

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

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

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Managing Risk Your Pre-Inspection Agreement: SIGNATURES

By Stephanie Jaynes, Marketing Director at InspectorPro Insurance



Stephanie Jaynes is the Marketing Director for InspectorPro Insurance, ASHI's one and only Premier Insurance Partner (http://ipro.insure/ASHI-partner). Through risk management articles in the Reporter and on the InspectorPro website, InspectorPro helps inspectors protect their livelihood and avoid unnecessary risk. Get peace of mind and better protection with InspectorPro's pre-claims assistance and straightforward coverage. Learn more at www.inspectorproinsurance.com/ashiadvantage. ignatures matter. They provide evidence that the signers agreed to the terms of the contract. When facing claims, signatures may be all you have to prove that your clients knew (or should have known) what was and wasn't covered during your home inspection. Without signatures signifying consent and agreement, it's just your word against your clients'.

But it's more than just a matter of who signs the dotted line (a topic we'll explore in more detail in the Managing Risk column in the November issue of the ASHI *Reporter*). It also matters when they sign.

There are two primary reasons why pre-inspection agreements should be signed prior to the inspection: to provide more protection against claims and to preserve insurance coverage.

TO PROTECT AGAINST CLAIMS

Industry trends reveal that contracts signed after the inspection are less likely to hold up in court. In our experience, few courts will enforce an agreement that imposes restrictions on a client without the client's awareness or consent. In other words, an inspection contract can only contain things that diminish a client's ability to sue for what they want and how they want it if both parties agree before the inspection. For example, if you want to include a limitation of liability or arbitration clause in your contract, both you and your client must sign your contract before the inspection starts. A signature prior to the inspection signals both parties' agreement.

Additionally, if a client signs your pre-inspection agreement after the inspection, an attorney could argue that, because you had already started the inspection before your client signed, you practically forced them to sign without being able to adequately review or understand the inspection terms. Using the same logic, a court could void provisions of your contract or discard your contract altogether due to the possibility that your agreement is unfair to your clients.

TO PRESERVE INSURANCE COVERAGE

Since pre-inspection agreements can provide inspectors with their first line of defense, insurance carriers have become increasingly interested in how their insureds use pre-inspection agreements. You've seen that interest as you've filled out applications to start or renew your insurance policy. Your provider asks, "Do you obtain a signed pre-inspection agreement prior to commencing each inspection from all of your clients?" The answer they're looking for is a resounding *yes*.

Not having a signed pre-inspection agreement can make it extremely difficult for the insurance company to defend your claim. No contract means no parameters and the client can demand almost anything. The cost of such a suit has the potential to make an inspector uninsurable, which can put them out of business.

Since it's so difficult to limit liability without a contract, most carriers won't cover claims arising from inspections lacking a signed pre-inspection agreement. Clients signing your contract before you release the inspection report doesn't cut it. It's important that all of your clients sign your contract before you start the inspection. That way, you stay compliant with your insurance policy and eligible for its coverage.



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.

HOW TO GET IT SIGNED—NO MATTER WHAT

While there are many significant reasons to obtain a signed pre-inspection agreement, inspectors have expressed concerns to us about this. Some say that last-minute inspections, out-of-state buyers and contract-wary real estate agents can make it difficult to get a signature. Despite these obstacles, it's possible to get a signed pre-inspection agreement every time. Here are some methods to get your contract signed prior to starting the inspection no matter what.

GIVE YOUR CLIENTS PLENTY OF TIME. From the first phone call, Travis McFarran of True Measure Home Inspections, LLC, in Florida sets the expectation that they have to sign the contract before the inspection. He explains over the phone during scheduling what the pre-inspection agreement is and why it's important.

Then, a couple of hours after the initial conversation, McFarran sends his first email with a copy of the agreement. Using his home inspection software, McFarran continues to send reminder emails and texts, prompting clients to sign until two hours before the inspection.

GET AGENT SUPPORT. John Maldonado of WIN Home Inspection Tracy, LLC, in California gets real estate agents' support by illustrating how preparing prior to the inspection is a service—not a burden.

"I train my agents," Maldonado said. "I explain why it's easy for them and for the client. A lot of times, they don't want to [encourage our clients to electronically sign before the inspection]. But after they do it, they realize how easy it is, and they don't want to do it any other way."

Maldonado's agents submit the initial inspection and client information, and follow up with the clients. With the agents' help, Maldonado consistently receives both a signed agreement and payment a week before the inspection. **OBTAIN DIGITAL SIGNATURES.** Many home inspectors use software to obtain digital signatures, also known as electronic signatures or e-signatures. By typing their name, tracing their signature with their mouse or selecting from preformatted signature options, clients can accept your contract's terms. Most electronic signature software uses authentication methods to verify the signer's identity. This type of software also typically provides proof of signing through tamper-evident digital certificates embedded into the signed documents that may even include the user's location-specific IP address.

Here in the United States, the Electronic Signatures in Global and National Commerce (ESIGN) Act and the Uniform Electronic Transactions Act (UETA) make electronic signatures just as legally binding and enforceable as their handwritten counterparts. However, not all insurance companies recognize digital signatures as legitimate forms of consent. To verify that your home inspection insurance company allows e-signatures, check how your insurance policy defines "inspection agreement" in the Definitions section. If it's still unclear, check with your insurance provider.

For Tom Rees of A Closer Look Home Inspection in Utah, obtaining electronic signatures has improved his risk management. In addition to more easily obtaining signed contracts prior to inspections, Rees has had more educational conversations with clients.

THEY'LL GET THE INSPECTION AGREEMENT, READ IT AND CALL ME. THEY'LL SAY, 'I DIDN'T REALIZE YOU DON'T INSPECT FOR CODE.' AND I EXPLAIN THAT I'M NOT A CODE INSPECTOR [AND WHAT THAT MEANS]"-TOM REES

Once you establish that you can obtain digital signatures, you must choose how you'd like to do so. One of the more popular services, which both McFarran and Maldonado use, is the Inspection Support Network (ISN). Other well-known software includes DocuSign and Adobe Sign. Ultimately, there are plenty of avenues. Pick what works best for your business. **BRING A COPY TO YOUR INSPECTION.** Sometimes, despite your best efforts, clients fail to sign your contract before the inspection. One way to still obtain signatures is to bring hard copies to your inspections.

"I CARRY COPIES OF ALL OF MY PAPERS IN THE EVENT OF SOMETHING LIKE THAT HAPPENING," MALDONADO SAID. "I'VE NEVER USED THEM, BUT FOR ANY SITUATIONS THAT CAN DEVELOP, I WANT TO BE READY."

We recommend bringing paper copies of your pre-inspection agreement as a fallback—not a primary means of obtaining signatures. Additionally, we caution that the client still has to sign *before* the inspection—not after you've been on the roof or started checking the windows. *Before* means prior to any examination. So, don't start without your signatures.

IF YOU DON'T HAVE A SIGNATURE, RESCHEDULE. What if your client doesn't sign ahead of time and isn't there at the start of your inspection? Our advice: reschedule. Letting your contracts go unsigned—or signed after the inspection starts—isn't worth the cost.

MANAGE YOUR RISK AGAINST POTENTIAL CLAIMS.

For most of you, getting a contract signed is second nature. But are you getting it signed prior to the inspection 100 percent of the time? If not, you're in jeopardy of losing your insurance coverage and gaining a potential lawsuit. Make the "pre" in "pre-inspection agreement" a priority by making sure your clients sign prior to every inspection.

To learn more about pre-inspection agreements, read this column next month when we explore who can sign your contract.

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Make it easy for potential customers to find you by registering in our online **Inspector Database**.

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Grow professionally and connect with other home inspectors through our Facebook Page @NationalHomeInspectorExam.

Join the conversation about the home inspection profession, business development, questions from the field, and more in our private **Facebook Group "NHIE Home Inspectors"**.



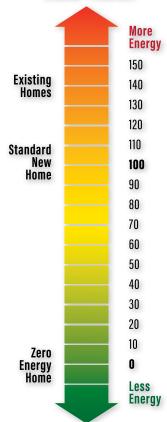
For these resources and more, visit **NationalHomeInspectorExam.org.**

THE HOME ENERGY RATING SYSTEM (HERS) By 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 .

HERS® INDEX



he Home Energy Rating System (HERS) checks new and remodeled homes for energy efficiency. A Home Energy Rating is a measurement of a home's energy efficiency. In the United States, the Residential Energy Services Network (RESNET) is responsible for creation and maintenance of the RESNET Mortgage Industry National Home Energy Rating Standards, as well as certification and quality assurance on RESNET Provider organizations.

Home energy ratings can be used for either existing homes or new homes. A home energy rating of an existing home allows a homeowner to receive a report listing options for upgrading a home's energy efficiency. The homeowners may then use the report to determine the most effective ways in which to upgrade the home's energy efficiency. A home energy rating of a new home allows buyers to compare the energy efficiency of homes they are considering buying.

THE RATING SCORES HOMES FROM O TO 150. THE LOWER THE SCORE, THE BETTER THE ENERGY EFFICIENCY OF THE HOME.

HOW THE HERS SCORE WORKS

RESNET trains and licenses HERS raters to examine new homes and newly renovated homes for energy efficiency.

After inspecting the home and running the data through specialized software, the rater assigns a HERS score on a scale of 0 to 150. The lower the number, the better the score. Each one-point change in a score, up or down, represents a one percent shift in energy efficiency.

To get an accurate score, the rater compares the home to a standard Reference Home. The Reference Home isn't an actual house—it is simply an analysis tool—but it resembles the rated home as much as possible (same size, shape, environment and climate). This means the score is relative to the type of house in a specific climate zone.

The U.S. Department of Energy (DOE), the Department of Housing and Urban Development (HUD) and the Environmental Protection Agency (EPA) recognize the HERS Index as an official verification of home energy performance.

HERS testing is required in California; usually, it is done at the time the house is originally built or when a new heater and air-conditioning gets installed. Then, the building department will force the contractor to provide a HERS rating to guarantee the work is done right and the ducts are airtight.

HERS testing is especially useful for finding hidden problems, sometimes in combination with the use of thermal imaging, such as disconnected ducts inside inaccessible areas such as wall cavities, where ducts are placed between floors of a building.

See how climate zones are defined www.pge.com/includes/docs/pdfs/about/edusafety/ training/pec/toolbox/arch/climate/california_ climate_zones_01-16.pdf

HELP YOUR CLIENTS PREPARE FOR BETTER RATINGS

A home is a system. As a home inspector, you understand how all the points you check during a home inspection add up to a sound, safe and usable system for living. You can help your clients achieve a low score by detecting failures in systems that increase energy usage.

Home energy raters check for places in the home where energy use may increase because of faulty or inefficient systems. A better score provides immediate cost savings to your client, improves the home's sale value and is also an indicator of mortgage repayment reliability.

As a home inspector, you can help your clients prepare for a better energy score by identifying systems that need improvement. Indicating places for system improvements allows a homeowner to begin remediation and repairs to help conserve energy.

SOME OF THE FOLLOWING TOP CONCERNS FOR RATERS FALL UNDER THE SCOPE OF A STANDARD HOME INSPECTION:

Air leaks in the building envelope

Heating, ventilating and air conditioning (HVAC) distribution duct leaks

Any combustion risks

Air infiltration rate

Air leaks are the most common faults that raise a HERS score. Inspectors can incorporate thermal imaging to help identify these air flow leaks.

AS YOU PERFORM YOUR INSPECTION, YOU CAN IDENTIFY FAULTS OR LEAKS IN THE FOLLOWING HOME SYSTEMS:

- Wall and ceiling insulation
- Water heating systems
- Thermostats
- Foundations
- Attics and crawl spaces

Following the ASHI Standard of Practice, your inspection will identify any areas where systems can be improved. From faulty air ducts to insufficient insulation, your experienced eye recognizes systems that need improvement.

INSPECTION REPORT TO THE RESCUE

Your report alerts clients to system calls that need remediation. As a legal document, your report serves to educate your client. They can show your findings to anyone with whom they contract for repairs.

When you call out major concerns, you help your client understand how repairs will improve the energy efficiency of the home.

Don't be shy about spelling it out in the report. Findings are a guide to improving the home. Here are some examples:

DISTRIBUTION DUCTS: *Monitor, Major Concern*: Disconnected heating and cooling supply air ducts were noted at the attic crawl space. It is recommended a licensed HVAC contractor be contacted to further investigate this condition.

INSULATION: *Repair:* Missing or damaged floor insulation was noted at the sub-area of the crawl space (under the kitchen, family room and nook).

CENTRAL AIR CONDITIONING: *Monitor, Major Concern:* Pet urine damage and corrosion was noted at the central air conditioning system condenser compressor unit. It is recommended a licensed HVAC contractor be contacted to further investigate this condition.

Help clients understand how air flow, leaky windows, poorly sealed doors and other sources of energy loss can increase their energy bill. As always, client awareness is part of our ongoing education efforts.

A NEW REVENUE SOURCE FOR INSPECTORS

As an inspector, you may want to become a Home Energy Rater. The Home Energy Rating industry is overseen by RESNET and is structured to ensure a high level of quality assurance. With that in mind, energy raters must work through a Rating Provider, who is responsible for their certification and quality assurance.

The responsibilities and requirements to be an accredited rating provider are defined in Chapter One of the Mortgage Industry National Home Energy Rating Standards.

Find certified training through RESNET. After a course of study, you must pass a core competency test, sign a rater agreement with a RESNET-accredited Rating Provider and complete probationary ratings. You must complete all training and testing requirements within 15 months.

You can then offer your service to local builders or to consumers getting their heating or air conditioning replaced.

HERS BENEFITS THE MARKET

Low HERS scores are fantastic for a home's resale value. Homes with low HERS scores and good energy efficiency can command a higher price—up to 30 percent higher than similar, less efficient homes.

Homebuyers may initially pay more for a home with a low score but, in the long term, they will save with consistently lower energy bills.

The Home Energy Rating Score is being phased in. Currently in California, it's required for new homes, but energy efficiency is becoming a standard in more and more states. Think about how you can incorporate a focus on energy efficiency into your business.

MAKE AN IMPACT ON YOUR COMMUNITY AND YOUR BOTTOM LINE: PLAN CREATIVE AND THOUGHTFUL HOLIDAY MARKETING CAMPAIGNS

By Dave Kogan, Director of Marketing, ASHI



Dave Kogan is ASHI's Director of Marketing and Business Development, and he has been an integral part of the ASHI staff since in 2013. Dave has more than 20 years experience in the marketing field, focusing on emerging trends, strategic planning and writing engaging content across all channels. Dave enjoys building client relationships and developing programs for ASHI members. Always thinking ahead, Dave plans programs that promote ASHI and generate more return on investment for ASHI members. Dave's best days are when he gets to meet ASHI members and discuss marketing tactics to improve their businesses.

re you ready to market your business during the upcoming holiday season? Do you have a plan and timeline in place? If not, now is the time to develop your plan and start browsing holiday marketing ideas. With a proactive approach to marketing for the holidays, you and your team can drive more sales and revenue this season.

For your business, you want to focus on providing options or producing content that relates to your products or services, as well as consumer needs. Before you develop ideas for the holiday season, ask yourself how it will benefit and help your customers.

From a business perspective, it's also worth mentioning how your products and services could help consumers. You should only encourage users to consider your business if it makes sense, though. If you force your products or services on consumers, they won't become lifelong customers.

NEED SOME INSPIRATION TO GET STARTED? TRY THESE SMART HOLIDAY MARKETING STRATEGIES FOR 2020!

OFFER THE BEST CUSTOMER EXPERIENCE

The holidays are often a joyful time of year, but they're also notorious for creating stress, especially when it comes to gift shopping. Your business can alleviate this consumer stress by providing useful tips and tricks to make their holiday experience even better.

Let's use your business as an example. Your job is to inspect homes, but why limit yourself to only inspecting homes? You can provide or produce consumer guidance or information (in the form of fliers, blog posts or social media content) that offer simple ways to help ease the stress of your customers as they head into the holidays. Not only will you be providing helpful information to customers, you also might motivate them to purchase more ancillary services from your business.

A FEW IDEAS:

- Offer to inspect home holiday decorations. Are the lights outside attached to the home properly? Are circuit breakers facing potential overloads or could they be fire hazards?
- Are the smoke alarms in working order? Is the menorah too close to anything flammable? Is the tree getting enough water?
- Are stockings hung on the chimney mantle without ruining it?
- You could create a holiday inspection package that can be a one-off for the winter holidays or throughout the year.

SHOW GRATITUDE TO YOUR CUSTOMERS

It's easy for past clients to forget your business once they have bought or sold their home. If you want to continue doing business with potential and previous customers, you need to stay top of mind. An excellent holiday marketing strategy for keeping consumers dedicated and loyal to your brand focuses on gratitude.

Show your customers how valuable they are to your business. While there are many different ways you can thank clients, emailing an end-of-year thank-you or sending a card in the mail are simple acts that can motivate consumers to do their holiday shopping with your business. A holiday greeting card sent to all your customers and referral business partners (for example, real estate agents, friends, family, networking group members) can go a long way to keeping your business top of mind.

A FEW IDEAS:

- Send a holiday greeting card to all your clients from the past year.
- Send your referrals a small gift or a gift card for a coffee shop.
- Send a branded item such as a calendar magnet to your networking group. Be sure to include your website and contact information on the item.

START YOUR MARKETING CAMPAIGN EARLY

Too many businesses procrastinate when it comes to developing their holiday marketing strategy and then they run out of time to take advantage of the season.

Many consumers start thinking about holiday shopping before December rolls around, so that's why your team should work on a seasonal marketing campaign a few months ahead. Some ideas are easy to implement; however, creating a more elaborate strategy may take more time. It's helpful to realize that you can launch a holiday marketing campaign well before November or December.

Many consumers buy gifts early. Capture this audience by sending out holiday advertisements and seasonal offers very early in the season. With this approach, you can motivate these early shoppers to purchase your products and services.

A FEW IDEAS:

- Capitalize on other special days leading up to traditional holidays. You'll be remembered during the holiday madness because you recognized customers and referrals on other days of the year.
- Here are some examples for 2020, but be sure to check your calendar or do an internet search for even more ideas like these:

OCTOBER: World Smile Day (10/2), National Taco Day (10/4), National Dessert Day (10/14), Get to Know Your Customers Day (10/15), Halloween (10/31).

NOVEMBER: Daylight-Savings Time Ends (11/1), Veterans Day (11/11), National Entrepreneurs Day (11/19), Thanksgiving (11/26), Black Friday (11/27), Small Business Saturday (11/28), Cyber Monday (11/30)

DECEMBER: Giving Tuesday (12/1,; National Cookie Day (12/4), Hanukkah Begins (12/10), Super Saturday (12/19), First Day of Winter (12/21), Christmas Eve/Day (12/24 and 12/25), New Year's Eve (12/31).

OFFER FREE REWARDS

While many consumers focus on purchasing gifts for others, many are also attracted to the idea of buying something for themselves. That's why providing a free product or service is such a compelling holiday marketing strategy.

By using this strategy, you can motivate customers to not only buy your product or service but also spend more money with your company. For example, if you offer a free item along with a \$50 service (perhaps a holiday inspection package, as described above), it encourages users to spend more. Rather than just getting a service a la carte, your customers might splurge and spend \$50 or more.

The holidays are a time of giving, but people want to be on the receiving end of the gift giving from time to time, too.

A FEW IDEAS:

- The gifts you offer don't need to be expensive. Use logo merchandise so you're top of mind.
- Create winter comfort packs that include hot chocolate mix and marshmallows.
- Give away ice scrapers if you live in a cold climate.
- Give away beanie hats in areas where the weather is milder but it still gets chilly at night.

USE SOCIAL MEDIA AND EXPLORE HASHTAGS

With 81% of people logging in to at least one social media profile, you don't want to miss the opportunity to reach new prospects and influence current customers on these platforms. If you already use social media to enhance your business marketing, make sure to optimize it during the holiday season.

HOW CAN YOU TURN YOUR SOCIAL MEDIA INTO A Holiday Marketing Strategy?

Take advantage of hashtags on platforms like Facebook, Instagram and Twitter. With hashtags, you can spread the word about your sales and promotions. You can also encourage user-generated content by creating a hashtag for customers to use when they post a photo or status that features your service.

Hashtags are also easy to remember and make it easier for prospective clients to remember your company's name. Having the right hashtag can help you reach new shoppers who are looking for the perfect gift this holiday season.

A FEW IDEAS:

- Try marketing your holiday home inspection package with the hashtag #yourcompany2020holidays or #holidayhomeinspection.
- The options are endless; however, to gain traction on social media, you must use your hashtags repeatedly, so be sure that you include the hashtag at the end of your social media posts.

PRODUCE A SERIES OF BLOG POSTS OR SOCIAL MEDIA UPDATES THAT FOCUS ON THE HOLIDAYS.

EVERYONE ENJOYS TIPS ON HOW TO SAVE MONEY OR GETTING A LAUGH FROM READING ABOUT A FUNNY MISHAP. GET THE PERFECT GIFT THIS HOLIDAY SEASON

DIG DEEP INTO YOUR INSPECTING HISTORY AND LIST SOME GREAT HOME-RELATED TIPS YOU'VE SEEN—YOU COULD SHARE WHAT TO DO AND WHAT NOT TO DO.

PRODUCE FESTIVE ADS

If you're investing in pay-per-click (PPC) advertising, you can focus on creating ads that feature a holiday touch in the ad copy or ad itself. For example, your ad copy may say, "Get the perfect gift this holiday season," to emphasize the holidays. Or you could use a graphic that brings to mind the holiday season.

YOU CAN EXTEND THIS STRATEGY TO YOUR MARKETING CONTENT, TOO.

A FEW IDEAS:

- Produce a series of blog posts or social media updates that focus on the holidays.
- Everyone enjoys tips on how to save money or getting a laugh from reading about a funny mishap.
- Dig deep into your inspecting history and list some great home-related tips you've seen—you could share what to do and what not to do.

APPEAL TO YOUR CUSTOMERS' EMOTIONS

The holidays ignite a mixture of emotions, from excitement to nostalgia. A smart holiday marketing strategy appeals to these emotions, which can encourage users to make your company a part of their holiday shopping.

A FEW IDEAS:

- •When building your holiday marketing campaign, pay extra attention to the emotional appeal of your content.
- Share inspirational messages on social media or provide a behind-the-scenes look at how your company celebrates the holidays to evoke powerful feelings.
- Create a pay-it-forward campaign to help a local charitable organization.
- Show how you're helping others during this time of year.

LAUNCH A VIDEO MARKETING CAMPAIGN

A minute of video is equivalent to 8 million words, making video marketing a revolutionary holiday marketing strategy. According to 90 percent of users, video also helps them make a purchase decision, so you can imagine how having a good video or two could tremendously benefit your company.

Adding a video link to your website, email or social media channels can help you share your company's message in a way that invites users to learn more about your brand. Videos are user-friendly, too, and they make it easy for viewers to learn more about your products and their uses.

IF YOU HAVEN'T ALREADY DONE SO, CREATE A YOUTUBE PAGE TO MARKET YOUR BUSINESS AND SHARE YOUR VIDEOS.

A FEW IDEAS:

- •Take a page from today's youth and create your own TikTokstyle video. To do this, create a short video message (15-30 seconds at most) and be as serious or as goofy and clever as you like. (Hint: Goofy and clever will probably get you more hits.) Above all else, have fun with it.
- Be sure to add your hashtag and a description of your promotion to the video. You want it to be memorable.
- Consider making a series of videos throughout the holiday season. For content, share tips and tricks and promote your holiday inspection package.
- Single out the special days listed above and repeat the message in multiple ways to your customers throughout the season.

MARKET YOUR BRAND

When you focus on sharing not only your products and services, but also your business' brand, it can leave a lasting impression on customers. If your company focuses on inspecting green or smart homes, for example, it can encourage users to choose your business instead of a competitor.

To highlight your company's exceptional customer service, you can make it a unique selling point (USP) for your brand. This kind of USP not only demonstrates what your company values, but also what users can expect as a customer.

Before the holiday shopping season, pay extra attention to how your business presents its brand. Put some added effort into your branding so that your customers have more of a reason to invest in your business, especially when the holidays roll around.

A FEW IDEAS:

- Think of branding as a way to make sure your customers know what your business values are. Use words that you believe in and use them often.
- People will notice the words and phrases that you use to market your business and the repetition of these words and phrases reinforces your brand.

READY TO MAKE THE HOLIDAYS DELIGHTFUL?

With some planning, your team can develop a one-of-a-kind holiday marketing strategy that drives your seasonal sales upward. From offering personalized experiences to sharing gratitude, your company has a variety of options when it comes to promoting your business this season.

The holidays are one of the best times to make an investment in creating an emotional bond with your target audience. The positive feelings of family, giving and gratitude are already top of mind of for your target audience and your marketing campaigns can easily reflect and reinforce those emotions.

By segmenting your customers for a truly personalized experience, by making your campaigns easily shareable, and by delivering content and promotions that are consistent across all of your channels, you're positioning yourself for maximum success durring the upcoming holiday season.

PLAN AHEAD AND TRACK THE RESULTS!

MORE HOLIDAY MARKETING IDEAS FOR HOME INSPECTORS

Submitted by Inspect.com

SHIFT YOUR MARKETING FOCUS FROM SELLING INSPECTIONS TO APPRECIATING CLIENTS.

- Create a pop-up on your website with a New Year's greeting. Don't forget to stop running it January 2.
- Use Google Ads or Facebook ads? Send visitors to a holiday greeting from your business.
- Send a holiday greeting to past clients who haven't left a review. Ask them to give you a review in the spirit of holiday giving.
- Offer a free gift card for anyone who refers a friend throughout the holiday season. Use a small gift like a prepaid card.
- Send a free gift to anyone scheduling an inspection for a limited time, like during the month of December.
- Run a festive giveaway "raffle" for the holiday season, like a tool bag with hand tools inside or a breakfast gift basket. Encourage entrants to share the post to get more chances to win. Publicize the date that you will select a random winner. Search "sweepstakes software providers" for more ideas.
- Go live on Facebook or YouTube with holiday safety tips. If you are shy about going live, create a holiday-themed video and then upload it on YouTube and your website.
- Celebrate the home in your marketing. It's the place where your clients spend holiday time. A safe, secure home is your bread and butter. Emphasize how home inspections create a healthy home environment.

PLAN FOR MARKETING SENSITIVITY

While you plan your good will holiday campaigns, be sure to stay aware of and show concern for your community. You can respect your own traditions while also respecting the diverse traditions throughout your community.

Respecting the diversity of community is high on everyone's mind this year. You know your clients best. Tailor your holiday greetings to them. Saying "Happy Holidays" isn't new. The greeting appeared in advertisements as far back as the 1950s. At that time, the greeting didn't create controversy. You'll reach your client base and spread good cheer.

Whether you or your customers celebrate the same holidays or not, sending out a heartfelt wish for them to have the best holiday possible can go a long way and can even result in an equally positive response.

Holiday marketing builds brand awareness. When people start thinking about buying and selling property, your business will come to mind first. If you take care to plan thoughtful messaging, people will associate your home inspection business with kind and warm feelings. Positivity makes for strong marketing. People remember good feelings.

Plan your marketing now. Set up your thoughtful holiday-themed advertising campaigns now and schedule them for future dates. Then, sit back and enjoy the holidays.



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SMART INSPECTOR SCIENCE _ WHAT'S INSIDE A CONDENSING FURNACE

WE ALL KNOW THAT MODERN HIGH-EFFICIENCY (90%+ OR "CONDENSING") FURNACES SAVE ENERGY AND MONEY. THEY CAN PROVIDE COMFORT WITH LITTLE NOISE. BUT HOW DO THEY WORK AND WHAT DO THEY LOOK LIKE INSIDE?

THE CONDENSING FURNACE ADVANTAGE

A condensing furnace provides extra efficiency, as compared to an 85% furnace, by condensing the steam in the products of combustion into water. We can calculate precisely how much energy is saved from going up the chimney as steam (Illustration H096).

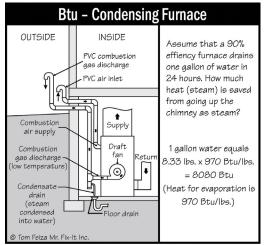


Illustration H096. Btu – Condensing Furnace.

Older condensing furnaces were prone to failure. A modern condensing furnace is more reliable, yet it's also more complicated, requiring specialized systems. Let's look at its components and review how they operate.

UNDER THE COVER

Take a look at exposed components inside the furnace (Photo 1). At the bottom, a small, round window reveals a glowing amber indicator light. Moving upward, we see the black pressure/safety switches, which confirm that the draft fan is operating (three switches for a three-stage burner). Still farther up, there's the draft/inducer fan and motor. The white PVC exhaust is on the left and the combustion air intake is on the right. At the top is the front of the upper/primary heat exchanger with one small, round window.

LOOKING DOWN THE TOP OF THE HOUSING

Now take a look at an angle you wouldn't see during an inspection (Photo 2). I took this picture during a home show. The vendor had opened up the unit and added foil strips so potential customers could see the blower operation.



Photo 1. Condensing furnace under the hood.



Photo 2. Condensing furnace air movement.

In this view, there's no metal ductwork above the furnace. You can see the edges of the upper/primary heater exchanger; it reduces the products of combustion from about 3,000 degrees F to about 350 degrees F at the connection to the secondary heat exchanger.

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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.

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Photo 3. Primary and secondary heat exchangers.

Next (Photo 3) is a closer view of this same primary heat exchanger, with the secondary heat exchanger visible at left. The secondary heat exchanger looks like an automobile radiator. It transfers heat to the cool return air and condenses the products of combustion (steam). Water drains from this heat exchanger and a draft fan or inducer fan delivers the products of combustion to the outdoors through a PVC pipe.

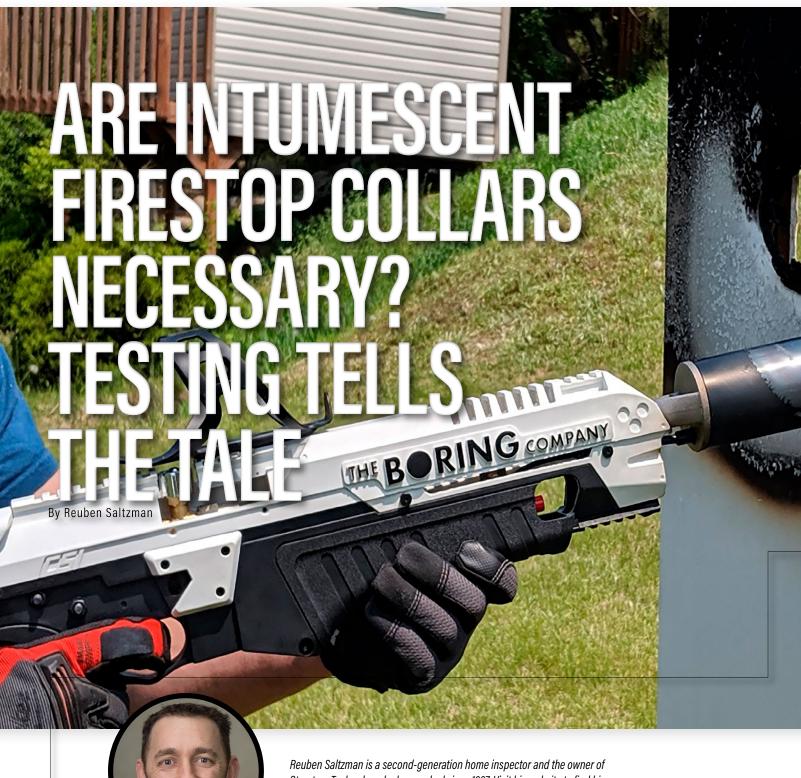
THE TAKEAWAY

You'll be able to provide a more thorough inspection once you understand how a condensing furnace works. Look under the cover and run the furnace through a startup cycle and warm it up. Always look for water leaks and excessive fan vibration. The PVC intake and exhaust should be secure, with no leaks, and the drain line should be clear. All water stains need further evaluation.

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.





Reuben Saltzman is a second-generation home inspector and the owner of Structure Tech, where he has worked since 1997. Visit his website to find his blog, podcast or YouTube channel at www.structuretech.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.

Intumescent:

in·tu·mes·cent /*int(y)oo*[']*mes(a)nt/ adjective:* (of a coating or sealant) swelling up when heated, thus protecting the material underneath or sealing a gap in the event of a fire

> s a home inspector, when I inspect the wall and ceiling that separates a garage from a home's living space, I'm looking at fire safety. If a fire starts in the garage, it shouldn't quickly spread to the inside of the house. One of the things I look for while inspecting this wall is an intumescent firestop collar for any plastic pipes that penetrate the wall, such as a radon vent, DWV pipes, a central vacuum pipe or gas vent pipes.

A fire could quickly burn through a thin pipe that penetrates the fire separation wall, but an intumescent firestop collar would seal up that hole, preventing the fire from getting through.

Intumescent: What does that mean?

in·tu·mes·cent / int(y)oo'mes(a)nt/

adjective: (of a coating or sealant) swelling up when heated, thus protecting the material underneath or sealing a gap in the event of a fire

Whether an intumescent firestop collar is required by code isn't clear. The 2018 version of the International Residential Code (IRC) says that an approved material needs to be used around pipes (see R302.5.3, which points to R302.11, Item 4).

What I do know, however, is that a firestop collar is the generally accepted standard installation method throughout Minnesota, the state in which I live and work. Some home inspectors choose to familiarize themselves with building codes, while others prefer to say "that's not my job" or disapprove of home inspectors who reference building codes. No matter which camp you're in, I think it's safe to say that inspectors should be familiar with the proper installation requirements for these devices.

When a plastic pipe penetrates a house or a garage wall, I look for a firestop collar (Photo 1).



Photo 1. Firestop collar for a radon mitigation system

I shared Photo 1 some time ago on my business Facebook page, thinking it looked like a proper installation. Little did I know at the time that it wasn't a proper installation. In fact, I didn't even know that this firestop collar was improperly installed until I was halfway through testing a bunch of firestop collars with a flamethrower. **FLAMETHROWER TESTING**

While having a discussion about firestop collars with some other home inspectors on my team, we questioned the use of intumescent firestop foam. Foam is a lot cheaper, easier to find and easier to use. We wondered: Would foam be an acceptable substitute for a collar?

There was only one way to find out and two inspectors on my team, Joe and Matt, were willing to help me. Together, we tested several firestop collars using the Boring Company's flamethrower (dubbed Not a Flamethrower to help skirt some rules about flamethrowers). The testing was fun and enlightening (Photo 2).



Photo 2. Flamethrower testing



Photo 3. Joe and Matt hard at work building a wall. For science.

Read on. I'll explain what's wrong here.

We began our firestop testing by building a wall to simulate the wall between a house and garage. Photo 3 shows the back of the wall.

For the first test, we burned a PVC pipe held in place with Great Stuff Fireblock foam. We tested this first because we wanted to give the foam time to set, so we foamed the pipe in place the day before testing. It took a little less than seven minutes for the pipe to fall out of the wall and leave a hole through which that fire would quickly spread (Photos 4 and 5).



Photo 4. Test 1, front view.



Photo 5. Test 1, back view.

For our second test, we used PVC by itself. It took about six minutes for major flames to start coming through the pipe and we stopped the test there (Photo 6).



Photo 6. Test 2.

For our third test, we used an intumescent firestop collar, donated by our very own Patrick at Radon Stoppers (Photo 7).



Photo 7. Test 3, installation phase.

The only problem with Test 3 was that we didn't install the collar properly. Had we taken the time to look up the installation instructions, we would have realized this, but we surely wouldn't have appreciated the importance of doing it right. Sometimes, it takes a major failure to help you appreciate the importance of doing things right. That's what happened here.

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When we took the flamethrower to this pipe, the firestop collar expanded like crazy and easily pushed itself right off the wall. The expanding foam exerts a tremendous amount of pressure against the wall and it took nothing to push itself off the wall. That's because we only used drywall screws to hold it in place. The foam expanded and expanded, but it just turned into a big ball of goo (Photo 8). This definitely wasn't the result we were looking for.



Photo 8. Test 3, results.

INSTALLATION INSTRUCTIONS MATTER

For our unplanned fourth test, we read the installation instructions for firestop collars. There wasn't much there, except for some very specific instructions about which fasteners to use.

GYPSUM BOARD WALLS or CEILINGS: 1/8 inch diameter steel molly bolts or toggle bolts with 1-inch (25 mm) steel fender washers.

WOOD SURFACES: #8 steel wood screws with 1-inch (25 mm) steel fender washers. See appropriate UL System for Alternate Fastener types and sizes.

Duh! That makes a lot of sense. As the foam expands against the wall, it wants to pull away. All of the pressure needs to be exerted against the pipe instead, which is what will close off the pipe.

We followed the instructions (almost) for the final test by using machine screws, nuts and washers (Photos 9 and 10). The results were dramatically different. The firestop collar stayed right in place and the foam expanded so much that the pipe was sealed shut.



Photo 9. Firestop collar, proper installation.



Photo 10. Firestop collar, proper installation.



Photo 11. Testing on a properly installed firestop collar.



Photo 12. Results of flamethrower testing on a properly installed firestop collar.

Pretty cool, huh? I saved the hunk of sealed-off PVC and now I pass it around at educational seminars for home inspectors.

If you'd like to see a fun, highly edited video of all of our testing, check out www. youtu.be/n_D_w3bgfVU, or scan this QR code with your phone to get there.





Photo 13. Improper installation with only drywall screws.

CONCLUSION

Intumescent firestop collars do exactly what they're supposed to do, provided they're installed correctly. Firestop collars installed with just drywall screws are worthless (Photo 13).

In the future, when I find firestop collars installed with the wrong screws, I'll recommend having this corrected. It's not a big deal to replace drywall screws with toggle bolts.



DRONES: ANOTHER TOOL IN YOUR KIT

By Rick Bunzel, ACI



Rick Bunzel is the principal inspector with Pacific Crest Inspections and an ASHI Certified Inspector #249557. He's completed more than 7,500 inspections since starting in 2002. He holds a BA in Business Marketing and in the past, he chaired the marketing and public relations committees for a national home inspection organization. Locally, he is active in the North Puget Sound Association of Realtors and recently retired from the Mt. Erie Fire Department in Anacortes, Wa. http://www.paccrestinspections.com

f you were to ask a roomful of home inspectors if they have had any close calls on a rooftop, I bet most would raise their hands. Personally, at least twice a year in my first 15 years of inspecting, I would get to the peak of the roof and regret why I chose to continue up there when I knew it was going to be very dangerous to get down. As I became a more experienced inspector, I saw no shame in scooting down from a roof on the seat of my pants.

I've also noticed that it's becoming more common for builders to design tall, narrow homes with zero lot lines so that more homes can be built on a tract of land. Many of these developments are getting older and home inspectors are getting more calls to inspect those homes. Roof access at these homes is difficult, even when using a 24-ft ladder, as the gutter line is generally higher than 28 feet.

MY FIRST DRONE

Over the past several years, I've kept an eye on the unmanned aerial vehicles (UAVs), more commonly known as drones, being used in real estate and in the hobbyist market. Although I couldn't justify buying a \$4,000 drone for occasional use and I was too busy to try to develop a drone-oriented business niche, a few years ago I did buy a \$100 drone and learned to fly it. Frankly, it was a humbling experience as I did not grow up with a Nintendo controller in my hand. My \$100 drone had a camera, but it didn't hover and the wind above the roof peak pushed it around. It also did not have a "return to home" function, which I later learned was invaluable. If the drone drifts off and you cannot tell the orientation, there is no easy way to bring it back. For example, I live on a hill, so on several occasions I had to do forced landings and then go out on my bike to locate where the drone landed. I can tell you it wasn't fun peeking over fences to find the little drone.

DRONE UPGRADE 1

In 2017, Costco sold a DJI[™] Mavic Fly More Combo for less than \$1,000. DJI had solved the size problem, so I grabbed this one and set about learning to fly it. A DJI Mavic is much smaller than a DJI Phantom; the Mavic weighs 1.6 pounds and folded up, it fits in the palm of my hand. The Mavic is really a technical marvel with flight stability and collision avoidance. The 3-axis gimbal camera took 12 MP photos. It could also take video with 1080p resolution.

Flying the Mavic compared with flying my first \$100 drone was like night and day. The Mavic has auto takeoff and landing, and a return-to-home feature with collision avoidance. The Mavic has sensors and intelligence to go around obstacles such as trees when it is coming home. You can take a Google Earth map and plot a course for it to follow.

USING A DRONE FOR ROOF INSPECTIONS

The software had so many features for getting cool aerial photos, but what about its usefulness for roof inspections? The Mavic controller works with a smartphone which, in my case, was an iPhone. My phone has a WiFi link to the controller, which talks to the Mavic. The phone can display the camera view or a map view. The phone also displays the health of the drone and prevents you from flying into controlled air space or going above 150 feet in the boundary areas of an airport. As most homes are not more than 75 feet in height, these limitations are not a problem when using a drone to supplement a home inspection.



There are apps for drones, such as B4UFly or AirMap, that tell you about restrictions in a specific area. DJI also has this feature built into its controller software. There have been times when I thought I was in a "good-to-fly" area, but the software said otherwise.

For a normal inspection, it takes me about five minutes to set up the drone. I normally start up the drone first, as it is automatically set up to locate multiple GPS satellites. The drone may also "ask" me to calibrate the compass if I am far from home. As these steps are happening, I can check the drone to see if there has been any damage since I flew it last. Then, I start up the controller, which will connect to the iPhone. Once everything is connected and the drone has established its location, I let it take off.

STANDARD PHOTOS I TAKE WITH THE DRONE:

- A long shot of the front of the home from about 50 feet of altitude
- · Photos of the roof from all compass points or corners
- Other photos to identify issues and close-up photos of those issues

LESSONS LEARNED

Most of the time, I try to keep the drone in my view. One nice feature on the controller is the hold button. I can hit the hold button to reposition myself and not worry about the drone moving on its own, but there are several challenges to watch out for while using a drone for roof inspections.

CALIBRATE FOR SUN AND SIGHT ISSUES: I don't have a hood for my iPhone, so watching the drone and looking at the display can be difficult because the sun may block the display; however, if I provide shade for the iPhone display, I may lose sight of the drone. So, I try to find a location out of the direct sun but with a good view of the roof.

AVOID THE FLY-AWAY: I've lost the Mavic due to what is called a "fly-away." A fly-away is when the drone takes off on its own. I was in a condominium complex and within 20 seconds of takeoff, the drone started climbing, went between two buildings and was not to be found. This DJI product has a nice feature called "Find my Drone," but the problem is that it will show the GPS location of the drone, but not its altitude. The area in which I lost the drone had lots of buildings with tall roof, and balconies. The good news is that I submitted my flight log to DJI and they replaced my drone, which was under warranty.

BEWARE OF THE TREES AND ELECTRICAL WIRES AROUND THE HOME: I've had some near misses with tree branches. In many cases, the branches are not big enough to trigger the collision avoidance, so it's always good to look around before I fly. 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.

The controller and app will do their best to keep you out of trouble, but are they foolproof? No. I've crashed my drone several times and I admit it was mainly pilot error.

Another crash was caused by a tree branch, which extended farther over the roof than I thought. You learn a bit with each crash, but given a choice, I would rather crash a drone than take a fall from a roof.

DRONE UPGRADE 2

Currently, I am flying a DJITM Spark. The Spark, which weighs 300 grams or 0.6 pounds, is smaller than the Mavic. The Spark has the same camera and controls as the Mavic, but it costs several hundred dollars less. The one disadvantage I notice with the Spark is its battery life, which is less than 15 minutes per battery. This hasn't been much of an issue for residential roofs, as I usually don't need more than 10 minutes of flight time to get the photos I need.

FAA REGULATIONS

Recently, DJI replaced the Spark with the Mini. The Mini weighs 249 grams, which is significant because the Federal Aviation Administration (FAA) rules say that users do not have to register drones weighing less than 250 grams.

I'm hoping that the FAA also removes the need for users to have a drone pilot license to use drones weighing less than 250 grams for business. The FAA drone pilot license is primarily oriented to large drones that fly at the same altitude as airplanes. During inspections, it's rare that I send my drone higher than 75 feet and out of my eyesight. I would really like to see the FAA have another license or registration category for users of smaller drones for business or home inspections.

CLOSING THOUGHTS

I have seen numerous forum discussions among home inspectors about the merits of walking a roof versus using a drone. Let me be clear: My preference is to walk a roof.

My eyes and experience can easily detect subtle issues that even a close-up photograph cannot. And a drone can't lift the edge of the shingles or feel how brittle they are.

However, when the height, pitch or materials of a roof give me concern, I use my drone. Of course, it is critically important to explain to my clients how I have inspected the roof and explain the limitations of the methodology, all of which I state in my inspection report.

SMOKE DETECTORS: A CRUCIAL NECESSITY IN EVERY HOME

By Inspect.com



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s home inspectors, we check for sound construction and the overall safety of a home. Smoke alarms may seem like a small item on the checklist, but they save lives. When they malfunction or fail, lives are at risk.

Every year, approximately 2,000 people lose their lives to residential fires. It is our responsibility as home inspectors to keep our clients safe. Educating clients is part of our role.

Smoke alarms can seem like an afterthought to clients. Often, they are focused on the big picture and feel pressure to buy or sell, and smoke alarms may be among the last things on their mind. But when home inspectors discover a default or malfunction in a smoke alarm, they are helping to potentially save lives.

A shrill alarm can give a family the precious seconds needed to escape smoke and flames. Flames are dramatic and can travel fast. Smoke inhalation can cause permanent damage to lungs. Continued exposure can cause death.

TYPES OF SMOKE ALARMS

Smoke alarms are configured in two main ways. By understanding the differences, you can help your client understand the need for additional alarms in the house and the best placement for each type of smoke alarm.

The categories depend on the type of smoke detection sensor in the alarm. Each type of smoke alarm performs differently in different types of fires. Depending on the alarm type, it may use multiple sensors. Sometimes, these sensors detect heat or carbon monoxide as well as smoke. Also, both types of smoke detectors can pass the voluntary standard for smoke alarms, but they perform differently.



IONIZATION DETECTORS

- These smoke alarms have a chamber containing two plates that generate a small, continuous electric current. When smoke particles enter the chamber, they disrupt the current flow. When the current stops, the alarm triggers.
- Ionization detectors respond quickly to flaming fires that give off heat and hot gases that give off smaller combustion particles.

PHOTOELECTRIC DETECTORS

- A light beams on a receptor (photocell) in these alarms. This type of smoke detector works one of two ways. When smoke enters the chamber, either the light is reduced or increased, depending on the configuration. Either way, the photocell responds to the increase or decrease of light and triggers the alarm.
- Photoelectric detectors respond more quickly to smoldering fires that emit larger combustion particles.

COMBINATION DETECTORS

• Dual sensor smoke detectors combine ionization and photoelectric sensors in one unit. These detectors alert residents quickly to either fast flame or slow smoldering fires.

POWER SOURCES

Smoke detectors can be battery-powered or connected to the home's wiring system. Connected smoke alarm systems may have a battery backup to sustain function in the event of a power outage.

Sealed long-life batteries power some smoke detectors. The batteries lose power over time, so the entire unit should be replaced at least every 10 years. Detectors powered by replaceable batteries, usually 9-volt, need regular replacement.

EDUCATING CLIENTS

Clients often take smoke detectors for granted, so they may be surprised when a home inspector points out incorrect placement, malfunction or the need to replace aging alarms. Home inspectors are dedicated to client service, so education becomes a crucial role when findings uncover the need for remediation or replacement. 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.

Remind your clients about basic smoke detector maintenance. Detecting and alerting residents to fire makes smoke detectors critical to home safety. Demonstrate your knowledge through recommendations in your inspection report.

- When a home lacks a smoke detector, advise immediate installation to protect everyone in the home.
- Advise clients to test smoke alarms once a month to ensure proper working order.
- Suggest replacing batteries twice a year. An easy reminder is to change batteries when you change the time on clocks for daylight-saving time.
- Advise clients to install both types of detectors, ionization and photoelectric, on every level of the home.
- Cooking can cause nuisance alarms with ionization detectors. Advise using photoelectric detectors near the kitchen to avoid false alerts but advise using ionization detectors in the home because kitchen fires are often fires with fast flames.
- Advise clients on the safety of multiple detectors in the home, especially for dwellings with multiple floors.
- Sleeping areas need smoke detectors nearby, as well as one in each bedroom, to give residents timely notification to leave quickly.
- Comprehensive inspection includes heating, cooling and water heating systems, any of which can be a source of a home fire. Inspection of the electrical system, including faulty wiring, also heads off potential fire sources. When you detect any faults, advise clients of the potential risk for fire.
- Add value to your advice by suggesting that your client create evacuation procedures and hold quarterly practice evacuation drills.

YOUR KNOWLEDGE ADDS VALUE TO EACH INSPECTION

The recommendations in your report add value in your client's eyes to your experience and knowledge in performing a thorough inspection.

Smoke detectors are a small but vital element of every home. For more information, refer to the U.S. Consumer Product Safety Commission information at https://www.cpsc.gov/s3fs-public/SmokeAlarmWhyWhereandWhichCPSCPub559RevisedJuly2016PostReview.pdf.

CHAPTERS GONE VIRAL: VIRTUAL TRANSPORTED VIRTUAL TRANSPORTED STATUTE OF THE STORE O

ASHI Certified Inspector, ASHI Director and St. Louis ASHI Chapter Past-President Brewer Inspection Services, Manchester, MO, mark@homeinspectstl.com

Hollis Brown has more than 35 years of residential construction and home inspector-related experience. He is the owner and operator of the Home Inspector Training Academy in Arlington, VA.

verything has changed in today's world with the advent of COVID-19. Chapters and meeting groups can no longer offer in-person monthly meetings, and conferences have taken an especially hard hit. Educational events, peer reviews, seminars and conferences have been postponed and, in many cases, canceled altogether. Although a few chapters have started, again, to have

in-person meetings, many have not. In April, ASHI launched the online education expo in response to the shutdowns, offering more than 45 webinars. This outreach helped

many members get continuing education (CE) and meet their CE requirements when much of the country was shut down. More than 5,500 home inspectors have attended the webinars, which were made available to members and non-members free of charge.

Some states do not accept virtual training to meet CE requirements for licenses. Continuing education is not just about meeting the minimum requirements. Training has intrinsic value, regardless of state requirements. Some states may reverse their position on virtual training. ASHI's Member Relations Committee, therefore, encourages chapters in those states to continue their educational programs regardless of the state's position. ASHI, many chapters and meeting groups have made a concerted effort to offer many virtual training opportunities so that ASHI members can meet their CE requirements; however, there is more to be done.

ASHI's network of more than 66 chapters has been providing quality, value-based education since ASHI's founding. During these difficult times, the Member Relations Committee (MRC) encourages ASHI's flagship chapters to develop a big-shoulders approach. Our larger chapters are well suited to assist smaller chapters by providing guidance on chapter operations, meetings, website, and technical issues and educational offerings. Programs like these could help revitalize some of our chapters that struggle to increase membership and attendance.

Opportunities for interchapter collaboration can thrive. Chapters and meeting groups near one another could share resources to put on more, bigger and better educational events and training programs.

HOLLIS BROWN ON THE EVOLUTION OF THE ONLINE MEETING GROUP (OMG)

What about the majority of ASHI members who are not affiliated with a local chapter? That was the question that a handful of us found ourselves brainstorming at InspectionWorld® 2016. Most of the participants in the discussion were members of different local chapters. We were aware of the value of chapter participation because we lived it. Our focus, at this point, though, was on sharing.

A simple discussion evolved during the next few weeks. We pondered the value of chapter membership and began to recognize what a critical piece of our individual business plans it is. We considered the training opportunities that come with chapter participation. Some shared anecdotes in which different chapters had played important roles in developing or, in some cases, fending off legislation. Others remembered their chapters affecting the outcome of legal challenges to liability limitation or mandatory E&O. Throughout it all was a sense of comradery—ASHI members finding a way to share the chapter experience with those who, for whatever reason, found it impractical to attend local chapter meetings.

Eventually, this forward-thinking group developed a mission statement and set an implementation date. Thus, the Online Meeting Group better known as the OMG, was born.

The value of meeting online was apparent from the beginning. We could bring top-named speakers from anywhere in the world without incurring travel expenses.

Participants could attend without leaving home. There were no food or venue costs. Geographic limitations dissolved.

On the other hand, there were some challenges. Time was a significant factor. If we made it early enough for those on the East Coast, it was still a little early for those on the West Coast. Climate, although not as significant as time, was an issue as well. Participants in Maine had little interest in the topic of swamp coolers, while those in Florida were less excited about the topic of boilers. There was also, of course, the problem of confirming attendance and issuing certificates to attendees.

This was a no-brainer. We developed a method for sending a text message to each member who registered in advance. We give out two tokens—one at the beginning and one at the end of each meeting. Attendees who receive the texts enter the appropriate token and voila, the system immediately sends each attendee a certificate of participation.

For more information about the OMG, visit cyberashi.org.

MARK GOODMAN ON THE ST. LOUIS CHAPTER

The St. Louis Chapter had discussed virtual training to augment regular monthly education meetings, but we had never implemented anything prior to COVID-19. We realized early on that we could extend the chapter's reach by inviting members who might not attend due to time and distance. When the pandemic reared its ugly head, we recognized that it was time.

The St. Louis Chapter quickly moved to offer virtual training. We reached out to national speakers and organizations, including Bryck Guibor, Jon Bolton, Bronson Anderson, Air Vent and OmegaFlex. We immediately began offering monthly two-hour trainings via GoToMeeting.

The St. Louis Chapter also reached out to Missouri's Great Plains Chapter so the two chapters from both sides of the state can share training opportunities. We started sending invitations for our training events to all ASHI members in Missouri, and we welcome ASHI members from any other state who would like to attend.

Since the St. Louis Chapter will be unable to hold its Annual Fall Seminar as an in-person conference, we will instead broadcast it as a virtual conference over two days in four-hour sessions. All are welcome to attend.

Several other chapters have embraced the new technology and have begun broadcasting meetings and training events. Rocky Mountain and Heartland chapters have been holding monthly meetings online for a few months now. MAC ASHI held its spring conference online. NoVA ASHI has been simulcasting its in-person meetings for years. As of this writing, Tri-State is planning a virtual meeting.

Skip Walker reports that the Silicon Valley Chapter has nearly quadrupled its monthly meeting attendance. They bring nationally recognized speakers without the cost and complication of travel.

The ASHI Member Relations Committee has purchased GoToMeeting (GTM) accounts to enable chapters and meeting groups. This is a free resource that provides an online venue to conduct virtual meetings. Chapters that would like to use the Member Relations Committee's GTM account can complete the reservation form on the Chapter Resource page of the new ASHI website. This resource is available on a first-come, first-served basis.

Last year, the ASHI Chapter Relations Committee developed the "ASHI Education Roadshow," which is a program now managed by MRC. The program was designed to provide funding and planning assistance that could help smaller chapters and chapters lacking resources to offer seminars and conferences to their members. The program can also be used to assist with producing free virtual conferences. For more information, please visit the Chapter Resource page on the new ASHI website.

If your chapter or meeting group would like to embrace virtual training, but needs help with finding speakers or technical assistance, contact the MRC at 2020ashimrc@gmail.com, ASHI Membership Services, or the authors of this article.







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

YOUR ASHI WEBSITE PROFILE BENEFIT

aving your profile on the new ASHI website can bring you more inspections. Your profile is available 24/7 to help potential clients find you using the ASHI Find an Inspector search function. It is your responsibility, however, to make the most of this benefit. If you do, the additional inspections that you perform will more than pay for your ASHI dues. Members report that they are receiving many more leads from the new ASHI website.

At the time this article was written (late August 2020), most ASHI members appear in the Find an Inspector search results, depending on the location entered by the consumer. To better serve consumers, the ASHI Board of Directors has decided to change the requirements that ASHI members must meet before they will appear in the Find an Inspector search results.

THESE NEW REQUIREMENTS ARE AS FOLLOWS:

 ASHI members who perform home inspections in states that require a license to perform home inspections must have their license number and license expiration date on file with ASHI for every state in which they perform inspections. For example, if you perform inspections in both North Carolina and South Carolina (both states require a license), you must have both your North Carolina and South Carolina license numbers and expiration dates on file with ASHI. The effective date of this change is September 15, 2020.

Heating Systems

D Languages

Insulation And Ventilation

ASHI Associates will no longer be listed in the Find an Inspector search results. Only ASHI Certified Inspectors and ASHI Inspectors will appear in the search results. The effective date of this change is December 31, 2020.

MEMBERSHIP INFORMATION



ASHI is here to help you through this transition. It is your responsibility, however, to take the actions that are necessary to keep your profile in front of potential clients.

Please don't become an ASHI ghost with no visibility on Find an Inspector.

ENTERING YOUR LICENSE INFORMATION

ENTERING YOUR LICENSE INFORMATION IS EASY ON THE NEW ASHI WEBSITE, JUST **FOLLOW THESE STEPS:**

- 1. Go to www.homeinspector.org.
- 2. Log in with your member number or email and your password (top right of the page).
- 3. Click on the Dashboard tab (top right of the page).
- 4. Click on Edit Member Profile.
- 5. Scroll down to the State Licensing box (bottom of the page).
- 6. Enter all of your home inspector license numbers and expiration dates.
- 7. Click the certification statement box.
- 8. Click Save Changes.
- 9. Remember to update your licenses every time you renew them and receive a new expiration date, and if you let your license lapse.

While you're in your profile, please take the opportunity to update your profile. You are more likely to get more leads from your profile benefit if you enter a complete and accurate profile.

Edit Member Profile 2 **ASHI Downloads**

Customize your client facing profile for Find an Inspector search and gain leads and business.

View the full list of digital assets available for download, including the ASHI logo.

Dues & Payment Information

Pay dues online, update credit card information or review membership payment options.

State Licensing

23

View the Home Inspection licenses linked to your account.

Click here to add a new state license record

NOTE: Some states may require a state issued home inspection liscense to legally practice home inspections within that state. It is the inspector's responsibility to update ASHI with all liscensing changes, renewals and/or cancellations of their state issued home inspection liscnese. To update your liscensing information or to include any additional state liscenses you currently hold, please contact Membership Services at 847-759-2820 or membership@ashi.org.

MEMBERSHIP INFORMATION

MEMBERSHIP LEVEL REQUIREMENTS

ASHI has three membership levels:

- **1. ASHI Certified Inspector (ACI)**
- 2. ASHI Inspector

3. ASHI Associate

Each level increases your prestige and your visibility in Find an Inspector search results. ACIs appear first in Find an Inspector search results, then ASHI Inspectors, then ASHI Associates (until December 31, 2020). After December 31, 2020, ASHI Associates will no longer appear in Find an Inspector search results.



ASHI encourages all members to become an ACI, and ASHI is here to help members achieve this lofty goal. It is your responsibility, however, to do the work that is necessary to improve your membership level.

THE FOLLOWING CHART PRESENTS THE BASIC QUALIFICATIONS FOR EACH MEMBERSHIP LEVEL.

Qualification	ASHI Certified Inspector	ASHI Inspector	ASHI Associate
Minimum number of inspections performed	250	50	0
Possess a current home inspector license in the jurisdiction where the home to be inspected is located	Yes	Yes	Yes
Agree to comply with the ASHI Standard of Practice for Home Inspection and the ASHI Code of Ethics for the Home Inspection Profession, or with the applicable state standard of practice	Yes	Yes	Yes
Obtain required number of annual ASHI continuing education credits	Yes	Yes	Yes
Inspection reports reviewed for compliance with ASHI Standard of Practice for Home Inspections or with the applicable state standard of practice	Yes	Yes	No
Pass the National Home Inspector Examination (NHIE)	Yes	See Note ¹	No

1. Passing the NHIE is required for ASHI Inspectors who perform home inspections in states that do not require a license to perform home inspections. This is not required for ASHI Inspectors who hold a current state home inspector license.

UPGRADING YOUR MEMBERSHIP LEVEL TO ASHI INSPECTOR - LICENSED STATES

If you are an ASHI Associate and if you have a state home inspector license in any state, you are well on your way to becoming an ASHI Inspector and continuing to appear in Find an Inspector search results. If you have performed at least 50 fee-paid inspections, including certain types of parallel (ride-along) inspections, that's great. You probably have only a couple of easy steps to go. If you have not performed 50 inspections, keep working at it.

If you need advice, ASHI has a great new mentoring program. Information about this program is under the Resources tab in the blue ribbon at the top of the website home page.

One of the steps is to have five reports verified for substantial compliance with the ASHI Standard of Practice for Home Inspections (ASHI Standards). The other step is to sign a sworn, notarized affidavit stating that you have completed the required number of fee-paid inspections.

HERE'S HOW TO SUBMIT YOUR FIVE REPORTS FOR VERIFICATION.

- Convert reports to a PDF if they are in another format, such as HTML. This may be necessary if you use services such as ISN and Homegauge. There is usually an option with these services to print or export the report as a PDF. Check with your service if you need help.
- 2. Go to www.homeinspector.org .
- 3. Log in with your member number or email and your password (top right of the page).
- 4. Move over the Members tab in the blue ribbon at the top of the website home page.
- 5. Click on the Report Verification Portal option in the drop-down menu.
- 6. Upload your five reports.
- 7. Wait to hear if your reports have been approved. If approved, proceed to the affidavit step. If not approved, you will be provided with information about where your reports did not substantially comply with ASHI standards. You will need to upload five more reports for verification.

After your five reports have been approved as substantially complying with ASHI Standards, you will need to submit a sworn, notarized affidavit stating that you have performed the minimum number of inspections required for the membership level. For ASHI Inspectors, that number is fifty.

HERE'S HOW TO COMPLETE THIS TASK.

- Request the affidavit by either sending an email to membership@ashi.org or by calling ASHI headquarters at 847.759.2820.
- 2. Receive the affidavit from ASHI.
- 3. Take the affidavit to a Notary Public or to a similar person who is authorized in your state to administer oaths and attest to your identity.
- 4. Have the affidavit notarized.
- 5. Return the notarized affidavit to ASHI.

After ASHI headquarters receives your affidavit and confirms that you have attained all of the required qualifications, you will receive confirmation by email and by postal mail that you have achieved your upgraded membership level. Congratulations on a job well done!

UPGRADING YOUR MEMBERSHIP LEVEL TO ASHI INSPECTOR - UNLICENSED STATES

If you are an ASHI Associate and if you do not have a state home inspector license in any state, you need to complete the report verification and affidavit steps that we previously discussed. In addition, you need to take and pass the National Home Inspector Examination (NHIE).

This additional step is necessary because if you have a state home inspector license, you have taken and passed either the NHIE or an exam developed by the state licensing board. ASHI believes that taking and passing one of these exams is one of the necessary qualifications to demonstrate knowledge of home inspection-related topics.

The NHIE is developed by the Examination Board of Professional Home Inspectors. Go to https://nationalhomeinspectorexam.org/ for more information about how to study for, take and pass the NHIE.

UPGRADING YOUR MEMBERSHIP LEVEL TO ACI

ASHI strongly encourages all members to strive for ACI status. This certification provides the prestige of an independently verified home inspector certification. You may elect to go through the ASHI Inspector level on your journey to ACI or you may elect to jump right from ASHI Associate to ACI.

The primary differences between the ASHI Inspector and ACI levels are the requirement to perform at least 250 fee-paid home inspections and the requirement to pass the NHIE, if you have not already done so. The steps to apply for ACI status are the same as for ASHI Inspectors in unlicensed states.

HOW TO GET THE MOST FROM FIND AN INSPECTOR

ASHI's Find an Inspector benefit can bring you inspections that will more than pay for your dues. I get several inspections per year and I'm semi-retired. I could get more if I worked at it.

Find an Inspector works best if you take the time to present yourself to those who are looking for you.

HERE ARE SOME INSIDER TIPS.

- Upgrade to ACI level. ACIs appear first in the search results.
- Fill out your profile completely. Sell yourself and your expertise. Upload pictures to display on your profile page: People love pictures. Be sure to include your website, contact information, and all of your social media pages and accounts.
- Consider carefully where you want Find and Inspector leads to come from, then enter your Find an Inspector address near the center of that area. Find an Inspector displays results starting with the least distance between your Find an Inspector address and the address entered by the consumer. If your Find an Inspector address is closest, you appear first in the search results. Your Find an Inspector address can be different from your mailing address. You can adjust your Find an Inspector address in the box near the top of your profile page.

THE BOTTOM LINE

Having your profile on ASHI's new website is one of ASHI's best benefits. It is your responsibility to make it work for you. ASHI staff is here to help you. Contact staff at **membership@ ashi.org or 847.759.2820**.



REPORTER

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

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

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

THANK YOU!

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CHAPTER NEWS

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

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

ST. LOUIS ASHI CHAPTER Fall Seminar

Where: Virtual When: Friday, Nov. 6, 2020, 12:00AM - 5:00PM Saturday, Nov. 7, 2020, 7:45AM - 12:30PM

visit - tristateashi.org

To register please visit: www.stlashi.org



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PROFESSIONAL LIABILITY HIGHLIGHTS:

- **PII Pro Plus** and **PII Pro** offer two tiers of coverage.
- Automatic coverage includes lead paint, termites, radon testing, mold defense and coverage for real estate referring parties.
- Experienced claims counsel driving better outcomes.
- Policy limit option from \$100k to \$3m.

GENERAL LIABILITY HIGHLIGHTS:

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





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/

IMPORTANT REPORTER DEADLINES:

- DECEMBER 2020 ISSUE 10/7/20
- JANUARY 2021 ISSUE 11/7/20
- FEBRUARY 2021 ISSUE 12/7/20

The *Reporter* is produced 6-8 weeks ahead of the week it arrives in your mailbox.





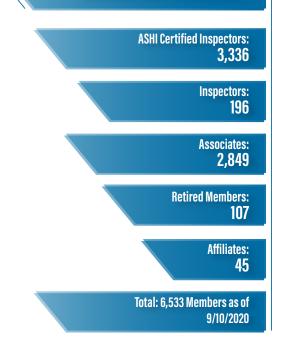
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OCTOBER ANNIVERSARIES

FIVE YEARS

CURRENT ASHI MEMBERSHIP



FORTY YEARS

Stuart E. Zwang, P.E. **THIRTY YEARS** Bret Kaufmann

TWENTY-FIVE YEARS

Drew D. Corazza Gregory Patti Brendan Ryan

TWENTY YEARS

Jim Borgia Larry K Brooks Rene Guerra Richard W Hall Steve J. Kroeckel David R. Leopold Ken Moon Kelly Thompson

FIFTEEN YEARS

Chris S. Bottriell Eugene Cameline III Dan Meyers Chad Miller Robert Moss Troy Roarke David Roos Michael D. Swaim Brent E. Taylor

TEN YEARS

Brian Cogley Kevin B. Frost John Hill Carlton Jones Andy Kolar Eddie Konrad Thomas Leung Charles Matos Brian Slaney Merv Stark Blaine N. Swan Oby Arnold Chad Beisheim **Ryan Blecick** Andrew Call Steve Cross Matthew DuBois Bradley Hopkin Kevin Joyner Mitch Lawrence Steven M. Marlier Steve Maurer Mark Miller Randy Near James Siverio Levi S. Stoner Robert Twaddle Brian Wade Travis R. Weddle Todd A. Williams Stephen Williamson



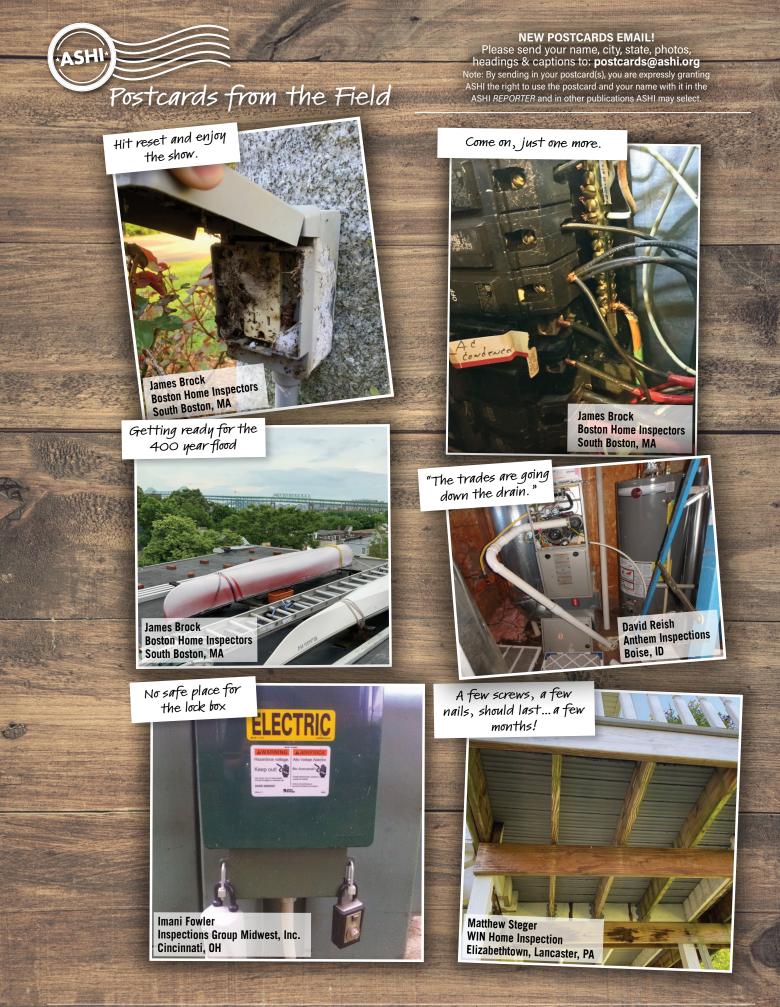
REPORTER

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

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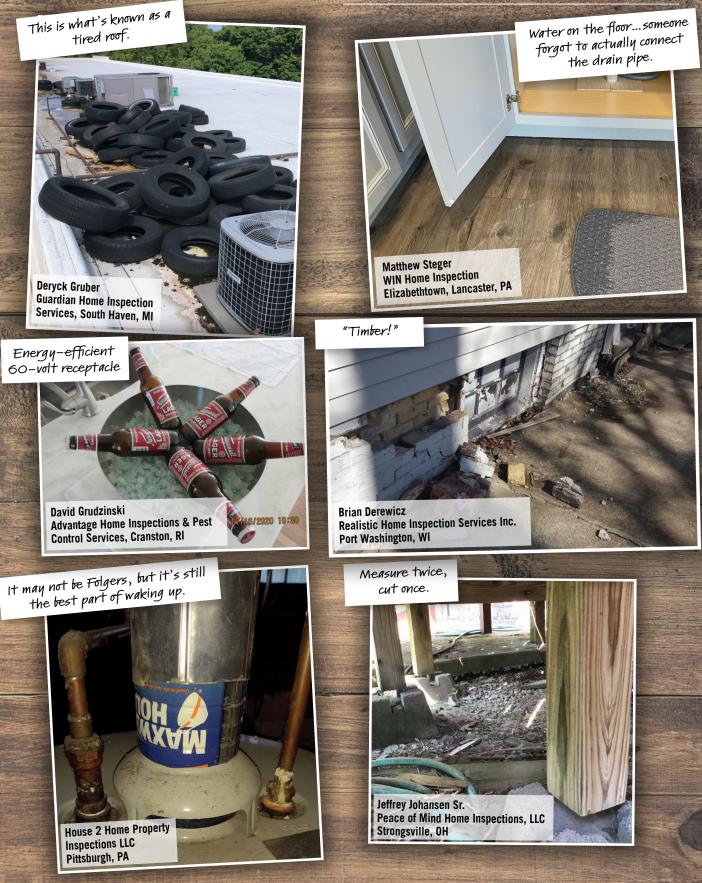


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Rn



Rn

lab-certified, guaranteed test results

1-hour report turnaround after upload *

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full-service equipment maintenance





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We want your radon inspection business to thrive.

So, we're here for you at every step. Our monitor program includes test report processing by experts at our certified lab, and are accompanied by complimentary repair and annual calibration services.

With our helpful staff, online tools, and apps for mobile devices, you will find working with us to be a breeze.

Call or visit us online today!

* 1-hour turnaround during most business hours. High volume times may take up to 2 hours.

Call 1-800-295-4655 or visit Radalink.com

ASHI NEWS

PHILIP C. MONAHON AWARD

The Philip C. Monahon Award is an annual award that recognizes an ASHI Member who has made exceptional and innovative contributions to the ASHI membership.

AWARD RECIPIENT CRITERIA

To be considered for the award, a member must be an ACI who is dedicated to the goals and ideals of ASHI as stated in the Code of Ethics; have rendered outstanding contributions to ASHI for a minimum of five years; and have contributed time, talent or expertise that has been beneficial to ASHI, its members and the public, which ASHI ultimately serves.

NOMINATIONS

ASHI now is accepting nominations for the Philip C. Monahon Award. ASHI Certified Inspectors are encouraged to submit their nomination for the award. The deadline for entries is *December 14, 2020*. Please go to **www.homeinspector.org/About/Awards/Philip-C-Monahon-Award** to submit your nominee.



INSPECTION CONNECTION IS THE PODCAST WHERE HOME INSPECTORS SIT DOWN, GRAB A DRINK AND TALK SHOP!

From sharing business strategies to wild stories from the field, Inspection Connection is your way to keep up on industry news and stay connected to others in the home inspection community.

Meet the Hosts

Rose Buckley comes to ASHI with several years of education and a teaching background prior to becoming a home inspector. She has become renowned in the field as she focuses on educating her clients about their prospective new homes. Rose has a Master's in Education from Wilmington University in (2014), and has taught several languages (English, French, Italian, and Spanish) at both the high school and community college level. She has a passion for connecting with people and this serves her well with both prospective home buyers and Realtors.

Rose is a social media expert in the home inspection profession and in the larger real estate space. Rose creates videos, posts and blogs that impact home inspectors, realtors and consumers. She excels at creating positive environments in social media that allow her to connect with home inspectors across the globe. In her free time, she enjoys traveling, snowboarding, hiking and being with her family. **Brad Lowery** is a native Floridian who became a Virginian by way of Connecticut. Having lived and worked all over the East Coast, he is now an established Home Inspector in the Washington, D.C., Metro region.

Brad spent many years working in and around residential and commercial properties, and also used to be a youth pastor. In addition to being a licensed Home Inspector, Brad also holds an Associate's Degree in Business and a Bachelor's Degree in Biblical Studies.

Brad believes that a fulfilling life is one lived intentionally with a sense of identity and purpose. As such, his life outside of work revolves around loving God and serving people. Brad volunteers weekly with his church's young adult ministry and worship band, and he has a huge heart for community service. Brad loves the outdoors, but not as much as he loves a good lager and smooth cigar enjoyed with great company. A diehard but conflicted base-ball fan, he will cheer for the World Series Champion Washington Nationals...so long as they aren't playing his boyhood team, the New York Yankees.

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