



SEPTEMBER 2020

REPORTER

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

SEPTEMBER IS NATIONAL PREPAREDNESS MONTH

**CITIZENS FOR
RADIOACTIVE
RADON
REDUCTION** *P10*

**THE NEW NORMAL:
DIVERSIFY!** *P30*

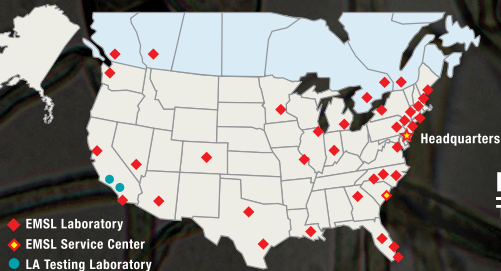
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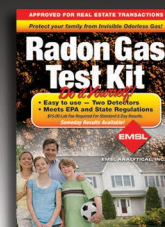
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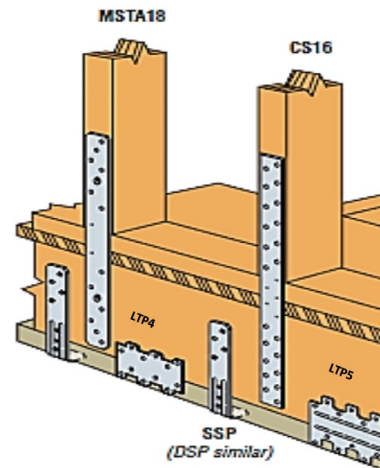
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Managing Risk

Your Pre-Inspection Agreement: **SEVERABILITY**

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.inspectorpro-insurance.com/ashiadvantage.

Sometimes, courts can take issue with one or multiple provisions in a business contract. If the court decides that a clause in your agreement is unfair to your client or is contrary to local or federal laws, they can invalidate one or more provisions in your contract. They can even dismiss your agreement altogether.

That's where the severability clause comes in. The clause's "saving" language protects the rest of your contract when a court voids a portion of it by arguing that the agreement's terms are independent of one another. In so doing, a severability provision can keep the rest of your contract in force even if a court voids a part of it.

Additionally, severability clauses may use "reformation" language to describe what you'd like done with the unenforceable portions of your agreement. You can either explain how you wish to modify those parts or you can ask to delete them. Most pre-inspection agreements state that the unenforceable portion should be "severed" or removed while the rest of the contract should stay intact.



***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.*

MOST PRE-INSPECTION AGREEMENTS STATE THAT THE UNENFORCEABLE PORTION SHOULD BE “SEVERED” OR REMOVED WHILE THE REST OF THE CONTRACT SHOULD STAY INTACT.

WHAT DO SEVERABILITY CLAUSES LOOK LIKE?

The following is an example of a severability provision written by our claims team:

If at any time subsequent to the date hereof, any provision of this Agreement shall be held by any court of competent jurisdiction to be illegal, void, or unenforceable, such provision shall be of no force and effect, but the illegality or unenforceability of such provision shall have no effect upon and shall not impair the enforceability of any other provision of this Agreement.

In this example, notice how the clause both addresses the unenforceable sections and the rest of the contract. As is typical in inspection contracts, this clause opts to sever any problematic provisions and protect the rest of the agreement.

WHY ARE SEVERABILITY CLAUSES NECESSARY?

Protecting your pre-inspection agreement is essential. As discussed in this Managing Risk column in previous issues of the *ASHI Reporter*, your contract is your first line of defense. When confronting allegations, claims professionals often use signed pre-inspection agreements to defend your case. By emphasizing provisions like your limitation of liability and statute of limitations, claims adjusters can dismiss allegations against your business.

Some might argue that severability provisions aren't necessary. After all, if you worked with an attorney to write your agreement and they made sure each clause abided by the law, what are the chances of having a court deem a portion of your contract unenforceable?

THE LAW IS DYNAMIC AND CHANGING. A CONTRACT PROVISION THAT THE PARTIES BELIEVED WAS ENFORCEABLE MIGHT LATER BE CHANGED BY A STATUTE OR COURT DECISIONS.

In her blog post “Severability Clauses: To Sever, Modify, or Invalidate?” attorney Elizabeth A. Whitman explains why severability clauses are important:

“The law is dynamic and changing. A contract provision that the parties believed was enforceable might later be changed by a statute or court decisions. Other times, the line between an enforceable and unenforceable provision may be blurry. Or the factual context may change so that a contract term, which on its face is acceptable, is unenforceable as applied to a particular situation.”

WHAT ARE THEIR LIMITATIONS?

Like all pre-inspection agreement provisions, severability clauses aren't bulletproof. In their 2013 article for *Corporate Counsel* titled “Drafting a Better Severability Clause,” attorneys Eric Fishman and Robert James explained that, depending on the claim, legislation may exist that dictates what will happen if a portion of a contract flounders:

“In many special cases, there is a fallback provision provided by law when a term in a contract fails. If... a limited and exclusive remedy ‘fails of its essential purpose’—as when a seller’s warranty is limited to repair, but the warranted good cannot, in fact, be repaired—the law permits the buyer to resort to any other available remedy. (See, e.g., UCC § 2-719). In these types of situations, the severability clause really serves no purpose.”

However, you cannot predict what claims you'll receive before you receive them. As such, you cannot rely on the allegations against you falling neatly into a piece of legislation that already exists. Therefore, it's important that you take the time to include a severability clause in your pre-inspection agreement.

Another potential limitation of the severability clause is how much of your agreement it can protect. In *Glassford vs. BrickKicker*, plaintiffs appealed a summary judgment in favor of the home inspector based on the contract's arbitration clause.

The appeal argued that, because requiring arbitration would cost more than the limitation of liability, both clauses were unconscionable. Thus, even with a severability clause in place, the court struck both the arbitration and limitation of liability provisions from the pre-inspection agreement.

To avoid multiple provisions of your contract from being dismissed, consult with your attorney to both draft your severability clause and ensure that your clauses don't disagree with one another.

MANAGE YOUR RISK AGAINST POTENTIAL CLAIMS.

Don't let a court discard your entire pre-inspection agreement over one bad provision. Consult your attorney on how you can include a severability clause to protect your inspection contract.

To learn more about pre-inspection agreements, read this column next month when we explore the importance of signatures prior to the inspection.

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PREPARING FOR A DISASTER OR AN EMERGENCY STARTS WITH A PLAN

**JUST ONE INCH OF WATER IN AN
AVERAGE-SIZED HOME CAN CAUSE
MORE THAN \$25,000 IN DAMAGE.**

National Preparedness Month is a time set aside each September to promote family and community disaster and emergency planning. An important step toward being prepared includes having proper insurance coverage. FEMA and its National Flood Insurance Program (NFIP) encourage home inspectors to talk with clients about protecting their homes from flood damage by purchasing a flood insurance policy.

No home is completely safe from potential flooding. Just one inch of water in an average-sized home can cause more than \$25,000 in damage. According to National Flood Services (NFS), 62% of homeowners say they're prepared for a flood, but only 12% have flood insurance. Without flood insurance, most residents have to pay out of pocket or take out loans to repair their homes and replace damaged items.

Most homeowners insurance policies do not cover flooding, so buying flood insurance is an important step a homeowner can take to protect their largest investment before a severe weather event. It typically takes 30 days for a flood insurance policy to go into effect—don't wait until a disaster strikes.

Share these actions to take in advance of a severe weather event with your clients to give them peace of mind and, in the event of an emergency, ensure they can start the recovery process without delay.

- **Protect important documents** (such as birth certificates, passports, etc.) by keeping them in a safe, dry place. The Emergency Financial First Aid Kit can help your clients get started.
- **Reduce the risk of damage from flooding** by elevating critical utilities such as electrical panels, switches, sockets, wiring, appliances and heating systems.
- **Clear debris from gutters and downspouts**, make sure basements are waterproofed and ensure your sump pump is working.

UTILIZE THE FOLLOWING RESOURCES FOR YOU AND YOUR CLIENTS TO LEARN MORE:

- **FloodSmart.gov** provides additional insights into the benefits of flood insurance and what clients can do to protect themselves from flood damage.
- The Cost of Flooding tool illustrates the financial impact a flood can have on a property.
- More financial preparedness tools and resources are available at **www.ready.gov/financial-preparedness** and on the AFCPE Financial Preparedness Resource page.

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SEPTEMBER IS NATIONAL PREPAREDNESS MONTH

September is National Preparedness Month (NPM). The 2020 NPM theme is "Disasters Don't Wait. Make Your Plan Today." In this issue of the ASHI Reporter, we feature Citizens for Radioactive Radon Reduction, and FEMA's National Flood Insurance Program (NFIP), two organizations that guide and educate homeowners and communities as they prepare to face disasters and emergencies.

CITIZENS FOR RADIOACTIVE RADON REDUCTION

By Gloria Linnertz, Founder/Director, Citizens for Radioactive Radon Reduction



Radioactive radon gas exposure can be described as a natural disaster, just like hurricanes, tornados and earthquakes. The difference is that the tragic outcomes of radon exposure happen silently over time. Approximately 21,000 people lose their lives to this silent killer each year without warning. Citizens for Radioactive Radon Reduction (CR3) hopes to inform you, the members of the American Society of Home Inspectors (ASHI), to help prevent future deaths.



Since 2014, CR3 has exhibited at InspectionWorld® and we are always eager to share our experiences, resources and knowledge with home inspectors, as well as hear about your experiences. In January 2020, at InspectionWorld® in New Orleans, the Closing Guys (www.theclosingguys.com) made a video about CR3.

CHECK IT OUT HERE:

www.youtube.com/watch?v=WLKyQI3HvIA.

CR3 is a nonprofit organization made up of radon-induced cancer survivors and concerned citizens with a purpose to assist, encourage and prepare advocates in making a difference with awareness, education and action against radon gas exposure. We hope to effectively educate the public and private sectors about the real danger of living, working or attending school in environments with elevated levels of radon gas.

One of our most successful efforts is our international free electronic magazine, which is packed with valuable information on lung cancer and radon exposure. *CR3 Radon News* has a circulation of approximately 18,000 readers, with 14,000 subscribers who are patients and industry leaders and representatives of medical and health care organizations. Go to citizensforradioactiveradonreduction.org/e-mag/ to see every issue from the last four years.

Another project CR3 is proud of is our Teachers for Radon Reduction endeavor. We are creating a calendar featuring radon posters created by student contest winners from across the country. We plan to share these calendars with teachers, parents and students.



We also work with various lung cancer organizations, health departments, and environment and community groups throughout the nation to share this message: All homes, schools and workplaces should be tested for radon—the leading environmental cause of cancer deaths.

While exhibiting at national conferences, including American Public Health Association (APHA), National Environmental Health Association (NEHA), American Association of Radon Scientists and Technologists (AARST), and National Association of County and City Health Officials (NACCHO), we share stories, facts and brochures.

We support federal and state legislation that helps prevent future cancer deaths from radon.

A CALL TO ACTION FOR HOME INSPECTORS

By encouraging and requiring a radon test at the time of inspection, lives can be saved; we know that home inspectors are extremely influential in making this happen. We invite you to become members of our organization and join our crusade.

Subscribe to our free electronic magazine, learn more about the danger of radon exposure and become qualified inspectors of currently installed radon systems.

Find CR3 on Facebook (www.facebook.com/Citizens4RadonReduction.org) and Twitter (twitter.com/citizensradon).

For more information, contact Gloria Linnertz, Founder and Director, Citizens for Radioactive Radon Reduction, www.CitizensforRadioactiveRadonReduction.org.

DELIVERING BAD NEWS ABOUT PO WATER DAMAGE

By Jeff Bond, Inspect.com



Inspect.com is an online marketplace for the public to connect with qualified inspectors across the country. Get discovered and share your expertise. Add your listing to Inspect.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.

TENTIAL

It's never good news for property owners when water enters the picture. Telltale signs on concrete and wood can indicate water seeping into the foundation of the house. You, the home inspector, are there to provide information on the safety of the home.

An inspector understands how a hairline cement crack in a foundation is the point of least resistance that can lead to basement leaks or floods, larger wall cracks and even bowing or buckling walls. But to a homeowner, that same crack might not signal a moisture intrusion problem or a structural problem down the road.

PROFESSIONAL DEMEANOR FAIR DELIVERY

It is up to the inspector to provide full disclosure about the impending consequences of foundation water damage.

BACK UP YOUR CONCERNS WITH EVIDENCE SUCH AS THE FOLLOWING:

- Wall bowing outward
- Wall pulling loose from fasteners
- Damp and soft wall
- High moisture meter reading

Even with this evidence, however, it might be challenging to convince your client about the urgency of remedial action.

PUT YOUR CLIENT FIRST

Your client depends on your experience and expertise to deliver objective observations. Your job is to report what you see. But, unlike you, your client has an emotional investment in your findings. A seller wants to get the most value for the home, and a buyer wants a sound and safe home.

The client who attends your inspection demonstrates that emotional investment. They want to be there to know firsthand what you see. When you discover and report a flaw like a cement crack with water seepage and possible foundation work, you should be prepared to stay calm because your client may react emotionally.

What is just another inspection item in your view might cause fear and concern for your client.

Knowing how to deliver bad news professionally will keep you and your client on an even emotional keel, and it might even allow you to become a star in your client's view.

DELIVERING BAD NEWS

Your mindset and how you frame information can set the conversation on the right track to a positive outcome. Keeping your client in a receptive mode is key to helping them hear and understand problems. Whether the issue is a slow leak in the kitchen or a foundation weakness, how you deliver your findings is critically important.



CLARIFY, LISTEN AND EXPLAIN SHOW SUPPORT



1. Professional Demeanor

Jean-Francois Manzoni, author of “A Better Way to Deliver Bad News,” published in the *Harvard Business Review*, cited research explaining that people are more willing to accept bad news from someone who is reliable and has good intentions. You are a winner here. Your inspection business is based on your experience and expertise and your dedication to providing objective observations.

2. Fair Delivery

You have all the relevant information for your client. Your images highlight your findings and your knowledge gives you the opportunity to present your findings in a professional manner. You communicate the finding in clear language, and explain necessary repairs and remediation.

3. Clarify, Listen and Explain

When your client asks questions, listen. Rephrase their questions so they can see that you understand their concerns. Explain any details that seem unclear. You’ll help your client understand the standards, and why repairs and remediation will improve the home’s safety.

4. Show Support

Demonstrate to your client that you know this is bad news. Acknowledging their concerns goes a long way in building trust. There is value in building trust in your professionalism because it can help your client trust your findings and your recommendations.

THE VALUE YOU ADD AS AN INSPECTOR

When you discover damage that can lead to a big problem such as imminent foundation structural damage, the way you explain what lies in the future is a value you bring to your client.

Your interpretation of the visual finding helps your client understand what lies ahead. And your recommendations, like elevating the pad and sump pump installation, let your client know the next steps.

When you share your expertise, you reassure your client about how to remediate the issue, which also can build trust. Your expertise goes far beyond a check mark on your written report.

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SMART INSPECTOR SCIENCE

VINYL FLOOR STAINS AROUND A TOILET

VINYL FLOOR STAINS AROUND A TOILET ARE ALWAYS AN ISSUE FOR A HOME INSPECTOR TO WORRY ABOUT, RIGHT? HOW SHOULD WE EXAMINE AND REPORT THESE STAINS? ARE THEY REALLY A SERIOUS DEFECT?

STAINS IN A VINYL FLOOR

Gray-colored stains in vinyl flooring are often caused by moisture underneath the floor (Photo 1). This type of stain will always feel dry. The stain often looks like it's on the surface, but rubbing the stain with a rag and detergent won't remove what's actually beneath the surface of the vinyl.



Photo 1. Stain Feels Dry.

STAINS NEAR A TOILET ARE CAUSED BY A LEAK...

The vinyl stains found around a toilet indicate a drain leak (Illustration). In a properly mounted toilet, a flange seals the unit to the drain pipe at floor level. This flange—a circular piece of PVC, rubber or metal—is usually secured in place with a few bolts. But if the toilet is not securely fastened to the floor and can tip from side to side, this causes the seal to fail. With each flush of the toilet, water leaks out.

...BUT IS IT AN ACTIVE LEAK?

Using a moisture meter can help you determine whether the floor or the subfloor is wet (Photo 2). In this case, the stain tests dry, so maybe the toilet had moved and was re-set with a new wax ring and then secured to the flange.

In another instance, the moisture meter indicates the floor is “at risk,” meaning it is wet (Photo 3). There's an active leak here.

Looking at the subfloor below the toilet confirms that there is water damage (Photo 4). Keep in mind, though, that this damage is not always visible during your inspection.

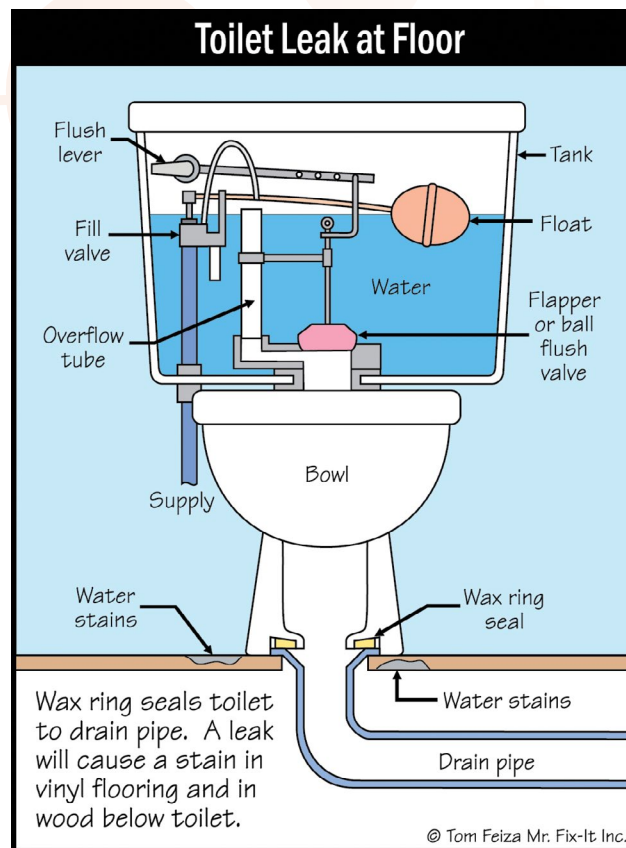


Illustration P027C Toilet Leak at Floor.



Photo 2. Vinyl Stain Tests Dry.



Photo 3. Stain Tests Wet.

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 4. Water Damage Below Toilet.

THE TAKEAWAY

You should report any visible signs of water damage to vinyl flooring around a toilet. A moisture meter might confirm that it is wet. Looking below the toilet, if possible, will help you confirm the leak issue.

This is a defect that needs further evaluation because replacing a vinyl floor and damaged areas of a subfloor is always an expensive project. You can't just patch a vinyl floor. And a flooring contractor will tell the homeowner: "Your home inspector should have reported this." Ouch!

TO LEARN MORE, ATTEND TOM'S TECHNICAL PRESENTATIONS AT EDUCATIONAL SESSIONS FOR ASHI CHAPTERS.

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

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INSPECTING THE RESILIENCY OF BUILDINGS AND STRUCTURES IN FLOOD HAZARD AREAS

By Jim Mailey, Simpson Strong-Tie

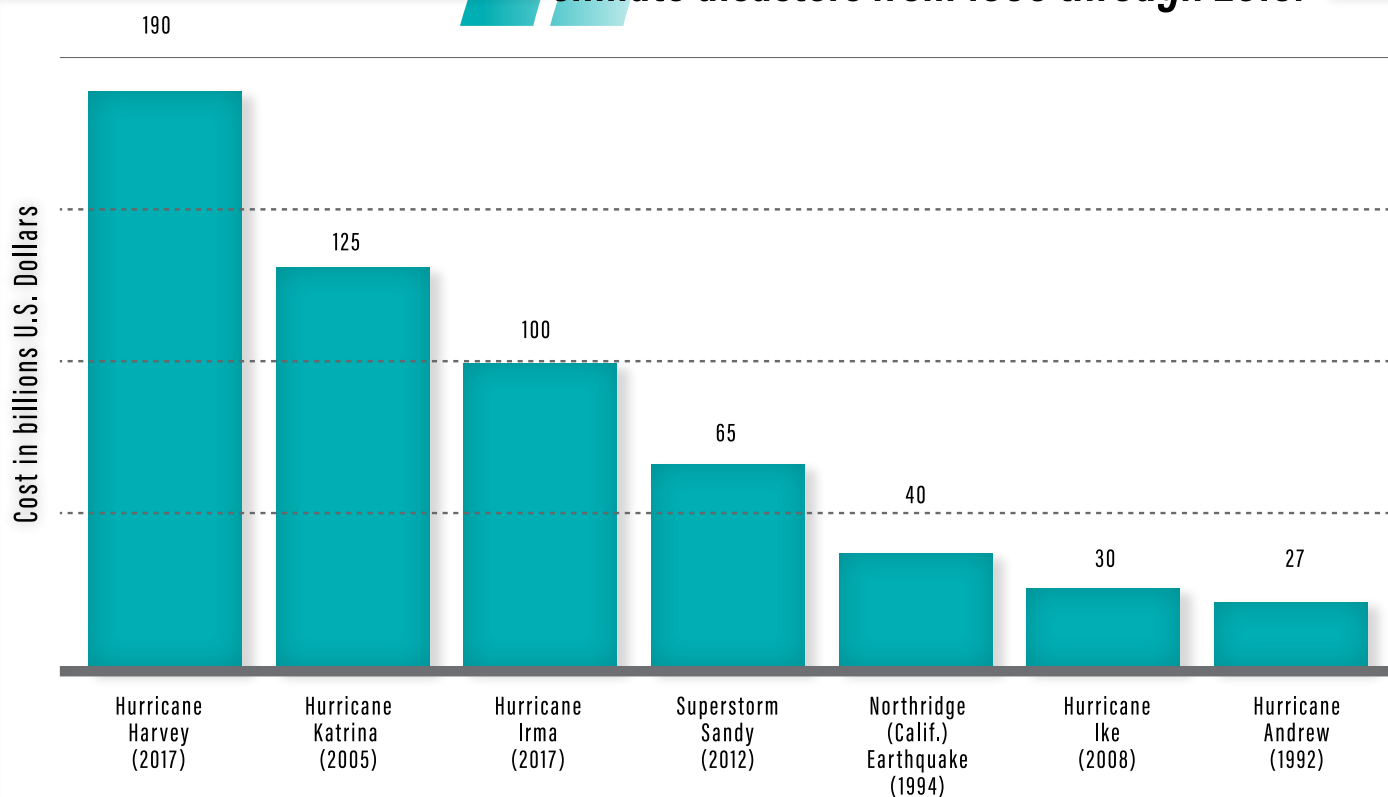


Jim Mailey is the Midwest, Northeast and Mid-Atlantic training specialist for Simpson Strong-Tie. Since joining Simpson Strong-Tie in 1992, Jim has given more than 500 workshops and seminars to 35,000 + design professionals, building officials, home inspectors, builders, contractors and building material dealers. Jim is considered an expert in flood-resistant construction for wood-framed buildings, and frequently writes and contributes to articles about deck safety and flood-resistant construction. Jim earned a B.A. in biology from Bloomsburg University.

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.

NOTE: Determination of flood zones, elevations and building code compliance are all beyond the scope of a home inspection.

The U.S. has sustained 258 weather and climate disasters from 1980 through 2019.



Flooding is one of the most common and costly natural disasters to which our country is exposed. In the past five years, every state in the United States has flooded and 21 states have experienced frequent flooding events, according to Beverly Cigler in her book *U.S. Floods: The Necessity of Mitigation*. Altogether, from 1980 through 2019, the United States has sustained 258 weather and climate disasters, for which overall damages and costs reached or exceeded \$1 billion, with the total cost of these 258 events exceeding \$1.75 trillion.

More recently, Hurricane Harvey damaged or destroyed more than 200,000 homes and businesses, with massive flooding from rainfall that reached 30 to 50 inches across the storm's path. And Superstorm Sandy (considered a significant flooding event) caused more than 305,000 homes, decks and porches to be significantly damaged or destroyed.

Unfortunately, homeowners insurance typically does not cover flood loss costs. While a National Flood Insurance Program (NFIP) policy covers up to a certain amount, there is less than a 50 percent “take-up” rate for these policies. For example, 80 percent of the homeowners with flooding caused by Superstorm Sandy did not have an NFIP policy.

THOSE WHO LIVE IN FLOOD HAZARD AREAS ARE LEFT WITH THE FOLLOWING OPTIONS:

- RELOCATE OUT OF THE FLOOD HAZARD AREA
- ELEVATE THE BUILDING ABOVE CURRENT DESIGN FLOOD ELEVATION REQUIREMENTS IN ANTICIPATION OF FUTURE EVENTS
- BUILD TO THE REQUIRED GUIDELINES TO PREVENT FLOTATION, COLLAPSE OR PERMANENT LATERAL DISPLACEMENT FROM FLOODING

According to a National Climate Assessment study, more than \$1 trillion of property and structures in the United States are at risk of inundation from climate-caused sea level rise of 2 feet above current levels, which could happen as early as 2050. For more information, visit the National Climate Assessment website: nca2014.globalchange.org.

To improve the resiliency of buildings and structures in flood hazard areas, it's important to identify where the current design flood elevation (DFE) is on the structure because construction standards are different for the parts of the building, deck or porch at or below the design flood elevation. The DFE is always the base flood elevation (BFE) plus freeboard (a factor of safety).

Also, there are different criteria for the type of flood hazard area (A Zone, Coastal A Zone or V Zone) in which the building or structure is located.

To locate the flood category for a property, go to www.floodsmart.gov, click the FEMA Flood Map Service Center and enter the address. Local flood insurance rate maps can provide the BFE, and the freeboard is usually 1 or 2 feet for homes, but it may be higher depending on the adopted freeboard for the jurisdiction.

Whether the building or structure is following the guidelines of the NFIP Section 60.3(a)(3), the International Residential Code® Section R322.1.2, or ASCE 24-Flood Resistant Design and Construction Section 1.5.1 (ASCE 24 applies to all buildings and structures using the International Building Code®, and all buildings and structures in floodways), the following principles apply:

IF A PROPOSED BUILDING SITE IS IN A FLOOD-PRONE OR FLOOD HAZARD AREA, ALL NEW CONSTRUCTION AND SUBSTANTIAL IMPROVEMENTS SHALL BE:

- DESIGNED (OR MODIFIED) AND ADEQUATELY ANCHORED TO PREVENT FLOTATION, COLLAPSE OR LATERAL MOVEMENT OF THE STRUCTURE RESULTING FROM HYDRODYNAMIC AND HYDROSTATIC LOADS, INCLUDING THE EFFECTS OF BUOYANCY
- CONSTRUCTED WITH MATERIALS RESISTANT TO FLOOD DAMAGE
- CONSTRUCTED BY METHODS AND PRACTICES THAT MINIMIZE FLOOD DAMAGE



This home lifted off of the foundation, knocked into the house next door, and floated down the street about 600 yards and sits in the bay at the end of the road.

BUILDINGS AND HOMES

Providing a continuous load path is essential to resisting the hydrostatic, hydrodynamic, wave and impact forces from water and objects carried by the water. In addition, flooding often comes with high winds associated with strong thunderstorms and hurricanes, making all the links in the load path important. For flood-resistant construction, focus on links 6, 7 and 8 (see illustration below).

Inspectors can review numerous parts of the building when it comes to elevated or raised foundations, including whether or not HVAC units are elevated above the design flood elevations, whether floor framing is connected to the support beam and whether there's a connection from the support beam to the pile, pier or foundation.

Due to failures that occurred during Superstorm Sandy, where the connection was too close to the edge of the wood, there are new details recommending that the strap connect above the centerline axis of the joist and below the centerline axis of the beam. See details and pictures to the right.

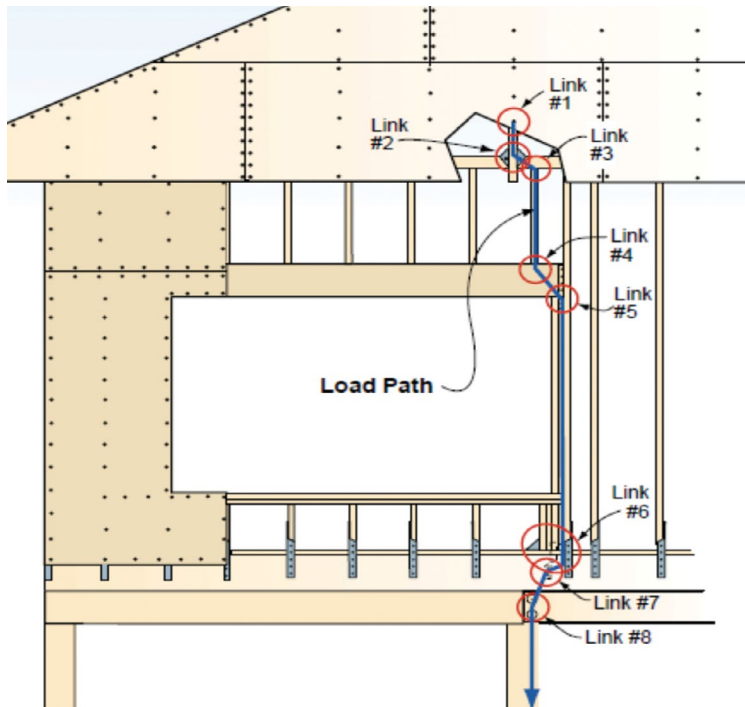


Diagram courtesy of the Coastal Construction Manual – FEMA 55, Designing the Building, Figure 12-15.

Link #1 – Roof Sheathing to Roof Framing
Link #2 – Roof Framing to Exterior Walls
Link #3 – Top Plate to Wall Studs
Link #4 – Wall Sheathing to Window Header

Link #5 – Window Header to Exterior Wall
Link #6 – Wall to Floor Framing
Link #7 – Floor Framing to Support Beam
Link #8 – Floor Support Beam to Foundation (Pile)



A beam in a home that was rebuilt after being destroyed by a flood. The joists are resting on the beam and the beam is sitting on the pier. Nothing is tying the framing to the foundation. Unfortunately, this home will be subject to floating away in the next flood.



Note the wood failure or tearing perpendicular to grain because the connector fasteners were too close to the edge of the wood.

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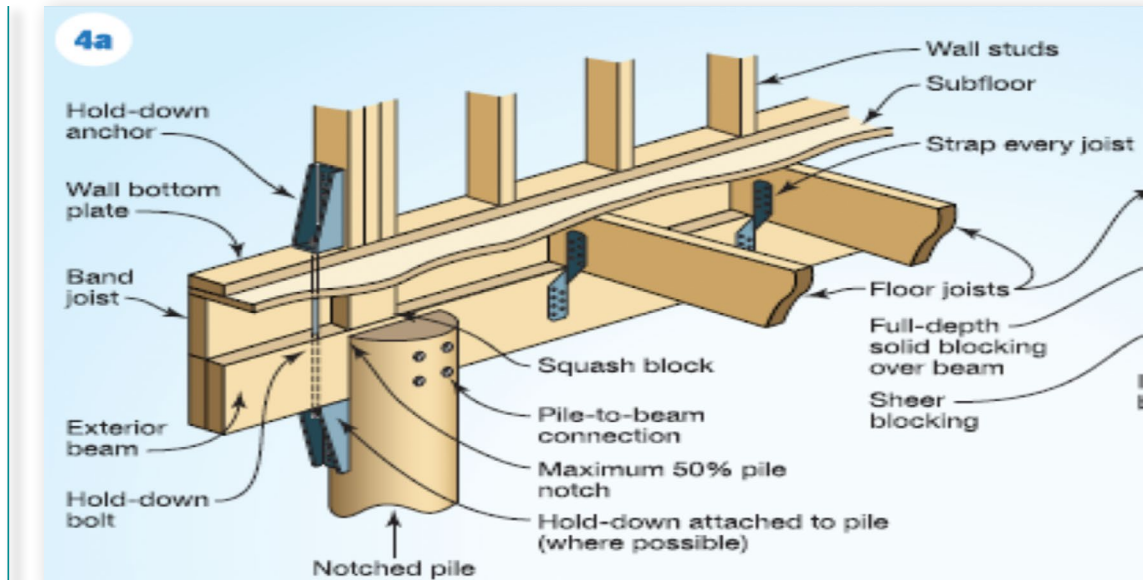
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FEMA detail showing a longer twist strap. Courtesy of FEMA – Improving Connections in Elevated Coastal Residential Buildings (RA 1 February 2013, p.3).

In buildings and homes with solid foundations (not permitted in V Zones or Coastal A Zones when the design is governed by ASCE 24), inspectors may want to look for the following:

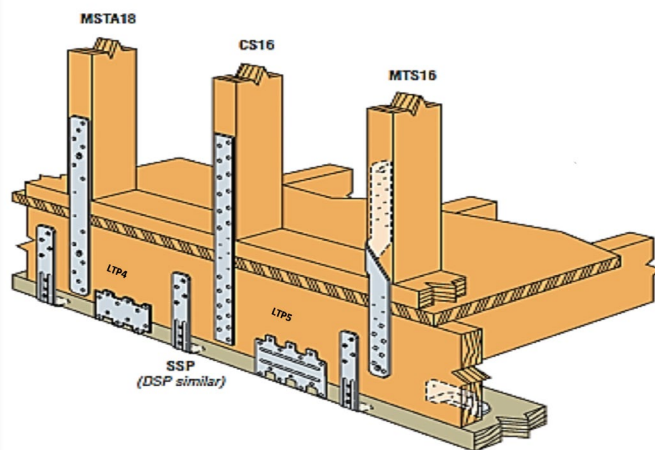
When a building has a solid foundation in an A Zone, check to see that water is able to flow through the building and meets the minimum requirement for openings. If they are non-engineered openings, the net open area shall be at least 1 square inch for each square foot of enclosed area, not less than 3 inches in any direction and account for louvers, screens, faceplates or other covers so as not to impede the floodwaters.

In addition, if the building has a crawl space or if you are able to get underneath the first floor joists, look to see that everything below the top of the first floor joists is connected to the wood member or foundation below.

Starting with the sill plate and the foundation, check to see if the sill plate is connected to the foundation and if the rim joists, floor joists or both are connected to the sill plate or foundation. The photos below show failures of the framing to the foundation.



Similar to elevated buildings, all the links in the load path must be strong enough to resist the flood waters. See diagram below.



Uplift connectors shall bypass each other to prevent cross-grain tension of the band joist. Sill plate anchors not shown.

DECKS AND PORCHES

Buildings (that is, structures that include two or more outside rigid walls and a roof) and their contents may be covered under a NFIP policy. However, property and belongings outside the building envelope are generally not covered. Therefore, when a deck or porch is destroyed by a flood, the building owner or homeowner would have to pay for the repair or rebuild.

As with homes and buildings, it is essential that decks and porches have a continuous load path to resist the hydrostatic, hydrodynamic, wave and impact forces from water and objects carried by the water.

For flood-resistant construction of decks and porches, focus on links 2, 5, 6, 7 and 8 (see diagram, left).

Link #1 - Ledger to Main Structure

Link #2 - Deck Frame to Main Structure (Lateral)

Link #3 - Deck Boards

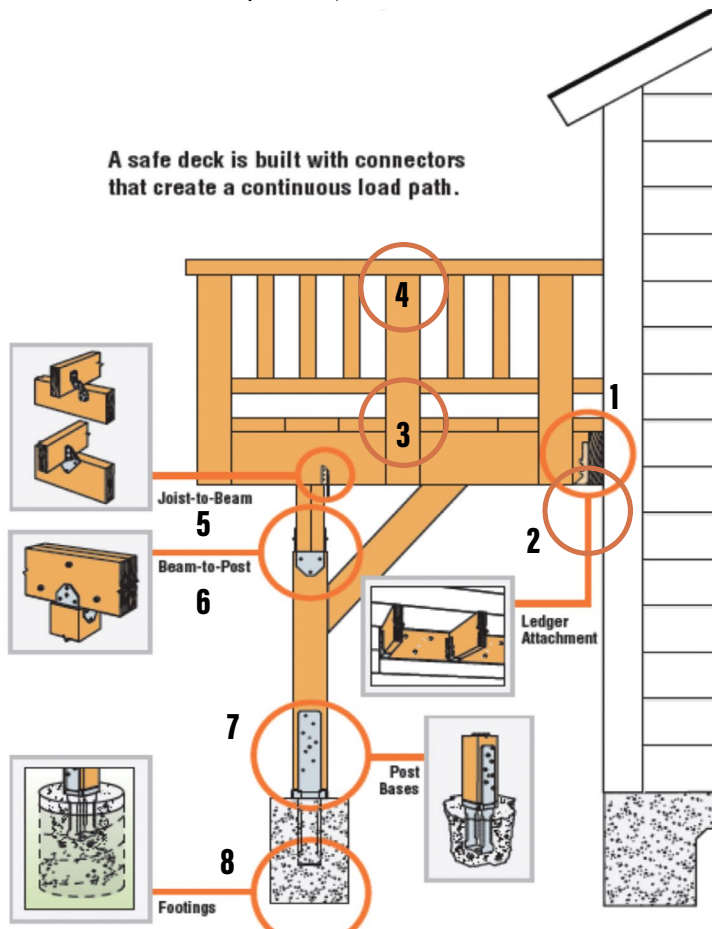
Link #4 - Guardrail System to Framing

Link #5 - Joist to Beam

Link #6 - Beam to Post

Link #7 - Post to Footing or Foundation

Link #8 - Footing or Foundation



In addition to supporting the download of the deck and occupants, the footing must resist the lateral load of occupant movement and flood waters, and must be deep enough to resist scour associated with floods. In V Zones, the referenced standard (ASCE24) states that supports shall extend 10 feet below mean water level to account for the potential of significant scour. However, because an inspector can't inspect for footing or support embedment, the first key point to look for is the post-to-footing or foundation.

Inadequate porch or deck post connections are common failures during a flood event. Once the posts are "washed away," there is nothing to prevent the porch or deck from collapsing.



The posts washed away from flooding on the porch and on this deck, causing the roof to collapse. There are numerous options for connecting the posts to the concrete or wood framing after the porch or deck is built.



Some sort of lateral-load hardware is needed to carry the lateral load from occupant movement or flood waters to the main structure.



Joist hangers are good for supporting the download or uplift from the joists, but are not sufficient to resist any lateral load from occupant movement or flood waters. As you can see from the photos on this page, these decks were not able to resist the flood waters and deck platforms were pulled away from the main structure.

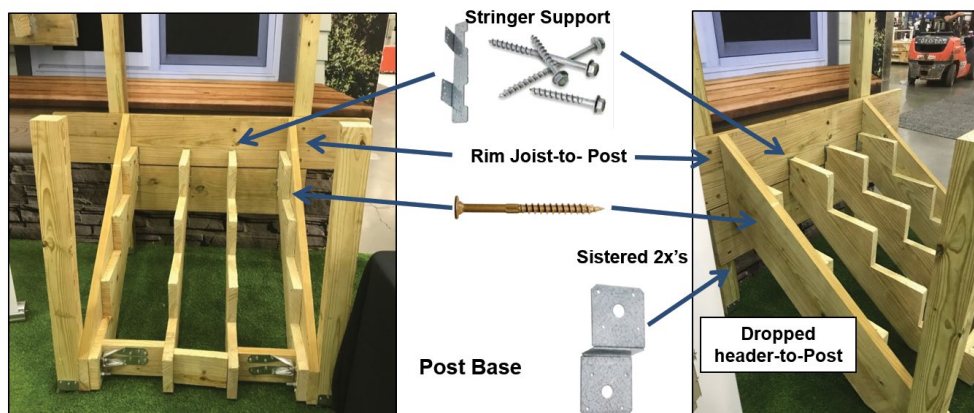
STAIRS

Codes state that stairways and ramps shall be designed and constructed to break away without causing damage to the building or the structure, or shall be designed and constructed to resist flood loads and minimize transfer of flood loads.

Inspectors may want to check whether the stairs are connected to the structure, deck or porch to determine if they could cause damage if they separate during a flood event.

In addition, for stairs to meet all the other requirements and all the flood-resistant construction guidelines, the most economical way is for them to be independent of the building or structure. See photos and labels on the following page.

One of the most common violations for stairs is the riser opening. The flood requirements are for the riser to be open or partially open to allow the flood waters to pass through the stairs. In addition to being open, they must not allow the passage of a 4-inch sphere. Typically, they are either completely open (see photos on the next page) or completely closed (see photos on the next page).



Typically, connectors that are used in flood hazard areas meet the treated-wood requirement of ASTM A653, G185 (Simpson Strong-Tie trade name for this galvanization is ZMAX®). ZMAX® connectors are hot-dip galvanized prior to fabrication and, therefore, don't meet the requirements of ASCE 24. Consequently, these products will corrode prematurely and will not be effective when the flood occurs.

CORROSION CONSIDERATIONS

FEMA TB-2, which is referenced by the codes for flood-resistant materials, states that "performance of buildings that are exposed to flooding is, in part, a function of the fasteners and connectors used to put the components together. If corrosion occurs, buildings are less likely to withstand flood loads and other loads." So, if you can identify red rust on the connectors, fasteners or anchors, it should be reported.

Based on ASCE 24, exposed material below the design flood elevations shall be stainless steel or hot-dip galvanized after fabrication.



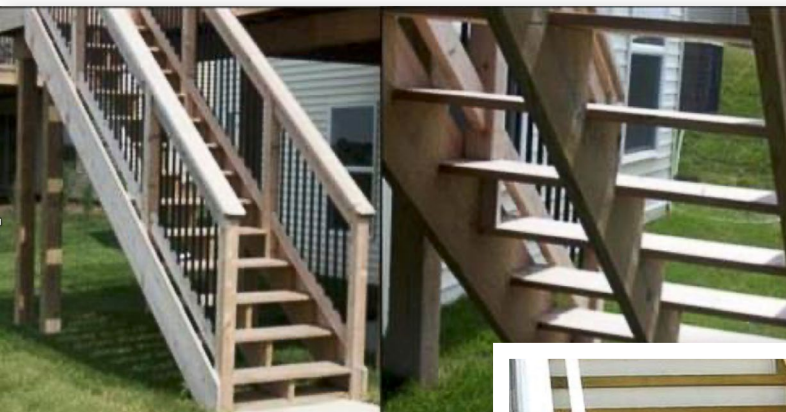
The straps connecting the beams to the joists failed during a flood event due to inadequate corrosion protection of the metal.

CONCLUSION

Inspecting homes, buildings, decks and porches to the requirements of flood-resistant construction will provide your client with the peace of mind that, after a flood, they'll be able to go back to their home or building with minimal repairs needed.

Later in 2020, Simpson Strong-Tie will debut two new online courses requirements for buildings, homes, decks and porches in flood hazard areas. Visit www.strongtie.com for more information.

There is much to know about the resiliency of buildings and structures in flood hazard areas. Inspectors may want to do their own research to gather more information on this complex subject.



Stairs that are completely open and do not meet the 4-inch sphere requirement.



Stairs that are completely closed and do not meet the requirement to allow the flood waters to pass through them.

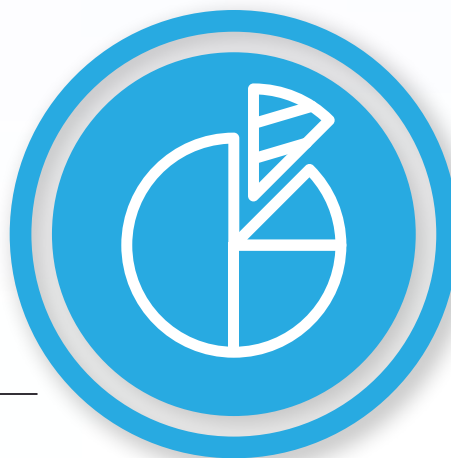
THE NEW NORMAL: DIVERSIFY!

By Erik Listou, Co-Founder, Living In Place Institute



Erik Listou, CLIPP™, LIPA™, HATS™, CAPS, CAASH, CGR, CGP, CLR, LDST, is committed to helping all people live in homes that are safe-comfortable-accessible. His 50-year career in residential and commercial building tops \$100 million. Named in 2019 as one of the Top 50 Influencers in the kitchen and bath industry, Listou has been awarded (and taught) nine national credentials, plus numerous project and leadership awards. A recognized, engaging and entertaining public speaker, educator, author and organizer, he has taught professional courses for almost two decades and counseled several industry associations. Listou, the former executive director of the Denver Habitat for Humanity, hosted and produced his own 125-episode talk radio show, and has presented to over 2,000 audiences, large and small. Now, he shares his knowledge and passion, his boundless energy and his notable leadership skills with industry colleagues, and promotes consumer awareness through advanced education in design and products as the Co-Founder of the Living In Place Institute.

Is your home inspection business like most businesses—single-focused? As the economy continually changes, will your business survive and will you be able to take care of your family? It's important to explore why you may need to diversify your business and then consider some business ideas.



THREE QUESTIONS TO HELP DETERMINE IF YOU SHOULD DIVERSIFY:

QUESTION 1.

Are all my "eggs" in one basket?

We use this old expression for businesses that are single-focused. If only one service is offered, all revenues come from that activity. This is how many home inspection companies operate. But what happens if that basket drops? We all know the answer to that one!

QUESTION 2.

Are home inspections the only "tool" in your toolbox? If so, your business is single-focused. How many carpenters, mechanics or plumbers could survive with only one tool in their toolbox? Probably none. Can you and your business survive with only one "tool," your home inspection services? What might happen if the economy changes and the real estate market slows down?

QUESTION 3.

Do you eat the same breakfast, lunch and dinner every day? Would you go to a restaurant that has only one item on the menu or would you choose one with a bountiful selection? Now, think about your job. Is it the same every day or would you prefer a variety of work activities to keep you energized and looking forward to every new day?



THE NEW NORMAL: DIVERSIFY!

If you answered yes to any of these questions, now is the time to consider diversifying your business. End the fear of broken eggs, fill your toolbox with revenues from more than one source and start every day with your choice of how you make money.

- First, consider the following two examples of companies that diversified and became world-class, well-known companies, capable of withstanding marketplace changes and economic downturns.

Disney started out as an animation company. Had Walt not diversified, we may never have known Mickey Mouse. Disney's original mission statement included these words: "...we seek to develop the most creative, innovative and profitable entertainment experiences and related products in the world." Disney branched into television and movies, theme parks and live entertainment, cruise lines, resorts and retail. Today, almost 100 years later, my granddaughter's favorite on-screen entertainment is the Micky Mouse Club. Children and adults are entertained every day because Walt Disney diversified.

In the mid-1930s, a company called Kwanon modeled a product from another company that was making cameras. By the mid-1940s, the company had changed its name to Canon and developed Japan's first indirect X-ray camera. In the late 1950s, Canon introduced a field zoom lens for television broadcasting and movie cameras. In 1964, Canon introduced a much improved 10-key calculator. They focused on quality and became the leader in photocopying. We now capture the world in images and make copies because Canon diversified.

Consider two examples of companies that diversified and became world-class, well-known companies, capable of withstanding marketplace changes and economic downturns.



DIVERSIFY YOUR HOME INSPECTION BUSINESS

Here are a few diversified ideas to keep you and your company moving forward or even to create a new company that will allow you to one day become your community's go-to resource for all households and homes. Keep in mind that some of these ideas may require certification, specialized training or both.

HOME INSPECTIONS NOT RELATED TO A HOME SALE:

Increase your business volume by offering your services to homeowners for general home maintenance or before a remodeling project. In 2019, according to an article published in *The Mortgage Reports* (www.themortgagereports.com/48929/remodeling-on-the-rise-heres-how-many-homeowners-plan-to-renovate-their-house), nine out of 10 homeowners plan to remodel their homes and 40% of those projects will start within the next two years. That equates to about 50 million homes each year. And as home inspectors know, every home has issues that should be addressed before they become a major repair. Why not help identify these problems ahead of time. That could be millions of jobs for savvy inspectors. Translated, lots of financial possibilities for you.



FIRE PREPAREDNESS: Inspect homes for carbon monoxide levels. Inspect smoke and carbon monoxide alarms to make certain they function and are less than 10 years old. Check fire extinguishers for proper pressure and that they are less than 12 years old. Also recommend and create occupant evacuation plans for fire emergencies. These are all opportunities for you to help clients while you earn money.



ELECTRICAL SAFETY: According to the Federal Emergency Management Agency (FEMA), there are more than 45,000 home electrical fires every year. Another business opportunity and a true community service is to check the home's electrical system. Start with ensuring that the home has adequate and properly functioning GFCIs and appropriate arc-fault protection, and that outlets securely hold plugs in place. Also valuable is checking panel safety, both the integrity of old panels and recognizing those brands that are known to malfunction and cause more than \$40 million in damage every year. This is a good opportunity to partner with a licensed electrician who is qualified in understanding and implementing your local code requirements. Also, in the field of electricity are inspections and recommendations for electromagnetic interference (EMI) testing.



RADON TESTING AND MITIGATION: The EPA tells us that radon is a silent killer and the leading cause of lung cancer among non-smokers. Most inspectors are familiar with the hazards of radon and many provide radon testing. Are you?



HOME ENERGY ASSESSMENTS: Helping homeowners save energy is one of those right-things-to-do jobs. You, as a professional, are able to help homeowners understand how to conserve energy. From www.energy.gov, "Professional energy assessments generally go into great detail to assess your home's energy use. An energy auditor will provide a room-by-room examination of the residence, as well as a thorough examination of past utility bills. Many professional energy assessments will include a blower door test. Most will also include a thermographic scan."



MOLD: There are more than 300,000 different types of mold. Some molds can produce potentially toxic byproducts called mycotoxins, often found in moisture-damaged buildings. More than 200 hazardous mycotoxins from common molds have been identified and many more remain to be identified. The amount and types of mycotoxins produced by a mold depends on many variables in a home. No one can tell whether a mold is producing mycotoxins just by looking at it. Your professional service is needed.



ASBESTOS, LEAD AND VOLATILE ORGANIC COMPOUNDS (VOCs): As a 50-year veteran of the building industry, both commercial and residential, I have probably been exposed to way too many of these substances. I remember walking through a public housing building prior to renovation, coughing from the white dust (asbestos) on the floor of the mechanical room and watching the painters spray "red-lead" paint onto the steel superstructure of a power plant under construction. And how many VOCs have I breathed in from paints, varnishes, lacquers, sealants and many other products? Consider adding these assessments to your business opportunities.



WATER IN AND OUT: Inspecting house water, both supply and waste, is another important service you can offer your customers. Testing fresh water supplies for contamination from chemical, bacterial, and heavy metal or radioactive atoms is vital to your client and their family's health. If the home has a municipal supply and wastewater system, you check for potential leaks. If the home has a well septic system, someone needs to inspect the domestic water, septic or holding tank(s), the connections and leach field. You could test not only the domestic water, but also inspect pools and spas, drains, lighting, and security fencing and gates for safe operation.



INSECTS AND ANIMALS: Inspect for insects, termites, ants, flies and wasps, animals and more. The average home has more than 100 different species of insects.



DECK AND BALCONY SAFETY: Inspect integrity and safety, and assess longevity.



DRYWALL: Inspect for contaminated drywall, especially drywall that contains sulfur. Sulfur can corrode copper piping, electrical wires, electronics and other items throughout the home. Contaminated drywall can cause irritated eyes and throats, coughing, sneezing, difficulty breathing, bloody noses, and other symptoms related to bronchitis and asthma.



HOME ACCESSIBILITY AND SAFETY ASSESSMENT: You can now become a certified expert at recommending upgrades to make every home more appropriate for people of all ages in the home, regardless of their current or future needs or age. You can work directly with the homeowner or as a consultant to designers, contractors and medical professionals to assist them in identifying problems and recommending solutions to improve all homes.

Fill your toolbox with revenues from more than one source and start every day with your choice of how you make money.



Ask for advice from business consultants, including business planners, accountants, lawyers, insurance agents and other home inspectors.

MAKE YOUR MOVE

So, what now? Unfortunately, there are no overnight success programs and no shortcuts. You need to do your homework. You must take account of your assets. How many homes have you been in? That number should increase your confidence at least a few notches.

Start with honestly determining how much you can afford. Sources of new business funding may include cash, savings and credit cards. Examine home equity or business loans. Leverage the money you already have to make more money.

Other important business assets include your personal and professional credibility. You have broad knowledge of building codes, residential safety requirements and best construction practices. You have extensive experience in using checklists. You are accustomed to creating detailed reports. And you already know how to run a competitive business.

Also, you need to determine what tools you have and what new tools will be needed. Work with your insurance agent to determine what types of insurance are needed. Check to see what licensing is required in your area.



BUSINESS STRUCTURE. Will you work under your same business structure or create a new business? This decision requires expert opinions. Ask for advice from business consultants, including business planners, accountants, lawyers, insurance agents and others. Other sources for finding additional help include the U.S. Small Business Administration, the SCORE Association, online resources and, of course, other ASHI members.



MARKETING. You have many of the skills necessary to diversify. Your list of past clients is a goldmine. You are already comfortable interfacing with real estate agents and other professionals every day, and probably have a significant referral database. You know how to conduct a business and how to schedule your work. Again, consult with experts to keep from reinventing the wheel.



EMOTIONAL THRESHOLD. How much can you handle? You have come this far in life, so just keep going!

Graduates of the CLIPP class learn the value of interprofessional teams because, as most of us have learned, you cannot do everything by yourself.

EXPAND YOUR EDUCATION

The American Society of Home Inspectors (ASHI), founded in 1976, is North America's oldest professional society of home inspectors. A few years ago, at an ASHI InspectionWorld® conference, I had the honor of meeting some of the founders of the home inspection business concept and hearing about the origins of the industry.

ASHI's mission is to set and promote standards for property inspections and to provide the educational programs needed to achieve excellence in the profession. The Certified Living In Place Professional™ (CLIPP™) program is a comprehensive 16-hour training course that can help professionals build businesses that provide solutions for Safety – Comfort – Accessibility for their clients. ASHI members earn 16 hours of continuing education units (CEUs) from this class and receive a professional courtesy discount for certification classes.

Graduates of the CLIPP class learn the value and breadth of interprofessional teams because, as most of us have learned, you cannot do everything by yourself. Graduates learn the statistics and trends to understand why change is needed.

CLIPP professionals learn some of the medical and cognitive issues that affect people of all ages, and how home inspectors can help guide clients through the process of making appropriate home modifications. During the Experiential Meal class exercise, everyone wears tactile-reducing gloves with wooden sticks under taped-up fingers that reduce hand dexterity and vision-reducing glasses. Everyone then makes and eats their own meal. It is amazing how this exercise, in just a few minutes, gives everyone a better understanding of some of the challenges that one in five Americans lives with every day.

CLIPP graduates participate in almost seven hours of practical housing solutions and learn how to bring wellness into every home.

One key benefit for CLIPP graduates is the licensed use of the Home Accessibility & Safety Assessment Checklist™ (HASAC™). This dynamic tool was built on a commonly used home inspection app. This is the only tool you need to quickly assess, make positive recommendations focused on home safety-comfort-accessibility and send reports electronically.

DIVERSIFY NOW

Home inspectors, you have the ideas and ability to go beyond the old ways and embrace the new normal, whatever that may be for you. Diversifying your business may be the key to business success and happiness for you and your family.

You know how your current home inspection business has helped many clients feel confidence in their homebuying decisions. Think of how many dollars you have helped save because you are a professional home inspector.

Now, imagine how you can help clients with not only their homebuying decisions, but also to improve their lives through your professional services. How many more homes and lives will you impact by embracing a new normal and diversifying your business?

Diversifying your business may be the key to success and happiness for you and your family.





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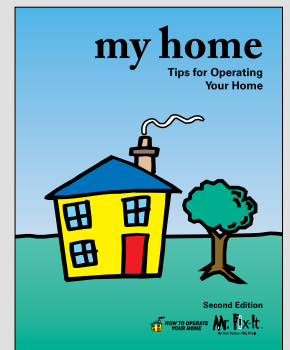
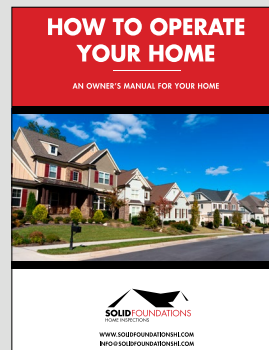
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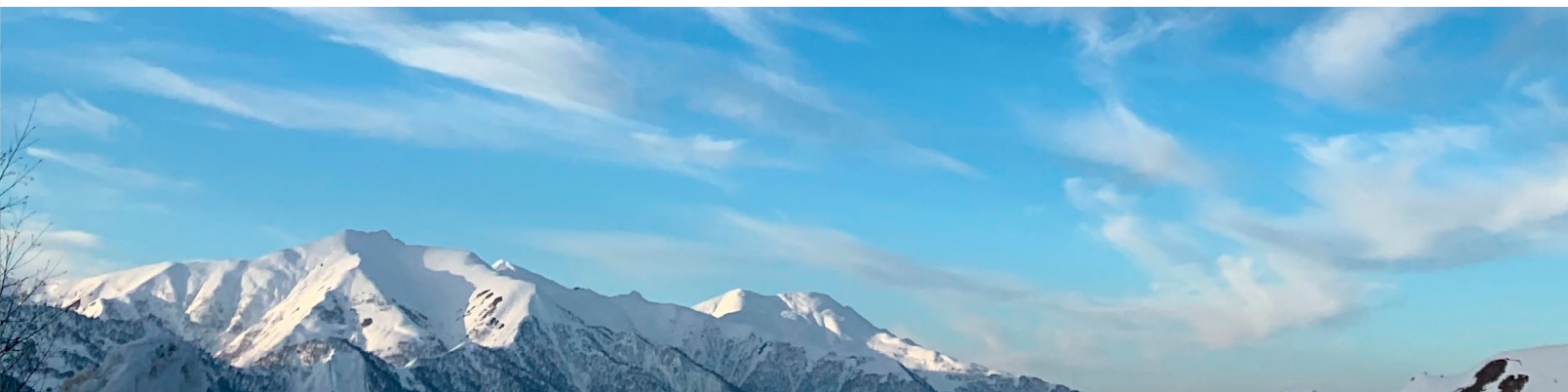
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greatlakes.president@gmail.com

Greater Omaha (NE)

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Craig Chmelicek, 319-389-7379
elitehomeandrandon@gmail.com

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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@allprohomeinspec.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
Paul Barraza, v 510-295-8021
f 510-355-1073
paul@jmcinspections.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@antheinspect.com

IMPORTANT CHANGES COMING TO THE CHAPTER LISTING:

The September 2020 issue will be the last time the ASHI Chapter Listing will be published in the ASHI Reporter publication. With the new capabilities introduced in the ASHI Website Update, it creates a more effective way for chapter leaders to inform their members about chapter contacts & updates-all of which can be done in real time. To view your chapter's profile or look up a chapter in your area, head over to www.homeinspector.org/Chapters/Listing.

CHAPTER LISTING

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.coastalctashi.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 Wurtenberg, 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
cranorinspectionsservices@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.ashewiregrass.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 (OAHl)

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

Quebec AIBQ

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



CHAPTER NEWS

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

CHAPTER EVENTS

NORTH CENTRAL OHIO CHAPTER FALL SEMINAR

When: Friday, Sept. 18, 2020

Topics: Radon recertification class (8hrs)

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 CEUs; 5 business, 4 technical

Topics: Real estate attorney Joe Denneker 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 on pex piping, fittings and more with

Lance Macnevin – 2hrs TBD.

Contact: Gary Kershaw

pluckem@verizon.net,

visit – tristateashi.org



MAC-ASHI FALL TECHNICAL SEMINAR

When: Saturday, Nov. 21, 2020, 8:00am – 5:00pm

Where: GoToWebinar TBA

CEUs: 8 CEUs pending approval

4 different speakers TBA

Contact: Sean Troxell info@macashi.org or

www.macashi.org/fall-seminar/

CHAPTER EVENTS

Coverage Features

PROFESSIONAL LIABILITY HIGHLIGHTS:

- ✓ **Pli Pro Plus** and **Pli Pro** offer two tiers of coverage.
- ✓ Automatic coverage includes lead paint, termites, radon testing, mold defense and coverage for real estate referring parties.
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GENERAL LIABILITY HIGHLIGHTS:

- ✓ Stand alone or shared limit option.
- ✓ Premiums starting at \$320.



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CURRENT ASHI MEMBERSHIP

ASHI Certified Inspectors:
3,334

Inspectors:
193

Associates:
2,867

Retired Members:
109

Affiliates:
46

Total: 6,549 Members as of
8/10/2020

FORTY YEARS

Robert J. Golden, PE

THIRTY-FIVE YEARS

Dexter Varnell, PE

THIRTY YEARS

Jamison S. Brown

TWENTY-FIVE YEARS

Jeffery J. Prior

John Kerrigan

TWENTY YEARS

Armando J. Davila

Joseph Schwab

FIFTEEN YEARS

Chris D. Hilton

Richard Mollenkopf

Jeff Vanace

Daniel Epp

Steve Castaneda

Mike Rawlings

George F. Gould

Jason Gruhn

Robert E. Aber

Joseph Eberhardt

Stuart Spradling

Greg Shawn

TEN YEARS

Henry Blau

Ray Rahimi

Mike Price

Kristian Meyers

Ronald Crescente

John T. Cagle II

George T. Van Pelt

Stephen Gaudet

Doug Thomas

Thomas H. Perez

FIVE YEARS

Tedd Schroth

Tom Iovanne

Andrew Nightingale

Steve Mehrling

G. Steven Ehly

Tadd M. Trumbull

Scott Randolph

Martin Garcia

Michael Cotter

Nathan Shorette

Jarrod Lape

Dan McCormick

Todd Cole

Doug Gialluca

Jon T. Bossey

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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!



Postcards from the Field

NEW POSTCARDS EMAIL!

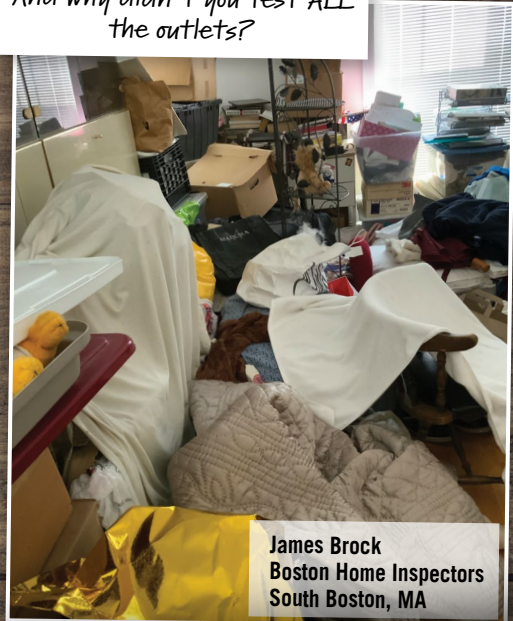
Please send your name, city, state, photos, headings & captions to: postcards@ashi.org
Note: By sending in your postcard(s), you are expressly granting ASHI the right to use the postcard and your name with it in the ASHI REPORTER and in other publications ASHI may select.

I hope the weight room is not upstairs.



James Brock
Boston Home Inspectors
South Boston, MA

And why didn't you test ALL the outlets?



James Brock
Boston Home Inspectors
South Boston, MA

Half-moon rising



Mike Miller and
Jim Katen, AMI
Portland, OR

All this and it still won't work.



Matthew Steger
WIN Home Inspection
Elizabethtown, Lancaster, PA

Can we install it? yes, we can.



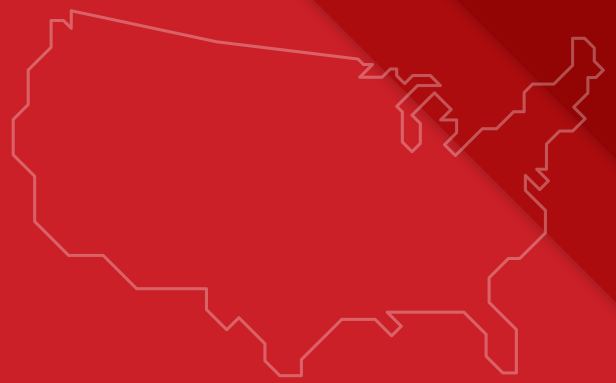
John Weiburg
GreenLink Home Inspections
Seaford, NY

Solid as a rock



James Brock
Boston Home Inspectors
South Boston, MA

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Postcards from the Field

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Please send your name, city, state, photos, headings & captions to: postcards@ashi.org
 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.

Use mild detergent



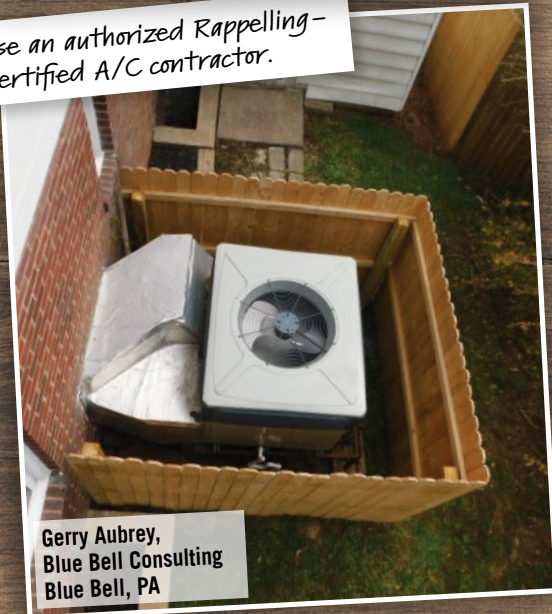
Matthew Jaeck
 HSH Property Inspection
 Hartford, WI

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 60-volt receptacle



Gerry Aubrey
 Blue Bell Consulting
 Blue Bell, PA

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Gerry Aubrey,
 Blue Bell Consulting
 Blue Bell, PA

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David Baumann
 Building Inspections LLC
 Cincinnati, Ohio

Rooftop pool



Pat Hannigan
 Core Inspection Group
 Philadelphia, PA

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 to the mason



James Brock
 Boston Home Inspectors
 South Boston, MA

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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:

If I have a home repair business and also operate a home inspection business, and I do inspection-related repairs only if the inspection was done by an inspector other than myself, am I in compliance with the ASHI Code of Ethics?

RESPONSE:

The situation described is vague and prone to misinterpretation. According to the ASHI Code of Ethics, an individual may have an inspection business and a repair business and can repair properties inspected by others, but only as long as there is no connection between the two companies. So, if the inspection company had one of its inspectors inspect the property, there would be a conflict with the ASHI Code of Ethics if an employee of the home repair business did the repairs at the property, even if the repairs were completed by a different employee than the one who conducted the inspection.

QUESTION:

When a home inspector performs a home inspection, what fee-paid services does Item 1F of the ASHI Code of Ethics prohibit the home inspector from performing?

RESPONSE:

Item 1F of the ASHI Code of Ethics states:

1. 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, completed by an ASHI member, to a home inspected by the same ASHI member.

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 Standards of Practice are not prohibited.

Repairs, replacements or upgrades to systems and components beyond the scope of the Standards 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.



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