



JUNE 2020

REPORTER

INSPECTION NEWS & VIEWS FROM THE AMERICAN SOCIETY OF HOME INSPECTORS, INC.

THE WORD: **FIRE WORDS** *P26*

MEMBER RELATIONS COMMITTEE UPDATE

**MEET YOUR MRC TEAM
THEY ARE ALL ABOUT VALUE!**

P10

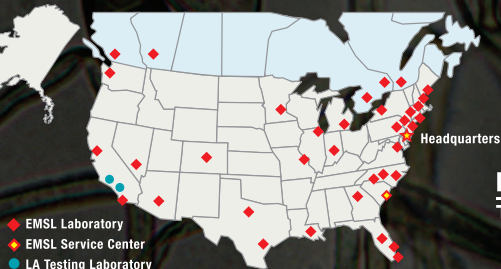
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PROBLEM** *P20*

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JUNE 2020

REPORTER

VOLUME 37, ISSUE #6

FEATURES

- 6** **MANAGING RISK**
Your Pre-Inspection Agreement: Arbitration
By Stephanie Jaynes, Marketing Director at InspectorPro Insurance
- 10** **MEMBER RELATIONS COMMITTEE UPDATE**
Meet Your MRC Team
They are all about VALUE!
By Brendan Ryan, ACI
- 12** **HES UPDATE**
The Race to Carbon Freedom
By Brent Loya, I.D. Energy Program Manager
- 18** **SMART INSPECTOR SCIENCE**
Siding Leaks into the Basement
*By Tom Feiza, Mr. Fix-It, Inc.
HowToOperateYourHome.com*
- 20** **LINTEL LIFT:**
An Emerging Solution to a Common Problem
By Dan Close
- 26** **THE WORD:**
Fire Words
By Bruce Barker
- 36** **ASHI LEADERSHIP**
It is time to consider serving as a leader of our organization!
- 42** **Postcards From the Field**
It's Wacky Out There
- 46** **Are These Violations of the ASHI Code of Ethics?**
By Jamison Brown, ASHI Ethics Committee Chair

30



20



6



18



44





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OFFICERS

Mike Wagner, President
Westfield, IN, 317-867-7688
mwagner@ralis.com

Bruce Barker, President-Elect
Cary, NC, 919-322-4491
bruce@dreamhomeconsultants.com

Blaine Swan, Vice President
Columbus, OH, 614-506-0647
trueprohomeinspections@gmail.com

John Wessling, Treasurer
St. Louis, MO, 314-520-1103
john@wesslinginspections.com

Lisa Alajajian Giroux, Secretary
Milford, MA, 508-634-2010
homequest1@comcast.net

Scott Patterson,
Immediate Past-President
Spring Hill, TN, 615-302-1113
scott@traceinspections.com

DIRECTORS

Bronson Anderson 2018-2020
Waynesboro, VA, 540-932-7557
2inspect4u@gmail.com

Eric Barker 2018-2020
Lake Barrington, IL, 847-408-7238
ebarker@morainewoods.com

Michael Burroughs 2019-2021
Monroe, LA, 318-376-0482
mike.qedservice@gmail.com

Rob Cornish 2019-2021
Ottawa, ON, 613-858-5000
robc@homexam.ca

Shannon Cory 2018-2020
Fayetteville, GA, 404-316-4876
shannon@rainbowhomeinspections.com

Steve Cross 2019-2021
Ortonville, MI, 248-342-4205
crossinspectionservices@gmail.com

Mark Goodman 2020-2022
Manchester, MO, 314-409-3991
mark@homeinspectstl.com

Doug Johnson 2020-2022
Mobile, AL, 251-295-7254
inspectmobile@gmail.com

Scott Johnson 2020-2022
Marietta, GA, 678-232-6769
whpis@me.com

Nashaat Roufaiel 2019-2021
Ottawa, ON, 613-823-7706
nr1990@hotmail.com

Bob Sisson 2018-2020
Boys, MD, 301-208-8289
Office@inspectionsbybob.com

Jim Vaughn 2020-2022
Arlington, VA, 703-675-5452
jim@homeauthority.biz

Publisher: James Thomas
Editor: Carol Dikelsky
Art Director: George Ilavsky

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

847-954-3179 Reporter calls only
847-299-2505 (fax) Reporter only
Email: jamest@ashi.org

Advertising: Dave Kogan
Phone: 847-954-3187, Email: davek@ashi.org

ASHI STAFF

Main Phone: 847-759-2820, 8:30 am - 5:00 pm
Mon. - Fri., CST

EXECUTIVE DIRECTOR

James Thomas, *Executive Director*
847-954-3182, jamest@ashi.org

Bonnie Bruno-Castaneda, *Executive Assistant*
847-954-3177, bonnieb@ashi.org

EDUCATION, CE APPROVAL, ASHI ONLINE LEARNING CENTER, INSPECTIONWORLD, CHAPTER RELATIONS

Michele George, *Director of Education, Events and
Chapter Relations*, 847-954-3188, micheleg@ashi.org

MEMBERSHIP & PRODUCT ORDERS

Jen Gallegos, *Manager of Membership Services &
U.S. DOE Home Energy Score Assessor Coordinator*
847-954-3185, jeng@ashi.org

George Herrera, *Membership Services Coordinator*
847-954-3196, georgeh@ashi.org

Michael Krauszowski, *Membership Services Administrator*
847-954-3175, Michaelk@ashi.org

Gaby Nava, *Membership Services Administrator*
847-954-3176, Gabyn@ashi.org

ACCOUNTING

Beverly Canham, *Financial Assistant*
847-954-3184 beverlyc@ashi.org

WEBSITE, INFORMATION SYSTEMS, DATABASE

Mike Rostescu, *Assistant Executive Director & Director of IT*
847-954-3189, miker@ashi.org

COMMUNICATIONS

Dave Kogan, *Director of Marketing & Business Development
Advertising, IW Expo Hall, Public Relations*
847-954-3187, davek@ashi.org

Kate Laurent, *Creative Director*
847-954-3179, katel@ashi.org

Chris Karczewski, *Brand Manager & Content Strategist*
847-954-3183 chrisk@ashi.org

George Ilavsky, *Art Director*
georgei@ashi.org

THE ASHI SCHOOL

Michelle Santiago, *Education Manager*, 847-954-3198
Michelle@theashischool.com

Rhonda Robinett, *Marketing and Communications Specialist*
847-954-3194 Rhonda@theashischool.com

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Managing Risk

Your Pre-Inspection Agreement: **ARBITRATION**

By Stephanie Jaynes, Marketing Director
at InspectorPro Insurance



Stephanie Jaynes is the Marketing Director for InspectorPro Insurance, ASHI's one and only Premier Insurance Partner (<http://ipro.insure/ASHI-partner>). Through risk management articles in the 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 www.inspectorproinsurance.com/ashiadvantage.



***Note:** The Managing Risk column with InspectorPro Insurance provides home inspectors with tips to protect their businesses against insurance claims and examines best practices for crafting effective pre-inspection agreements.*

More than a year after their inspection, one of our insured home inspectors received a letter from an attorney. The attorney alleged that the home inspector was negligent in performing his clients' home inspection and failed to identify multiple defects. The letter demanded that the inspector pay the cost of repairs to multiple areas of the property. These included dormer repairs, window repairs, drywall repairs, heater repairs, mold remediation (even though it was not a mold inspection), flooring replacement, painting, and toilet and sink reinstallation.

But the claimants and their attorney did not stop there. The letter also made a claim for reimbursement of alternative housing at a bed and breakfast while repairs were being made. (Yes, a bed and breakfast.)

As every home inspector should, our insured home inspector required these clients-turned-claimants to sign a contract prior to the inspection. And that pre-inspection agreement contained an arbitration clause.

WHAT IS AN ARBITRATION PROVISION?

Our article in the May issue of the *ASHI Reporter* covered dispute resolution provisions, which specify just how clients should file claims. Arbitration clauses are subsets of dispute resolution provisions that designate arbitration as the preferred method of claims handling.

Rather than going to court and appearing before a judge, arbitration brings your issue before an impartial third party (an arbitrator). The arbitrator will make a determination based on evidence that each side presents.

BUT WHAT MAKES ARBITRATION THE PREFERRED DISPUTE RESOLUTION METHOD FOR HOME INSPECTORS?

THERE ARE SEVERAL REASONS EXPERTS RECOMMEND ARBITRATION OVER OTHER FORMS OF LITIGATION:

1. By designating the process, inspectors make sure that claimants file in a place that will treat them fairly. Not all mediators are familiar with the home inspection industry. A lack of familiarity with the field can lead judges and arbitrators to make decisions that don't acknowledge the standard of practice used and the inspectors' limitations. Inspectors can avoid unfair determinations by having arbitration clauses that designate arbiters with construction knowledge.
2. Specifying an effective dispute resolution process can help close cases quickly. By having a process laid out in the agreement, inspectors can streamline the claims process. Additionally, arbitration tends to be cheaper and faster than litigation. Thus, inspectors are more likely to resolve disputes promptly and with less impact to their insurance premiums. Not only can arbitration save inspectors money, but it also can help them lose less valuable inspection time resolving their claim.
3. With an arbitration provision, inspectors can keep their claims more private. Due to the principle of open justice, most documents filed in a court immediately become public record. Alternatively, motions that go to arbitration are kept confidential. With a dispute resolution provision mandating arbitration, home inspectors can protect their reputations.

WHAT DOES A DISPUTE RESOLUTION PROVISION LOOK LIKE?

To get your claims in front of an arbitrator instead of another type of mediator, you need to have an arbitration clause in your pre-inspection agreement. According to Peter Merrill, President and CEO of Construction Dispute Resolution Services (CDRS), LLC, failing to have an arbitration provision often results in claims going to court.

“The U.S. Constitution provides all U.S. citizens with the right to utilize the U.S. court systems to settle disputes. Basically, anyone can sue anyone if they wish. If a contract does not address dispute resolution, the parties have the built-in right to go to court,” Merrill said. “People can waive that ‘right’ though a written contract specifying another method of settling disputes. By specifying binding arbitration in an agreement, parties are waiving their right to use the court system to settle a dispute.”

THE FOLLOWING IS AN EXAMPLE OF A DISPUTE RESOLUTION PROVISION WRITTEN BY OUR CLAIMS TEAM:

DISPUTE RESOLUTION:

Any controversy or claim between the parties hereto, arising directly or indirectly out of, connected with, or relating to the interpretation of this Agreement, the scope of services rendered by Inspector, the Inspection Report provided to the Client by Inspector, or as to any other matter involving any act or omission performed under this Agreement, or promises, representations, or negotiations concerning duties of the Inspector hereunder, shall be submitted to Small Claims Court in the county in which the inspection takes place. If the alleged damages exceed the jurisdictional limit for Small Claims Court, the dispute shall then be submitted to binding arbitration before Construction Dispute Resolution Services (“CDRS”). If CDRS is unavailable, then by Resolute Systems.

Note how the agreement doesn’t leave the claimant to choose any arbiter. Rather, the contract appoints a specific arbitration company with experience in the construction space. And, in case that company isn’t available, the agreement provides an alternative arbitration company that also has inspection industry experience.

“BY SPECIFYING, THAT CLAIMS WILL GO TO INDUSTRY-EXPERIENCED ARBITRATORS, (IN YOUR CONTRACT,) MERRILL BELIEVES THAT HOME INSPECTORS CAN HAVE BETTER CLAIMS OUTCOMES.”

“If you hurt your knee and were experiencing pain, you would likely go to see your doctor. Your doctor would likely refer you to a knee specialist. That knee specialist would know how your knee is built, how it works and, most importantly, how to correct your knee injury,” Merrill said. “Likewise, if you have a construction defect or some other construction-related dispute, it would be best to utilize someone who understands the issue and has the construction knowledge to render a decision that would remedy the dispute based on construction knowledge.”

HOW CAN YOU WRITE A DISPUTE RESOLUTION PROVISION FOR YOUR PRE-INSPECTION AGREEMENT?

Provisions, like the one above, must have complementary provisions within the agreement so that, when taken in total, you have an enforceable contract. In other words, if you take the above provision and simply add it to your existing agreement, there’s no assurance the provision’s enforceable.

In fact, manufacturing an agreement with disparate pieces of material could make a contract less enforceable. Why? Most provisions contain specifics, including what services the inspection covers and how claimants must submit disputes. By inserting unvetted provisions into an existing agreement, you could create inconsistencies or contradictions throughout the agreement.

You’ll remember the example from Florida that we shared last month: Contradictory statements within an inspection agreement rendered the limitation of liability provision unenforceable. The judge deemed the provision “vague and ambiguous” because there were several contradictory statements throughout the agreement.

Additionally, some states have specific laws regarding arbitration. Legal assistance can help you cater your arbitration clause to whatever regulations exist in your area. They can also help you avoid incorporating an arbitration provision in locations where such provisions aren't permissible.

Don't risk having a judge dismiss any portion of your pre-inspection agreement for contradictions or lack of adherence to regulations. Be sure that any changes you make mesh with the rest of your contract and abide by local legislation. As you craft your agreement, we strongly recommend you consult a state-licensed attorney who is knowledgeable in both contract law and the inspection industry.

MANAGE YOUR RISK AGAINST POTENTIAL CLAIMS.

Returning to the case study described in this article, when the insured home inspector's complaint went before arbitration, his insurance-appointed defense counsel made the following arguments:

- The claimants were fully aware of the provisions in the contract, including the limitations to the scope of inspection.
- There were specific exclusions within the inspection, including the review of items such as mold, carpeting, paint and many other items that were submitted as part of the claim.
- The claimants did not follow the notice provision in the contract, the matter was time barred and there was no liability.
- If liability had been found, the limitation of liability in the contract should prevail.

DON'T FORGET THAT IT'S YOUR RESPONSIBILITY TO GET CLIENTS TO SIGN THE PRE-INSPECTION AGREEMENT PRIOR TO THE INSPECTION.

The arbitrator issued a final and binding arbitration decision in favor of the insured home inspector based on the terms found within the pre-inspection agreement. The inspector did not owe the claimants anything. The claimants did not receive money for their repairs, nor did they get a stay at a bed and breakfast.

Ensure that your claims go to arbiters who understand the home inspection industry by incorporating an arbitration clause, where permissible. Don't forget that it's your responsibility to get clients to sign the pre-inspection agreement prior to the inspection. Failure to do so may render your dispute resolution provision unenforceable.

NOTE: Construction Dispute Resolution Services (CDRS), LLC, is always looking for qualified arbitrators. If you're interested in becoming a home inspection dispute arbitrator yourself, visit the CDRS website (www.cdrslc.com/) for training information.

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MEMBER RELATIONS COMMITTEE UPDATE

MEET YOUR MRC TEAM THEY ARE ALL ABOUT VALUE!

By Brendan Ryan, ACI



Brendan Ryan is a 28-year member of ASHI and PRO-ASHI Pittsburgh. He has served ASHI at the national level since 1998. Currently, Brendan is the Bylaw Committee Chair and Chair of the Special MRC Formation Committee. He was instrumental in the creation of the ACI program and twice chaired the ASHI Certification Committee. Brendan currently serves the profession as President-Elect of the Examination Board of Professional Home Inspectors.

On April 25, 2020, the ASHI Board of Directors accepted a policy that formalized the new Member Relations Committee (MRC). This is a huge step forward in the way ASHI responds to the needs of its members.

The MRC works in a manner similar to a think tank. Ideas to increase the value of ASHI membership may be presented to this group from various sources: the general membership, the ASHI Board or staff, or from within the MRC itself.

All members of the MRC discuss the proposed new concepts before they designate a subcommittee to concentrate on developing the idea. Once a proposed concept is assigned to a subcommittee, that team goes to work. They will ensure that the full MRC is updated and used as a sounding board during periodic working sessions. This collaborative work will help develop the best possible programs and features for ASHI members.

The think tank model is designed to create an efficient, fast-moving environment, where all subcommittees are kept informed of what the others are doing and every member of the MRC can provide input on each group's works in progress.

MRC SUBCOMMITTEES

The MRC has three subcommittees: Membership, Chapter Relations and Legislative. Each subcommittee has a chair and an appropriate number of members. Subcommittees meet on a regular basis to achieve their goals. One of the best features of the think tank model is that if additional help is needed to reach a goal on schedule, then help is readily available by drawing on the specific talents and the human resources found in the other MRC subcommittees.

The general description of the MRC is intentionally broad so that recommendations to the ASHI Board or the MRC can receive recommendations from the ASHI Board for the purpose of enhancing the value of ASHI membership.

As chair of the MRC, Bryck Guibor's role is to coordinate the subcommittees and MRC meetings. He serves as the direct contact between the MRC and the ASHI Board. Each of MRC's three subcommittees drill down to develop ideas to provide real benefits to ASHI members.

CHAPTER RELATIONS SUBCOMMITTEE

In addition to his role as MRC chair, Bryck Guibor also chairs the Chapter Relations subcommittee, which focuses its work on developing chapters—with special attention given to new or struggling chapters. This subcommittee not only consults on how a chapter can make productive use of its time and resources, but it also helps chapter leaders develop meaningful educational events, using programs such as the ASHI Educational Roadshow. The Chapter Relations subcommittee also will lead the ASHI Leadership Development Conference (LDC) that will be held one day before InspectionWorld® begins (currently scheduled for January 2021).

Reach out to members of this group to give or get feedback on chapter-related ideas, concerns or questions.

Bryck Guibor, MRC and Chapter Relations Chair,
2020ASHIMRC@gmail.com

Rob Claus, robclaus@brickkicker.com

Alvin Miller, alvinc@netins.net

Michael Ashburn, michael@ashburninspections.com

Michael Licari, bsurehomeinspection3@gmail.com

MEMBERSHIP SUBCOMMITTEE

The Membership subcommittee, chaired by Michael Conley, is tasked with providing beneficial features to the entire ASHI membership. This subcommittee's current project, which is set to launch soon, is a modern twist on mentoring that uses innovative technology. This mentoring program will bring together experienced members and newer members, with the goals of helping new inspectors become the best they can be, and providing guidance for engaging technical skills and business-related strategies. This program will be delivered virtually to increase responsiveness, minimize time commitment and eliminate the perception of "training your competition."

Reach out to members of this group with suggestions that could be beneficial to ASHI members.

Michael Conley, Membership Chair, flinspector@outlook.com

Timothy Rooney, homeviewnh@comcast.net

David DuBose, dedubose@gmail.com

Shain Heiss, shain@homerightaz.com

LEGISLATIVE SUBCOMMITTEE

Paul Staron is the chair of the Legislative subcommittee, which is charged with monitoring state regulatory activity. Although ASHI does not take a pro or con position on licensing, it does maintain that any regulation of home inspection should be reasonable and responsible. Licensing is not the only issue that needs monitoring, however. Many states now insert items into regulations that are considered to be standard of practice for home inspectors. The Legislative subcommittee also will actively support ASHI members who are seeking a position on their states' regulatory bodies.

Reach out to members of this group if you have suggestions or if you discover regulatory actions in your state.

Paul Staron, Legislative Chair, pstaron@cox.net

Donald Masters, mhbinspections@gmail.com

Les Van Alstine, lvanals@aol.com

FULL STEAM AHEAD

These immediate goals only scratch the surface of what the MRC plans to do to improve member relations within ASHI and to make external connections. The group has one goal in mind: to do what is best for the members of ASHI.

On behalf of all ASHI members, we applaud the 12 home inspectors who are collaborating to launch the MRC. This diverse group of ASHI members represents general members, chapter members, members with many years of experience and members who are new to home inspection.

Later this year, we will look for at least four new members to join the MRC. If you would like to be part of this strategic, forward-thinking group, please submit an application to volunteer. The MRC Application can be found now in the Downloads and Forms page of the Members-Only tab on the ASHI website (www.homeinspector.org/Downloads-and-forms/Member-Relations%20Committee%20Matrix).

THE RACE TO CARBO

By Brent Loya, I.D. Energy Program Manager

"GREEN" "SUSTAINABLE"



Brent Loya, I.D. Energy Program Manager and sustainability advocate, has trained in interior design and graphic information technology. Brent has become a leader in climate action and promoting sustainability and, in January 2018, he received the U.S. Department of Energy (DoE) Leadership Award for "Championing the Home Energy Score." In 2018 and 2019, he led his I.D. Energy team to earn the U.S. DoE's Innovation Award. Brent works with building performance, home inspection and real estate professionals across the nation to assist them as they innovate the Home Energy Score program and energy labeling.

Contact Brent at brent@idenergy.org and find more information about the HES at www.idenergy.org and www.EnergyScoreUSA.com.

The opinions expressed in this article are those of the author only and do not necessarily reflect the opinions or views of ASHI. The information contained in the article is general and readers should always independently verify for accuracy, completeness and reliability.

ON FREEDOM

"CLIMATE"

W

e've heard all the buzz words. To some, they may be simple words. To others, these words have sparked action from millions of people and billions of dollars in investments from every area of the globe. From product markets to lifestyle choices, being "green" is not a desire; it is a global demand and movement.

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Not only are products “green,” but large companies are creating carbon offsetting programs and appointing chief sustainability officers to comply with a larger goal of lowering carbon emissions into our atmosphere. Cities and states are taking similar measures into their own hands to meet their own climate goals and those of the Paris climate agreement. Most notably, New York Governor Andrew Cuomo has set a goal to reach 100% carbon-free electricity by 2040 and net-zero carbon emission by 2050; the budget for this is in the billions of dollars.

Many other states have similar goals and even more individual cities are looking to join the race to carbon freedom. As these entities are working and investing in large-scale solutions, a huge component of consideration is that of the energy our residential homes and buildings consume. How much? At least 40% of all energy generated in the United States is consumed in residential homes and buildings. To current and pending programs, creating solutions for residential homes could have a major impact in meeting or exceeding climate action goals.

New construction has been meeting a much higher level of code requirements in recent years. This has been achieved by requiring (in many states) that new construction builds receive a Home Energy Rating System (HERS) index rating to show that certain components (for example, air sealing, ventilation, equipment) are

being used and are effective. Some builders are going beyond the scope of code requirements and building different types of “net-zero” energy homes that generate an equal or greater amount of energy than they use. Although the HERS assessment and report are thorough and extremely credible, getting this done can be expensive for the average homeowner.

Now that getting an HERS index rating is required for most new construction homes across the country, the Home Energy Score (HES) system has taken rank as the standard “energy label” for assessing the efficiency of existing homes. Once upon a time, the program was only for Building Performance Institute (BPI) –certified energy raters and contractors, but in the last few years, the program has welcomed qualified home inspectors and, in doing so, worked its way into the real estate industry.

Notable advocates for the HES system are the city and state officials who are looking to meet and exceed their climate goals. It seems like a simple concept: Knowledge is power! When buying, selling or renting a home, a homeowner gets an HES energy label (just like an MPG label on a car). The HES report will assist real estate consumers to better understand the home’s energy features, operating costs and how to effectively improve the home’s efficiency and lower energy bills (Figure).

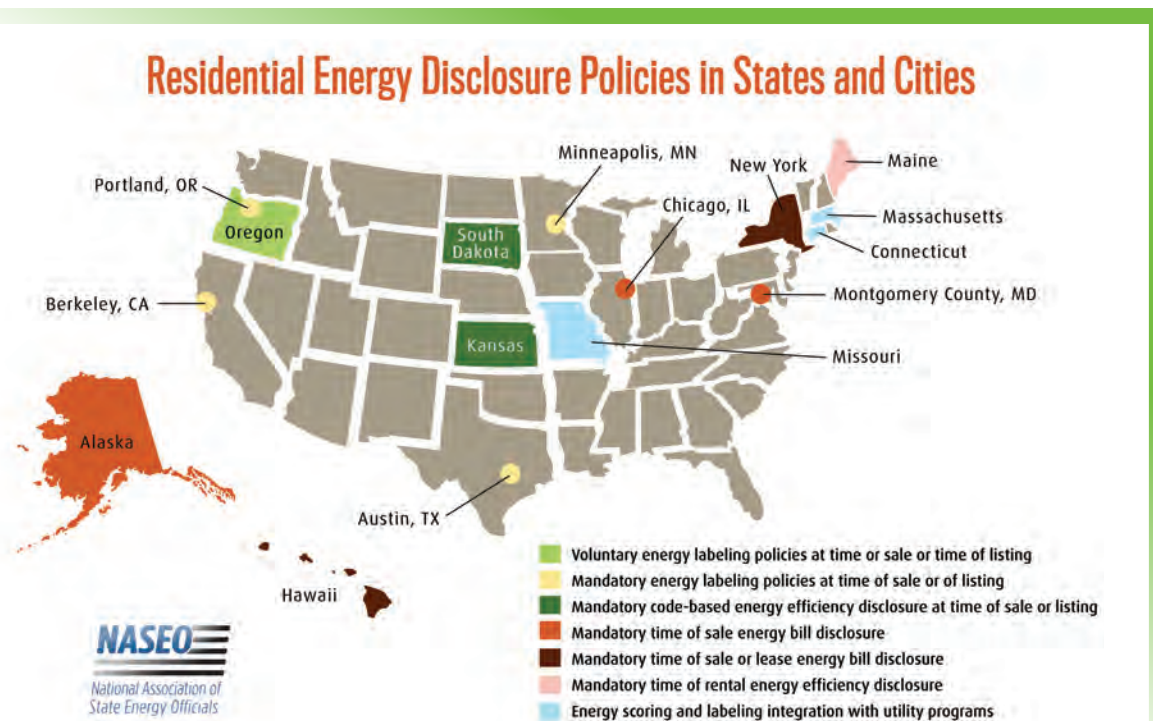


Figure. Residential Energy Disclosure Policies in States and Cities. Image reprinted with permission from National Association of State Energy Officials (NASEO). Source: <https://www.naseo.org/issues/buildings/home-energy-labeling>

As states design policies and programs to encourage energy efficiency in homes, one challenge is lack of homeowner awareness and information on the energy performance of their properties.

This makes energy efficiency hard to prioritize when making home-buying and retrofit or upgrade decisions.

To address this challenge, several states have developed residential energy labeling programs and policies. Residential energy labeling programs produce an assessment of a home’s energy performance and compare it to that of other similar homes.

Again, because knowledge is power, if residents can have better knowledge of their home's efficiency, that (among other potential incentives) will motivate them to invest in the same. Such measures can contribute to increasing the home's value, comfort, health and safety, and to lowering the massive amounts of energy that homes are using collectively across the United States. It is a win-win situation for municipalities and residents.

What many administrators working to introduce policy or programs that provide the HES have failed to understand is that, if they want to work in real estate, they must comply with agents and REALTORS®. In 2015, the National Association of REALTORS® (NAR) took a stance. They outlined support for energy labeling (like the HES), but they did not support mandated policy that requires either buyers or sellers to acquire an energy label. At about the same time, the state of Massachusetts was setting up an energy labeling policy of their own. The Massachusetts policy failed to make it through the legislative process due to opposition from NAR and the local real estate community.

NAR did not throw sustainability or energy efficiency out of a triple pane, low-e, argon gas-filled window. Instead, they nurtured their values over the last five years and produced an annual Sustainability Report. This report surveys REALTORS® nationally on aspects and topics of energy efficiency in real estate, helps to enlist and educate thousands of REALTORS® to achieve NAR's "green" designation and, according to the report, has shown there is a vast demand for energy efficiency with buyers and sellers alike.

Five years ago, there were practically no energy labeling programs. Now, cities like Portland, Ore., Berkeley, Calif., Austin, Tex., and Minneapolis, Minn., all require energy labels within the real estate transaction. Some cities like Chicago, Ill., require sellers to disclose their historical energy costs. And other places like Denver, Col., and the state of New York have launched pilot programs with home inspectors to deliver energy-labeling information by providing the HES assessment during their inspections. New policies and emerging energy-labeling programs continue to work their way to the public.

NAR, too, has become more compassionate toward energy labeling. REALTORS® and agents have gained an overwhelming interest in "green homes." Why? Because they can sell a green home for up to a 10% premium compared with an average home. So, they have realized that HES and energy labeling may be able to work for them after all. The HES system can provide clients an affordable option for a third-party accredited energy label that can help them raise the value of a home. But, to require this within all real estate transactions, NAR and municipalities alike need a solution.

REALTORS® and agents need an industry of professionals who are credible experts on homes and buildings, who understand the complicated real estate transaction process and who can provide the HES without altering the current transaction process. City and state officials need licensed or accredited professionals to provide energy labels in an unbiased manner, who can work directly with REALTORS® and agents, and help educate citizens on their homes' level of efficiency.

Will the home inspection industry capitalize on the inclusion of a new industry or will it allow other professionals to pounce on the opportunity? What will you do as an individual home inspector to prepare yourself for this future?

WHO CAN ACCOMPLISH AND MEET ALL THOSE EXPECTATIONS?

Home inspectors are perfectly placed to provide these solutions. A home inspector meets and, in many ways, exceeds the expectations that both municipalities and the real estate industry need to generate successful energy-labeling programs. Better yet, the HES process can easily complement the typical inspection process. Most aspects of the HES are already being inspected and assessed within the inspection process, and formalizing that process will add minimal additional effort to an existing inspection, leaving the current real estate process unaltered.

As the demand for HES continues to grow, real estate agents will be swift to find a solution that works for them. Just as the HERS index has come to be an expected norm in new construction, it is only a matter of time for the HES assessment to be an expected norm with existing homes. The Rocky Mountain Institute (RMI) has a working group of more than 50 municipalities (some of which are among the largest in the country) to collaborate on building strong and resilient programs and policies around energy labeling and the HES. Many of these participants not only want to provide this information to the buyer and seller of a home, but they also want the information to be listed on the MLS. In some places around the country, that is already happening.

The Green Building Registry (GBR) and the Home Energy Labeling Information Exchange (HELIX) both provide MLS systems with HERS, LEED, HES and other energy-related information for residential homes. By utilizing these systems and connecting information to the MLS, real estate consumers receive much better information about a home, and agents can utilize a higher value for homes that are marked above average in efficiency.

TABLE Median income, utility bill, energy burden, and unit size for households based on income type, building type, building ownership, and household race for groups across all metro areas

	Household type	Median annual income	Median size of unit (square feet)	Median annual utility spending	Median annual utility costs per square foot	Median energy burden ¹
Income type	Low-income ² (≤80% AMI) ³	\$24,998	1,200	\$1,692	\$1.41	7.2%
	Non-low-income	\$90,000	1,800	\$2,112	\$1.17	2.3%
	Low-income multifamily (≤80% AMI)	\$21,996	800	\$1,032	\$1.29	5.0%
	Non-low-income multifamily	\$71,982	950	\$1,104	\$1.16	1.5%
Building ownership	Renters	\$34,972	1,000	\$1,404	\$1.40	4.0%
	Owners	\$68,000	1,850	\$2,172	\$1.17	3.3%
Head of household race	White	\$58,000	1,600	\$1,956	\$1.22	3.3%
	African-American	\$34,494	1,290	\$1,920	\$1.49	5.4%
	Latino	\$39,994	1,200	\$1,704	\$1.42	4.1%
All households	N/A	\$53,988	1,573	\$1,932	\$1.23	3.5%

(1) Energy burden is the percentage of household income that is spent on energy bills. To calculate median energy burden, we calculated energy burden for all households and then took the median. This value differs from the median energy burden that is calculated using median annual utility spending and income.

(2) Low-income includes both single- and multifamily households. (3) Area median income (AMI) is the median dollar amount that divides the population into two equal parts. Source: American Housing Survey (Census Bureau 2011 and 2013a).

For more information, visit (<https://www.aceee.org/sites/default/files/publications/researchreports/u1602.pdf>).

Many studies from the last few years also have identified issues with energy and real estate that need solutions like the HES program. The results of a study conducted in 2016 by the American Council for an Energy Efficient Economy (ACEEE) showed that energy costs can be an incredible burden for homeowners with either low or middle income (Table).

For instance, on average, homeowners with low income pay upwards of 7% of their annual household income on electric and gas bills, compared with the average of 3.5% in other households. "Families suffering from high energy burdens also tend to experience stress from living in constant fear of losing necessary electricity and gas service due to inability to pay their bills" (Drehobl, A, & Ross, L. *Lifting the High Energy Burden in America's Largest Cities: How Energy Efficiency Can Improve Low Income and Underserved Communities*, ACEEE, Available at: [<https://www.aceee.org/sites/default/files/publications/researchreports/u1602.pdf>]). Now that many people are experiencing decreased income due to the coronavirus (covid-19) pandemic, more and more people can understand what that kind of stress feels like.

Unfortunately, when people are buying or renting a home, there is essentially zero information about the energy costs associated with it. This is an incredible problem, as data show that, after the mortgage payment, energy costs are most commonly the highest

expense of owning a home. Today, almost all homeowners have little to no idea what to expect related to a home's energy costs until they move in and get the first bill—a bill that may be difficult to pay if they were not able to plan out how they would pay for it.

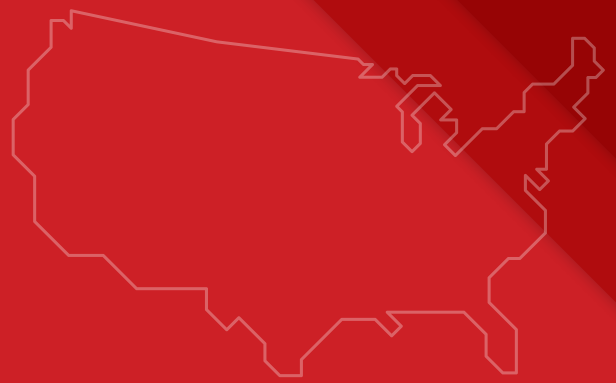
Home inspectors, as industry professionals, are in a unique position. As more policies and programs are released, homeowners and real estate professionals will be intrigued. Some municipalities or states may have requirements for buyers; whereas, in other areas, the requirements may be set for the seller. In all areas, the need for an HES-Certified Assessor to perform the much-needed work will increase, and the home inspector is perfectly placed to provide the solution in either situation.

ANSWERING THIS CALL TO ACTION IS SIMILAR TO JOINING THE RACE TO CARBON FREEDOM.

Will the home inspection industry capitalize on the inclusion of a new industry or will it allow other professionals to pounce on the opportunity? What will you do as an individual home inspector to prepare yourself for this future?

To learn more about the Home Energy Score (HES) and how to get involved, visit I.D. Energy online. www.EnergyScoreUSA.com or email info@idenergy.org.

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SMART INSPECTOR SCIENCE

SIDING LEAKS INTO THE BASEMENT

BASEMENT LEAKS CAN BE CAUSED BY IMPROPER INSTALLATION OF SIDING, BRICK AND FLASHINGS. LET'S LOOK AT A TYPICAL EXAMPLE.

BASEMENT LEAKS HIGH ON THE WALL

Water stains begin high on the foundation wall below a bay (Photo 1). At times, water runs down the wall and puddles on the floor. The owner stated that this 19-year-old home has always leaked. The original builder corrected the leaks with exterior caulk, but the wall still leaks with wind-driven rain. This area has a small roof overhang, and the bay faces the direction of most wind-driven rain.



Photo 1. Interior bay basement.

WHAT'S GOING ON OUTSIDE?

Outside the bay (Photo 2), the finishes are in good shape and well-maintained. But let's look closely at flashing details.

At the top of the brick (Photo 3), the veneer cap has no or very little slope away from the building. The vertical trim extends behind the brick, with no flashing over the brick. The small flashing below the wood siding is caulked to the siding. All of these improper details allow water to penetrate behind the brick.



Photo 2. Exterior bay brick.



Photo 3. Cap with no slope or flashing.

DOWN AT GROUND LEVEL

I dug out some soil to examine the joint atop the basement block-brick veneer and the weep hole (rope) (Photo 4). There is no visible flashing at the bottom of the brick veneer. The weep should be at the bottom of the brick. Note that builders commonly bury the lower veneer flashing in the mortar joint so it will not be visible. I think that's a mistake.



Photo 4. Weep high on the brick.

FLASHING DONE RIGHT

When flashing is properly installed, it should direct water over the top of the brick (Illustration). While there may not be flashing over the full length of the veneer, as shown here, there must be flashing at the base of the veneer, with a weep at the bottom of the brick to drain water.

In this case, we don't know whether a moisture-resistant barrier was placed on the wall and layered properly with flashing. We do know that skimpy overhangs and exposure to the rain from most rainstorms, combined with poor construction details, cause the leak in this basement.

Tom Feiza has been a professional home inspector since 1992 and has a degree in engineering. Through HowToOperateYourHome.com, he provides high-quality marketing materials that help professional home inspectors educate their customers. Copyright © 2020 by Tom Feiza, Mr. Fix-It, Inc. Reproduced with permission.

By Tom Feiza, Mr. Fix-It, Inc.
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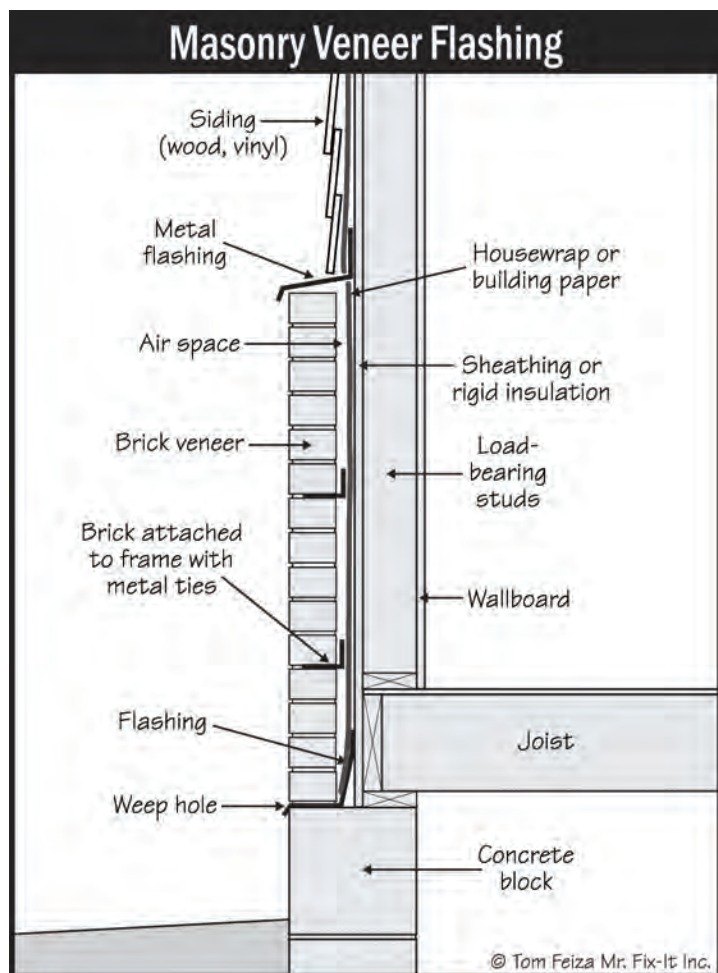


Illustration. Masonry veneer flashing.

YOUR TAKEAWAY AS A HOME INSPECTOR

Always note missing horizontal flashing, improperly caulked flashing, and stains or leaks on basement walls. Your note might say “potential for leaks—suggest further evaluation” or “signs of extensive leaks—requires further evaluation.” A visual inspection does not include digging into the soil or exposing moisture-resistant barriers.

Keep in mind that all siding leaks, so flashing must be used to protect the wall assembly. Remember that signs of leaks in siding and bricks can appear in the basement.

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Tom can also provide his knowledge for your educational event; contact him at Tom@HTOYH.com.



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THANK YOU!

Lintel Lift:

An Emerging Solution to a Common Problem


By Dan Close

**Lintel
Lift**



Dan Close is passionate about his work, and enjoys meeting and developing friendships with the dealers of Lintel Lift System products. Many manufacturers claim to have a "family" of dealers, but Dan believes that, at Lintel Lift, they take it to a new level by staying connected and intertwined with dealers and offering common-sense solutions to everyday problems for customers. A self-proclaimed "doer" more than a watcher, Dan enjoys being with his family and doing most anything outdoors, especially fishing, hunting and playing hockey. Contact Dan at email Dan@Lintellift.com with any questions.

The opinions expressed in this article are those of the author only and do not necessarily reflect the opinions or views of ASHI. The information contained in the article is general and readers should always independently verify for accuracy, completeness and reliability.



Home inspectors' daily routines and inspections are event-filled and can often be puzzling as we address many diverse problems. For example, we must accurately and professionally diagnose many complex issues with precision and accuracy for the single most important purchase many families will make in their lifetime: their home.

Home inspectors' professionalism and integrity are called upon multiple times daily to deliver peace of mind for this purchase, but many times also to raise awareness of potential warning signs, and areas of the home that each family desperately wants and needs. This can be stressful and, in many cases, a daunting task to complete.

While we as home inspectors typically don't offer solutions to the many problems or concerns we identify during an inspection, it is important that we are aware that solutions and complete repairs are possible and available for every problem we identify. One area that home inspectors must face surrounds the garage area, specifically the lintel failure. This problem is all too common and is estimated to plague millions of homes in the United States.

You might assume that there are many possible repairs or solutions for fixing a failed lintel, which is such a common issue, but that is not the case. In the past, there were few complete solutions for the homeowner, buyer or seller to repair this problem, and most of the solutions involved multiple days of construction and were very expensive. In addition to the cost and timing of the repair, not much knowledge or research was put into the repair. Homeowners could not always be confident that their problem would be completely repaired by a trained technician. This issue halted transactions, all because of lintel failure.

Lintel failure is all too common and is estimated to plague millions of homes in the United States.

WHAT IS A LINTEL?

According to Wikipedia, a lintel is a structural horizontal block that spans the space or opening between two vertical supports. It is often found over portals, doors, windows and fireplaces (Photo 1). So, as it pertains to a building, a lintel provides vertical support for anything on the exterior of the building that is above the span or opening.

Bricks, on average, weigh approximately 50 pounds per square foot. The bricks on a structure support each other vertically so that the lower bricks support the upper bricks all the way up the structure. Where an opening or span is located, there are no lower bricks to support the upper bricks, so another support element is needed. This is where a lintel comes in.

A lintel, usually an angle iron, is installed across the span so that the bricks installed above the span have support needed to stay in place. This is the only support that bricks have above an opening, so it's very important to have the correct size and strength of lintel installed. This accuracy, or lack thereof, is the source of problems that you see while inspecting brick homes. Structural lintel—even when its installation has followed specifications, such as IRC 606.10 and 608.8—sometimes seems to fit into a “one-size-fits-all” mentality. This means that, in some cases, the lintel that is holding up two rows of brick on one house is the same size lintel that is supporting a gable-end brick structure.



Photo 1. Example of lintel.

THE LINTEL LIFT SYSTEM

Jeff Kennedy, the inventor of the Lintel System, an engineered and patented product, owned and operated a structure moving and foundation repair company in Alabama. His company received weekly calls from customers that had “cracks above their garage door” and feared they had foundation issues. Jeff discovered these customers didn’t have any foundation failures at all, but rather a failing lintel.

He started to investigate a repair for this increasing problem that he could offer to his growing number of customers, but he found nothing. The only option at the time was to remove all of the bricks above the garage door opening, replace the undersized lintel with another lintel that was more than likely undersized again and replace the bricks. There are many issues with this repair, beginning with replacing a failed system with another system that is going to fail again.

In addition to this, the bricks that would be used to rebuild likely wouldn’t match the weathered and sunbaked bricks that remain in other areas of the house; even if they are still available from a local warehouse. As previously mentioned, Jeff took these complaints into account and sought out a solution, thus establishing Lintel Lift in 2014.

The Lintel Lift System has evolved from its beginnings into a powder-coated structural steel kit that quickly, efficiently and permanently repairs a failed lintel while enhancing the appearance of any house with a beautiful ultraviolet-protected and paintable surrounding trim.

The secret of this system starts with a hardened steel lintel that is engineered and sufficient to sustain and properly support any brick load above a span, typically a two-car garage. While a typical lintel is flat or level at installation, Lintel Lift’s improved design is cambered or bent to accept the load and weight of the bricks.

This is a very old and proven engineering principle and is evident to everyone while driving on any interstate highway when you see a flatbed trucking trailer. When the trailer is empty you will notice a curve, or camber, in the trailer when it’s not loaded so the middle of the trailer is higher than the front and back. This allows the trailer to accept and support the weight of the load without buckling or breaking after years of service (Photo 2).

This same principle applies to our cambered lintel; it’s prepared to accept the load of the bricks and not break or buckle over time like the original lintel. This cambered beam is also what allows the Lintel Lift System to stabilize and return the bricks to their original location. This removes all of the stress and cracks that the downward movement of the bricks caused over years.

Home inspectors have noted different kinds or types of cracks located above and around a garage door span. All cracks in a brick siding tell a story as to how and why they started and all point to the original failure. Almost always, when visible cracks are noticed above or around a garage door opening, they can be directly attributed to a failed lintel.

TYPES OF CRACKS

There are two main types and categories of cracks that you will notice and report when inspecting a structure: shear and stairstep.

A shear crack is most times vertical in nature and travels a direct path through bricks, causing them to break and separate (Photo 3). Structural engineers attribute this to an event or occurrence, meaning that the bricks were intact and fine one day, separated and cracked the next. The underlying problem that created the pressure on the structure is often a failed lintel not supporting the brick load, but the event that is most likely causing these types of cracks is weather. A close-by lightning strike and resulting thunderclap can shake a house resulting in the brick structure, with all of the pressure applied from not having the proper support of a failed lintel, giving way and revealing a shear crack. In most instances, this type of crack goes completely through the bricks and is wider at one end, usually the bottom.



Photo 2. Example of camber on truck weight.



Photo 3. Shear crack.



Photo 4. Stairstep crack.

These clues show how the structure has moved and are typically located close to the center of the horizontal opening.

The second type of crack usually noted is a stairstep crack (Photo 4). These cracks follow the mortar lines and usually don't continue through the bricks themselves. This type of crack indicates more of a slower-moving lintel failure and will also be wider at one end than at the other. Both types of cracks point to the same lintel failure and the downward movement that it causes. In many instances, additional relief cracks will be evident at the edges of the garage door span located a little higher up from the lintel, about 2 or 3 feet above the lintel. These cracks are a reactionary crack resulting in pressure relief from the original movement and failure of the lintel.

There are additional concerns with this cracking that really have nothing to do with the lintel failure itself. Cracks and gaps in any exterior of a structure are a passageway for water and pests to enter the building and establish themselves. Water having constant access to the inside of a structure could lead to mold and rot over time.

A PASSION FOR SOLVING PROBLEMS

The Lintel Lift System is manufactured in Birmingham, Alabama, where I live. Our business model is to sell our patented products to foundation repair companies in North America, and for them to sell and install the products in homes. Our current business model has been in place since 2018 when we partnered with Jeff, the inventor, to produce and offer this unique solution to everyone who needs it.

Our passion is to help people especially in a time of need. Our system is a perfect solution for this common problem, specifically when a real estate deal is in the balance. Most times, when cracks and foundation problems are suspected, our solution fits into the equation and solves the problems quickly and efficiently allowing the transaction to continue to completion.

A sister product to our Lintel Lift system is the Load Bearing Beam (LBB). While the Lintel Lift system is applicable for the exterior of the structure, LBB is designed to be installed in the interior when removing a load-bearing wall to provide an open concept. Current options for doing this are to add a wooden beam or engineered lumber where the wall was to support the structure above. Although this is a common practice, it leaves the desire of an open concept a little unfilled by having a 16-inch beam in the line of sight between the rooms. Our system LBB provides the same support needed for a span while only using 5-inch reveal. Our same patents and manufacturing processes are utilized to camber and engineer this interior beam to maximize the desired open concept. While the current lumber beam requires more than a day to install, our LBB system can be installed in two to three hours with a crew of two people, making it more economical for the installer and the homeowner. We are very excited about both our systems and the need they fill in the marketplace.

I am available to speak to the members of your chapters, in person or remotely, during your meetings or educational conferences. We are pursuing the ability to offer continuing education credits for our lintel training and, would love to have the opportunity to speak to home inspectors to help them be aware of issues related to lintels.

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THE WORD:

FIRE WORDS

By Bruce Barker



Bruce Barker is the founder and president of Dream Home Consultants LLC and the author of Everybody's Building Code, written to help home inspectors understand the International Residential Code. Bruce has been building and inspecting homes since 1987. He currently serves as ASHI President-Elect. He is a certified Residential Combination Inspector and a licensed contractor in Arizona, Florida and North Carolina. To read more of Bruce's articles or if you need a presenter at your next chapter event, go to www.dreamhomeconsultants.com.



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Once again, The Word invites you to travel into the dark realm of subjects that may be of interest to home inspectors. The Word hopes you will find this trip informative and maybe a little entertaining.

Our subject this month is fire words. The Word finds this subject interesting because there are lots of words in building codes that deal with slowing the spread of fire and smoke in a building. Some of these words sound similar, so there's often confusion about what they mean and about how to inspect the components described by these fire words. Let's try to reduce this confusion.

“FIREBLOCKING AND FIRESTOPS SHOULD BE INSTALLED AT EACH STORY, AND BETWEEN THE TOP STORY AND THE ATTIC.”

FIREBLOCKING (FIREBLOCK)

Fireblocking is intended to slow the spread of fire in concealed spaces. Fireblocking should be installed in wall cavities to slow the spread of fire between stories, and between the house and the attic. Fireblocking should also be installed in concealed horizontal cavities that are longer than 10 feet, and at the top and bottom of a flight of stairs (Figure 1).

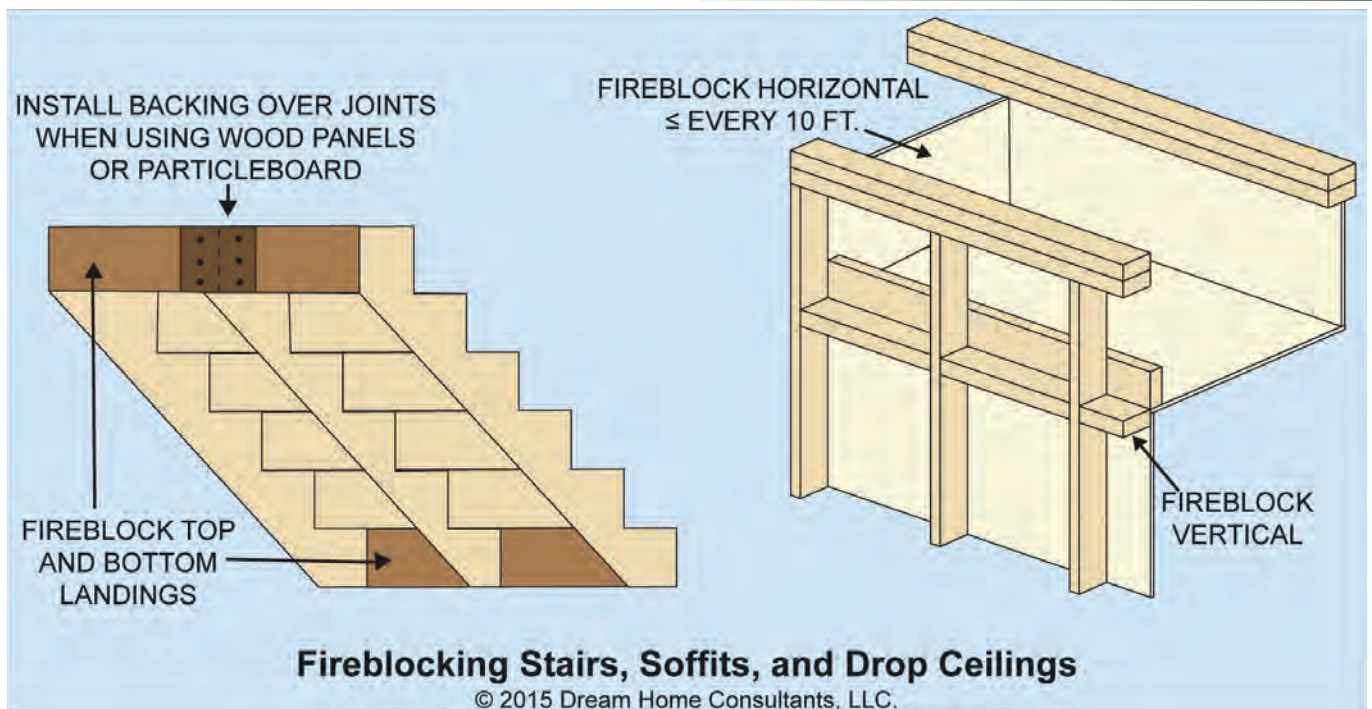


Figure 1

FIRESTOP

A firestop is a material, such as a fire-rated spray foam or caulk, that is used to fill the space around a penetration of a fire resistance-rated assembly (firewall). A fireblock and a firestop provide the same function (slow the spread of fire), which is why they are often used interchangeably. Technically, however, they are different.

FIRE RESISTANCE-RATED ASSEMBLY (MORE COMMONLY CALLED A FIREWALL)

A fire resistance-rated assembly is a wall that slows the spread of fire between attached dwellings, such as townhouses and two-family dwellings. Fire separation between attached dwellings is provided by a fire resistance-rated assembly.

FIRE SEPARATION

Fire separation between an attached garage and the house, and between the attached garage and its attic, is usually provided by gypsum board (drywall).

DRAFTSTOPPING

Draftstopping is intended to contain smoke from a fire within an area of the building. Common examples of where draftstopping should be installed are above a suspended ceiling, and in floor trusses where habitable space exists both above and below the trusses.

FIREBLOCKING

To a fire, an open cavity in a building is like a chimney. The cavity is an unobstructed path for fire to spread quickly. This situation is a hazard, not only to the building and its occupants, but also to firefighters trying to locate and extinguish the fire.

Fireblocking and firestops also have an energy efficiency benefit by reducing air leaks between stories and between conditioned and unconditioned spaces. Lack of fireblocking and firestops constitutes two defects: the fire spread defect and the lack of insulation defect.

Fireblocking and firestops should be installed at each story, and between the top story and the attic. An intact top plate usually is the fireblocking in wood-framed walls. All openings in the top and the bottom plates should be filled with a fire-rated caulk or foam. This material is usually dyed red to distinguish it from other sealants. Until recently, openings for electrical cables and small pipes often weren't filled, so it's uncommon to find these openings filled in older houses. The Word doesn't make an issue of this in older houses, but you should decide how to report visible lack of firestops around small openings in the top and the bottom plates.

In older houses, and even in some newer houses, fireblocking is often absent at chases between stories. These chases are usually for HVAC ducts, chimneys and vents. Absent fireblocking is almost always concealed between stories, but the absent fireblocking may be visible in basements and attics. If you can see up or down into a chase, there may be a reportable defect for lack of fireblocking, for lack of air sealing and lack of insulation, or for both (Photos 1 and 2).



Photo 1. If you can see all the way down from above, it's usually wrong.



Photo 2. If you can see all the way up from below, it's usually wrong.

Fireblocking should be installed in long horizontal open spaces and where wall cavities intersect long horizontal open spaces. Drop soffits (for example, in kitchens with 30-inch-tall wall cabinets) are a common example of where fireblocking should be installed (Figure 1). Double walls and long non-load-bearing headers are other examples of where fireblocking should be installed. Of course, these areas are often concealed in finished houses, but you may be able to see them in unfinished areas (Photo 3). You usually can see them during a predrywall inspection (another reason why predrywall inspections are essential) (Photo 4).

Common fireblocking materials include nominal 2-inch thick dimensional lumber, two pieces of nominal 1-inch thick dimensional lumber, nominal $\frac{3}{4}$ -inch thick plywood or oriented strand board (OSB), and at least $\frac{1}{2}$ -inch thick drywall. Unfaced mineral wool or fiberglass batt insulation can work as a fireblocking material, but not as an air sealing material. If batt insulation is used for fireblocking, there may still be a reportable insulation defect because air will flow easily through the insulation.



Photo 3. Fireblock double walls every 10 feet both, as shown in the red box, and also along the foundation.

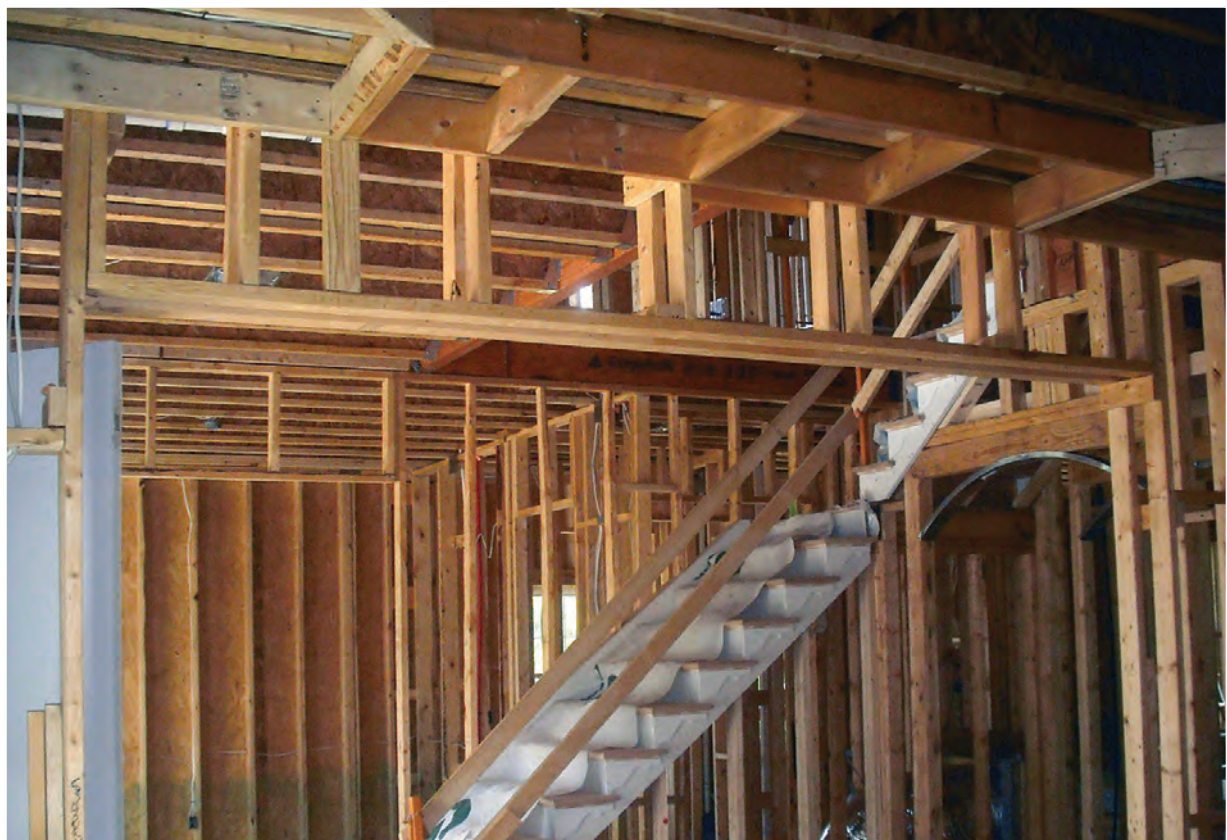


Photo 4. This double-stud header is longer than 10 feet and should be fireblocked near the center.



Photo 5. The wood paneling and wood ceiling are both probably wrong.

FIRE SEPARATION: ATTACHED GARAGE

Highly flammable materials are often stored in garages and ignition sources are numerous. There is also the risk of carbon monoxide being generated in the garage and leaking into the house. It makes sense, therefore, that attached garages should be separated from occupied spaces.

The common method of separating an attached garage from occupied space is by using ½-inch thick drywall. A common potential violation of this separation requirement is when people try to dress up the garage by installing wood paneling on the walls and sometimes on the ceiling (Photo 5). If there's drywall behind the paneling, then it is okay. The problem is that sometimes you can't tell what's behind the paneling. In this case, report the possible fire separation issue, explain the implication and recommend evaluation to determine what, if anything, needs to be done.

An attached garage should be separated from the attic above the garage using ½-inch thick drywall. If there's habitable space above the garage, then the drywall should be at least 5/8-inch thick Type X drywall.

Doors between an attached garage and the house should be solid wood or steel that are at least 1⅜ inches thick, and should be rated for at least 20 minutes of fire separation. These doors should not open into a bedroom. The doors should not have penetrations such as a window or a pet door. Windows are not uncommon in these doors in older homes. This is a reportable defect, but The Word doesn't make a big issue about this (Photo 6). Pet doors, in The Word's opinion, are a bigger issue because they are more susceptible to penetration by fire and carbon monoxide (Photo 7).



Photo 6. Glass in a door to the garage is a fire separation defect, but The Word doesn't lose any sleep about this one in his house.



Photo 7. No pet doors allowed between the house and the garage.



Photo 8. Pull-down stairs are almost always wrong in a garage.

Penetrations of the fire separation walls and ceilings are common reportable defects. One of the most common penetrations is the pull-down stairs to an attic above the garage (Photo 8). A few pull-down stairs are rated for fire separation, but the vast majority are not. Inspectors should report these pull-down stairs and recommend action to make the fire separation ceiling intact. By the way, if it's a truss ceiling, be sure to check the truss bottom chords to make sure that they were not cut when the pull-down stairs were installed (Photo 9).

Penetration of the fire separation walls and ceilings by flexible HVAC ducts is another common problem in parts of the country where furnaces and air handlers are

installed in an attached garage. This is not allowed. Ducts in the garage should be approved sheet metal until the duct penetrates the wall or ceiling, then it may transition to flexible duct.

The space around penetrations of the fire separation walls and ceilings should be filled with a fire-resistant sealant such as foam or caulk. A metal escutcheon is frequently used around combustion vents (Photo 10).

Houses with a drive-under garage present a quandary for inspectors. This situation is especially vexing when inspecting houses that were built before fire separation requirements existed or were enforced.



Photo 9. Couldn't they have installed it between the chords and avoided an expensive repair?



Photo 10. There should be a metal escutcheon where this water heater vent penetrates the garage ceiling.

This situation results in the inevitable question: “When was that required?” There is no practical way for an inspector to answer this question in a given jurisdiction because there is no practical way for an inspector to determine what code was in place at the time the house was built, and how that code was being interpreted and enforced. Besides, the question misses the more important point:

THERE IS NO GRANDFATHERING OF SAFETY DEFECTS.

The Word reports this lack of fire separation and recommends action to install approved fire separation material. To be fair, The Word also acknowledges that fire separation may not have been required when the house was built.

FIREWALL: TOWNHOUSES

A townhouse is a structurally independent, single-family, attached dwelling with three or more dwelling units contained in one building. A townhouse must be continuous from the foundation to the roof, so a building with dwelling units stacked on top of each other is not a townhouse. A townhouse must have at least two walls facing outdoors and must have a door that opens directly outdoors.

**REPORT THIS LACK
OF FIRE SEPARATION
AND RECOMMEND
ACTION TO INSTALL
APPROVED FIRE
SEPARATION
MATERIAL.**

Firewalls between dwellings should be continuous and intact from the foundation to the roof sheathing. A parapet wall that extends at least 30 inches above the roof is required unless an exception applies. A common exception involves installing a Class C fire-rated roof covering (fiberglass shingles usually comply) and installing fire-retardant plywood, or $\frac{5}{8}$ -inch Type X drywall, for 4 feet on each side of the firewall.

Firewalls should be either one two-hour wall or two one-hour walls. The walls should be intact except for electrical receptacles and should not contain plumbing pipes or HVAC ducts (Figure 2).

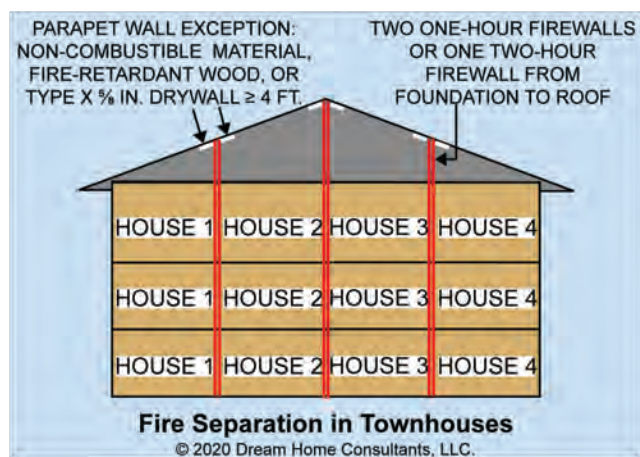


Figure 2

FIREWALL: TWO-FAMILY DWELLINGS

Each dwelling unit in a two-family dwelling should be separated from the other by at least one one-hour firewall. If the dwelling units are built on top of each other, then the walls supporting the top unit should also be one-hour firewalls.

The firewalls should be continuous and intact from the foundation to the ceiling if the dwellings are built side-by-side. There is an exception that allows a draftstop in the attic under certain conditions (Figure 3).

DRAFTSTOPPING

Whether or not draftstopping is installed is often not visible during a home inspection, so we often don't have to worry about it. The most common visible place where draftstopping may need to be installed is in an unfinished basement that could become usable space.

Draftstopping is required when there is usable space both above and below an open web floor truss system or a suspended ceiling, and when the open area is more than 1,000 square feet. The most common draftstop materials are $\frac{1}{2}$ -inch drywall and $\frac{3}{8}$ -inch wood structural panels.

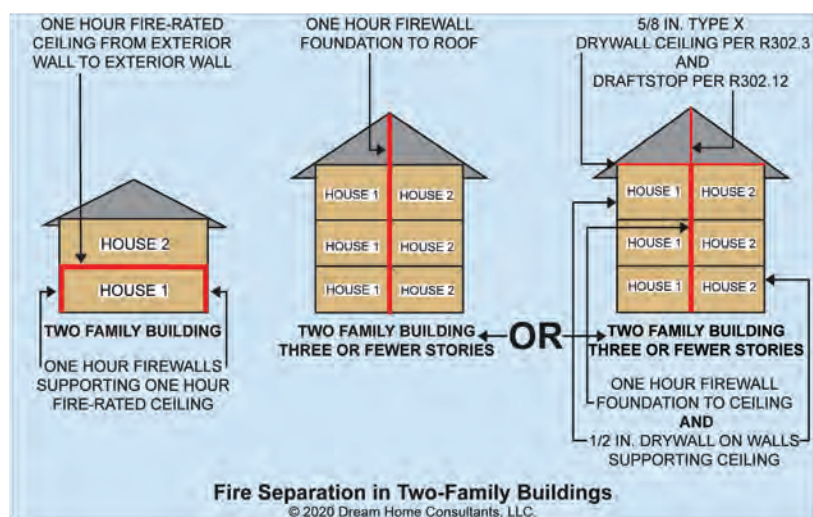


Figure 3

FLOOR SYSTEM FIRE PROTECTION

A relatively new and somewhat obscure IRC requirement is to install $\frac{1}{2}$ -inch drywall or other approved materials on the underside of I-joists, open web floor trusses and dimensional lumber that is smaller than 2 x 10. The most common places where this may be required is in basements and in crawlspaces that contain furnaces, heat pump air handlers and water heaters. This IRC requirement is not enforced in all jurisdictions, so you should check with your local building official before reporting this as a defect.

THE BOTTOM LINE

Fire safety-related building components are important, not only for occupants, but also for firefighters. Reducing the opportunity for ignition, and slowing the spread of fire and smoke gives occupants time to escape and makes fighting the fire less risky for firefighters.

Some fire safety-related building components also have a significant energy efficiency impact. Air exchange between conditioned and unconditioned space can have a significant negative impact on energy efficiency. This negative impact can be greater than having no insulation at all.

Between fire safety and energy efficiency, home inspectors perform a significant service by looking for and reporting defects in fire safety-related building components. Your clients, first responders and the planet will thank you.

MEMO TO VULCAN, GOD OF FIRE: *The Word does not reside on Mt. Olympus (just at its base) and welcomes other viewpoints. Send your lightning bolts or emails to Bruce@DreamHomeConsultants.com.*

The Word thanks firefighter Matt Jacoby for reviewing this article.



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A benefit of belonging to a professional membership organization is the opportunity to have a positive impact on the organization by serving in a leadership position.

- Are you interested in serving in a leadership position for ASHI?
- Do you know someone with the skills, capacity and passion to effect continued, positive momentum for ASHI?

ASHI is now accepting applications for open leadership positions to help further its mission to advance the home inspection profession through education, standards and advocacy. ASHI seeks diverse nominees who are experienced in the home inspection profession and are committed to improving our society. Elections will take place in early Fall 2020.

OPEN 2021 ASHI LEADERSHIP POSITIONS INCLUDE THE FOLLOWING:

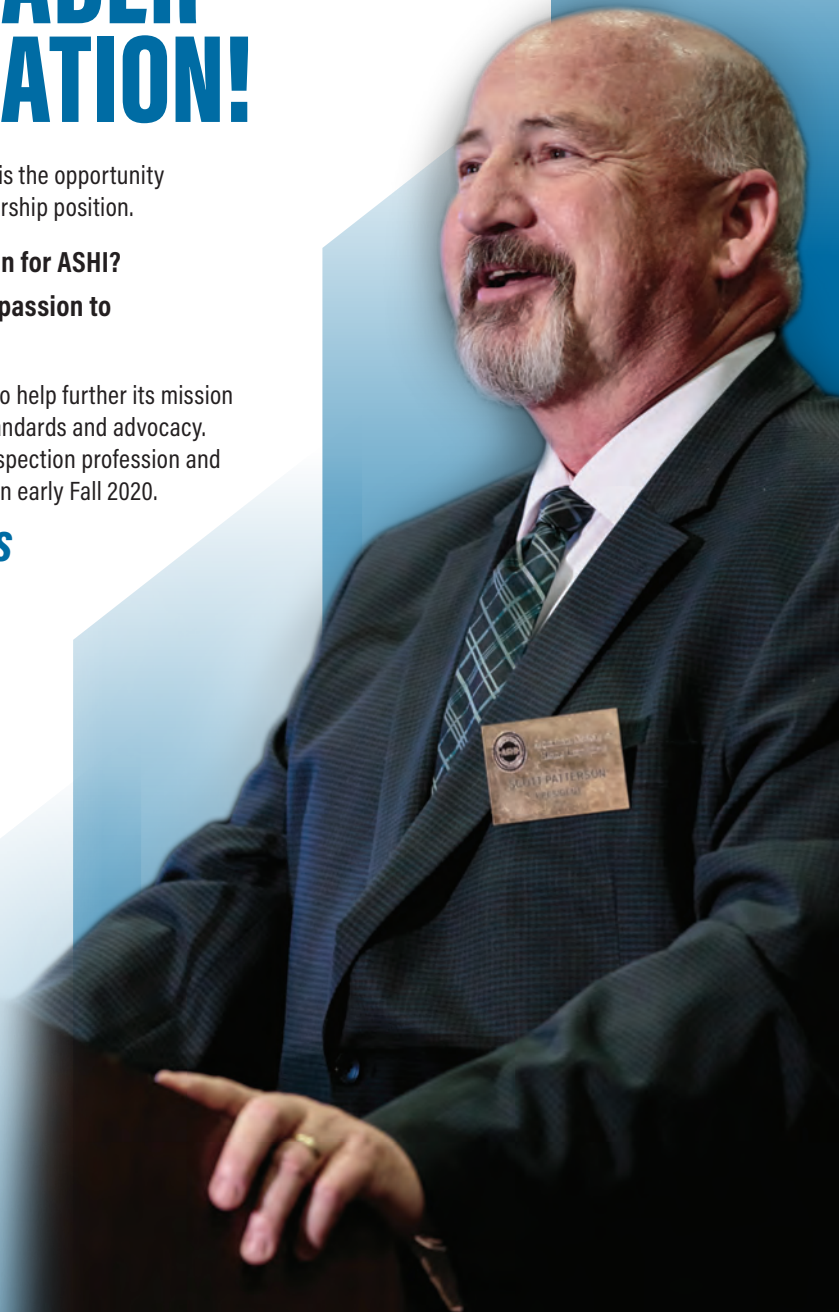
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- **TREASURER (1)**
- **SECRETARY (1)**
- **BOARD OF DIRECTORS (3)**
- **ASHI CERTIFICATION COMMITTEE (2)**
- **ASHI NOMINATION COMMITTEE (2)**

To view the required qualifications and to complete an application, please visit:

www.homeinspector.org/Downloads-and-forms/Director-Matrix

If you know of qualified individuals with leadership potential, please forward this information to them. Self-nominations are welcomed.

For questions, please contact the Nomination Committee Chair, Scott Patterson (scott@traceinspections.com).



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NORTH CENTRAL

ASHI Central PA

www.ashicentralpa.com
Second Monday, 6 pm, except Jan.
& July, Hoss's Steakhouse
61 Gettysburg Pike, Mechanicsburg, PA
Kevin Kenny, 717-226-3066
info@midpennhomeinspections.com

Keystone (PA)

www.keystoneashi.org
First Monday, 5:30 pm
Double Tree, 10 N. 5th Street
Reading, PA 19601
Robert H. Conner, 610-375-9675
rhconnerbcs@yahoo.com

Ohio

www.ohioashi.com
Ken Harrington, 614-507-1061
ohioashi@yahoo.com

North Central Ohio

www.ncohioashi.com
Paul Wancata, 216-571-1074
inspectionsunlimited@cox.net

OHIO SOUTH ASHI

Meeting: Third Tues. every month,
6:30 pm @ Kriemer's Bier Haus, OH-128
Cleves, OH 45002
P.O. Box 532197
Cincinnati, OH 45252
Chris Green, 513-939-4036
Email president@ohsoashi.com

Pocono-Lehigh (PA)

www.pocono-lehighashi.org
Third Tuesday, Tannersville Inn
Tannersville
Ronald Crescente, 570-646-7546
amerispec@pa.metrocast.net

PRO-ASHI (PA)

www.proashi.com
Second Wednesday of
Jan., March, May, Sept. & Nov.
Milan Stanojevic
President of ProAshi
Pittsburgh Regional Organization
Cell 412-721-9515
Sales@prohomeinspections.com

Tri-State (DE, NJ, PA)

www.tristateashi.org
Second Tuesday except April,
Aug. & Dec., Dave & Buster's
Plymouth Meeting, PA
Gary Kershaw, 215-295-2030
pluckem@verizon.net

MIDWEST

Great Lakes (IL, IN, IA, KY, MI, MN, OH, WI)

For monthly meetings:
www.greatinspectors.com/schedule-of-events/
Janni Juhansz, 734-284-4501
greatlakes.president@gmail.com

Greater Omaha (NE)

www.ashiomaha.com
Jon Vacha, 402-660-6935
jon@hsinspections.com

Heartland (IA, MN, ND, SD, WI)

www.ashiheartland.org
Second Monday, 6:30 pm, except
Nov. & April. Frankie's Pizza
3556 Winnetka Ave. N., New Hope, MN
Matt Butcher, 612-361-3116
matt@minneapolishomeinspections.com

Indiana ASHI

www.inashi.com
Quarterly
Bill Halstead, 765-465-6185
hhinspect@outlook.com

Iowa ASHI

www.iowaashichapter.org
Fourth Tuesday, 6:00 - 8:00 pm
Iowa City Area Assoc. of Realtors
Education Center
847 Quarry Road, Coralville, IA
Craig Chmelicek, 319-389-7379
elitehomeandradon@gmail.com

Northern Illinois

www.nicashi.com
Second Wednesday (except Dec.)
5:30 pm - 9:00 pm
Allegra Banquets, 237 W. St. Charles Rd.
Villa Park, IL 60181
Joe Konopacki, 630-283-2248
joe@insightpsinc.com

SOUTH MIDWEST

Arkansas

Kyle Rodgers, 479-599-9314
kyle@aplus-inspection.com

Great Plains (KS, MO)

www.ashikc.org
Second Wednesday of every month
The Great Wolf Lodge, Kansas City
Randy Sipe, 913-856-4515
randy@familyhomeinspections.com

Midwest PRO ASHI (KS)

David Mason, 316-393-2152
david@allprohomeinspect.com

St. Louis (MO)

www.stlashi.org
Second Tuesday, 5 pm
Creve Coeur Government Center
Multi-Purpose Meeting Room
300 N. New Ballas
Creve Coeur, MO 63141
Chapter President
Harry Morrell, 314-223-7310
harry@allied-inspectors.com

Lone Star (TX)

www.ashitexas.org
Bud Rozell, 214-215-4961
goodhomeinspection@att.net

MOUNTAIN

Arizona

www.azashi.org
Bryck Guibor, 480-442-2660
arizonaashi@gmail.com
Quarterly education on
azashi.org

New Mexico

www.ashinm.org
Bi-monthly meetings are held on the
second Saturday of the month at
Best Western Plus (Jan., March, May; no
meeting in July, Sept.) located at 4630
Pan American Fwy. NE, Albuquerque
Meeting starts at 8:30 am.
Miles Dyson, 575-202-2457
mdyson@ICEnergyRate.com

Northern Rockies (ID, MT)

Steve Jenicek, 406-949-6461
Steve@taskmasterinspections.com
Secretary: Kelly Campeau
877-749-2225
Kelly@inspectormt.com

Rocky Mountain

Fourth Tuesday, 6:30 pm
Mike Dyer, 720-460-1939
mike@blackstoneinspections.com

Southern Colorado

www.ashi-southerncolorado.org
Second Thursday each month, 6:30 pm
Valley Hi Golf Club, 610 S. Chelton Rd.
Colorado Springs, CO 80910
Aaron Hunt, 719-334-5455
aaron@huntpropertyinspections.com

PACIFIC

Alaska

Meeting dates: Jan. 1,
March 1, Aug. 1, Nov. 1
Location varies each meeting
David Mortensen, 907-243-4476
dave@discoveryinspect.com

ASHI Hawaii

www.ashihawaii.com
Oscar Libed, 808-330-2302
oscar@inspecthawaii.com

California

Randy Pierson, 310-265-0833
randy@southbayinspector.com

Central Valley CREIA-ASHI

Peter Boyd, 530-673-5800
Boyd.p@comcast.net

Golden Gate (CA)

www.ggashi.com
Brian Cogley, v 510-295-8021
f 510-355-1073
CogleyInspections.com

Inland Northwest (ID, WA)

Vince Vargas, 208-772-3145
vince@vargasinspections.com

Orange County CREIA-ASHI (CA)

www.creia.org/orange-county-chapter
Third Monday, 5:30 pm
Hometown Buffet
2321 S. Bristol, Santa Ana
Bill Bryan, 949-565-5904
bill@rsmnspections.com

Oregon

www.oahi.org
Fourth Tuesday, 6:30 pm
4534 SE McLoughlin Blvd.
Portland
Jon Nichols, 503-324-2000
housedetective@hotmail.com

San Diego CREIA-ASHI

First Tuesday each month
Elijah's Restaurant
7061 Clairemont Mesa Boulevard
San Diego, CA 92111
Ray (Cliff) Sims Jr., 619-334-1138
cliffsims@cox.net

San Joaquin Valley (CA)

Third Thursday, 6 pm
1736 Union Avenue, Bakersfield, CA
Raymond Beasley, 661-805-5947
rbinspector@aol.com
Mail: 3305 Colony Oak St.
Bakersfield, CA 93311

Silicon Valley ASHI-CREIA (CA)

www.siliconvalleyinspector.com
Tammy Nicholas, 408-771-4939
tnicholas490@gmail.com

Southwestern Idaho

Second Monday
David Reish, 208-941-5760
dave@antheminspections.com

Los Angeles-Ventura County ASHI-CREIA

Third Wednesday, 5 pm
Holiday Inn, Woodland Hills
Bob Guyer, 805-501-0733
guyerinspections@roadrunner.com

South Bay (CA)

Webinar meetings
Randy Pierson, 310-265-0833
randy@southbayinspector.com

Western Washington

www.ashiww.com
Chapter Meetings held at chapter seminars in March and Sept.
Dylan Chalk
orcainspect@gmail.com

NEW ENGLAND

Coastal Connecticut

www.coastaltctashi.org
Third Thursday, 6 pm, Westport VFW Lodge, 465 Riverside Avenue, Westport
Marc A. Champagne, 203-767-3348
marc@champagneinspections.com

New England

(ME, MA, NH, RI, VT)
Third Thursday (usually), 5 pm
Hilton Garden Inn, Waltham, MA
Alex Steinberg, 617-924-1028
alex@jbsinspections.com

Northern New England (NNEC) (MA, ME, NH, VT)

www.ashi-nnec.org
Third Wednesday of
Jan., March, June and Sept.
Puritan Backroom, Manchester, NH
Greg Davis, 603-200-0070
greg@prospections.com
nnec.ashi.2016@gmail.com

NEW YORK/JERSEY/ DELAWARE

Central New York

www.cnyashi.com
Third Wednesday each month, 6 pm
Tony's Family Restaurant, Syracuse
Richard Alton, 315-415-4847
dick@altoninspect.com

First State (DE)

www.firststateashi.org
Third Wednesday, 7 pm
The Buzz Ware Center
2121 The Highway, Arden
Mark Desmond, 302-494-1294
mark@delvalleyhome.com

Garden State (NJ)

www.gardenstateashi.com
Second Thursday
The Westwood, Garwood
Kevin Vargo, 732-271-1887
gsashipresident@gmail.com

Greater Rochester (NY)

Second Tuesday, 6 pm
Sept - May Meeting location:
MacGregor's Grill & Tap Room, 1129
Empire Blvd., Rochester, NY 14609
Jim Wurttemberg, 585-377-3737
jimw@inspectrochesterhomes.com

Hudson Valley (NY)

Second Tuesday, 6 pm
Daddy O's Restaurant
3 Turner Street
Hopewell Junction, NY 12533
Michael Skok, 845-592-1442
ashistatewide@yahoo.com

Long Island (NY)

www.liashi.com
Third Monday, 6 pm, Domenico's
Restaurant, Levittown
John Weiburg
516-603-5770
john@greenlinkhi.com

New York Metro

www.nyashi.com
Last Thursday, 5 pm
Travelers Rest
25 Saw Mill River Road
Ossining, NY 10562
Chris Long, 914-260-8571
pres@nyashi.com

Southern New Jersey (NJ)

www.southernnjashi.com
Third Wednesday, 6:30 pm
Ramada Inn, Bordentown
Rick Lobley, 609-208-9798
rick@doublecheckhi.com

MID-ATLANTIC

Central Virginia

www.cvashi.org
Second Tuesday, 6:30 pm
Independence Golf Course
600 Founders Bridge Blvd.
Midlothian, VA 23113
John Cranor, President
804-873-8537
cranorinspectionservices@gmail.com

Hampton Roads (VA)

Second Thursday, 7 pm, Cypress Point
Country Club, Virginia Beach
Eric Fountain, 757-536-3025
insideoutinspectorhr@gmail.com

MAC-ASHI (DC,MD,VA)

www.macashi.org
Second Wednesday, 6 pm
Rockville Senior Center
1150 Carnation Drive
Rockville, MD 20850
Welmoed Sisson, President
201-208-8289
welmoed@inspectionsbybob.com

NOVA-ASHI (MD, VA)

www.novaashi.com
Fourth Tuesday, Associate hour 6-7 pm,
Membership meeting 7-9 pm, Northern
Virginia Resources Center, Fairfax
Tony Toth, 703-926-6213
tony_toth@msn.com

SOUTH ATLANTIC

ASHI Georgia

www.ashigeorgia.com
Brent Drake, 770-778-81076
drakesinspection@gmail.com

East Tennessee

www.etashi.org
Third Saturday of Feb.,
May, Aug. and Nov.
Paul Perry, 866-522-7708
cio@frontiernet.net

Mid-Tennessee

Jim Edwards, President
615-663-9672
midtn.ashi.chapter@gmail.com
www.midtnashi.com

Mid-South (TN)

Steven Campbell, 901-734-0555
steve@memphisinspections.com

North Carolina

www.ncashi.com
Meeting TBA
Bruce Barker, 919-322-4491
bruce@dreamhomeconsultants.com

South Carolina

First Saturday of Feb., May,
Aug. & Nov., 8 am
Roger Herdt, 843-669-3757
herdtworks@msn.com

GULF

ASHI South (AL)

www.ashisouth.org
Quarterly, Homewood Library
Homewood
John Knudsen, 334-221-0876
jgknudsen111@gmail.com

Florida Wiregrass

www.ashiwiregrass.org
Second Wednesday, 6:30 pm
Sleep Inn Hotel, Wesley Chapel
Nancy Janosz, 813-546-6090
ProTeamInsp@aol.com

Gulfcoast (FL)

First Thursday, 7 pm, The Forest
Country Club, Fort Myers
Len Gluckstal, 239-432-0178
goldenrulehi@comcast.net

Louisiana

Quarterly Meetings
Michael Burroughs
318-324-0661
Mburroughs2@comcast.net

Suncoast (FL)

www.ashisuncoast.com
First Tuesday, 6:30 pm; Please see our
website for meeting locations.
Neal Fuller, 727-858-2975
nealf.ma@yahoo.com

Southwest Florida

www.swashi.com
Serving Manatee, Sarasota & Charlotte
Second Wednesday, 6 pm
Holiday Inn, Lakewood Ranch
6321 Lake Osprey Drive, Sarasota
Michael Conley, 941-778-2385
FLinspector@outlook.com

CANADA

CAHPI National

www.cahpi.ca
President : Peter Weeks, RHI, NCH,
ACI, 1-888-748-2244
President@cahpi.ca

Alberta Professional Home Inspectors (APHIS)

www.aphis.ca
Meetings held 3 times a year
Alan Fisher, 403-248-6893
admin@aphis.com

Ontario Association of Home Inspectors (OAHI)

www.OAHI.com
Administrator/Registrar
416-256-0960
oahi@oahi.com

Quebec AIBQ

www.aibq.qc.ca
Pascal Baudaux, 450-629-2038
info@almoinspecton.ca

CHAPTER EVENTS

NORTH CENTRAL OHIO CHAPTER FALL SEMINAR

When: Friday, Sept. 18, 2020
Topics: Radon recertification class (8hr)
Where: The Sheraton Suites
 1989 Front St.
 Cuyahoga Falls, OH 44221

When: Saturday, September 19, 2020
Where: The Sheraton Suites
 1989 Front St.
 Cuyahoga Falls, OH 44221

CEUs: 9 ASHI CEU's, 5 business, 4 technical
Topics: Real estate attorney

Joe Denneier will cover legal issues for the home inspector including inspection agreements.

Ann Petit, Ohio Real Estate Superintendent, will discuss Ohio's new licensing law.

Phil Wells & Nick Filipczak, Wells and septic
 Electrical Panels and Breakers,
 Speaker TBA

Contact: Mike Nolan, 440-346-4188
 mike@informuinspections.com or
 NCOhioASHI.com

TRI-STATE ASHI FALL SEMINAR

When: Friday, Oct 2, 2020, 8:00am – 5:00pm.

Where: Dave & Busters meeting room in the
 Plymouth Meeting Mall
 Plymouth Meeting PA

CEUs: 8 CEUs total
 NJ approval will be applied for.

Topics: 4hrs on Electrical with
 Rich Van Wert
 2hrs Pex piping, fittings and more with
 Lance Macnevin – 2hrs TBD.

Contact: Gary Kershaw,
 pluckem@verizon.net,
 visit – tristateashi.org

*TO HAVE YOUR CHAPTER
 SEMINAR LISTED HERE,
 EMAIL ALL INFORMATION
 ABOUT YOUR CHAPTER
 SEMINAR TO: micheleg@ashi.org*

IMPORTANT REPORTER DEADLINES:

- AUGUST 2020 ISSUE - 6/7/20
- SEPTEMBER 2020 ISSUE - 7/7/20
- OCTOBER 2020 ISSUE - 8/7/20
- NOVEMBER 2020 ISSUE - 9/7/20

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Marc Shanley

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Bob Sisson

Goran Subotin

Mike Thibault

Dan Wolfe

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John Capodice

Peter Crawford

Xing "James" Fang

Jason Gingery

Darrell Hay

Reginald Jones

Robert Kulakowski

Abe Kurek

Peter J. Ottowitz

Jerry Pfeuffer

Matthew Tracy

Mike Twitty

Doug Weisbrod

John Wessling

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Patrick (Casey) Arnold

Margaret Conable

John C. Hamel

Bart Hamilton

Randy Hooser

Michael S. Lovell

Greg Newman

Bryan J. Poe

John Reiss

Rudy O. Schlosser

CURRENT ASHI MEMBERSHIP

ASHI Certified Inspectors: 3,356

Inspectors: 195

Associates: 2,934

Retired Members: 113

Affiliates: 68

Total: 6,690 Members as of 5/11/2020

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1. Go to www.ASHI.org
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REPORTER

DO YOU HAVE AN IDEA FOR AN ARTICLE IN THE ASHI REPORTER?

The *Reporter* is always looking for new articles on topics such as technical reviews, marketing ideas and helpful business practices for home inspectors. Personal or business-related stories that share a new spin on the home inspection world are also welcome.

Send your article ideas or submissions to stories@ashi.org. Thank you!

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Postcards from the Field

NEW POSTCARDS EMAIL!

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For those who want really clean hair.



Scott Howell
Homeshield Inspections
Machesney Park, IL

Can you say "flip"?



A

Michael Funkhouser
Funkhouser Home Inspections
Columbus, NE

Hello, GrubHub?



James Brock
Boston Home Inspectors
South Boston, MA

B



Michael Funkhouser
Funkhouser Home Inspections
Columbus, NE

Spray foam; a great air and moisture barrier



Brian Derewicz
Realistic Home Inspection, Inc.
Port Washington, WI

C



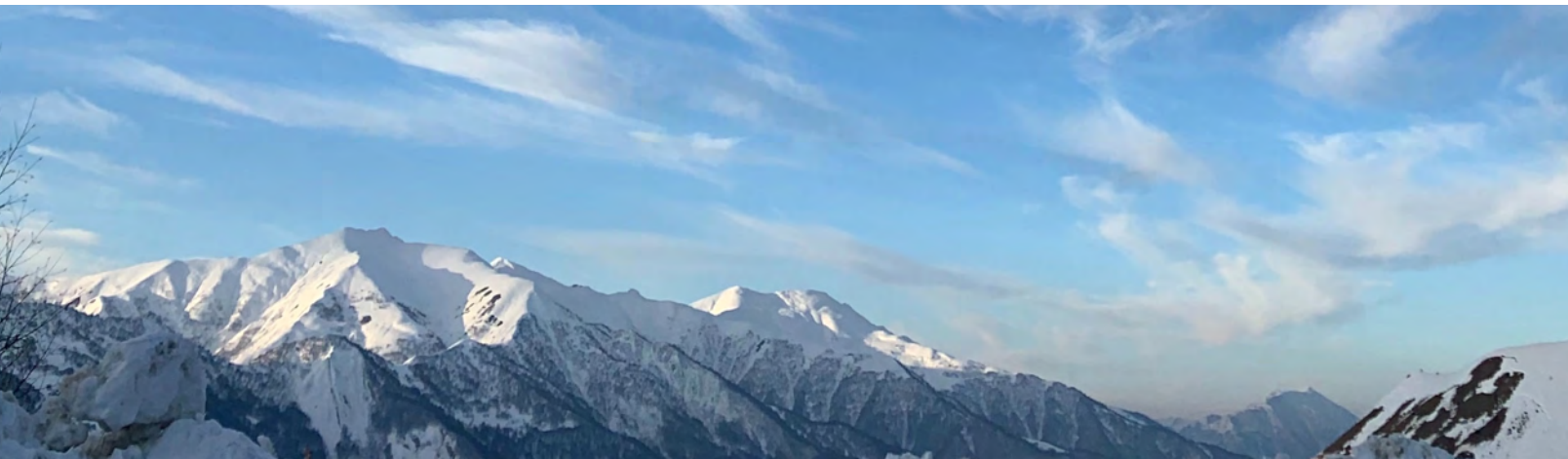
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Pull the conduit and the secret passage opens.



Brian Derewicz
Realistic Home Inspection,
Inc. Port Washington, WI

*Fumes, fire and freezing,
with living space above*



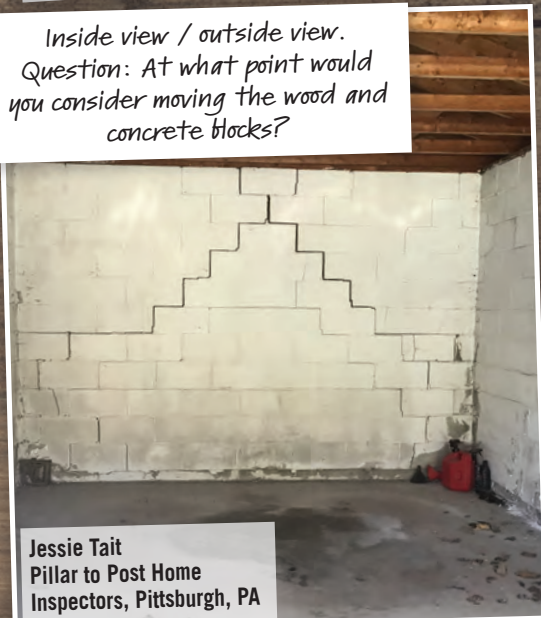
Matthew Steger
WIN Home Inspection
Elizabethtown, Lancaster, PA

*Five holes, five nails. It's
that simple. Just don't
forget the nails.*



Matthew Steger
WIN Home Inspection
Elizabethtown, Lancaster, PA

*Inside view / outside view.
Question: At what point would
you consider moving the wood and
concrete blocks?*



Jessie Tait
Pillar to Post Home
Inspectors, Pittsburgh, PA

A Beam Wedgie



James Brock
Boston Home Inspectors
South Boston, MA

outside view



Jessie Tait
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In this column, ASHI's Ethics Committee addresses dilemmas faced by home inspectors.

ARE THESE VIOLATIONS OF THE ASHI CODE OF ETHICS?

By Jamison Brown, ASHI Ethics Committee Chair

Know the Code: The ASHI Code of Ethics can be found at this link: www.homeinspector.org/Code-of-Ethics

Know the Standard of Practice: The ASHI Standard of Practice can be found at this link: www.homeinspector.org/Standards-of-Practice



Jamison Brown is the owner of Home Inspections by Jamison & Company, Poquoson, VA. Before becoming an ASHI member in 1988, Jamison was a project manager, and supervised the construction and remodeling of more than 10,000 housing units for the U.S. Department of Defense (DoD) and the U.S. Department of Housing and Urban Development (HUD). Jamison is a former member of the Carpenters and Joiners of America, and a former licensed plumber in the state of Virginia. He is a member of the International Code Council, International Association of Electrical Inspectors (IAEI) and a certified member of the American Society of Home Inspectors (ASHI). He has been a member of ASHI's Technical and Membership Committees, and was chair of the CEPP Committee. Currently, he chairs the ASHI Code of Ethics Committee. Jamison has personally inspected more than 18,000 residential and commercial properties. Contact him at jamison.brown@gmail.com.

QUESTIONS & INTERPRETATIONS

QUESTION:

When a member performs a home inspection, what fee-paid services does the ASHI Code of Ethics (Item 1F) prohibit him or her from performing?

RESPONSE:

Item 1F of the ASHI Code of Ethics states:

- I. Inspectors shall avoid conflicts of interest or activities that compromise, or appear to compromise, professional independence, objectivity, or inspection integrity. ...
- F. Inspectors shall not repair, replace, or upgrade, for compensation, systems or components covered by ASHI Standards of Practice, for one year after the inspection.

The purpose of this prohibition is to ensure that a home inspection and a report are not used to generate compensation for certain services that represent a conflict of interest and could harm a consumer. These services involve repairs, replacements or upgrades performed by an ASHI member on a home that the same ASHI member inspected. The ASHI member is prohibited from providing these services for compensation.

Compensation refers to any reward or consideration paid for services rendered, whether money or otherwise. The prohibition refers to repairs, replacements or upgrades to all systems and components covered by the ASHI Standard of Practice, regardless of their condition. Services other than repairs, replacements or upgrades to systems and components covered by the ASHI Standard of Practice are not prohibited.

Repairs, replacements or upgrades to systems and components beyond the scope of the ASHI Standard of Practice are not prohibited. The prohibition lasts one year. The one-year period begins on the day the home inspection begins and expires one year after the home inspection ends.

QUESTION:

Is it a conflict of interest for an inspector to perform a pre-listing inspection for a seller and then, with the seller's permission, provide a buyer of the property with the home inspection report, charge the buyer a fee to walk through the property and check that items noted in the report were repaired?

RESPONSE:

The Code of Ethics does not prohibit an inspector from performing a pre-listing inspection for the seller and then later, for a fee and with the consent of the seller, consulting with the buyer on items identified in the original report as needing repair. Item 1D in the Code states that inspectors shall not receive compensation for an inspection from more than one party unless agreed to by the client(s). The question addressed here describes full disclosure and agreement between the parties involved.

QUESTION:

Can an ASHI member perform safety inspections or other inspections and use these inspections to generate referrals for contractors who are willing to pay a referral fee to the inspector?

RESPONSE:

Part of our responsibility to our clients is to provide advice and counsel based on our professional judgment. The client must be able to rely on the inspector to provide that advice based on the best interest of the client, not based on the payment of a referral fee or some other inducement. Limited inspections on homes must still be performed in accordance with the ASHI Code of Ethics. Accepting referral fees in the case described here is prohibited.



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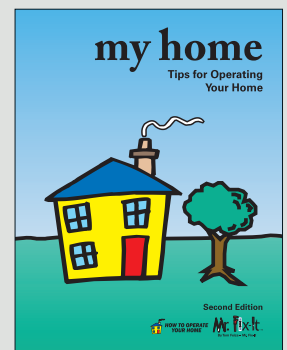
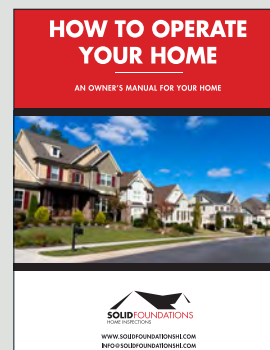
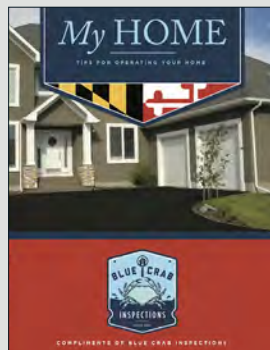
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