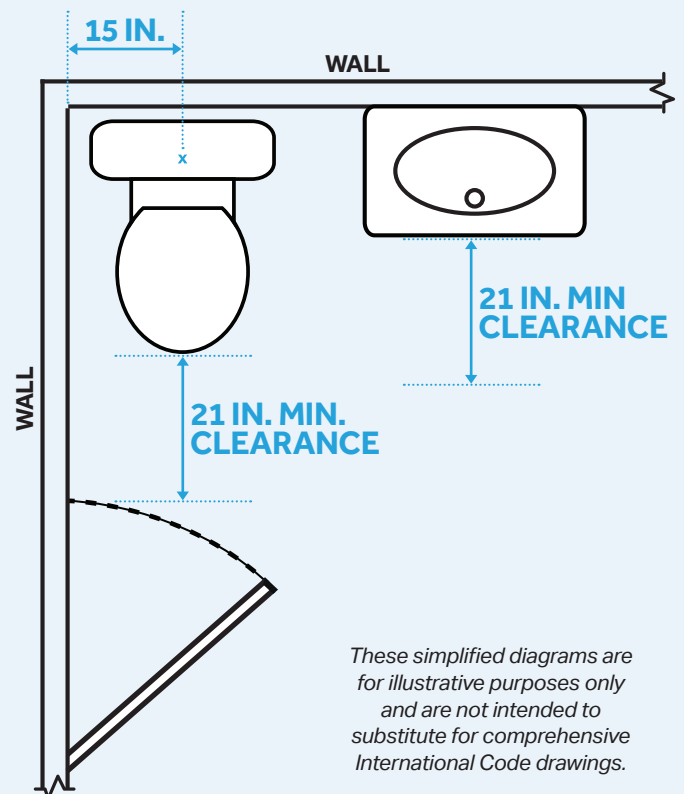
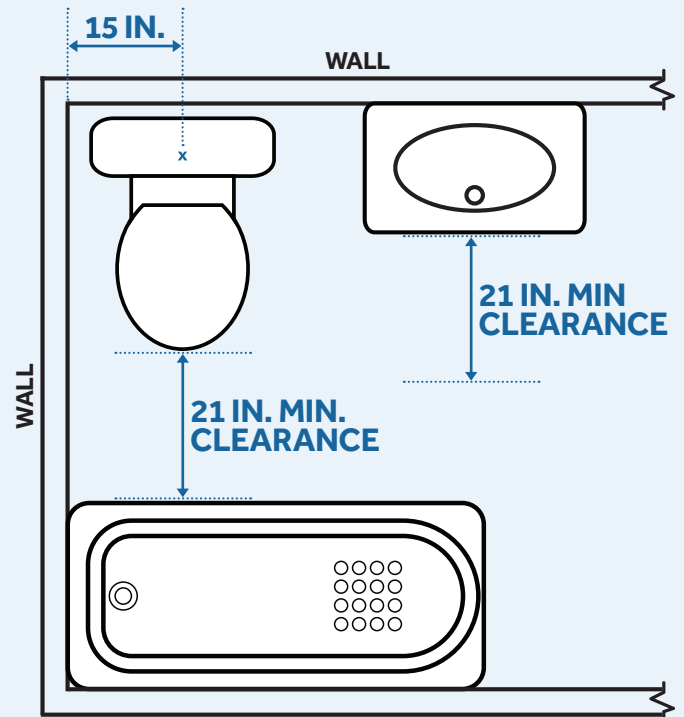
R307.1 Space Required: Fixtures shall be spaced in accordance with Figure R307.1, and in accordance with the requirements of Section P2705.1 (Plumbing Fixture Installation).

R307.2 Bathtub and Shower Spaces: Bathtub and shower floors and walls above bathtubs with installed showerheads and in shower compartments shall be finished with a nonabsorbent surface. Such wall surfaces shall extend to a height of not less than 6 feet above the floor.

P2705.1.5 Plumbing Fixture Installation: Water closets, lavatories, and bidets. A water closet, lavatory, or bidet shall not be set closer than 15 inches from its center to any side wall, partition, or vanity or closer than 30 inches center-to-center between adjacent fixtures. There shall be a clearance of not less than 21 inches in front of a water closet, lavatory, or bidet to any wall, fixture, or door.

P2705.1.6 Plumbing Fixture Installation: The location of piping, fixtures, or equipment shall not interfere with the operation of windows or doors.

**FIGURE R307.1
INTERNATIONAL RESIDENTIAL CODE
MINIMUM FIXTURE CLEARANCES**



These simplified diagrams are for illustrative purposes only and are not intended to substitute for comprehensive International Code drawings.



John Weiburg is a Professional Engineer and an ACI who has been inspecting houses on Long Island, New York since 2004. Weiburg is the current

President of Long Island ASHI and is actively involved in elevating houses and designing new houses to meet FEMA requirements to mitigate future impacts from storms such as Hurricane Sandy. He is often called in as a Professional Engineer to consult on storm damaged houses and provide expert witness testimony.

INSIGHT

Each case above is in violation of the building code requirements as per the International Residential Code, yet have their Certificates of Occupancy. In *Case 1*, both the toilet and the lavatory have less than the required clearances as stated in the code. In *Case 2*, the toilet clearly interferes with operation of the door into the bathroom (see relevant photos, opposite).

A home inspector, as per the ASHI Standards of Practice (SOP), is required to inspect readily accessible, visually observable, installed systems and components listed in the SOP. The plumbing section states that the inspector shall inspect interior drain, waste and vent systems, including fixtures.

In the General Exclusions section of the SOP, the home inspector is not required to determine compliance of systems and components with past and present requirements and guidelines including codes, regulations, laws, ordinances, specifications, installation, and maintenance instruction, etc.

All home inspectors will typically be evaluating the operation of the plumbing fixtures, including toilets and lavatories, during the course of a home inspection. Do you want to point out to the client that the fixtures are not in compliance with code or

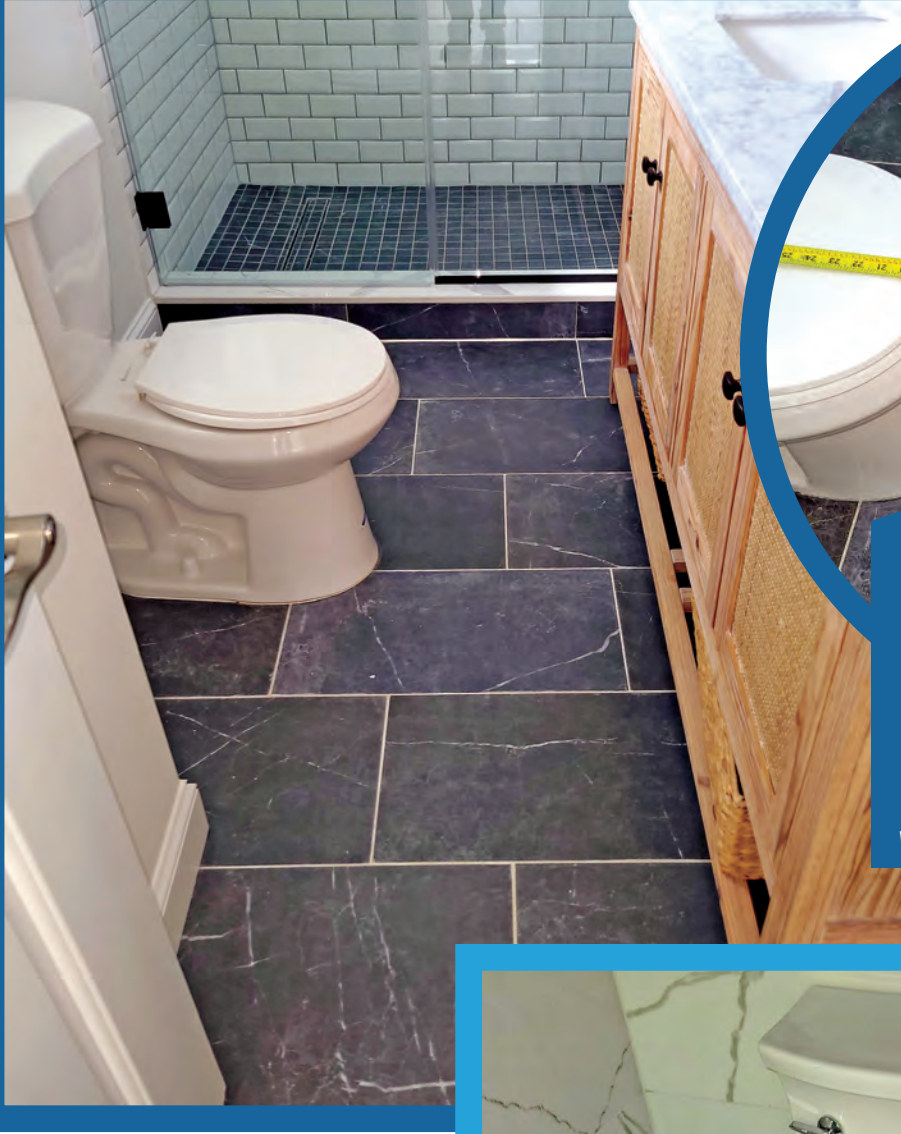
just state that best practice is to provide additional clearance and to ensure the door does not impact the toilet when opened? Is it best not to state anything and rely on the Certificate of Occupancy if the fixtures are functioning properly?

Most home inspectors are thorough and conscientious and want to provide the best service for their client. The home inspector is put in that all too familiar unenviable position between competing interests, in this case balancing the safety of your clients versus code official approval. The issue, as always, comes when the owner states that they have a Certificate of Occupancy and that they are not going to address these concerns.

As someone partially responsible for caregiving to elderly parents, I can attest proper fixture installation and clearances are extremely important for safe use of the bathroom for all homeowners and guests. Home inspectors do not want to receive a phone call or email stating the client cannot use the toilet or lavatory properly and that the report should have noted this, or that the toilet was damaged due to door impact and needs to be replaced.

Furthermore, most bathroom renovations in existing homes are done without permits or any review by the AHJ with some exceptions. Is it the home inspector's responsibility to note that the renovation the contractor or homeowner performed has been done improperly?

The home inspector can call this out in their report that it presents a concern and potential safety hazard in their opinion while not becoming involved in a code interpretation. The home seller and client are then put on notice that the issue should be addressed, reducing any potential liability for the home inspector. Being able to base your decisions on code knowledge can increase your credibility while reducing liability. Note: Some states have modified their own versions of the International Residential Code and may have different requirements. 🌐



CASE 1
This new construction did not include the minimum required clearances in front of both the toilet and lavatory. Clearance in front of the toilet and lavatory was approximately 17 inches, when 21 inches is required by code.



CASE 2
The toilet location in this new construction interferes with door operation.

NEW MEMBERS

New Associate Members from August 18, 2022 to September 17, 2023.

ALABAMA

Paul Meyers | Dothan

CALIFORNIA

Daniel Henry-Castaneda | Salinas

Dan King | Vista

Jeremiah Reynolds | Rancho Mission Viejo

Howard Smith | Palmdale

COLORADO

Robert Matibag | Centennial

DELAWARE

David Goth | Millsboro

FLORIDA

Richard Hood | Navarre

GEORGIA

Charlie Strickland | Decatur

Jack Fitts | Canton

Rodney Presley | Chestnut Mountain

Jeffrey Osburn | Marietta

ILLINOIS

Keith Gronke | Palatine

Shamas Johnson | Mundelein

INDIANA

Kenneth Hargus | Crown Point

MINNESOTA

Tyler Dahl | Woodbury

Dana Kraft | Morris

MISSOURI

Stevelan Hamilton | Columbia

Luke Haynes | Sunset Hills

NORTH CAROLINA

David Morales | Fayetteville

Keith Fleming | Statesville

NEW JERSEY

Gustavo Alban | Cherry Hill

OREGON

Garrett Lovejoy | Scio

PENNSYLVANIA

Kara Shields | Moon Township

Erik Rubin | Hop Bottom

SOUTH CAROLINA

Hunter Mizell | Mount Pleasant

TENNESSEE

William Cupp | Maryville

TEXAS

Terry Rippee | Conroe

VIRGINIA

Kevin Chavies | Hampton

WISCONSIN

Tony McDonald | Fort Atkinson

WYOMING

Mike Morris | Casper



REPORTER

Here's a look at some of the topics we'd love to cover in upcoming issues of the Reporter. To be considered, submit your articles to editor@ashi.org within these areas before the deadlines below.

JANUARY

New Construction

Deadline: November 13

FEBRUARY

Mentorship

Deadline: December 13

MARCH

Electric

Deadline: January 15

APRIL

Tools of the Trade

Deadline: February 13

2023

NOVEMBER MEMBER ANNIVERSARIES

30 YEARS

Richard Lukoff *M.B.C. Inspections*
Vimal Kapoor *Prime Property Inspectors*
Kevin Fischer *Delta Inspection Services*
Brian Murphy *Murphy Home Inspection Services*

25 YEARS

Steven Hunn *Inspection Professionals*
Eugene Duffy *Duffy Home Inspection Service*
Robert Burns *EGAL Home Inspections*
Harry Morrell *Allied Building Inspections*
Aaron Miller *Texas Inspector*
Daniel Noteboom *Key Inspection Services*
Dwayne Ott *Advantage Inspection Services*
Jim Duncan *Duncan and Associates*
James Duggan *Residential Inspector of America*

20 YEARS

Greg Oswald *Perfection Home Inspections*
Ray Baird *RCI Services*
Mike Divis *Fairview Property Consultants*
Michael Monahan *Mike Monahan Home Inspections*
John Elson *Falcon Property Inspection*
Ryan Phelps *Big Brother Inspections*

15 YEARS

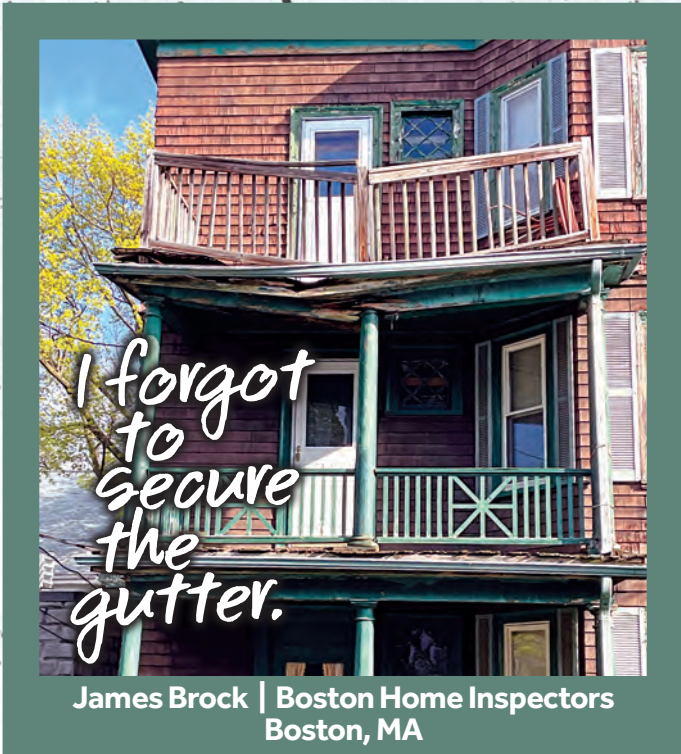
William Minter II *Home Sweet Home Inspections*
Rick DeBolt *R&L Home Inspections*

10 YEARS

Dave Matheny *Footprints Property Inspections*
Timothy Ball *Absolute Home Inspection*
Andrew Murdock *Stoney Creek Home Inspections*
Michael Werst *Mountain View Home Inspections*
Roger Weaver *A1 Home Inspection*
Lawrence DiPietro *Lawrence DiPietro*
Jay Brzezinski *General Home Inspection*
Daniel Land *Land Made*
Jason Boni *Guardian Home Inspection*
Stephen Ferland *A Home Check*
Gary Ferderer *River City Home Inspections*
Daniel Pantoja

5 YEARS

Ryan Sinkfield
Kyle Hotchkiss *True North Home Inspection*
Bill Stidham *Cornerstone Inspection Services*
Jeremiah Ehlers *Show-Me-State Home Inspections*
Daniel Padilla
Eric Mueller *Alpine Home Inspections*
Jason Mathis *Show-Me-State Home Inspections*
Louis Rizzi Jr. *RIZZI Home Inspection Services*
John Hunt
Kyong Kim *Allsouth Home Inspections*
Larry Robinson *4 Corners Home Inspection*
Patrick Hannigan *Core Inspection Group*
Craig Perryman *Safelife Inspections*
Daniel Geving
Mark Kirkland *BPG Inspection*





Waste
not,
want
not

Aaron Dean | Dean's Home Inspections
Keaau, HI



Who installed
second, electrician
or heating
contractor?

Chris Matteson | Accurate Home
& Termite Inspections | Hershey, PA



Precision
carpentry!

John Matheson | BPG inspections
Oakland, CA



Vent clearance
from a door is
three feet, but
what if the door
is the vent?

Richard Tinaro | Know Your Home inspections
Carmel, NY

To submit your postcard, please send
your name, city, state, high-resolution
photos, headings and captions to:
postcards@ashi.org

By sending in your postcard(s), you are expressly granting ASHI the
right to use the postcard and your name with it in the ASHI REPORTER
and in other publications or media ASHI may select.

Hands-on Home Inspection Training



Excellence in Education. The ASHI School provides knowledge, professionalism, and business potential in the field of home and building inspection.

Knowledge is Power. Gaining the strong foundation is an important first step to building a property inspection career. By taking classes at the ASHI School, you will have chosen *the gold standard* in property inspection education. You will gain the expertise which leads to success in your career.

Hands-On Practice Inspections. Expert and experienced instructors will lead real-time inspections guiding the students to take the what they have learned into the field.

Choose the Course to Fit Your Lifestyle. Students have diverse learning styles, desires, and needs. The ASHI School offers learning through three methods:

1

Face-to-face, traditional classes including field inspections.

2

Online or book materials for those wanting to learn independently.

3

Specialty Courses for those who want to extend their skills.

"The inspectors/instructors that ran the pre-licensing course were extremely generous with their time and expertise. Thank you for the education—it has gotten me onto a great trajectory for this career."

"Fantastic training for home inspectors!"

"The ASHI School has given me knowledge that has allowed me to grow my business. The specialty classes have added to my ability to help clients which has added to my income."



THE ASHI SCHOOL