



NOVEMBER 2020

REPORTER

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

**GROUNDING AND BONDING:
WHAT HOME INSPECTORS
NEED TO KNOW** *P20*

**HOW I BECAME A
HOME INSPECTOR:
FINDING THE CAREER
THAT FIT AND
BREAKING
STEREOTYPES
ALONG THE WAY** *P30*



**BUILD GOOD WILL IN
THE SEASON OF GIVING:
A VALUABLE BUSINESS
STRATEGY**

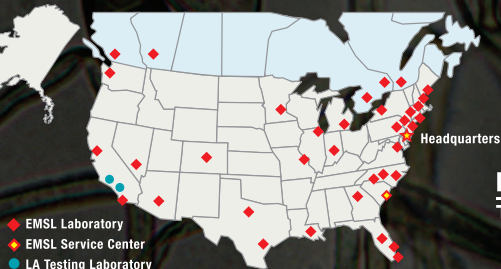
P34

TESTING LABORATORIES

- ✓ MOLD
- ✓ ASBESTOS
- ✓ RADON
- ✓ LEAD
- ✓ WATER QUALITY
- ✓ BACTERIA
- ✓ VERMICULITE
- ✓ ALLERGENS
- ✓ VOCs/ODORS

FOR PRICING CALL
888-958-8170

United States and Canada Locations



- ◆ EMSL Laboratory
- ◆ EMSL Service Center
- ◆ LA Testing Laboratory

EMSL

EMSL ANALYTICAL, INC.
TESTING LABS • PRODUCTS • TRAINING

www.emsl.com

Mold Sampling Basic Kit **\$299** USD #8706301



Air-O-Cell Cassette/50 PK **\$199** USD #8715301B



Zefon Bio-pump Plus Kit **\$699** USD #8706002



FREE Swabs & Tape Lifts For EMSL Tests!



FHA/VA Water Test Kit Basic+2Day TAT Prepaid
\$110 USD #FHAB+2DPPCOMKIT



Radon Gas Test kit **Call For Pricing!**



FEATURES

- 6** **MANAGING RISK**
Your Pre-Inspection Agreement:
Authorized Agents
By Stephanie Jaynes, Marketing Director at
InspectorPro Insurance
- 10** **Prepare Your Clients for Future Floods**
By Inspect.com
- 14** **Help Your Customers Protect Their Largest Asset**
By FEMA
- 18** **SMART INSPECTOR SCIENCE**
Roof Sags
By Tom Feiza, Mr. Fix-It, Inc.
HowToOperateYourHome.com
- 20** **GROUNDING AND BONDING:**
What Home Inspectors Need to Know
By Mike Twitty, ACIX
- 30** **How I Became a Home Inspector:**
Finding the Career That Fit and
Breaking Stereotypes Along the Way
By Terrin McCormack
- 34** **BUILD GOOD WILL IN THE SEASON OF GIVING:**
A Valuable Business Strategy
By Inspect.com
- 36** **ASHI Supports Homes For Our Troops**
By Matthew Murphy, Corporate Partnership Manager,
Homes For Our Troops
- 37** **Serving Those Who Serve**
By Inspect.com
- 42** **Postcards From the Field**
It's Wacky Out There

6



18



46



13



27





ASHI National Officers and Board of Directors

ASHI MISSION STATEMENT

*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.*

OFFICERS

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

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

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

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

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

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

DIRECTORS

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

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

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

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

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

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

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

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

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

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

Bob Sisson 2018-2020
Boyd's, MD, 301-208-8289
Office@inspectionsbybob.com

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

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

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

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

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

ASHI STAFF

Main Phone: 847-759-2820, 8:30 am - 5:00 pm
Monday - Friday, CST

EXECUTIVE DIRECTOR

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

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

WEBSITE, INFORMATION SYSTEMS, DATABASE

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

MEMBERSHIP SERVICES

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

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

Gaby Nava, Membership Supervisor
847-954-3176, Gabyn@ashi.org

Melinda Puente, Membership Administrator
847-954-3196, melindap@ashi.org

Alisha Rouse, Membership Administrator
847-954-3180, alishar@ashi.org

EDUCATION

Edwin Barrera, Director of Education and Curriculum Development
847-954-3188, edwinb@ashi.org

Michelle Santiago, The ASHI School Education Manager
847-954-3198, Michelle@theashischool.com

FINANCIAL SERVICES

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

MARKETING & BUSINESS DEVELOPMENT

Dave Kogan, Director of Marketing &
Business Development Advertising
847-954-3187, davek@ashi.org

COMMUNICATIONS

Frank Lesh, ASHI Ambassador
847-954-3197, frankl@ashi.org

Rose Buckley, Social Media Liason
roseb@ashi.org

CREATIVE

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

Chris Karczewski, Brand Manager
847-954-3183, chrisk@ashi.org

Juraj Ilavsky, Art Director
847-759-2820, georgei@ashi.org

ASHI REPORTER — ISSN 1076-1942 — the official publication of the American Society of Home Inspectors, Inc. (ASHI), 932 Lee St., Suite 101, Des Plaines IL 60016, is published monthly. Annual subscriptions: \$44.95 to non-members. Periodical postage paid at Des Plaines, IL 60016 and additional mailing offices. POSTMASTER: Send address changes to ASHI Reporter, 932 Lee Street, Suite 101, Des Plaines, IL 60016-6546. Copyright© 2020, ASHI. None of the content of this publication may be reproduced, in any manner, without the prior written consent of the publisher. Inclusion of or specific mention of any proprietary product within does not imply endorsement of, nor does exclusion of any proprietary product imply non-endorsement, by the American Society of Home Inspectors, Inc. Opinions or statements of authors and advertisers are solely their own, and do not necessarily represent the opinions or positions of ASHI, its agents or editors. See above for information pertaining to submission of articles, advertising and related materials.



Past inspection protection

Let our retroactive coverage pick up the past inspections covered by your previous insurer free with your InspectorPro policy.



InspectorPro[™]
INSURANCE PROGRAM

Not available in New Jersey. Some restrictions apply. Talk to an InspectorPro broker for details.

Call **855-588-ASHI** Email: ashi@inspectorproinsurance.com
Website: www.inspectorproinsurance.com/ashi-advantage

Managing Risk Your Pre-Inspection Agreement: **AUTHORIZED AGENTS**

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.

Two years after an inspection, a multi-inspector firm received a county court summons. Within the summons, the inspection company's former clients made a litany of allegations:

- Termites occupied multiple areas on the first floor, including the garage.
- One of the anchor plates on the basement wall was "moldy musty."
- The bottom of the heating unit was rusty.
- Water wasn't draining properly.
- There's evidence of multiple previous fires.
- A bedroom window refused to open due to foundation sinking.
- Other windows were letting water intrude into the house, subsequently rotting the floor below.
- There were four cracks "around the house."
- The inspector didn't use the correct tools for his roof inspection.

To cover the supposed damages, the claimants demanded more than \$100,000, plus whatever additional costs the claimants incurred during the lawsuit. In their contract, the inspection company had a limitation of liability clause to put a cap on its financial responsibility for missing or omitting defects. But there was one problem: The clients never signed the pre-inspection agreement.

WHO CAN SIGN YOUR PRE-INSPECTION AGREEMENT?

Recently, a home inspector asked:

"I HAVE A REAL ESTATE AGENT THAT SOMETIMES PAYS FOR THEIR CLIENTS' HOME INSPECTION AND ALSO SIGNS THE PRE-INSPECTION AGREEMENT. IF THE BUYER MADE A CLAIM, WOULD THE INSURANCE COMPANY DEFEND ME EVEN THOUGH IT WAS THE REAL ESTATE AGENT WHO PAID FOR THE INSPECTION AND SIGNED THE AGREEMENT?"

We've received questions like this numerous times. As such, this question deserves clarification.



***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.*

CARROLL V. BERGEN

In one such case, the 2002 case *Carroll v. Bergen*, the Wyoming Supreme Court overruled a trial court decision, this time ruling in the home inspector's favor.

During the original bench trial, the court overlooked home inspector Dale Carroll's inspection agreement because (a) the real estate agent commissioned and authorized the inspection and (b) Carroll never received payment for the inspection. In absence of a contract, the court ruled that Carroll owed client Thomas Bergen a \$14,954 judgment for his failure to adequately report the property's structural issues.

When the case appeared before the Wyoming Supreme Court, the judge reversed the trial court's decision.

"THE REAL ESTATE AGENT HAD AUTHORITY TO SECURE THE HOME INSPECTION THAT MR. BERGEN REQUESTED," THE COURT STATED. "ACTUAL AUTHORITY MAY BE EXPRESS OR IMPLIED... [AND] THERE WAS NO DISPUTE BETWEEN MR. BERGEN AND THE BROKER/AGENT REGARDING THE MANNER IN WHICH CARROLL'S SERVICES WERE SECURED."

Thus, the Wyoming Supreme Court reversed the charges against Carroll.

CHURCH V. FLEISHOUR HOMES

In 2007, another contract case involving a limited power of attorney ruled in favor of the home inspector.

In *Church v. Fleishour Homes*, Claimants Catherine D. and Catherine S. Church contended that they did not authorize their real estate agent to sign Detective Home Inspections (DHI), Ltd.'s pre-inspection agreement, which contained an arbitration clause. The claimants argued that, because they didn't sign nor authorize the contract, they could take their allegations against DHI to trial court instead of binding arbitration. That initial argument did not hold up in the court of appeals.

Since pre-inspection agreements are contracts between you and your client(s), they must be signed by your client(s) or someone authorized to represent your client(s) through the limited power of attorney.

According to our claims team, a real estate agent may assume a limited power of attorney (also known as a warrant of attorney or a letter of attorney) to act on behalf of the buyer or seller they represent. One right acquired by agents with a limited power of attorney can be the ability to act in the name of the client for the purposes of a real estate transaction. Thus, an inspection agreement that a real estate agent executes for and in behalf of a specific client is often just as enforceable as a contract that the client signs themselves.

(It's also important to note that the homebuyer or seller remains your inspection client. So long as the real estate agent is paying for the inspection and signing the agreement on the buyer or seller's behalf, the agent is acting as an authorized agent—not your client.)

In fact, multiple court cases defend the real estate agent's capacity to sign their clients' pre-inspection agreements. Furthermore, these cases dismiss their clients' attempts to shirk the terms of their inspection contracts since they did not sign the documents themselves.

“The Churches did not offer any evidentiary materials in support of their position that the realtor [sic] did not have express or apparent authority to sign the pre-inspection agreement on their behalf,” the court stated.

“THE ARGUMENTS ADVANCED BY THE CHURCHES AMOUNT TO NOTHING MORE THAN HOLLOW, BALD ASSERTIONS.”

Thus, the court allowed the home inspection company to continue its defense against the Churches based on the dispute resolution provision in their contract.

HOW CAN YOU CONFIRM YOUR INSURANCE COMPANY RECOGNIZES AGENT-SIGNED CONTRACTS?

To confirm that your home inspection insurance allows authorized agents to sign pre-inspection agreements, check your policy definitions for a clarification like this:

‘INSPECTION AGREEMENT’ MEANS A WRITTEN CONTRACT BETWEEN YOU AND YOUR CLIENT(S) FOR WHOM ‘INSPECTION SERVICES’ ARE BEING PERFORMED, PROVIDED THAT THE WRITTEN CONTRACT IS SIGNED OR OTHERWISE EXECUTED BY YOUR CLIENT(S) OR SUCH CLIENT(S) AUTHORIZED AGENT.

If you’re unable to find your insurance policy’s definition, ask your insurance provider to provide it to you.

HOW SHOULD YOU OBTAIN A SIGNATURE FROM AN AUTHORIZED AGENT?

Before allowing a real estate agent to sign a pre-inspection agreement on behalf of their client(s), the inspector should ask if the agent (a) is authorized to sign and (b) has obtained permission from the client(s). The law does not require inspectors to receive authority confirmation. However, home inspectors who do take the time to receive confirmation increase their defensibility against potential claims.

Once a real estate agent confirms their authorization, the home inspector can allow the agent to sign the agreement. We recommend that the agent writes “Authorized Agent” below their signature.

Additionally, do not forget to send a copy of the pre-inspection agreement signed by the authorized agent to your client(s). This ensures that your client(s) cannot state that they were unaware that their agent signed on their behalf.

As with all pre-inspection agreements, authorized agents need to sign your contracts prior to the inspection. Signatures obtained before the inspection starts properly protect you from claims and preserve your insurance coverage. Do not begin performing your inspection until you have the signed agreement.

WHO SHOULD SIGN YOUR PRE-INSPECTION AGREEMENT?

Just because you can have authorized agents sign your agreements, does that mean you should?

NOT NECESSARILY. HERE ARE THREE REASONS WHY WE STILL CONSIDER CLIENT-SIGNED AGREEMENTS BEST PRACTICE:

1. You are more likely to set appropriate expectations.

Because one of the huge advantages to the pre-inspection agreement is its ability to set expectations, our claims team recommends having clients themselves sign your contracts whenever possible.

“If the clients know what to expect from an inspection, they’re less likely to come back after you for something,” said Tom Rees of A Closer Look Home Inspection in Utah.

2. You can make more informed decisions about your clientele.

Having the clients sign your agreement can better help you gauge whether you wish to work with particular clients.

In one instance, a client called Clayton Somers of A Premier Home Inspection, LLC in Virginia, conferred with their lawyer on speaker phone. They asked Somers to go through the entire agreement, line by line. After nearly every paragraph, the lawyer would ask questions. Since that experience, Somers dismisses potential clients who are overly critical of his contract.

“If someone is giving [you] a hard time about signing the agreement, that might be a red flag,” Somers said. “You might want to go ahead and just let them have somebody else do the inspection, [because] they might be looking for a way to get into a lawsuit and make some money.”

3. You can discourage real estate agents from transferring reports.

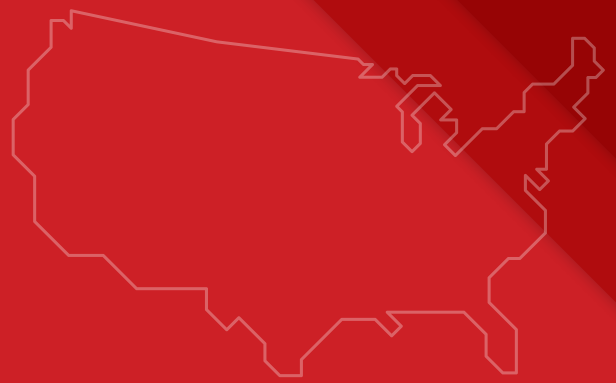
Having a real estate agent sign your pre-inspection agreement on behalf of your client does slightly increase the danger of that agent passing the report to someone else if the real estate transaction falls through.

Make sure real estate agents understand that their signature on behalf of one client cannot and should not transition to another—even if you’re inspecting the same house. Help brokers understand the importance of commissioning a new inspection for each new client, regardless of previous inspection results.

MANAGE YOUR RISK AGAINST POTENTIAL CLAIMS

Whether your signature comes from your client or their agent, you have the tools to get signed contracts every time. Make protecting your inspection business a priority by obtaining signed pre-inspection agreements for all your property inspections.

YOUR NATIONAL STANDARD FOR HOME INSPECTION. **YOUR NATIONAL NETWORK.**



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

You'll be listed as a qualified home inspector in your area and receive a **free marketing toolkit** to help promote your business. From talking points to social media posts, it has everything you need to stand out.



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"**.



National Home Inspector
Examination®

For these resources and more, visit
NationalHomeInspectorExam.org.


PREPARE YOUR CLIENTS FOR FUTURE FLOODS

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.

Home inspectors bring added value to every home inspection by sharing knowledge. We can't prevent major disasters like floods, but we can help our clients understand their home's flood exposure.



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.

Depending on your service area, your clients may be exposed to one or more different types of flooding. You can help long-term area residents and relocated homebuyers understand the risks.

To plan for floods, you need to understand the type (or types) of flood you may face. Each one bears a different impact in terms of how it occurs, how it is forecast, the damage it causes and the type of protection you need.

TYPES OF FLOODS

• RIVER - FLUVIAL

River floods occur when a river, lake or creek overflows the containing banks, spreading water to the surrounding area. Rainfall or snowmelt fills the water channel beyond the capacity of the banks. These floods can be rapid moving vehicles and even push homes off foundations.

• RAIN - PLUVIAL

Extreme rainfall creates surface water on the ground irrespective of any riverbanks. The water rises gradually, leaving enough time for people to evacuate, but often causing structural damage to buildings.

• FLASH FLOOD

Steep ravines and canyons shed water down a channel that may have had no water. These floods are rapid, with powerful water surges that may carry large destructive debris. They are a type of pluvial flood that occurs in areas often considered dry, like oak woodland canyons, chaparral hills and desert canyons.

• COASTAL FLOOD

Also known as storm surge. Seawater driven by heavy winds floods coastal lands. The combination of high tides and extreme winds can cause severe property damage.

• URBAN FLOOD

High-intensity rainfall exceeds the limits of drainage and sewer systems, causing water to flow in streets. The water rises fairly slowly, but as it extends, it can cause damage to buildings.

RESOURCE

Untreated water damage is hazardous to home and health.

www.servicemasterofgreaterpgh.com/untreated-water-damage-is-dangerous-to-home-and-health/



HISTORY AND PREPARATION

- If you see signs of previous flooding, advise your client to get a natural hazard disclosure. Look for flood potentials like 100-year flood plain history, and nearby rivers and dams.
- Educate your client on preparation to avoid water damage with clear service gutters and downspouts. Note that they could install drainpipes and ensure they are free from clogs annually.
- Advise your client to go out after a long rain to check for standing water near the foundation. Make sure soil grading and concrete slope away from the home to prevent water damage. And, for good preparation, have a backup plan or two with sandbags, a working sump pump and, for emergencies, a portable submersible pump.

HOME DISASTER WATER DAMAGE

As an inspector, you know that small findings can lead to water disasters in a home. These floods have nothing to do with rain or wind or weather; they result from ignored system failures and structural defects that lead to water inundations in the home.

As a home inspector, you can help your clients avoid expensive flooding repairs by assisting them to understand how moisture affects the structure of the home they live in. Moisture on floors and in walls leads to softening wood and hidden nightmares that require expensive repairs.

The recommendations you make now can help prevent water damage in the future. Your advice is the added value you bring to a home inspection. It takes checking things off on a list to deliver valuable information to keep your client safe in their home.

When you advise on your findings, you build trust in your business. Making small homeowner-related suggestions like these can help you build trust with your clients:

- Clean debris off the roof, in the roof valley and on the backside of chimneys.
- Keep trees free and clear of the structure and roof that can cause damage and leaking.
- Avoid cheap plumbing repairs; they may come back to bite you at the worst time possible.
- Do not use PVC pipes inside the house, in the garage, in the attic or in the sub-area or basement; use only approved materials for plumbing inside the footprint of the structure.
- Once a year, pop your head into the attic and, during winter, do the same in any sub-area crawlspace and smell for moisture, mildew and other odors. If you smell moisture, it could be a problem developing or an issue that needs long-term correction.

As a home inspector, you are out daily seeing what water can do to a home, but your client may not be aware of the disasters that await related to potential water damage. Your experience and knowledge can help guide them to take care of their own home.

THREATS OF UNTREATED WATER DAMAGE

Clients can often dismiss potential water damage threats as small, especially if they are “hidden” from their everyday life. You can help your client understand the potential risks by describing the consequences of neglecting a minor problem.

The restoration agency, ServiceMASTER of Pittsburgh, lists the following common water damage consequences:

- **Weakened structure and ruined flooring and drywall.** Flooring soaks up water and becomes prone to mold. Wood structures that support walls and floors become soft and weakened. Drywall can become brittle or warp and can develop mold, requiring it to be cut out and replaced.
- **Corrosion.** Water contains elements that can break down pipes constructed to come in contact with only tap water.
- **Damaged electrical system.** When water comes in contact with outlets, wiring or electrical boxes, the system can become compromised and unsafe. This calls for immediate remediation.
- **Damaged concrete or brick.** If not sealed correctly, water can erode concrete and brick, compromising the structure.
- **Mold.** Within 24 to 48 hours after water damage, microscopic amounts of mold can begin to grow. It may not be visible until one to two weeks later.
- **Musty odors.** Certain surfaces will become smelly only a short time after water exposure. Carpets often, begin to smell, quickly and become a breeding ground for more bacteria and an attraction for bugs.
- **Permanent staining on walls and floors.** Water that’s not cleaned up immediately and appropriately can leave permanent stains on walls and floors. Sometimes, paint cannot cover up these stains. Any staining will decrease the value of the home.

Besides the structural issues, water transmits health hazards to residents. Bacteria, chemicals and other toxins can invade the house, creating potential health risks to residents. Fungus and mold can penetrate surfaces and start growing before the damage is visible. Mold can cause respiratory infections, aggravate allergies and cause headaches. Insects, too, are drawn to damp surfaces as the perfect place to lay eggs.



SHARE YOUR KNOWLEDGE

Your knowledge, experience and expertise as a home inspector is extremely valuable to your clients. You can suggest ways to keep a home sound and protect residents’ health. These elements of home inspection are often overlooked by clients who just want to make a deal, but whatever your client’s motivation for an inspection, you can use your experience to identify potential problems. Your knowledge conveys your expertise about keeping a home safe and sound.

HELP YOUR CUSTOMERS PROTECT THEIR LARGEST ASSET

Provided by the Federal Emergency Management Agency (FEMA)

JUST ONE INCH OF WATER IN A HOME CAN COST MORE THAN \$25,000 IN DAMAGE—WHY RISK IT?

Flooding is the most common and costly natural disaster in the United States, affecting every region and state, and can occur anywhere. Just one inch of water in an average-sized home can cause more than \$25,000 in damage. An important step toward being prepared includes having proper insurance coverage. The Federal Emergency Management Agency (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.

Your role in the flood protection story begins with your ability to identify deficiencies that are not visible to home or building owners and convey those concerns.

CONSULTING WITH YOUR CLIENTS ABOUT FLOOD INSURANCE—EVEN IF IT IS NOT REQUIRED—COULD INFORM THEIR DECISION TO PROTECT THEIR PROPERTIES FROM FLOOD DAMAGE AND POTENTIAL ECONOMIC DEVASTATION.

**IT IS IMPORTANT TO
REMEMBER THAT WHERE IT CAN
RAIN, IT CAN FLOOD.**



HOW CAN YOU HELP?

Your clients trust you to help them during the exciting—yet sometimes overwhelming—homebuying process. Being confident and sharing information on ways your clients can protect their investment will build your credibility and ease their minds.

- Between 2015-2019, policyholders outside of high-risk flood areas filed 40% of all NFIP flood insurance claims.
- No home is completely safe from potential flooding. Flood insurance is a great way to protect a significant financial investment.
- Typically, there is a 30-day waiting period from the date of purchase until a flood insurance policy goes into effect. Adding flood insurance during the homebuying process ensures there is no waiting period. So, the best time to add flood insurance protection is the day someone buys their home—just like they would when purchasing homeowners' insurance.

WHAT HOMEBUYERS SHOULD KNOW

Everyone lives in an area with some flood risk—it is just a question of whether they live in a high-risk, low-risk or moderate-risk flood area. Typically, a community's flood map will show flood zones and designate the risk for a particular area. Those designated flood zones will contribute to determining mandatory insurance requirements and costs. But it's just as important to remember that where it can rain, it can flood.

No matter where a buyer may live or work, some risk of flooding exists. Sometimes, your client's desired property may be in a high-risk flood zone, but it can still be their dream home. With pre-planning, steps can be taken to protect a home from the devastation flooding can bring.

- Know their property's flood risk. To find their community's flood map, your clients can visit the Flood Map Service Center and conduct a search using their property's address.
- Use the NFIP Find a Flood Insurance Provider tool to find participating insurance providers in their state or territory.
- Visit [FloodSmart.gov](https://www.floodsmart.gov) to learn more about flood insurance, flood risk and tips for homeowners.

While there are several things your clients should consider before buying a home, adding flood insurance coverage to the conversation is a great way to offer support during the homebuying process.

RESOURCES

- **Survivor Story:** Knowing you can recover brings peace of mind. www.floodsmart.gov/why/why-buy-flood-insurance
- What is a flood map? www.floodsmart.gov/flood-map-zone/about
- What does my flood zone mean? www.floodsmart.gov/flood-map-zone/find-yours
- Flood Map Service Center. msc.fema.gov/portal/home
- Find a flood insurance provider. msc.fema.gov/portal/home
- Official site of the National Flood Insurance Program. www.FloodSmart.gov

Let's Get Back to Work Together

Comprehensive and Affordable E&O Insurance
with General Liability/Off-Premises Coverage



ORGANIZATION OF REAL ESTATE PROFESSIONALS

 **\$1,500 Standard Deductible (most insureds)**

 **Competitive pricing, Easy financing**

 **FREE Risk Management**

 **FREE Pre-Claims Assistance**

 **Expert Customer Care**



PREMIUMS START AT \$975

Get quoted at OREP.org in less than 5 min. Premiums vary by state and other underwriting factors. Taxes and fees additional.

BROAD COVERAGE INCLUDED

- E&O, General Liability/Off-Premises Coverage, Radon, Termite/WDI/WDO, Lead Paint, Pool & Spa, EIFS/Stucco, Indoor Air Quality Testing, Green Building Inspections, Commercial, Drone, Rodent, Infrared Thermography, Wind Mitigation, Carbon Monoxide, and Energy Rating. Mold, Septic and Cyber coverage available at additional premium (training required for certain coverages). Non-Admitted Carrier.
- Coverage just for you or for all inspectors employed in the firm, Additional Insured for Agents and Referring Parties Included.
- Free on-demand expert support for your tough inspection questions, savings on defensible contracts, Working RE Magazine, California Group Medical with \$10,000 life insurance benefit included, and much more!



5 min

PLUS: Check out all the additional Benefits the OREP Program offers

AND GET QUOTED IN 5 MINUTES

WE ANSWER THE PHONE (888) 347-5273

Expanded Hours: 9-8 EST (6-5 PST); LIVE CHAT at OREP.org

Shop OREP.org today!

18 Years Serving Home Inspectors



SMART INSPECTOR SCIENCE

ROOF SAGS

DURING A HOME INSPECTION, WE CHECK STRUCTURAL ELEMENTS AND CONSIDER BASIC STANDARDS.

We look for movement, cracks, displacement, sags, pinched doors and windows, and sloped floors. While some roof sags are normal or “typical for age,” let’s look at a sagging roof that an inspector missed.

INSPECTING THE OUTSIDE

For most ranch-style homes, it is pretty easy to walk the lower slope roof or to look at the roof from the edge with a ladder. I prefer to walk it. While standing on the roof of this ranch home, I saw a potential sag (Photo 1). You can get a similar view from the ground, looking along the plane of the roof to the ridge. You will see a roof sag in the ridge, but you might not see the sag in the valley.



Photo 1. Visible roof sag.

A closer view from the roof confirms the sag (Photo 2). You can see the dip at the top of the metal valley. The shingles look displaced and don’t align horizontally. There is also a visible dip in the roof adjacent to the valley.



Photo 2. Roof sag, closer look.

CHECKING THE ATTIC BELOW THE SAG

Remembering where the sag is located, let’s look in the attic. Wow! Some homeowner made a creative attempt at structural repair (Photo 3). The jack, supported by a plank on the ceiling joists, lifts the framing along the valley. Someone sistered a 2x4 to the framing, but it provides very little structural support for the large, visible crack in the framing. Maybe the hydraulic jack was forgotten in the attic or maybe the jack was “designed” as part of the structural repair?



Photo 3. Creative structural repair.

LOOK BELOW THE JACK AND FRAMING

The garage below the jack has a drywall-finished ceiling (Photo 4). Joints in the ceiling are opening up. In fact, it looks like the drywall joints were patched and painted, and then they cracked again.

THE GARAGE CEILING FRAMING WAS DESIGNED TO SUPPORT THE DRYWALL. THE JACK LIFTING THE ROOF STRUCTURE SAG HAS DISPLACED THE GARAGE CEILING; THE FRAMING WAS NOT DESIGNED TO LIFT THE ROOF.

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. Garage ceiling below jack.

THE TAKEAWAY

How did the original inspector miss this visual defect? I assume it's due to completely ignoring the attic. The cracks in the garage ceiling drywall might be typical for a ranch built in the 1970s. The sag in the roof is a little hard to see. But the hydraulic jack in the attic and the amateur repairs? These are easy to see and definitely a defect to be reported. Always look for roof sags. Follow any significant sags to the framing and the attic below. If the sag is minor, it just might be typical for the age of construction.

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.

Tom will present at
ASHI InspectionWorld® 2021 in Las Vegas.

WHETHER YOU PREFER
APPLES OR ORANGES
3D HAS THE APP FOR YOU!

NOW AVAILABLE FOR:
iPhone | iPad | Android phones | Android tablets | Windows 10 tablets

3D Inspection Systems
3dinspection.com | 800-745-6126



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!

GROUNDING AND BONDING:

WHAT HOME INSPECTORS NEED TO KNOW

By Mike Twitty, ACIx



ASHI Certified Inspector Mike Twitty is the owner of Homescan Property Inspections in Mt. Juliet, Tennessee. He began his home inspection business after retiring from a 30-year career at Ford Motor Company, where he was an industrial electrician. He is a Tennessee-licensed electrician and is a certified-residential building inspector and residential-electrical inspector by the International Code Council.

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.

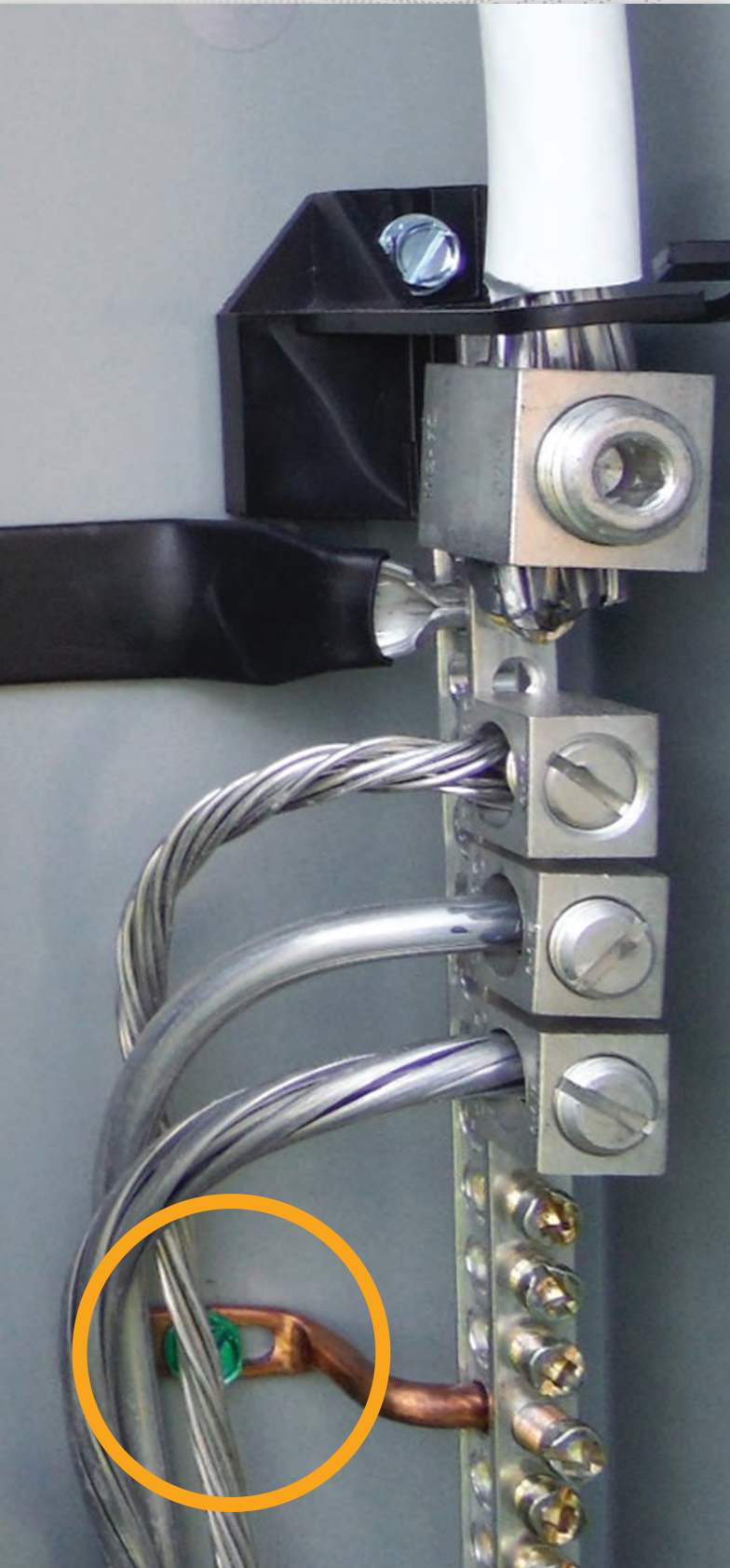
GROUNDING/GROUNDED

BONDING/BONDED

BONDING ELECTRICAL CONDUCTOR (BEC) GROUNDING ELECTRICAL CONDUCTOR (GEC) GROUNDING ELECTRICAL CONDUCTOR (GEC) GROUNDING ELECTRICAL CONDUCTOR (GEC)

Probably the most confusing part of an electrical system for home inspectors to grasp is the proper implementation of grounding and bonding requirements. Numerous magazine articles, group chat forums and social media discussions have all made attempts to explain the “what, why, where and how” of grounding and bonding.

In this article, I will try to simplify this subject as it relates to a home inspection. Hope I, I can clarify some things and not further “muddy the waters”!



DEFINITIONS AND EXPLANATIONS

First, let's review the basic definitions of grounding and bonding.

GROUNDING/GROUNDED: Connecting/connected to ground or to a conductor that extends the ground connection.

BONDING/BONDED: Connecting/connected to establish electrical continuity and conductivity.

So, to be grounded, there must be a direct connection to the earth (that is, the ground). To be bonded, there must be a direct connection to another conductive device or material. Both of these types of connections are done by design in electrical systems for safety. Unintentional grounding and bonding can be present in certain situations that can cause faults and hazards. I will give examples of these later in this article.

A primary purpose of grounding an electrical system is to limit voltage from lightning and power surges, and to direct that potentially dangerous energy to the earth. Bonding is done to connect all conductive electrical equipment to keep the equipment at an equal electrical voltage potential and to provide a path back to the power source through an over-current protective device that will de-energize the circuit in the event of a fault. The equipment grounding conductor (EGC) provides that path.

EQUIPMENT GROUNDING CONDUCTOR (EGC): The conductive path used to carry ground-fault current and used to connect normally non-current-carrying metal parts of equipment together.

Now, by that description, we see that the EGC has at least two purposes: as a designed fault current path and to "bond" conductive equipment. Yes, I said "bond." This is where some confusion can come in. Although we refer to these conductors as "grounds," "grounding wires" and equipment grounding/grounds," they are also bonding conductors.

EGCs can be either wires or metal raceways between panel enclosures and boxes. The origin of the EGC is at the service equipment, where it is connected to the system grounded conductor (service neutral) or the grounding electrode conductor or both.

GROUNDING ELECTRODE CONDUCTOR (GEC): A conductor used to connect the system-grounded conductor or the equipment to a grounding electrode or to a point on the grounding electrode system.

The GEC is connected to the system neutral. This connection could be in the service equipment panel, the meter base or at the load end of the overhead service drop (the connection to the utility).

GROUNDING CONDUCTOR: A system or circuit conductor that is intentionally grounded.

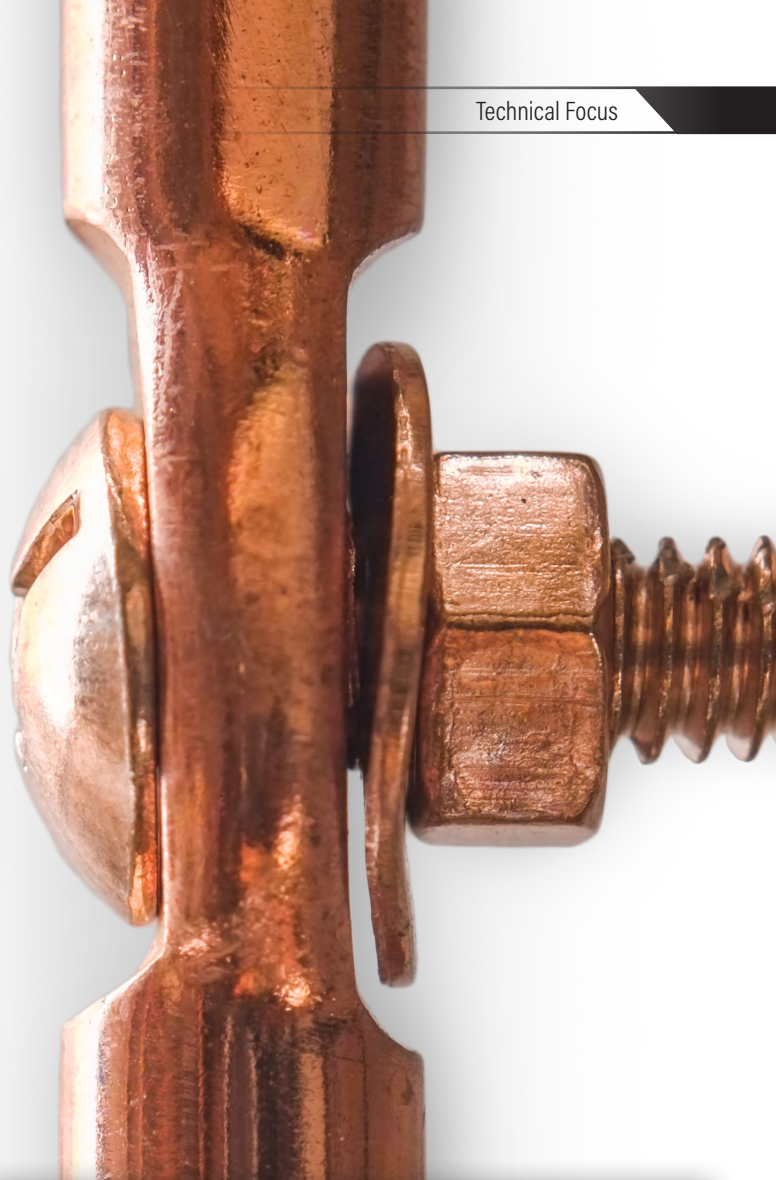
The neutral conductor in a standard residential system is a grounded conductor.

Please note: Not all “grounded conductors” are neutrals. There are systems where a phase conductor is intentionally grounded in industrial applications and they are not “neutrals.”

For our purposes in this discussion, the neutral is the grounded conductor.

Although the neutral, EGC and GEC are all grounded, they have different and specific functions. If you don’t remember anything else from this information, remember and understand this:

In a normally operating electrical system, the neutral (grounded conductor) carries current by design. The EGC and GEC only carry current in the event of a ground fault or improper load side bond.



Dangerous current (7.3 amps) on equipment grounding conductor from improper load side neutral bonding.



Lethal current (12.8) amps on GEC caused by a loose service neutral connection.

Protecting your past, present, and future

Upgrade to an InspectorPro policy and let our retroactive coverage better protect your past and future inspections.



InspectorProTM
INSURANCE PROGRAM

Not available in New Jersey. Some restrictions apply. Talk to an InspectorPro broker for details.

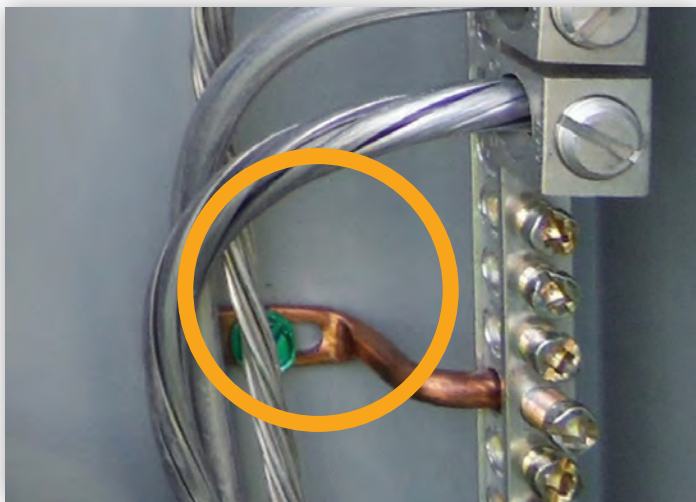
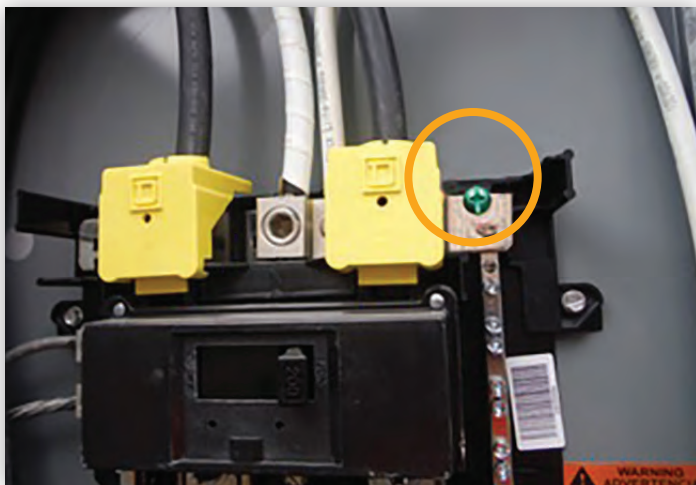
Call: **855-588-ASHI**

Email: **ashi@inspectorproinsurance.com**



MORE TERMS THAT MAY CONFUSE INSPECTORS

The neutral conductor must be “bonded” at the service equipment. This is known as “supply-side bonding” because it is done on the line side of the service disconnect. Supply-side bonding includes the connection of the neutral conductor to the service enclosure, the GEC, the equipment grounding conductor and to the service raceway (conduit) if it is metal. This connection ensures that the neutral and all conductive electrical equipment are at an equal voltage potential to ground. The “main bonding jumper” makes the connection of the service neutral to the service enclosure. The main bonding jumper could be a screw that threads into a designated tapped hole in the panel enclosure or it could be a listed strap that connects the neutral bus to the enclosure.



Examples of main bonding jumpers.

After this point of connection/bonding, the neutral conductor is required to be separated from the metallic, conductive components and equipment in the system. So, at downstream panels, outlets, devices, metal boxes and disconnects, the neutral is no longer allowed to be “bonded.”

This is where I often see confusion and arguments among home inspectors. A commonly incorrect statement is as follows: “A subpanel should not be bonded.” While it is true that the neutral should not be bonded in a subpanel, the panel enclosure must certainly be bonded. This bond is provided through the equipment grounding system that we discussed earlier.

THERE IS A DISTINCT DIFFERENCE BETWEEN THE NEUTRAL BEING BONDED AND THE PANEL ENCLOSURE BEING BONDED.

Past installation practices allow exceptions to load side neutral bonding in some situations. The metal chassis of electric dryers and ranges were allowed to have the neutral conductor bonded on the older method of three wire circuits to these appliances. This is no longer allowed in new installations.

Feeders to separate buildings also allowed three wire installations. The neutral in those feeds were required to be bonded to the subpanel enclosure, and to the EGC and GEC systems at the separate building. The building must have its own grounding electrode system. There could be no other conductive path between the buildings for this to be compliant. This provision is no longer allowed (per the 2008 NEC) except for existing installations. Four-wire feeds are now required with separate neutrals and EGCs.

RATIONALE FOR RULES AND WHAT TO LOOK FOR IN THE FIELD

Equipment bonding is required to keep all normally non-current-carrying conductive devices at an equal voltage potential. That bonding is done through the equipment grounding system to provide a dedicated low-impedance path back to the overcurrent protective device to clear a fault.

Separating the neutral and equipment grounding conductors after the service disconnect is required to prevent current from using the metal components as a parallel path. Remember that current will take ALL available paths. If the neutral is bonded to the metal enclosure of a subpanel, that panel would be part of the circuit and would be energized with the neutral current. The same is true with metal boxes, metal frames of appliances, switches and receptacles. All of these metal components or devices are located throughout the home and are “touchable objects.”

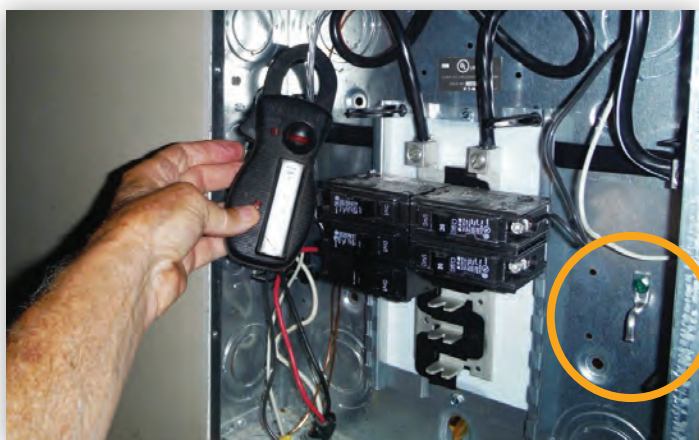
These photos show how the current is affected when the neutral is bonded in a subpanel, compared with when it is not bonded. The feeder circuit is under the same load in both examples.



Properly wired subpanel (neutral, not bonded). All 15.5 amps are on the neutral feeder.



6 amps on EGC (neutral improperly bonded).



No current on the EGC feeder (neutral, not bonded).



Neutral improperly bonded; 9.5 amps on neutral feeder.

WHY DO WE BOND THE NEUTRAL AND EGCs AT THE SERVICE EQUIPMENT?

The service neutral is the path back to the electrical supply source, which is the service transformer. We want that path to be low impedance to allow fault current to rise as rapidly as possible to a level that will trip a breaker or blow a fuse.

If we continued to separate them at this point, the fault current would travel through the grounding electrode system to the earth. The fault current would still try to return to the source through the earth, but the earth is typically high resistance/impedance and is not an effectively conductive path. Due to the high resistance, the fault current will not rise to a level sufficient to trip a breaker or blow a fuse and the fault will not clear.

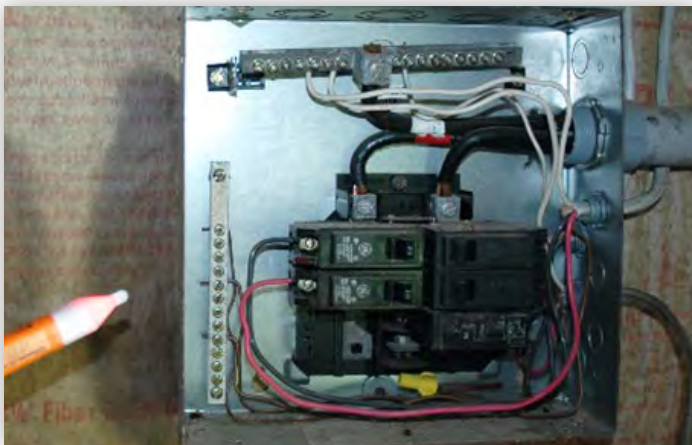
Grounding and bonding must work together in order to provide a safe system. Having one without the other defeats the intended result.

REAL-LIFE EXAMPLE OF AN ELECTRICAL SUPPLY BEING "BONDED," BUT NOT "GROUNDED"

A three-wire feeder was run to a subpanel in a detached garage. The feeder consisted of two hot conductors and an insulated neutral conductor. The neutral was terminated on an insulated "floating" neutral bar in the subpanel. The branch circuit equipment grounding wires were terminated to the grounding bar that was directly attached to the panel enclosure; so, the neutrals and equipment grounds were "separated." The branch circuit equipment grounding wires were "bonded" to the metal outlet boxes and metal fluorescent light fixture enclosures throughout the garage. These metal boxes and fixtures were fastened to the metal siding in the garage.

As I began my inspection of the garage electrical system, I touched the panel cover to open it and felt a definite shock. I pulled out my non-contact voltage sensor and checked the panel, which indeed was energized.

(Please note: Best practice would have been to check with the sensor first!)



Garage electrical system panel.



Metal siding energized in garage.

The owner of the home was present during this incident and confessed that he had done all of the wiring. He started checking some light fixtures as I continued with my inspection. After a short time, he asked me to come back to the garage. He had found a hot wire that had come loose in one of the fluorescent fixtures and was contacting the metal enclosure. That wire then energized all of the metal components and siding via the bonding connections.

HOME INSPECTORS ENCOUNTER THESE POTENTIALLY DANGEROUS ISSUES ALMOST EVERY DAY

There was no equipment grounding conductor with the feeder to the garage and the feeder neutral was separated from the equipment grounds so, there was no path for the fault current to trip the feeder circuit breaker. The components of the system were “bonded,” but they were not “grounded.”

The metal boxes, panel, light fixtures and metal siding measured 118 volts to the neutral! Since I was standing on a dirt floor when I touched the panel, the current used me and the earth as a path to complete the open circuit and return to the supply source. Fortunately, that was a high-resistance/poor-conductive path and allowed only a very minimal current flow (but enough for me to feel the shock).

As I mentioned earlier, 3-wire feeders to detached buildings were at one time allowed by the NEC. Again, these 3-wire installations require bonding the neutral and EGC.

Had the garage in my inspection been properly wired for a 3-wire supply, the fault current would have used the neutral feeder conductor and tripped the breaker.

Low-voltage systems such as cable TVs and telephones must also be bonded to the grounding electrode system. This connection is done at the intersystem bonding terminal.

BE WATCHFUL ON YOUR INSPECTIONS

Unfortunately, improper grounding and bonding installations are very common. Home inspectors encounter these potentially dangerous issues almost every day. Knowing the basic logic for specific requirements will help inspectors to understand the concerns, explain the consequences and identify defects when they are present.

I hope the “muddy water” is maybe a little clearer now.



How to Operate Your Home

Marketing Tools CUSTOM DESIGNS

User-friendly reference books
and promotional materials for
your customers



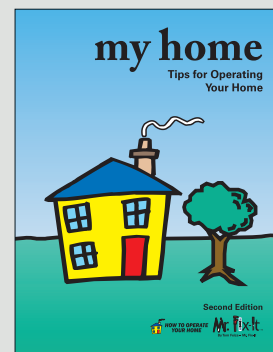
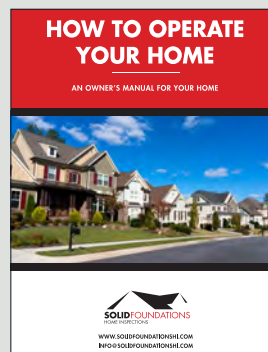
Increase your referrals and repeat customers



Customers are 90% more likely to trust a business recommended by a friend.

Your digital report is
important—for a few weeks.
A reference book will be
used for years to come.

Promote your business with
the most highly regarded
homeowners' guides, manuals,
and content.



Save 10% Now:
Promo Code: ASHI10

: How to Operate Your Home
:
: htoyh.com | mail@htoyh.com | 262-303-4884

HOW I BECAME A HOME INSPECTOR: FINDING THE CAREER THAT FIT AND BREAKING STEREOTYPES ALONG THE WAY

By Terrin McCormack



*Terrin Cormack works in the San Francisco Bay area in California.
Email Terrin at terincormack@gmail.com.*

WHEN I LEARNED HOW TO ROCK CLIMB, I FOUND THAT THERE IS NO ONE WAY TO GO UP A WALL. A TALL PERSON WILL FIND A TOTALLY DIFFERENT ROUTE THAN A SHORT PERSON ON THE SAME FACE, BUT ULTIMATELY, THEY BOTH GET TO THE TOP.

"Well, you are the cutest inspector I've ever seen!" exclaimed one real estate agent as I walked up to a recent appointment. I paused momentarily at the implied diminutive, before smiling genuinely at the compliment, striking up a conversation and carrying on with my inspection. We had a very good chat throughout, both about the common aspects of our jobs and my findings as I went through them with her, and I left a happy customer behind.

I THINK I WAS MORE SURPRISED THAN ANYONE WHEN I FOUND THAT MY GENDER WAS NO BARRIER.

While that type of interaction isn't necessarily typical for me, it certainly does happen. Being an uncommon sight—a female home inspector—I suppose I surprise some people and that's just a given. However, most busy real estate agents don't care if I'm a man, woman or a talking purple monkey, as long as I can get the job done.

As a woman, I get some impressed or negative looks, maybe a startled comment and a whole lot of curiosity. For first-time homebuyers especially, for whom the whole process is new and scary, having a woman inspector can be either a step too far for comfort or an added value for the novelty.

Being courteous and understanding when someone shows a strong reaction of surprise turns that interaction to my advantage and provides me with one more platform from which I can build a relationship with my clients. Even just talking about what got me into the profession is a great way to break the ice and get to know my clients when I'm meeting them for the first time.

GETTING STARTED

As a child, I was always fascinated with how things worked and I often volunteered for small jobs like roofing a barn, hanging doors or changing the oil in a truck to satisfy my curiosity. My parents were both teachers and, without many role models to provide alternative examples, I grew up and went to college, imagining I'd have to settle for an office job, although I found myself putting that off as long as possible.

I never honestly even considered a career in the trades until the day I volunteered to climb in a sump pump. I was working as a bartender at the time in a blue-collar region and one of the local plumbers needed someone "tiny" to get inside the hatch of a commercial sump to cut out a damaged pipe. I offered and helped him with that and, in doing so, I enjoyed the feeling of working with my hands and doing something measurably useful.

Before too long, I found myself doing any odd bits of work that came up. I apprenticed with a dental machine technician for a summer. I bought a motorcycle and started teaching myself about mechanical repairs. I learned from a carpenter how to build my own furniture.

Soon, I quit my job and started working full time as a handyman, where I threw myself into doing anything from reconstructing built-in cabinetry and wood refinishing to simple plumbing work and installing electrical fixtures. Every opportunity I could find to figure out something new I took and I quickly discovered that everything I was learning interconnected. I loved it!

RUNNING MY OWN BUSINESS

Working as a freelancer was how I got my introduction to running my own business and it was when I first experienced the general astonishment that often comes when I show up for a service call.

I think I was more surprised than anyone when I found that my gender was no barrier. In fact, women often told me they were more comfortable with me in their homes in the middle of the day than they would otherwise be with a man. All other distinctions aside, my clients wanted a job done and I was there to do it. I took a lot of pride in my work, and I was always very honest with what I was capable of and what I wasn't.

FINDING THE CAREER THAT CLICKED

After a few years of freelancing, I decided to look for something that would offer a bit more stability. I tried my hand variously at police work, firefighting and wilderness first aid. When those all reached an end, I took a drive around the country to clear my head and make a decision on where I might want to live next. I came to the conclusion that what I really wanted was an actual career in the trades—with skills and training that I could build on as I gained experience, a mental capital I could take with me when I decided to move and working in a field that would be mentally stimulating.

My husband had met a female building inspector at one of his jobs and he suggested I talk to her. After that conversation, I looked into her field and, in the process, found home inspection. Once I started there, everything clicked into place.

With all the disjointed bits and pieces of my experience, once I started a comprehensive study of how houses are engineered, it all made perfect sense to me. My years of bartending gave me the people skills and unflappable confidence necessary to so many aspects of this job. My varied experiences, like helping a contractor replace a leaking section of a radiant heating system in a slab, for example, have been essential to visualizing and diagnosing the systems in any given home. Even my propensity for long road trips has given me useful experience, as many hours are spent in a car in this field. Having gone through life not really sure how to best put all my skills and interests into a career this one, once I started shouted out to me.

To be perfectly honest, I see no difference whatsoever between men and women completing the job of home inspection. In my opinion, personal traits have nothing to do with gender. That said, I've heard often enough the general misconception that women might be "naturally" less suited than men to this type of work. The main generality cited as a barrier for women is the physicality of this job.

I, however, consider every trait typically ascribed to my gender to be a huge advantage in this field. Women are, in general, smaller than men, often more flexible, with a low center of gravity. I've seen this written already from some women inspectors, but I'll reiterate: My small stature and flexibility are incredible advantages in crawlspaces and attics. I can very often get over or around piping and obstacles that stymie some of the guys.

This isn't to say that a male inspector and a female inspector can't do the same inspection equally well, but the crawlspace would normally be easier and faster for me to inspect, as I can take a straight line to go over, under or through obstacles and tight spaces he might have to go around. Also, my low center of gravity gives me extra balance on the ladders, rooftops and attic joists. Beyond that, there isn't a whole lot of musculature required in wielding a screwdriver or carrying a ladder.

I also find advantages in the non-physical aspects of the job. Either because of some preconception of my gender or a personal aspect, people tend to find me non-threatening, which can be quite useful when you're inspecting a house occupied by owners or tenants. My clients seem to feel comfortable peppering me with questions that they otherwise might feel intimidated to ask.

HOME INSPECTION KNOWS NO GENDER

There are plenty of barriers to this job, but none of them are specific to women. To be a good home inspector, you need to notice a lot of detail, be able to write and speak, and have a certain curiosity and critical thinking ability. You have to be able to notice the obvious signs of, say, water stains, flickering lights or foundation undermining, and have the wherewithal to track down the possible causes, with whatever tools or knowledge you have.

To the real estate agents who want to know what it is about me that I would want to do this job that is so male-dominated, I explain: There is nothing in this work that selects for male traits. It comes down to exposure, desire and general chutzpah.

To be fair, there are times (oh, are there ever times!) when I'm in a tiny crawlspace, mummified rodent bodies littered about, spiders skittering over my head and a seemingly impassable maze of ductwork in front of me. At odd moments like those, I sometimes wonder who else in the world—woman or man—would willingly be where I am at that moment.

MY CLIENTS SEEM TO FEEL COMFORTABLE PEPPERING ME WITH QUESTIONS THAT THEY OTHERWISE MIGHT FEEL INTIMIDATED TO ASK.

I'm often working for 12 hours on any given day, my car is practically my primary residence and I'm subject to all the extremes of weather. But then I get to explain to an interested buyer the physics behind the siphon created by an S-trap or why clean gutters are so important, or I find an arcing electrical connection deep in an attic and maybe even prevent a house fire and that's the job! I'm pretty much always humming happily as I sleuth all the details I can ferret out on a property, some obvious, some obviously hidden. Whatever draws inspectors to it, we seem to be a pretty contented lot.

WE ALL HAVE STRENGTHS. SOME INSPECTORS SPEAK CANTONESE, SOME HAVE RETIRED FROM FIELDS LIKE ELECTRICAL OR PLUMBING AND BRING THE WEALTH OF THEIR KNOWLEDGE TO THE TABLE.

In addition to my other skills and attributes, I bring certain traits of my gender and I find this is definitely a positive addition.

When I learned how to rock climb, I found that there is no one way to go up a wall. A tall person will find a totally different route than a short person on the same face, but ultimately, they both get to the top. Home inspection is much the same. Everyone has their own system, but we all do our best to give an accurate diagnosis of the structure we're inspecting.

A PASSION FOR HOME INSPECTION

I am a woman. I am a home inspector. Neither of those things is exclusive to the other. What talents, skills and innate attributes I have, I bring to the job. All of my past experience from both my work and hobbies fed into what I do now, and I'm genuinely happy to go to work every day. It's always different, always interesting and always gratifying!

I truly love the honesty of this work. People (both buyers and sellers) are depending on me to give them a clear, fair and comprehensive picture of their home. They are depending on my integrity and skill. It's rewarding to be granted that kind of trust and I feel lucky to do what I do every day!

BUILD GOOD WILL IN THE SEASON OF GIVING: A VALUABLE BUSINESS STRATEGY

By Inspect.com

From east to west, home inspectors examine all types of homes. From the painted ladies of San Francisco to prairie homes to New York brownstones, every home offers challenges to the home inspector's ability to spot the calls that make residents secure. Clients feel secure knowing their home is safe and sound.




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.

Home inspectors have the experience and expertise to know where to look and what to mark as concerns. But, to build their brand, the human connection is the factor that brings people back. Sons and daughters will call you because you did a great job on their parents' retirement home. Real estate agents will send you work because of your professionalism and personal rapport with their clients.

Good will is a business value. If you ever decide to sell your business and get a business valuation, you'll discover that good will has a monetary value.

When home inspectors share information with clients, you show them that you care about not only their home, but also their safety, their family's safety, and the soundness and longevity of their home.



WHEN HOME INSPECTORS SHARE INFORMATION WITH CLIENTS, YOU SHOW THEM THAT YOU CARE ABOUT NOT ONLY THEIR HOME, BUT ALSO THEIR SAFETY.



BUILD GOOD WILL WITH A FALL CHECKLIST FOR CLIENTS

Winter is just around the corner. Clients can help preserve their home by doing a fall home check. Remind your clients of the importance of completing the checklist below, and then engage with them about what they can do right now to prevent future damage and protect their home.

- Disconnect garden hoses because water that backs up during the winter can freeze inside the house, cracking pipes. Drain hoses and store them in a protected shed or garage.
- Turn off valves to exterior faucets to prevent water leakage.
- Seal cracks around windows and doors, between trim and siding, and where pipes and water enter the house.
- Trim tree branches that have grown close to the house during the summer. Prevent roof debris and damage to roofing and flashing.
- Clean roof gutters. Prevent water from seeping into walls during upcoming winter storms.
- Direct drainage away from home. Make sure drainage channels are free from debris and blocks. Keep the foundation sound.
- Check the furnace to make sure the system is sound. Schedule a check with an HVAC professional for a pre-winter check.
- Replace the batteries in smoke detectors and carbon monoxide detector.
- Check the fireplace and chimney. Make sure the damper opens and closes correctly. Check the chimney flue for debris and bird nests. Check the firebox for loose bricks and cracked mortar. Get a chimney sweep to clear creosote buildup.

GOOD WILL LASTS FOR YEARS

By sharing homeowner tips with clients during the autumn season, you can empower them to take good care of their living space. Your client will appreciate that you care about them, not just the house, and this is how you continue to build good will. It may be the difference that gets you referrals and repeat business.

Regular preventive maintenance checkups are the best way to keep problems from developing between inspections. Your clients can use Inspect.com's yearlong checklist for preventive maintenance. It's called Love Your Home. Encourage your clients to download and use the checklist to keep their home secure. You never know, you might even learn or relearn a tip that you can use yourself.

CHECKLIST RESOURCE: inspect.com/love-your-home/

THE HOME CARE PERSONAL TOUCH

EDUCATING YOUR CLIENTS ABOUT THE WAYS THEY CAN TAKE CARE OF THEIR HOME GOES A LONG WAY TOWARD BUILDING TRUST AND GOOD WILL.

YOU KNOW THAT REGULAR HOME CARE IS THE BEST PREVENTIVE MEASURE A HOMEOWNER CAN TAKE TO PRESERVE THEIR HOME AND ITS VALUE.



FOUNDATION

ASHI SUPPORTS HOMES FOR OUR TROOPS

By Matthew Murphy, Corporate Partnership Manager, Homes For Our Troops



Homes For Our Troops is a national 501(c)3 nonprofit that builds and donates specially adapted custom homes for severely injured post-9/11 veterans, enabling them to rebuild their lives. The American Society of Home Inspectors (ASHI) has a special connection with this organization.

In 2019, Army Staff Sergeant Wallace Fanene, one of Homes For Our Troops home recipients, spoke to the attendees of ASHI's InspectionWorld® in San Diego, CA. To support the Homes For Our Troops mission, the leadership of ASHI conducted a "text-to-give" fundraiser and by the end of SSG Fanene's speech, more than \$30,000 was raised to support a local build for Army SPC Joseph Paulk. At the time of IW 2019, Homes For Our Troops was just beginning work on SPC Paulk's home in Fallbrook, CA. The support of ASHI members made a significant contribution to this project. On September 7, 2019, SPC Paulk received the keys to his specially adapted custom home.

Since receiving his home in 2019, Joseph has been enjoying the freedom and independence made possible living in a mortgage-free specially adapted home with his family. He is continuing to stay involved in local athletics as a coach.

The photos tell the story!





SERVING THOSE WHO SERVE

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.

Home inspectors are on the front line to provide peace of mind to servicemen and servicewomen when they are away from home. Knowing that their home is safe for their family helps to eliminate worry. As a home inspector, you can be on the front line of support with your inspections by reassuring your clients what is safe and what needs attention.

Offering a discount on inspections to military personnel is one way to demonstrate your support.

ELIMINATE WORRY

Have you ever been on vacation and wondered what was happening with your home? Imagine being overseas or in combat and hoping all is well at home, but with a nagging worry at the back of your mind.

When you follow the ASHI Standard of Practice to inspect a home, your client knows that you will identify everything that is in good shape and tell what steps are needed to remediate any weaknesses. When you identify small finds that could turn into big problems, you are helping to keep the home safe. From an outdated, nonfunctioning smoke alarm to a foundation crack, your expertise helps a family prevent disasters.

When you find a minor problem that could turn into a big nightmare, your finding prevents the home from deteriorating. For example, catching a small water leak before it softens a floor or promotes mold growth can reassure the family that your inspection provides the preventive value they need to live in comfort.

For you, it may be just another home inspection, but for the family, you are creating peace of mind.



SHOW YOUR SUPPORT

Going the extra mile is one of the best ways to show your support. Show your support with small actions. Go with a desire to serve.

- Offer a discount to clients who are serving in the military or are veterans.
- Thank them for their service at least twice, once when you meet and again before you leave.
- Be proactive by asking clients if they have any concerns about the house.
- Be proactive again by fixing the really small stuff. If a door-knob or hinge is loose, just fix it. If a window screen popped out, set it back in.
- Support the family through thoughtful and helpful acts. There are many simple, small acts you can do to show your support to service people and their loved ones. Do the little things you can to help them:
 - If a p-trap is loose and slightly leaking, quickly tighten it up.
 - If the bikes in the garage are stacked up against the water heater, move them all and set them up.
 - If the garbage cans are on the street, put them away.
 - Pet the dog and cat.
 - Say hi to the kids.

Honor those who served and those who have returned home. Because many veterans may live with some form of combat stress, be sensitive to their needs. Avoid slamming doors or making loud noise. Let them know how your inspection will keep them safe.

Be a mini-hero for a day. Show them you are aware and care. Be of service.

BE ON THE FRONT LINE FOR YOUR COMMUNITY

As a home inspector, you help to provide security in your communities. Every veteran and every service person has donned military gear for our protection. Your experience and knowledge can serve others by making sure that homes are a safe environment for living.



Find a Chapter Near You

Visit the Newly Redesigned ASHI website
www.homeinspector.org/Chapters/Listing

EARN ASHI CEs and State-Approved CEs

VISIT THE NEW ASHI ONLINE LEARNING CENTER

MEMBERS CAN EARN ASHI-APPROVED CEs FOR FREE!

**COURSES AIMED TO ENRICH YOUR
PROFESSIONAL DEVELOPMENT
ALL YEAR ROUND.**

HOW TO GET STARTED:

Visit the new ASHI Live Learning Center,
click "Login" and enter your
member access details.

Visit the Online Learning Center

www.homeinspector.org/onlineeducation



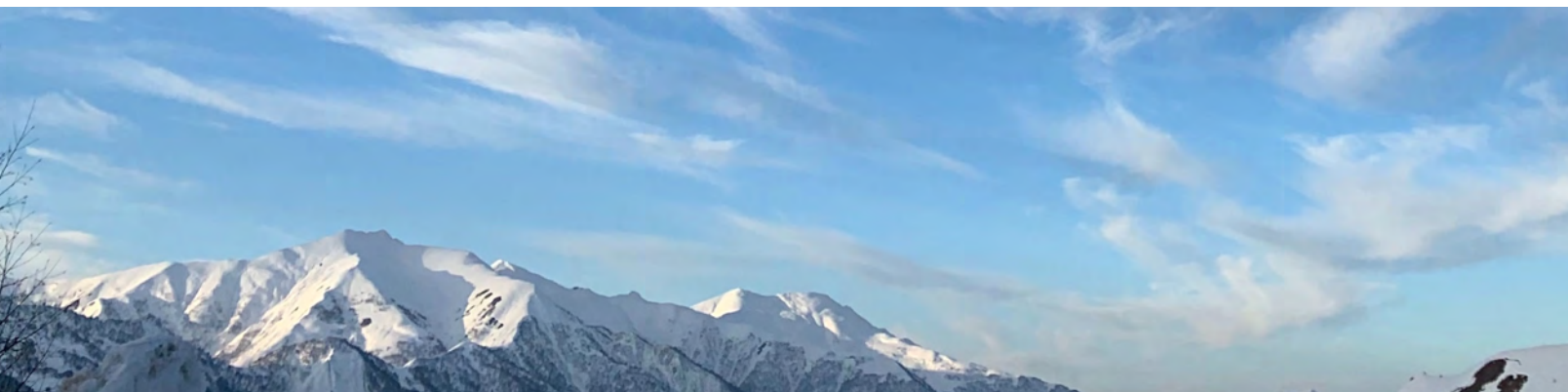


ELEVATE YOUR BUSINESS.



**Take your home inspection
business to new heights.**

Inspectionsupport.net/elevate



**REMINDER:**

Chapter leaders, if you have not done so yet, please send your most current chapter roster to Jen Gallegos, Membership and Chapter Relations Manager, at jeng@ashi.org by December 31, 2020. Thank you.

**ST. LOUIS ASHI CHAPTER
FALL SEMINAR**

Where: Virtual

When: Friday, Nov. 6, 2020, 12:00am - 5:00am
Saturday, Nov. 7, 2020, 7:45am - 12:30pm

To register please visit:
www.stlashi.org

IMPORTANT REPORTER DEADLINES:

- DECEMBER 2020 ISSUE - 10/7/20
- JANUARY 2021 ISSUE - 11/7/20
- FEBRUARY 2021 ISSUE - 12/7/20
- MARCH 2021 ISSUE - 1/7/21

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

**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/

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.
- ✓ 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.



866.268.1327 | Scott Burns
www.PropertyInspectorInsurance.com

CURRENT ASHI MEMBERSHIP

ASHI Certified Inspectors:
3,324

Inspectors:
198

Associates:
2,823

Retired Members:
114

Affiliates:
47

Total: 6,506 Members as of
10/08/2020

FORTY-FIVE YEARS

Edward S. Charkey
Ronald J. Passaro

THIRTY YEARS

Robert Brennan
James Dunsing
Frank Lesh
Thomas Morgan

TWENTY-FIVE YEARS

Jeff C. Burkman
Raymond Camosse
Thomas J. Heyl

TWENTY YEARS

Randy Barnhart
Kenneth Giblin
Steve Haddock
Larry Hay
Fred Howe
Steven Hunn
Eugene Joseph
Mark Lindgren
David P. Sipple

FIFTEEN YEARS

Jeffery A. Blixt
Dean Bowring
Stephen F. Handback
Tim Harriger
William E. Herrmann
Bruce LaBell
Martin J. Lenich, PE
David Levan
Aaron Mainelli
Doug Miller
Rick Roseberry
Kent Schwanke
Javier Serrano
M. Earl Whatley

TEN YEARS

Aaron D. Despres
Roger Peterson
Sean Preston

FIVE YEARS

Gregory Davis
Michael S. McGonigle
Johnny Murphree
Alan Peterson
Nathaniel M. Rexrode
David Ritchie
Craig Singley
Timothy D. Stolba

for Inspectors...

INSPECTORCAMERAS.COM

...from Inspectors



\$2595



Scout 3 Pro

- Self-Leveling Camera Head
- 512Hz Sonde
- Distance Counter
- Color Video Recording

(603) 267-0400

sales@inspectorcameras.com

www.inspectorcameras.com



REPORTER

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

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

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

THANK YOU!



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.

Who needs branch circuits or neutrals?



Kyle D. Rodgers
A+ Home Inspections, LLC
Siloam Springs, AR

What is up is sometimes down.



House 2 Home PGH

Glad I had the 10-inch drill bit extension.



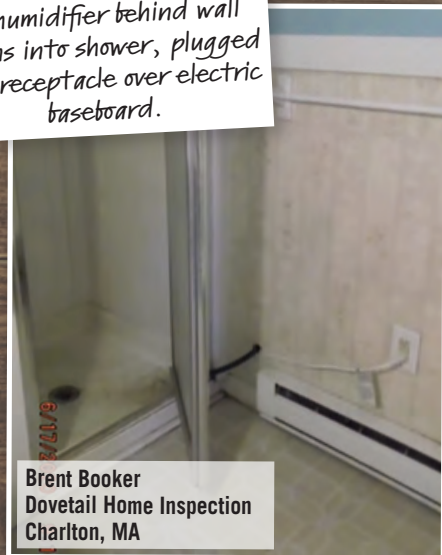
Jim Edwards,
Preferred Home Inspection
Service, Murfreesboro, TN

Old license plate, repurposed.



Patrick Hannigan
Core Inspection Group
Springfield, PA

Dehumidifier behind wall drains into shower, plugged into receptacle over electric baseboard.



Brent Booker
Dovetail Home Inspection
Charlton, MA

Humid in the summer, dry in the winter.



Clayton Ridings
Preferred Inspections
Arden, DE

If homeowners could see radon gas, you wouldn't need us.



Are you testing with the **most trusted name** in continuous radon monitors?

- ✓ lab-certified, guaranteed test results
- ✓ 1-hour report turnaround after upload*
- ✓ highly accurate, proven technology
- ✓ full-service equipment maintenance



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



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.

Heat while you cool.



Margaret Conable
Elm City Home Inspections LLC
New Haven, CT

This is why it pays to move the insulation.



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

NEC-approved romex fasteners?



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

My ladder did NOT do this!



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

Ready to launch.



Clayton Ridings
Preferred Inspections
Arden, DE

Not a very strapping idea.



Jim Foss
Best Inspection, Inc.
Anchorage, AK

WHEN TROUBLE COMES...



DON'T SETTLE FOR JUST ANY INSURANCE COVERAGE



You need a team with experience. Serving home inspectors for over 18 years, OREP includes **FREE Pre-Claims Assistance** to help shut down unwarranted complaints before they turn into claims. Rest easy knowing you're protected by an experienced team that will help you avoid complaints, put an end to frivolous claims, and keep your rates low. OREP—Business by the Golden Rule.



OREP

CALL OR VISIT (888) 347-5273 · OREP.org

OREP—Organization of Real Estate Professionals Insurance Services, LLC. Calif. Lic. #0K99465 • Fax: (708) 570-5786 • info@orep.org • E&O Insurance Experts (www.orep.org)



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.

yes, it works,
but make it quick.



Jim Foss
Best Inspection, Inc.
Anchorage, AK

Go to your happy place



Patrick Hannigan
Core Inspection Group
Springfield, PA

This "old-fashioned"
lasts longer than
"quick oats."



Lee Sundin
FourSquare Inspection
Granville, OH

Can you find the CMU that
is not aligned properly?



Matthew Steger
WIN Home Inspection
Lancaster, PA

Shut-off valves on both
hot and cold – check.
Flue pipe runs downhill
– check. ... Oops!



Matthew Steger
WIN Home Inspection
Lancaster, PA

Good thing they live
on the first floor.



James Brock
Boston Home Inspectors
South Boston, MA



SunRADON

We'll always be "in this together."

At SunRADON, our purpose is to provide the most advanced, affordable and reliable Radon and Indoor Air Quality monitors.

That's how we help you, our trusted partners, to further the common goal—avoidance of Radon-induced lung cancer. Thank you for all that you do to protect homeowners.

To learn more about our Radon detection solutions, visit sunradon.com.

**Monitor Your Air,
Protect Your Health**



1028™ XP CRM



OneRADON™
Mobile & Desktop



OneRADON™ Cloud



lüft™
Plug-in Monitor



SunRADON

sunradon.com

+1 (321) 255-7011





RUN YOUR BUSINESS LIKE A **BOSS.**

Standout reports

Customize reports to reflect your unique value, and bring them to life with expandable videos and 360° images.

A better buyer experience

Impress clients with branded reports delivered on your site, the ability to create a repair addendum right from the report, and timely notifications.

Hello, cash flow

Stay organized with business management tools that make scheduling and invoicing more efficient.



REPORTING



MANAGEMENT



MARKETING

Let's do this. Download a free 30-day trial at HomeGauge.com.