



JULY 2020

REPORTER

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

THE TOOL ISSUE

OFFICE TOOLS AND SOLUTIONS
FOR A LONG, SUCCESSFUL CAREER
AS A HOME INSPECTOR *P10*

TOOLS FOR HOME INSPECTORS
WHAT TO TRY AND WHY *P20*

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Managing Risk

Your Pre-Inspection Agreement: **ATTORNEY'S FEES**

By Stephanie Jaynes, Marketing Director
at InspectorPro Insurance



***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.*

When Michelle Shishilla of Honor Services in Florida received a complaint regarding mold behind wallpaper, she knew her inspection company wasn't at fault. They had offered mold testing and the client had refused it. Plus, a visual, non-invasive inspection can't find mold behind wallpaper.

"In our mind, we were covered six ways from Sunday. We offered them a refund. They didn't want to take it. And so, at that point, we were kind of at an impasse because we didn't know what else we could do. It didn't seem like anything that we were willing to do was going to make them happy," Shishilla said.

The complaint escalated from a phone call demanding restitution to a full-blown court case. To the Shishillas' surprise, the claim involved far more than the mold. With a previous report from another inspector, the case revealed termite and attic damage, which was concealed by insulation prior to Honor Services' inspection.



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.inspectorpro-insurance.com/ashiadvantage.

As such, the Shishillas should have been dismissed from the case, while the sellers and listing agent faced the consequences for their cover-up. However, due to a provision in their inspection contract, the Shishillas were obligated to pay the claimant's thousands of dollars in attorney's fees.

"It was acknowledged—by all parties—that there was no way that Honor could have seen any [of the damages]. The only reason we ended up having to pay out any sum of money was because of that attorney's clause," Shishilla said.

WHAT IS AN ATTORNEY'S FEES PROVISION?

An attorney's fees provision is a clause in your pre-inspection agreement that awards legal expenses to one of the parties in a dispute. Despite the provision's name, legal expenses are more than just attorney's fees. They can include court fees, too—like the costs to file papers, serve a summons and pay a court reporter.

Often, attorney's fees provisions award the prevailing party or whoever "wins" the suit. However, some are written to get inspectors' legal expenses paid, regardless of whether they win or lose a dispute. Your contract might also stipulate that clients owe you attorney's fees incurred as you collect past-due inspection fees.

HERE'S AN EXAMPLE OF WHAT AN ATTORNEY'S FEES PROVISION MIGHT LOOK LIKE IN A PRE-INSPECTION AGREEMENT:

In any arbitration or legal action in which we are found to be without fault, the client(s) agree to reimburse us for any attorney's fees incurred in our defense of the proceeding.

At face value, attorney's fees provisions sound beneficial. After all, legal proceedings are costly and if you can circumvent them, you can save substantially. Additionally, many inspectors see attorney's fees provisions as deterrents to frivolous claims because they can punish those who can't prove an inspector's fault.



HOW CAN THE ATTORNEY'S FEES PROVISION HURT HOME INSPECTORS?

Despite the perceived benefits of these provisions, we, as insurance providers, have found no evidence that attorney's fees provisions reduce the number of claims inspectors receive. Additionally, attorney's fees provisions rarely give inspectors the result they hope for.

In instances where an inspector's attorney's fees provision is upheld, payouts rarely follow. After all, if a homeowner is suing their inspector in hopes that the inspector will pay for the repairs they can't afford, it's unlikely that homeowner will have the funds to pay for the inspector's attorney.

Courts can turn attorney's fees provisions against inspectors, too. Since most attorney's fees provisions are one-sided—meaning only one party has their fees paid if another takes action against them—courts regularly see such provisions as unreasonable. (In fact, pursuant to California Civil Code 1717, the state of California automatically converts any one-way attorney's fees provisions into mutual provisions.) As such, courts either refuse to honor attorney's fees provisions, throwing them out altogether or, like in California, they mandate that the provisions be applied to both parties, meaning that the losing party pays the attorney's fees.

Many cases that go to court end in settlement. Even if you can enforce your limitation of liability provision to, say, the inspection fee, payment of the inspection fee equates to a loss, thus mandating that you pay the claimants' attorney's fees. Worse still, while you may be held harmless in a suit, if anyone else was named a defendant, you can still be held liable for the claimants' attorney's fees—like the Shishillas. Just a dollar in payout to the claimants can trigger your attorney's fees provision.

“WE HAD SEEN ATTORNEY’S FEES PROVISIONS IN OTHER CONTRACTS... AND WE HAD HEARD OTHER INSPECTORS TALKING ABOUT IT,”

Shishilla said.

“WE THOUGHT WE WERE PROTECTING OURSELVES. WE HAD NO IDEA THAT OUR ATTORNEY’S FEES PROVISION COULD BACKFIRE.”

WHAT CAN YOU INCLUDE IN YOUR PRE-INSPECTION AGREEMENT TO DETER CLAIMS INSTEAD?

There are other provisions you can include in your pre-inspection agreement to deter claims, many of which we have discussed in this Managing Risk column in previous issues of the *ASHI Reporter*.

Where permissible, inspectors can use a limitation of liability provision to cap financial responsibility—often the inspection fee or a multiple of the fee. By potentially limiting how much you must pay to resolve a claim, clients are less likely to demand restitution for their perceived loss—particularly if that loss is minimal.

You should also consider including an arbitration provision, which will send your claims before an impartial third party (an arbitrator) instead of going to court and appearing before a judge. Arbitration can resolve issues more quickly, keep claims more private and lead to fairer resolutions.

Additionally, by coupling your arbitration provision with an enforcement fees and costs provision, you can demand compensation if a claimant goes against your agreement's specified method of dispute resolution. For example, when your contract calls for arbitration, if a client decides to file suit against you and you have to go to court, all your costs related to filing a motion to move the claim to arbitration are put back on the client.

MANAGE YOUR RISK AGAINST POTENTIAL CLAIMS.

Since facing the claim mentioned earlier, the Shishillas have removed the attorney's fees provision from their contract. "Don't put that [attorney's fees] clause in [your agreement]," Shishilla suggests.

"MAKE SURE THAT YOU SEND YOUR AGREEMENT TO YOUR INSURANCE COMPANY. AND THEN, IF THEY OFFER YOU ANY KIND OF GUIDANCE OR ADVICE, MAKE SURE YOU HEED THEIR ADVICE BECAUSE THEY'RE ONLY LOOKING TO PROTECT YOU."

Don't let poor contract provisions work against you. Consider removing the attorney's fees provision from your contract to avoid unnecessary payments to your claimants. To learn more about pre-inspection agreement clauses, read this Managing Risk column next month when we explore the statute of limitations provision.

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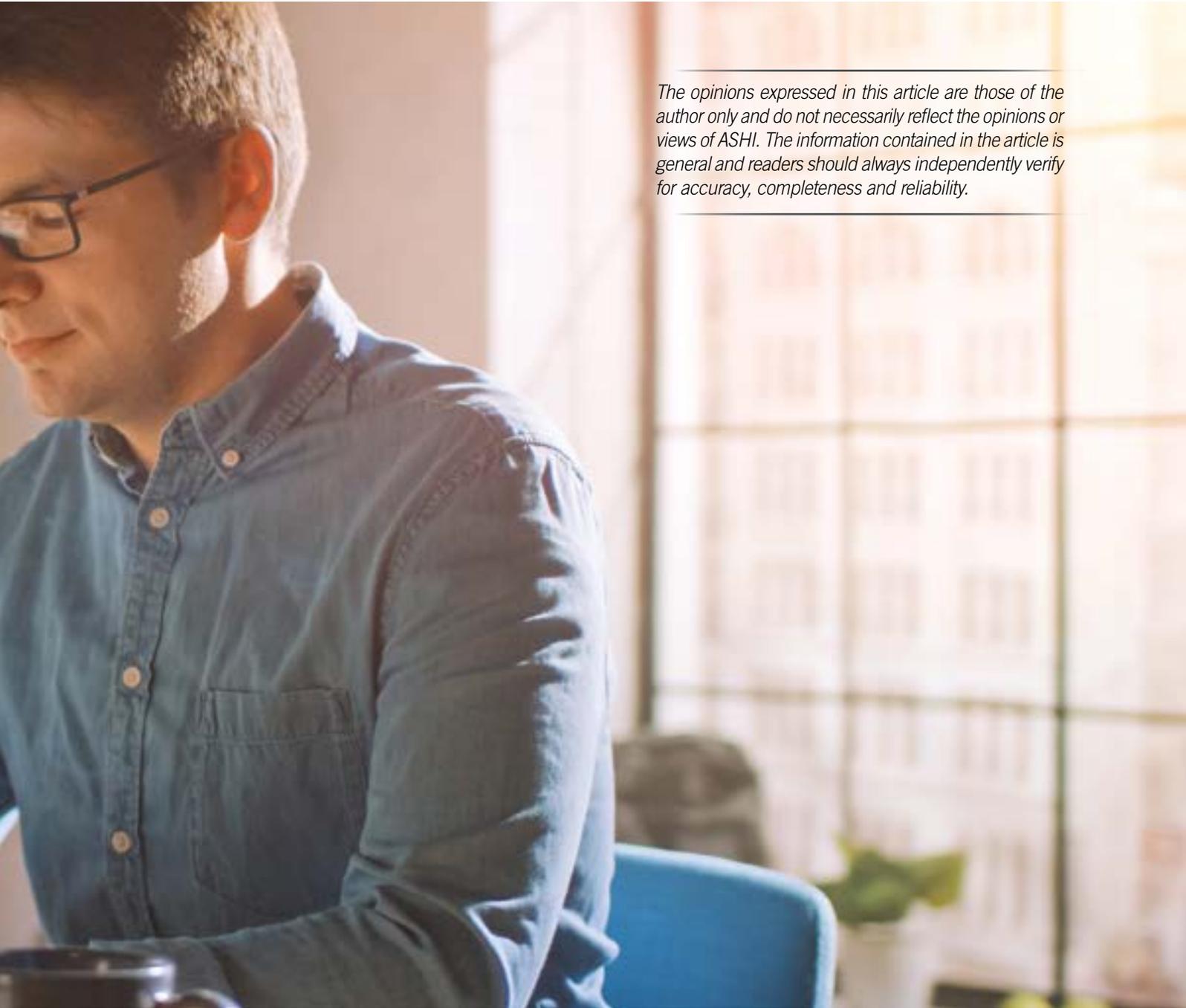
OFFICE TOOLS AND SOLUTIONS FOR A LONG, SUCCESSFUL CAREER AS A HOME INSPECTOR

By Michelle Shishilla



Michelle Shishilla is co-owner and founder of Honor Services, one of the largest inspection companies in Florida. Michelle has organized, managed and coordinated some of the largest inspection conferences for inspectors in the country. As the former manager of the Inspection Support Network (ISN) training team, Michelle is a great resource for inspectors due to her unique perspective from all angles of the inspection industry. She is well-known in the industry for her organization skills and expert use of the ISN.

In addition to running Honor Services with her husband, Michelle works with the WolfPack Advising team to provide consulting services to inspectors who are looking to take their business to the next level. WolfPack Advising also offers website, SEO and social media management services to inspectors by inspectors. Contact Michelle at Michelle@WolfPackAdvising.com or visit <https://WolfPackAdvising.com>.



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think it is pretty safe to say that when we make the decision to go into business for ourselves, we know that we need certain office tools—a phone, a computer and our inspection software. What we might not consider is the long-term effect of our decisions regarding those solutions. We also might not consider how we could accomplish more with less.

Time might be a luxury when we first start out, but time seems to quickly disappear as we perfect our skills and develop a loyal client base. When evaluating solutions for business, we need to not only consider the state of our business today, but also where we expect or want to see ourselves in the future.

TODAY'S CLIENTS WANT IMMEDIATE HELP. HOME INSPECTORS SHOULD FIND A PHONE SOLUTION THAT WILL INDEED PROVIDE THAT HELP.

PHONES AND PHONE SERVICES

We all know we need a phone when we start our business. And, we can all agree that it isn't the best choice to answer the phone while on a roof or in front of another client. We know that we will end up with missed calls, which isn't ideal but is a reality.

When planning for the long term, you might want to consider working with a call center, finding a partner in business to help you answer the phones or researching services that can respond via text message to incoming calls.

Today's clients want immediate help. Home inspectors should find a phone solution that will indeed provide that help.

I recently switched my office phones from a local cable company to RingCentral, which is a voice-over-internet protocol (VoIP). I expected to have better communication, tracking and even the amazing ability for all of my team to call out from the "office number" from an app on a cell phone.

What I didn't expect was that our clients would have the ability to text the office number. This unexpected benefit was also very eye-opening, as we had no idea how many clients actually try to text our office number. The first week, we received 10 inbound text messages for inspections, which made me both excited at the prospective business and cringe at the thought of how many opportunities we have missed in the past because our previous phone system didn't have this ability.

Oh, sure, 12 years ago we did have a texting option when we used my husband's cell phone for our business, but that was three phone systems ago. I wish I had thought about our future needs before we gave out his cell phone and had to painfully make changes three times over the years to finally find a good long-term solution.

REPORT-WRITING SOFTWARE

Report-writing software is another necessity of business. I recommend evaluating as many software options as you can before you select one for your business.

ASK YOURSELF THESE QUESTIONS:

- What type of operating system is important to me?
- What happens when I add members to my inspection team?
- Can we work on the same report together?
- Does this software allow me to work on a tablet and a computer, or must I choose one or the other?
- Does this software have an office component to help with my agreements, or will I need or want a scheduling service to help with appointment records and agreements?

The choice is personal. There are many reasons why inspectors believe one software system is better than another. In the end, the choice you make will likely be based on your personal preferences, cost, the ease of learning and the operating system.

Report-writing software such as Home Inspector Pro (HIP), Spector and HomeGauge, for example, have integrated office solutions that have some of the functionality of Inspection Support Network (ISN). Before you decide for yourself, I recommend asking for recommendations from the inspectors you interact with whom, including your local and national chapter mentors, as well as people who belong to common Facebook groups, to get a variety of opinions on what has worked best for them.

Then, it's important to sift through their guidance and choose the system that will work best for you. It's been my experience that changing an office system is almost more painful than changing your phone system.

In my opinion, having the ability for your clients to schedule appointments online is a must. Today's clients want answers and results now, so providing the ability for clients to do business with you in multiple ways, including online, via Facebook or even by texting, is vital to ensuring your long-term success. The office solutions mentioned above all have online scheduling solutions, although some are more robust than others.

OTHER CONSIDERATIONS

If you are an inspector starting out or if you are an inspector who wants to improve your office systems, what are some other tools you might not realize that you need or should have?

How about a bookkeeping system? Sure, you can have a “doing business as” (DBA) name so that clients can pay you instead of a company, but one thing that the coronavirus pandemic has taught it me is that, is also essential to have an efficient record-keeping system to ensure whether your business may need financial assistance now or in the future.

I recommend QuickBooks Online because it is user-friendly for non-accountants and it has all the information that an accountant may need to help you in the future. It also integrates with many services, including ISN. Some coaching groups even recommend setting up a specific chart of accounts to help you track how you are doing compared with other inspectors.

How will you collect and post your reviews? You can send an email to your clients to solicit their reviews, of course, but there are service, such as Podium that can help with reviews as well. Some of these review services are expensive and they may not be industry-specific for home inspection. I recommend checking out Blipp Reviews, which was started by a home inspector for home inspectors. The service sends a text message to your clients asking them to write a review. The conversion rate is much higher than if you sent an email to your client on your own, and it is quick and easy for clients to rate you as an inspector.

Have you tried using a communication tool for your team? As you start to add inspectors to your team, another thing you should consider is how you will communicate with your entire team throughout a given day or week. Using a platform such as Slack is a great way to fill this need. Slack is free to use with basic permissions, and it allows for private channels, document sharing and the ability to “pin” certain documents for the team to quickly reference if needed.

If you are like me, you might have two (or more) email addresses that you monitor daily. In addition, you also might monitor Facebook, Google business and possibly more. Opening several tabs on your computer might not be the most efficient solution. Consider using an application such as Shift, which allows you to bring all the emails or apps (that you monitor separately) together into one screen. It also has the ability to integrate hundreds of other applications.

How about an applications organizer? Once you have all these amazing applications, is there a way to make them all work together? The answer is yes and I recommend checking out Zapier, which is “middleware” that allows two applications that would not normally communicate with each other to communicate by the use of “zaps.” “Zaps” are automated tasks you ask the system to do.

For example, when I upload a report into my ISN, I set up a “zap” that creates a line with the client name and address on a Google spreadsheet that I can use later. I also have a zap that pulls our Google reviews into a Slack channel called “Honor Rocks Reviews” so that our entire team can read about the amazing job they are doing. Personally, I find Zapier to be pretty magical and I highly recommend checking it out. If you want to use the Zapier integration with ISN, just ask the ISN help team and they can provide you with information.

How will you connect with peers to help and inspire you? As I mentioned previously, asking your peers for recommendations is extremely valuable. This includes recommendations for coaching groups such as IEB and IGO. If you haven’t experienced the advantages of engaging with a coaching group, I recommend checking it out. Getting groups of inspectors together to “mastermind” how to be better at their profession is one of the best resources you can have. Most coaching groups consist of talented individuals who become lifetime friends and a vital support system during tough times.

THINK THROUGH ALL YOUR OPTIONS

With so many tools to help home inspectors run a successful business, it can be hard to make choices. That is why I recommend finding tools that work well together and provide multiple solutions so you can cut down on expenses and avoid the hassle of making painful system changes later.

Attending InspectionWorld®, ASHI’s annual conference, is a great way to check out all the knowledgeable vendors and ask questions to find out which solution will work best for your business. Also, by walking through the exhibit hall, you can use your time wisely—talking with your peers along the way and learning from them can help you find new solutions that could turn out to be pure gold for your own business.

HOW WILL YOU CONNECT WITH PEERS TO HELP AND INSPIRE YOU? ASKING YOUR PEERS FOR RECOMMENDATIONS IS EXTREMELY VALUABLE.

MARKETING FOCUS

CUSTOMER SERVICE IN THE COVID-19 ERA

By Scott Brown



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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.

There has been a lot of recent discussion within the home inspection community about how to inspect safely during the COVID-19 pandemic. There is relatively little information about how to provide high-quality customer service at a time when our clients cannot or do not want to be at the inspection.

Regardless of your city or state's public health safety guidelines, most inspectors will likely continue to see some degree of inspector-only inspections for at least the next several months until a vaccine is developed and widely distributed.

Even with this new reality, as you think about how to best serve your clients, there are many things you can do to keep your business running and your clients satisfied. I'd suggest that you not be the inspector who just emails the client a report and moves on. Remember that your client is paying you for a service that they didn't see you perform. You need to make your value known.

Which brings to mind this question: If a tree falls in a forest and no one is there to hear it, does it make a sound? Or, a variation for home inspection: If a home inspector walks a roof, climbs an attic and crawls in a crawl space but the client isn't there to see it, did it really happen?

WHERE DOES THAT LEAVE US IN INSPECTOR-ONLY INSPECTIONS?

- **We need to create a personal connection with our client without in-person interactions.**
- **We need to provide value without having in-person conversations.**
- **We need to illustrate that we have been thorough and have our clients' best interests at heart without them seeing us in action.**

It has been my experience that a great way to solve these is by using video. In my inspector-only inspections, I provide the following three things, all of which have been well received by clients:

- **A full video walk-through of the property**
- **Video narration of major defects**
- **An on-site video chat with the client (after I've completed the inspection, but am still on the property) to take them on a virtual walk-through, similar to what I would have done if they had attended the inspection in person.**

Exceptional customer service is a key reason to provide these video options, but I also think that these video walk-throughs help protect my business. I believe it is crucial to go out of my way to show my clients that I've worked hard for them and to try to build a personal connection.

I lay the groundwork for sharing these videos with my clients as soon as I find out that they won't be attending the inspection. I let them know that I will call them from the property after I complete the inspection and provide a video summary through FaceTime or Google Duo. This level of customer service not only differentiates me from other inspectors when a potential client is seeking to book an inspection but, more importantly, it shows my clients that I am willing to take extra time to help them better understand the big purchase they are about to make.

HERE'S WHAT I DO FOR EACH OF THESE TYPES OF VIDEOS:

FULL VIDEO WALK-THROUGH OF THE PROPERTY: When clients receive the inspection report, they get embedded videos with a property walk-through. Since most homebuyers have been to the house only once and possibly for less than 30 minutes, the inspection traditionally is an important time for them to spend time at the property.

I provide them with video recordings that they can watch over and over again (and if you remember buying your first house, you know they will). I break the content down into one exterior video and one video for each interior floor. I try to keep each video under two minutes. In my experience, this has proven to be a huge added value for a client and it costs me, at most, 10 minutes of time.

It is possible that, in some cases, these videos might also help mitigate liability. For example, if a client calls me about a leak six months after the inspection, I can refer to the video and see that there was no sign of a water stain at the time of the inspection. Of course, I realize there is a risk that my video might show something that I should have reported on but omitted, but knowing that I strive to perform high-quality inspections that is a risk I'm willing to take.

VIDEO NARRATION OF MAJOR DEFECTS: The inspection report also includes narrated videos of significant findings like a failing foundation or aluminum wire. I record myself explaining in real time what I am viewing and why it might be a problem, and then I embed these videos into the report. This is also very helpful in case I can't connect with the client for a video chat or don't get good cell reception in a basement.

I record myself explaining in real time what I am viewing and why it might be a problem.

Allows the client to have the opportunity to ask questions in real time while I am still at the house and can add context to the defects, similar to what I encourage during a traditional walk-through.

ON-SITE VIDEO CHAT: I offer each of my clients the opportunity to do a live video chat while I am still at the property. First, I provide my standard expectation speech, explaining what is included and excluded from an inspection. Then, I provide a walk-through summary of the findings, where I toggle between talking face to face and showing the client any defects on screen. This is the most important component of "clientless" customer service, because it accomplishes three things:

- **Illustrates that I am willing to take extra time to communicate with the client and educate them about the house.**
- **Allows the client to have the opportunity to ask questions in real time while I am still at the house and can add context to the defects, similar to what I encourage during a traditional walk-through.**
- **Provides a more personal connection so my client can see my smiling face and get some of the non-verbal cues that occur during in-person communication. This personal connection is crucial for clients to decide whether they like and trust me and whether I have their best interests in mind.**

Yes, this three-step process takes extra time, but it is an investment in the success of my business that will take me well past the times we are living through now. My clients appreciate that they are able to explore their new home from a safe distance and receive the same level of service that they would during normal times. As for me, quickly adapting to this new era of inspecting has already resulted in a number of referrals and positive reviews, on which I can continue to build, regardless of the state of the pandemic situation.



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SMART INSPECTOR SCIENCE

CENTRIFUGAL PUMPS

WHY WOULD A HOME INSPECTOR NEED TO UNDERSTAND CENTRIFUGAL PUMPS? ARE THEY EVER USED IN HOMES?

Well, there's the sump pump, well pump, condensate pump and hydronic heating pump. There's even a water pump in your car. It's important to know how centrifugal pumps work.

START WITH THE BASICS

Let's take a look at a basic centrifugal pump (Illustration P052C). A typical pump has an impeller mounted on a motor shaft. Water enters at a suction inlet in the center of the impeller. As the motor spins the impeller, centrifugal force pushes the water outward into the housing ("volute"). The volute, or housing, directs the moving water to the discharge. The pump works only if it is filled with water. If you lower the speed, you lower the flow.

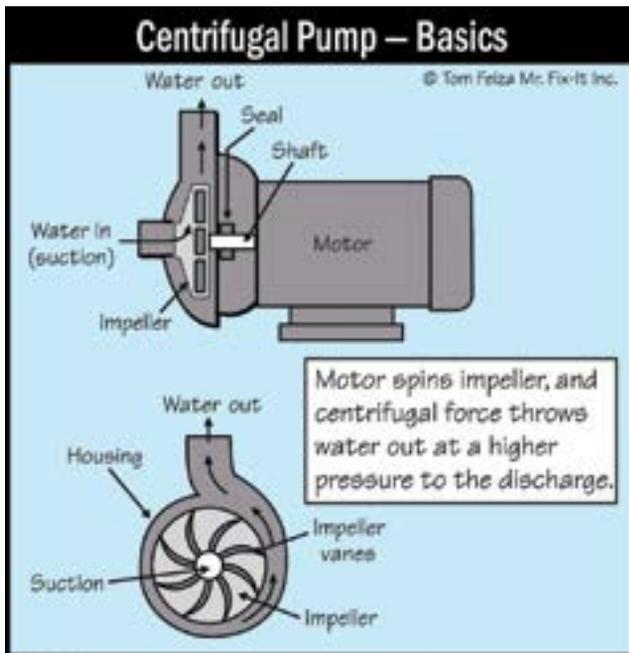


Illustration P052C. Centrifugal Pump – Basics.

PUMP VARIATIONS

Pumps have numerous design options affecting flow and pressure. Take a submersible well pump (Illustration P053). This pump must create high pressure to move water out of a deep well. It must also be small enough to fit inside a 6-inch well casing. So, the submersible well pump has small-diameter impellers stacked in the vertical shaft. Water flows from the inside of the first centrifugal impeller to the outside. Then the housing directs it to the second impeller and so on. These stacked vertical impellers create enough pressure to overcome the depth ("head") needed to push water into the home. The impellers have varying sizes of openings. The number of impellers varies, depending on the depth of the well and the necessary flow to the home.

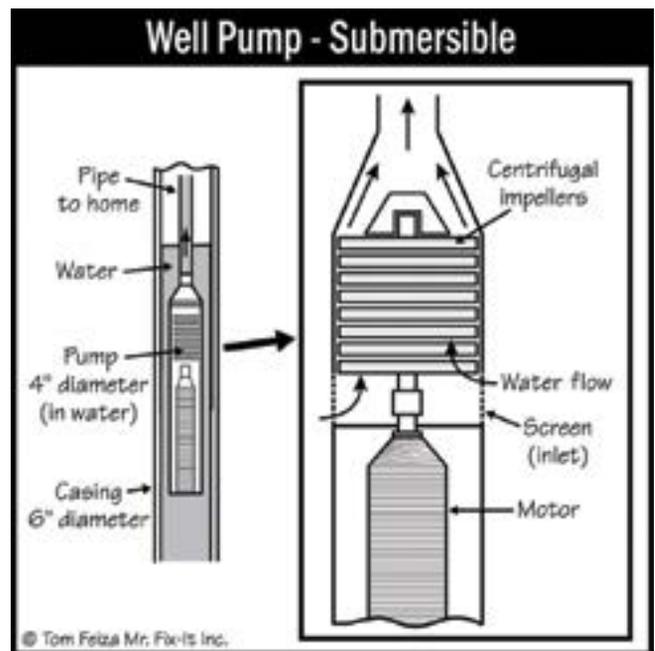


Illustration P053. Well Pump – Submersible.

PUMPS FOR HYDRONIC HEATING AND BOILERS

All hydronic systems use a centrifugal pump to move water. These are usually called circulating pumps because they only need to create enough pressure to move water in the systems. They are not designed to lift water—they just circulate water.

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.
HowToOperateYourHome.com



Photo 1. Heating system pumps.



Photo 2. Water main booster pump.

Older circulators were large cast iron assemblies with exposed couplings. Today, circulators are compact, often using magnets to transfer the spinning motion to the impeller; there's no connected shaft and no seal. In one particular setup (Photo 1), I counted nine circulating pumps in the heating system with a condensing boiler. This setup enables zone heating control and perhaps potable water heating.

BOOSTER PUMP

The centrifugal pump at the water main in this home (Photo 2) increases water flow and pressure. You can easily identify the motor, housing (volute), inlet and discharge of this pump.

THE TAKEAWAY

You see and use centrifugal pumps every day and you should understand how they work. Excessive vibration, leaks and noise are potential issues.

**TO LEARN MORE,
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FOR ASHI CHAPTERS.**

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



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!

TOOLS FOR HOME INSPECTORS

WHAT TO TRY AND WHY





In this issue of the *ASHI Reporter*, we are featuring companies that produce a wide variety of tools that home inspectors may find useful in their work. We invited several vendors, many of which will be familiar to ASHI members, to describe their companies' products and share some reasons why home inspectors should check them out.

We hope you'll discover—or rediscover—resources to investigate and add to your tool kit.



BULLYBAG & TOOL COMPANY, INC.

www.BULLYBAG.com

At Bullybag & Tool, we design and manufacture tools and supplies that perform efficiently and effectively for home inspectors. We field-test each of our products for ease of use, function and durability. *Kaizen* is intrinsic to who we are, which means we are constantly looking for ways to innovate and improve while maintaining focus on your success. From our designs to our materials to the warranty of our products, we're here so you can perform like the professional you are.

Kaizen means "continuous improvement" in Japanese, and is a mantra for some and a way of life for others. Success consists of hard work, good decisions, having the right tools for the job and the grit to endure. If you're reading this, then odds are you know a thing or two about continuous improvement and grit. Grit is good. As part of our company culture, we identify with that. Bullybag & Tool Company, Inc. is a veteran-owned tool company that is improving the industry and professional quality of life for inspectors and estimators one tool at a time.

Home inspectors are integral components in the real estate transaction. So much so, in fact, that organizations based on integrity such as ASHI exist for vital support. Purchasing property can be daunting for some; I remember buying my first home. I was anxious to get in that house and start making it mine. Stripping the floors, wallpapering, painting and more to that one-bedroom, 750-square-foot house were needed tasks for me, a then 25-year-old former Marine trying to find my way in the world. As part of the purchasing process, I was encouraged to hire a home inspector and I went along with the recommendation. When the inspector arrived, I remember not being impressed; I thought, surely he could at the very least appear like a professional and carry professional tools in such a way that gave the air of competence. The inspector did not need to impress me, as I was just the homebuyer...or did he? As I have looked back on that interaction many times, I can see that there were definitely some missed opportunities for growth as a professional. He was also not an ASHI member.

As the years went on, my career changed from real estate to inspecting insurance claims. I came full circle with those opportunities that I missed in my first experience. I found myself in this new career that gave me a reason for professional tool carriers, none of which existed that I considered worthwhile. I found myself designing what would come to be known as the BullyBag Ultra Pouch in 2011, in my spare time.



By 2016, I had a good idea of what that should be and began the prototype. The pockets had to be just so; the material rugged but good-looking; the attachment comfortable and easy; every single detail was painstakingly analyzed, field-tested, then analyzed again. The end result is the Bullybag Ultra Pouch that is purposed in performance. As home inspectors and commercial property inspectors, you need specific tools to get the job done. Bullybag fills that niche with the needed gear to remain professional, efficient and effective.

Please reach out to me if I may serve you or visit our website to see how we can help you Claim the Storm, each and every day.

Jerod Allen, President, Bullybag & Tool Company, Inc.,
913-915-2099, J.Allen@Bullybag.com





CABLE FERRET, INC.

www.cableferret.com/inspectors

Chances are you've needed to get access to or get eyes on something where your head wouldn't fit. The award-winning Ferret WiFi is the world's first, true multipurpose wireless inspection camera and is ideal for providing faster, easier and safer close-up visual inspections when working in dark, confined crawl spaces and areas that are high up and hard to reach.

Ferret WiFi will help make it easier and faster to locate and diagnose problems and will help you with that first quick look. Imagine being able to easily check connections behind a piece of equipment or look above a ceiling, up a chimney or check a roof structure without having to always climb a ladder (when attached to a pole or rod). Don't put your hands or head somewhere until you've checked for critters lurking inside.

The Ferret is small enough to drop in your pocket or tool pouch, and it lets you quickly get eyes where you need them the most. The high-resolution wireless 720p camera with built-in adjustable three-level bright white LEDs provides greater visibility and gives the user flexibility to see in areas that are hard to reach, streamed directly to your Apple or Android device. It is IP67 rated as suitable for damp and dusty environments.

The easy-to-use free app lets you record photos or videos directly to your smart device, which you can then use to send to customers via your reporting app. The audio recording function with video helps with reporting.

With a built-in WiFi hotspot, you are not tethered to a grip like other inspection cameras. The Ferret comes with a range of thread adaptors, making it compatible with the majority of other manufacturers' extendable rods and poles.

The Ferret is incredibly handy and versatile and with six main functions, it makes an ideal tool for home inspectors to inspect and locate, reach and retrieve, data capture and report. Smart Tool. Smart Choice.

TOP 3 REASONS TO CHECK IT OUT:

1. See what you can't see in ceilings, behind walls and tight spots.

It is ideal for providing faster, easier and safer close-up visual inspections when working in dark, confined crawl spaces and areas that are high up and hard to reach. It will help make it easier and faster to locate and diagnose problems and will help you with that first quick look.

2. Perform inspections safely—no need to climb a ladder.

The Ferret comes with a range of thread adaptors making it compatible with the majority of other manufacturers' extendable rods and poles to give you extended reach.

3. Record photos and videos direct to your smartphone.

The easy-to-use free app lets you record photo or video directly to your smart device, which you can use to send to customers via your reporting app. The audio recording function with video helps with reporting.

Here's a link to the Ferret WiFi Home inspection video: youtu.be/_wHdhGLvt3k

Patrick Bergin, VP Sales/Business Development – North America,
Email pat@cableferret.com, Cell 312-485-2156, Direct 574-404-1507

FERRET WiFi
Multipurpose Wireless Inspection Camera

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Digital
Environment



**POCKET PARTICLE
AQI 2.0 SENSOR**

WIRELESS AIR QUALITY
INDICATING SENSOR

DIGITAL ENVIRONMENT

www.digienv.com/industries/homeins

Digital Environment and the Air Quality and Mold Detection Survey System is a hardware and software technology designed to allow inspectors to “survey” for mold and indoor air quality issues before needing to deploy costly lab sampling equipment.

Typically, most property owners or buyers are hesitant to pay for sampling right out of the gate. The Pocket Particle AQI 2.0 Sensor monitors the air for particulate matter 2.5 and 10 (PM2.5 and PM10), total volatile organic compounds (TVOC) and carbon dioxides (CO²). The technology is deployed through the inspector’s mobile device, either iOS or Android, which allows it to easily navigate through a property, and survey indoor air quality in separate rooms and areas. Tracking down any potential problems and pinpointing their location to within 3 feet provides homeowners a great steppingstone into managing any mold and indoor air quality issues.

Enhance your home inspection package with the automatically and on-site-generated indoor air quality (IAQ) survey report and give your customers an air quality peace of mind. We offer no-contract monthly and yearly plan options; the yearly plan comes with the Pocket Particle AQI 2.0 Sensor FREE (\$199 USD value).

TOP 3 REASONS TO CHECK IT OUT:

1. Increase your home inspection revenues; the standard five-room IAQ survey sells for an average of \$199 USD and can be completed in less than 30 minutes.
2. Perform the IAQ survey before lab testing and narrow down where the issue areas are within a room. No consumable items, shipping fees or certifications required.
3. The IAQ survey reports are available instantly and have no limit to how many can be performed.

Daniel Shimko, Sales Manager, Digital Environment, Atlanta, GA,
1-844-344-4368 Ext: 701, sales@digienv.com



HOME INSPECTOR PRO

www.homeinspectorpro.com

Home Inspector Pro (HIP) has been serving the home inspection industry for more than 15 years with a strong following of loyal users. ASHI National past-presidents Scott Patterson, Frank Lesh, Kurt Salomon and Stephen Gladstone trust HIP, as do many owners of franchises, multi-inspector firms and solo inspectors who are passionate about our custom reporting software and website hosting.

We recently expanded our services and now offer a fully integrated inspection office management software that partners with our reporting software, allowing you to manage your order scheduling, create invoices, send automatic emails (including reports, pre-inspection agreements and invoices) and text messages. With HIP Office, you can have clients sign contracts and pay for their inspection services online before you even step foot on site.

Our software is driven by inspector feedback, and we are constantly improving our applications with new features and updates focused on making inspections more seamless, efficient and beautifully designed.

With our cover page designer, or custom stationary, whether you design it yourself or hire it out, you know your finished report will look fantastic. Features such as video in your PDF and HTML report, an integrated pop-up glossary, Request Repair List and our new Client Presentation App help you stand out in your market.

TOP 3 REASONS TO CHECK IT OUT:

1. The Home Inspector Pro team: We have a strong community of inspectors who are active in our Facebook groups and community boards, so it’s easy to reach out to other inspectors and talk through questions, share templates, keep learning and share your own expertise.
2. Our products: Our reporting software is the most customizable on the market, currently being used in 20 countries and 11 languages for a variety of inspection types, including crane, elevator, pool, WDO, mold, residential, commercial and more. This also means that you can customize your template to reflect your inspection style—saving you time, money and frustration in the process. Bonus: The price doesn’t hurt either—our full purchase price of the program is equal to some competitor’s yearly fees and there are no per-inspection fees.
3. Our service: Most importantly, we have top-tier support and the widest range of phone support hours in the industry. This means that when you get home from a long day at work and are finishing up an inspection at 8 pm, but run into a question that you need help with...we’re here. You don’t have to wait for a chat response in the morning to schedule a call to talk to support. You can call, email or chat when you need us, and that makes all the difference in keeping customers happy and getting that report done on time.

If you are interested in checking out our software and setting up a trial, contact us at homeinspectorpro.com via chat, call us at 888-750-4777 or email us at help@homeinspectorpro.com. We look forward to working with you!

Dominic Maricic, CEO, Home Inspector Pro, 888-750-4777,
help@homeinspectorpro.com



KRITTERCAPS® DIVISION OF STUFFER TECHNOLOGIES, INC.

www.KritterCaps.com

KritterCaps® are Corner Inserts for vinyl-sided homes. These Corner Inserts go up inside the outside corner posts and keep mice, rats, snakes, chipmunks, hornets and other pests from entering the home through the open corner post. The combination corner insert #SCI-354 is designed to fit 2½-inch, 3-inch, 3½-inch and 4-inch corner posts.

They are easy to install, won't fall out and won't deteriorate over time. They do not require screws, glues or caulk to hold them in place. There are no dangerous springs, they are not sticky, and they do not require a battery or power source for them to work.

If a home inspector sees holes in the attic insulation, the home may be infested with attic mice. Mice not only carry germs and diseases, they are also a source of food for snakes. Hornets, wasps, bees and other pests build nests in the open corner post, which can be dangerous for small children and pets playing nearby.

Home inspectors are on the front line and can prevent terrible tragedies to home and life by inspecting each corner post on a vinyl-sided home. When mice enter through the open corner post, they go for the vegetable oils in PVC wiring. Chewed wires can cause electrical shorts and fires. See the photo by Madeleine B., who was very lucky that her circuit breaker tripped a couple of times before she found the problem.

John Stouffer, President, KritterCaps, 14228 State Road 23, Granger, IN 46530, 574-276-5023, jstouffer@stouffertech.com



MONROE INFRARED

www.monroeinfrared.com

Monroe Infrared, a veteran-owned small business and top 5% recognized Platinum national distributor of FLIR IR cameras to ASHI members, has worked hard to earn the respect and trust of home inspectors across the country as your most reliable and valuable training partner for infrared (IR) certification.

Monroe Infrared's Certified Residential Thermographer (CRT) two-day infrared class, designed specifically for home inspectors and ASHI members, and taught by IR professionals with years of real-world thermal inspection experiences, prepares you to confidently and profitably start offering this value-added and differentiating service.

TESTIMONIALS:

- "I absolutely loved the Zoom CRT class...I think it was worth way more than I paid." Andy O., April 2020
- "The class was interesting and informative. Best of all, not only did I learn how to use the equipment, but also applications I had not been aware of in the past." Nicholas N., May 2020
- "Bill was a great instructor. I don't feel I lost anything from this remote (Zoom) training. I feel I received more from the class in this format versus a physical location due to being in the comfort of my own home. I highly recommend the CRT." Steve R., May 2020
- "The CRT class was great! The information was laid out in an easy-to-understand manner. We were able to take the class via Zoom, which is not always offered. It really did seem like an in-person experience. I would definitely recommend it to others." Chuck C., May 2020

Monroe Infrared (located in Brunswick, ME, with sales, training and inspection offices in MI, NM, FL, RI and MA) offers:

- Professional expertise with personal attention, honest advice and recommended solutions; training to relate with and utilize immediately; committed to partnering with you to help ensure you the greatest success possible with your investment into Infrared.
- EasyCAM, the absolute best-built, highest-value sewer inspection camera designed and built in the USA by a 30+ year veteran plumber who understands that personal training and ongoing support are what increase competence, grow confidence, and create greater and faster profitability.



**Christopher Casey, President & CEO, Monroe Infrared,
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training@monroeinfrared.com**

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The revolutionary technology, found only in our radon monitors, produces highly precise and accurate results. Our monitors automatically run self-diagnostics and a check-source test every time a test is started. Our radon monitor measures temperature, relative humidity, barometric pressure and it contains anti-tampering mechanisms to help us certify each radon test. Our lab receives your test data electronically and securely via your Android™ or Windows® device, so we can return your finished report fast. We take the hassle out of the process by having a Measurement Specialist review your test results and compile your reports for you—usually less than an hour after upload. That’s the kind of validation and reliability that your customers can count on.

Our monitor lease program includes full-service equipment maintenance, including calibration, as well as a convenient online customer portal and robust customer support for every issue or question you or your clientele may have.



If your state requires licensing and special reporting, we take care of that for you as well. With all of these benefits, we have created a month-to-month lease program that allows you to customize the number of monitors you have on hand, to adjust with client demand.

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Nick Crebo, Customer Support Specialist, Radalink, Inc., 5599 Peachtree Rd., Atlanta, GA 30341, 800-295-4655, customerservice@radalink.com

ROADSCAN CANADA
www.roadscanCanada.ca



Home inspectors are experts and have a tough job on the best of days, when stress can rear its ugly head in several forms—the number of annual inspections, physical issues, clients (homeowners, buyers, agents) and last, but not least, financial concerns.

Everyone wants to keep their hard-earned dollar and, in an effort to do so, purchase insurance as a protective measure. However, home inspectors arguably work in one of the most litigious industries in the country and are more likely to have to pay out for claims of any size. People want your money any way they can get it and will put forth false claims to make a buck. The reason is simple: Protecting yourself is hard and they know it.

How do you protect yourself? How do you prove that you did do something or alternatively, did not do something? Either is a monumental task, but can be done with the right tool.

Unlike insurance, we provide the tool to help you prove either side.

RoadScan Canada provides that solution through the use of our robust, durable, high-quality body cameras, which take video, photographs and audio of each inspection, with extra features such as superfull HD resolution, GPS, up to 15 hours of battery life, up to 12 hours of video and doubles as a dash cam. Our cameras also have an added bonus feature of night vision, with data files compatible with all software programs. Seen here is the PBC1 model .

Our cameras provide the proof that you did or did not do something, allowing for that peace of mind. A couple of examples: How do you prove that the garage door was working properly? Faucet? Something making a noise? Furnace working properly? Photos are hard to take of these inspections, but video does not lie.



RoadScan Canada has a proven track record in assisting with the reduction of payouts of all sizes and improving client accountability. Impactful words like “let me check my camera” are very powerful in determining where the complaint is headed. Typically, there will be silence on the other end of the line and the complaint is dropped immediately. Alternatively, video pertaining to their specific complaint can be reviewed and shown to the concerned parties, which results in the complaint essentially “disappearing,” which reduces your stress time and keeps more money in your pockets.

Use our cameras to refresh your memory, or as a great tool for training purposes or for larger companies with multiple employees.

How does one claim affect your insurance? Do your premiums increase? If you were able to have insurance for approximately \$1 per inspection, would you buy it? Compare that cost of insurance to the purchase of one camera that offers real evidence protection at every inspection. Buy with confidence, save time and save money.

For more information on our body cameras, visit roadscanCanada.ca. RoadScan Canada Inc. is a Canadian-owned company, led by Lee Hamilton, retired Police Officer with the Royal Canadian Mounted Police, assisting in protecting home inspectors for more than five years.

Lee Hamilton, director, RoadScan Canada Inc., 1-250-808-7567, lee@roadscanCanada.ca, roadscanCanada.ca or redtailtelematics.com



SUPERDROID ROBOTS

www.SuperDroidRobots.com

SuperDroid Robots provides a variety of inspection robots to meet the needs of different inspectors. We offer wireless and tethered robots, as well as waterproof robots. For home inspectors, we recommend our GPK-32 Wireless Inspection Robot. It's ideal for low-profile crawl spaces and hard-to-access spaces. At less than 7 inches tall and only 9.5 inches wide, the GPK-32 can fit almost anywhere. Inspectors can check hazards prior to entering themselves or explore areas normally out of reach. This tracked crawler can record 1080p HD video and images for later review and to attach to reports. Its DeWalt battery system allows for quick charging and battery swapping. Our latest model uses a 10x zoom camera to help reveal even more detail.

Want a feature not included in any of our robots? We specialize in creating custom robots to meet those needs! Tell us what you need and we'll handle it.

TOP 3 REASONS TO CHECK IT OUT:

1. The ability to access areas other inspectors can't gives this product an edge on the competition and opens up more client opportunities. It also opens up areas you might otherwise have had to write off, providing additional security to the client.
2. Protect yourself and improve your safety by using the GPK-32 to check for potential hazards. Inspectors tell us that their GPK spotted venomous snakes, angry possums and wasp nests they might otherwise have crawled into.
3. Recording HD video and images allows home inspectors to be able to review what they saw during the inspection as well as the ability to analyze high-quality video and images of the crawlspace without distractions and spot issues that might have been overlooked. Additionally, you can provide your client with clear evidence for their report.

SuperDroid Robots Inc., 919-557-9162, info@sdrobots.com



AN ASHI MEMBER'S PERSPECTIVE

FOR NEW HOME INSPECTORS, I SUGGEST HAVING THE FOLLOWING ITEMS AS A BASIC TOOL SET:

- MULTI-TIP SCREWDRIVER
- NON-CONTACT VOLTAGE TESTER
- THREE-PRONG GFCI OUTLET TESTER
- QUALITY FLASHLIGHT AND BACK-UP FLASHLIGHT
- LADDER
- PLIERS
- UTILITY KNIFE

Having basic tools, especially for new inspectors, allows the inspector to concentrate on the inspection, using the best tools the inspector has—sight, smell, touch and sound.

For new inspectors, I would discourage the use of advanced tools and testers at first. Infrared, electrical circuit testers, powered screw drivers and drones are all nice, but using them, in my opinion, can distract the inspector from the work at hand. As a new inspector gains knowledge and experience, adding these tools and testers will enhance their inspections.

Currently, the tool that I use the most is a multi-tip screwdriver. The tool I use the least is an inspection mirror. I use it only occasionally.

Thank you for this opportunity to share my perspective.

**Robert Kulakowski, President, Cedar Hill Home Inspection,
West Simsbury, CT, 860-217-0060, info@cedarhillinspect.com**



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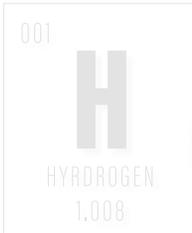
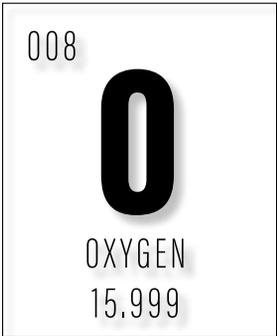
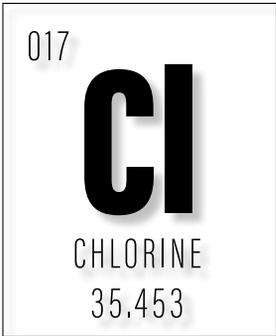
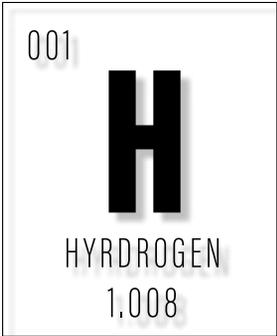
PLASTIC BUILDING MATERIALS

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.dreamhome-consultants.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.



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 plastic building materials. The Word finds this subject interesting because these materials can be a fire hazard. They can ignite easily and, if they ignite, the flame can spread quickly. Smoke developed by plastic building materials is thick and toxic, which makes it particularly dangerous to occupants and to firefighters. There are, therefore, rules about covering foam plastic building materials to reduce the chance of ignition. It's good to be able to identify these materials and to be familiar with the covering rules, because we will be seeing more foam plastic building materials, especially in closed crawlspaces and closed attics.

Plastic building materials are in almost every part of a modern house, from the vapor retarder under the foundation slab to the plastic roof-covering materials.

Plastic Primer

Most plastic begins with hydrocarbon molecules (from oil, natural gas or coal), so it makes sense that plastic might burn or at least melt. The refined hydrocarbon molecules (monomers) are bonded to other molecules such as hydrogen, oxygen and chlorine to form polymers. The polymers can be combined with other molecules to produce plastic materials with an almost unlimited number of characteristics.

Plastic building materials are in almost every part of a modern house, from the vapor retarder under the foundation slab to the plastic roof covering materials. Plastic is used to make many types of insulation. Plastic is also used to make air barriers, water barriers and vapor retarders. Lots of decorative trim components are made from plastic. Plastic is mixed with other materials to make composite materials such as deck floor boards. Thermoset plastic adhesives are used to make plywood and oriented strand board (OSB), and to make finger-joint studs and engineered lumber.

In theory, it's possible to build a house almost entirely out of plastic. (Wonder what the Big Bad Wolf would say about that?) Plastic structural members are available. There is even electrically conductive plastic, although this isn't practical for use as house wiring. You would still have to use copper for the wiring.

Microcellular foam plastic is one type of plastic building material. It is often used as insulation in residential construction. It is also used for components such as interior trim and various types of interior finish materials. Foam plastic is made by heating plastic under pressure and injecting a gas into the plastic to create uniformly distributed gas bubbles in the plastic. The foam plastic is then formed into sheets to make sheet insulation or it is sprayed on a surface as spray foam insulation. Foam plastic has some good characteristics such as being lightweight, dimensionally stable, insect resistant (although they can tunnel through it) and relatively inexpensive. The most significant downside is its propensity to ignite and burn.

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Building Materials and Fire

The burning characteristics of building materials vary. Inorganic materials like metal and concrete don't burn at all. Organic materials like wood and plastic will burn. The burning characteristics of building materials can be measured using a standardized test, such as ASTM E84. This test measures the flame spread and smoke developed characteristics of building materials. As the names suggest, *flame-spread* is how quickly a material burns and *smoke-developed* is how much smoke is created when the material burns. This test doesn't measure how easily a material ignites.

The 2018 International Residential Code (IRC), Section 316, has maximum values for the flame-spread index and the smoke developed index. These values are 75 for the flame-spread index and 450 for the smoke-developed index. We don't care how these values are determined, what these values mean or whether they accurately measure the burning characteristics of building materials. All we need to know is that these values exist.

Thermal Barrier

Since foam plastic usually can ignite easily, the general rule is that it should not be left exposed to the interior of a building. Foam plastic should be covered by a thermal barrier. The most common thermal barriers are ½-inch thick drywall and ¾-inch thick wood structural panels. Exposed foam plastic usually isn't an issue for home inspectors because it is covered by something. In attics, basements, crawlspaces and garages, however, you may find exposed foam insulation. When you see foam plastic, your Spidey Sense should tingle and prompt you to look more closely at the situation.

Here's where things get interesting. The general rule about covering foam plastic with a thermal barrier has lots of exceptions. Compliance with some of these exceptions is relatively easy to determine visually. Sometimes, however, it's not easy at all.

When you see foam plastic, your Spidey Sense should tingle and prompt you to look more closely at the situation.

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Ignition Barrier, Attics and Crawlspaces

It's okay to have foam plastic insulation exposed in an attic or a crawlspace, but only if several conditions are met. The conditions include that access to the attic or crawlspace is required by the IRC, and that the only reasons to enter the crawlspace are for repairs or maintenance. The space may not be used for storage. The conditions also include that the foam plastic insulation should be covered with an ignition barrier. Examples of ignition barriers include mineral fiber insulation, wood structural panels and corrosion-resistant metal.

Covering large areas of foam plastic insulation with an ignition barrier could be an expensive challenge and could limit the use of this material in closed attics and crawlspaces. So, how do they get around this challenge? Read on.

The Specific Approval Exception

Any type of foam plastic building material may be exposed to the interior of a building without a thermal barrier or an ignition barrier if the material has been tested and approved to be installed exposed, and if it has been installed according to the conditions of the test and of the approval. One of the conditions of the test may be covering the foam plastic with a liquid intumescent coating.

So, how does a home inspector visually determine whether the foam plastic insulation has been tested and approved, and whether the material has been installed according to the test conditions? See Photos 1 and 2. The Word isn't aware of a way we can do this unless the approval reference is printed on the material. See Photo 3. So what should we do?

Reporting this situation is the same as reporting any other possible defect. Report what you see; in this case "exposed: foam plastic insulation." Explain the implication; in this case: "The insulation may be a fire hazard, depending on how it has been installed." Recommend obtaining documentation about manufacturer's installation instructions and about how the foam plastic was installed. Without documentation, a qualified insulation contractor will need to determine what should be done.

Any type of foam plastic building material may be exposed to the interior of a building without a thermal barrier or an ignition barrier.

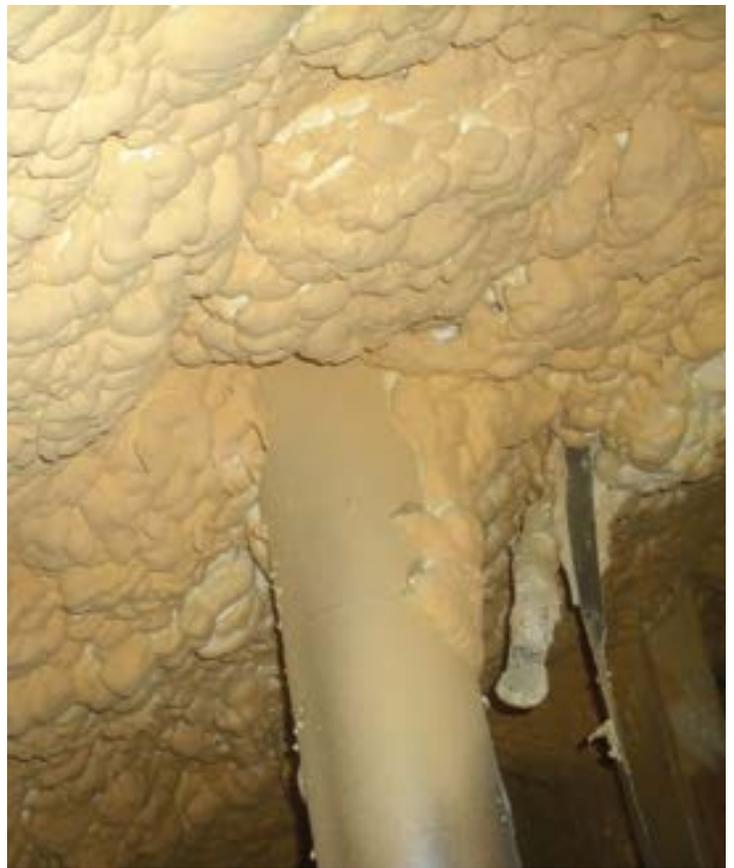


Photo 1. Can you tell if this spray foam insulation is installed according to the test conditions? The Word can't.



Photo 2. This spray foam insulation is installed according to the test conditions, but the only way The Word could tell is that it's installed under his house.



Photo 3 This Extruded Polystyrene Foam (EPS) insulation board should be covered in an attic. It says so right on the board.

Other Exceptions

Dealing with building codes is often not easy. General rules are often followed by a long list of what seem to be obscure exceptions that are often presented in footnotes printed in very small fonts. The general rule about covering foam plastic with a thermal barrier has many more exceptions in addition to those we've discussed. Many of these exception situations are concealed during a home inspection, so we don't have to deal with them.

One of these exceptions is applying spray foam plastic insulation to sill plates, bands and headers. It is okay to apply spray foam insulation to these components if the insulation is not more than 3 ¼ inches thick.

Another exception is a requirement in areas where wood-destroying organisms are a problem: to leave a gap between the insulation on a foundation wall and the framing to allow for inspection. This gap is often about three inches.

Types of Foam Insulation

We may encounter several types of foam plastic insulation. All types should be separated from the building interior by a thermal barrier or should comply with one of the exceptions.

Expanded Polystyrene (EPS) sheets are usually white, and look like a bunch of small white beads that have been glued together. EPS is quite common in some markets as sheathing under 1-coat and two-coat stucco. EPS has an R-value of between about 4 to 5 per inch, depending on the density. At one-inch thickness, EPS is a Class III vapor retarder. It is an air barrier if the seams are sealed. This is usually the least expensive of the sheet insulation materials. See Photo 4.



Photo 4 XPS insulation board is often used as sheathing under one-coat stucco. It will be covered on both sides, so there's no ignition risk.

Extruded Polystyrene (XPS) sheets are usually pink, white or green, depending on the manufacturer. XPS has an R-value of about 5 per inch. At 1-inch thickness, XPS is almost a Class II vapor retarder. It is an air barrier if the seams are sealed. This is usually a mid-cost sheet insulation material. See Photo 3.

Polyisocyanurate (Polyiso or ISO) and Polyurethane sheets are usually orange or yellow. This insulation has a net R-value of about 6 per inch, after allowing for the common R-value reduction as it ages. These materials must be applied against a substrate such as foil to form a rigid sheet. When foil-faced, these materials are Class I vapor retarders and are air barriers if the seams are sealed. These are usually the highest-cost sheet insulation materials.

Polyiso and Polyurethane are also available as spray-applied insulation (spray foam). Spray foam comes in two flavors: open-cell (½ pound) and closed-cell (2 pound). Open cell has an R-value of about 3.7 per inch and closed-cell has an R-value of about 6.0 per inch. Both are good air barriers. Open-cell is not a vapor retarder and will admit liquid water. Closed-cell is either a Class II or a Class I vapor retarder, depending on the thickness, and resists liquid water intrusion.

The Bottom Line

The Word believes that closed attics and especially closed crawlspaces are the best ways to deal with these spaces. Assuming that The Word is correct (not always a good assumption), we'll see more plastic building material as we perform our inspections. This material can be a significant fire hazard if installed incorrectly. It is a good service to alert our clients about this material and about its risks if not properly installed.

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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 George Meegan, 847-732-2503
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 Randy Sipe, 913-856-4515
randy@familyhomeinspections.com

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

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www.stlashi.org
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 Multi-Purpose Meeting Room
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 Creve Coeur, MO 63141
 Chapter President
 Mark Goodman, ACI, 314-409-3991
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second Saturday of the month at
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meeting in July, Sept.) located at 4630
Pan American Fwy. NE, Albuquerque
Meeting starts at 8:30 am.
 Lance Ellis, 505-880-0444
lellis@amerispec.net

Northern Rockies (ID, MT)

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

Rocky Mountain

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 Bob Kadera,
bob@360degreeinspections.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

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Alaska

Meeting dates: Jan. 1,
March 1, Aug. 1, Nov. 1
 Location varies each meeting
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dave@discoveryinspect.com

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 Bryan Naff, 808-372-2535
ahi@ahipro.com

California

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boypete11@gmail.com

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www.ggashi.com
 Brian Cogley, 510-295-8021
brian@cogleyinspections.com

Inland Northwest (ID, WA)

Vince Vargas, 208-772-3145
VPINSP@hotmail.com

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www.creia.org/orange-county-chapter

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bill@rsm inspections.com

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 Portland
 Jay Hensleigh, jay@amipdx.com

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 San Diego, CA 92111
 Ray (Cliff) Sims Jr., 619-334-1138
cliffsims@cox.net

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 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

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dave@antheminspections.com

Los Angeles-Ventura County ASHI-CREIA

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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, 206-842-3739
orcainspect@gmail.com

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www.coastaltashi.org

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

www.ashi-nnec.org
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Timothy Rooney,
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www.cnyashi.com
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Mark Desmond, 302-494-1294
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jimw@inspectrochesterhomes.com

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Hopewell Junction, NY 12533
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jchamelinspections@gmail.com

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jason@daleyhomeinspections.com

Mid-South (TN)

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steve@memphisinspections.com

North Carolina

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Meeting TBA
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bruce@dreamhomeconsultants.com

South Carolina

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Roger Herdt, 843-669-3757
herdtworks@msn.com

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

Florida Wiregrass

www.ashewiregrass.org
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Sleep Inn Hotel, Wesley Chapel
Nancy Janosz, 813-546-6090
ProTeamInsp@aol.com

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First Thursday, 7 pm, The Forest Country Club, Fort Myers
Len Gluckstal, 239-464-4221
goldenrulehi@comcast.net

Louisiana

Quarterly Meetings
Michael Burroughs, 318-376-0482
mike.qedservice@gmail.com

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CHAPTER EVENTS

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NORTH CENTRAL OHIO CHAPTER FALL SEMINAR

When: Friday, Sept. 18, 2020
Topics: Radon recertification class (8hrs)
Where: The Sheraton Suites
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When: Saturday, September 19, 2020
Where: The Sheraton Suites
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CEUs: 9 ASHI CEUs; 5 business, 4 technical
Topics: Real estate attorney

Joe Dennele 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 septs.
 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

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 - OCTOBER 2020 ISSUE - 8/7/20
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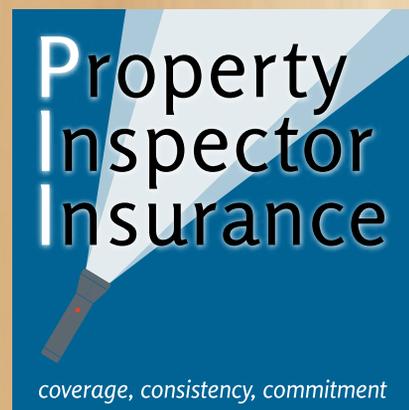
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Note: By sending in your postcard(s), you are expressly granting ASHI the right to use the postcard and your name with it in the ASHI REPORTER and in other publications ASHI may select.

Someone must have missed the toilet because we all know what mushrooms grow in.



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

I guess the "hippies" must have cut the roof trusses.



Matthew Steger
WIN Home Inspection
Elizabethtown, Lancaster, PA

It might be nice if the cheating was cut out.

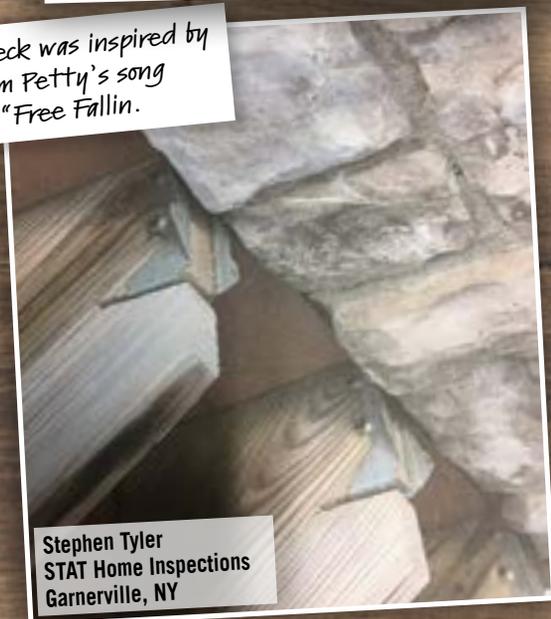


Matthew Steger
WIN Home Inspection
Elizabethtown, Lancaster, PA



Matthew Steger
WIN Home Inspection
Elizabethtown, Lancaster, PA

This deck was inspired by Tom Petty's song "Free Fallin'."



Stephen Tyler
STAT Home Inspections
Garnerville, NY

Is this wrong? Let's count.



Matthew Steger
WIN Home Inspection
Elizabethtown, Lancaster, PA

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MESSAGE FROM THE ASHI EXECUTIVE DIRECTOR

COMMUNITY AND OPPORTUNITY

By James Thomas, ASHI Executive Director



The month of July has always held a special place for me. It's my birthday month and, as a child, that meant equal parts anticipation and joy. The predictably nicer weather and not having even one day of school elevated its status. As I got older, I came to appreciate this month even more, as we as a nation celebrate Independence Day.

As the child of immigrants to the United States, I don't take the privilege of living here for granted. My parents were a family of three when my mother, a nurse, was given the opportunity to immigrate to the United States when a hospital representative in Princeton, WV, contacted her because of a nursing shortage in their community. My mother agreed, but she was young, had never seen the United States and would arrive here alone. So, the hospital arranged for her to stay with a sweet widow named Mrs. Clay and her daughter, Patty. The two of them took care of my mother like she was a member of their own family and they helped her learn what it means to be an American. Over the years, we all became very close. Growing up, Mrs. Clay was "Grandma" to me.

My father and my older brother arrived in the United States a few years later, after they worked through the naturalization process to legally immigrate here. I have the distinction of being the first person from either side of my family to be born on U.S. soil. There was nothing I did to earn that, but I'm grateful for it, as it impacted me in numerous ways.

My parents didn't have any relatives here in the United States, but they made it through the kind support of the community they built. This country offered them opportunities they would never have gotten anywhere else. My father has a high school education and here, he used his God-given talents and strong work ethic to make his way into management in the automotive industry. He even owned his own franchise for a good portion of his career.

My life's journey has been different from my parents' journey. I am grateful for the opportunities that I've been afforded and the choices that I've been able to make because I've spent my whole life in the United States.

One of those choices led me to the role of Executive Director of the American Society of Home Inspectors. ASHI reflects the best ideals, values and principles that the United States and Canada possess as societies. There are opportunities for education, service, mentorship and more, and these opportunities can impact the lives of individual inspectors who are looking to grow their business while serving their clients and their communities.

ASHI is a community that upholds its members during difficult and trying times, such as those we as a nation are experiencing in 2020. Even now, we feel the uncertainty on the horizon. ASHI's strength lies in the fact that we are a diverse set of individuals, from a wide assortment of backgrounds, who create a beautiful tapestry together.

Let's continue to be the ASHI that takes the opportunity to make a difference—collectively and individually—by helping people grow in this profession and by caring for one another in this community. My father adamantly believes that the United States offers the opportunity for success to those who are willing to put in the work and embrace the challenges ahead of them, and I wholeheartedly agree with that.

Let's do the work, embrace the challenges and, in doing so, position ASHI and the whole ASHI community to welcome new opportunities for success.



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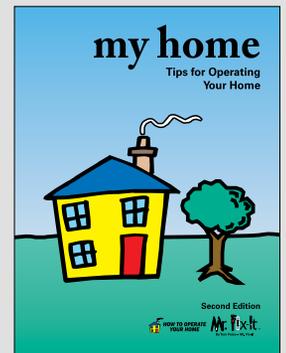
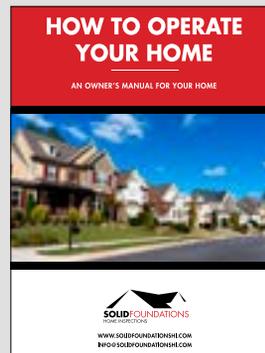
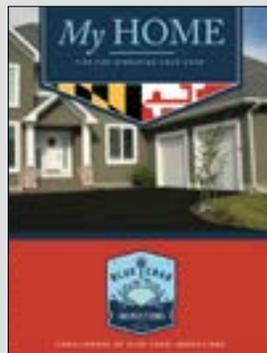
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