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FEATURES

- MANAGING RISK Your Pre-Inspection Agreement: Housekeeping By Stephanie Jaynes, Marketing Director at InspectorPro Insurance
- 10 For Sellers: How to Work With Your **Inspector During a Pandemic** By Inspect.com
- How to Get the Most From a Conference By Inspect.com
- 18 SMART INSPECTOR SCIENCE Wood Shrinks! By Tom Feiza, Mr. Fix-It, Inc. HowToOperateYourHome.com
- 20 **DRUM TRAPS** By Reuben Saltzman, ACI
- 30 The Challenge of Inspecting Historic Homes By Inspect.com and A. Scott Truax, ACI US Inspect
- 34 **Business Planning for 2021** By Rick Bunzel, ACI
- 38 **Chloramine Degradation of Elastomers** By Michael Casey, ACI, MCI
- 39 My Experience in Home Inspection Open Letter to my ASHI Family **Regarding Wearing Masks and Respirators** *By Bob Sisson, Inspections by Bob, Frederick, Maryland*
- 42 Postcards From the Field It's Wacky Out There
- 46 **October Board Motions**









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.

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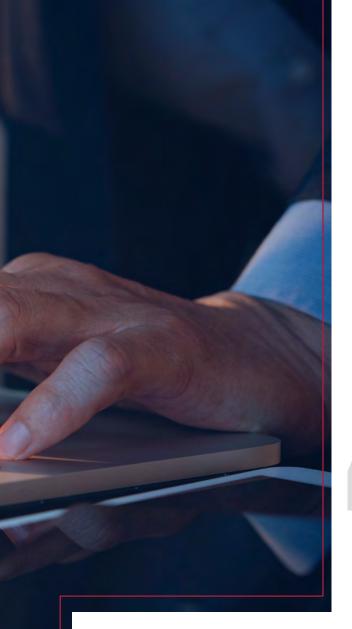




Stephanie Jaynes is the Marketing Director for InspectorPro Insurance, ASHI's one and only Premier Insurance Partner (http://ipro.insure/ASHI-partner). Through risk management articles in the Reporter and on the InspectorPro website, InspectorPro helps inspectors protect their livelihood and avoid unnecessary risk. Get peace of mind and better protection with InspectorPro's pre-claims assistance and straightforward coverage. Learn more at www.inspectorproinsurance.com/ashiadvantage.

A

s this series of Managing Risk articles wraps up, I hope that you have a better understanding of the importance of pre-inspection agreements and the provisions that make them stronger. You're more equipped to work with an attorney to create a contract that protects your business. And you know what to do to get your agreement signed prior to the inspection 100 percent of the time.





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.

BUT FOR MANY INSPECTORS, THE QUESTIONS DON'T END ONCE THEY HAVE A SIGNED AGREEMENT. IN THIS ARTICLE, WE REVIEW FREQUENTLY ASKED QUESTIONS REVOLVING AROUND CONTRACT HOUSEKEEPING.

Q: HOW LONG SHOULD I STORE COPIES OF MY SIGNED PRE-INSPECTION AGREEMENTS? ANSWER:

Liability does not end when you deliver your inspection report. Therefore, you must be prepared to defend your inspection. Your signed contract is crucial to your defense.

Donn Anderson of Anderson Home Inspection in Wisconsin has had firsthand experience with saved pre-inspection agreements stifling claims.

"I've had several clients call back six months to three years after the inspection with complaints," Anderson said. "Each time, I was able to either show a photo of the condition or their signature on the contract. That immediately defused the situations."

Additionally, some home inspectors live in states that require them to keep copies of contracts for a certain amount of time. However, it's important to note that, while statutes of limitations can deter and defend claims, they cannot prevent them. Clients can still make claims

against your business long after your statute of limitations expires. (Within the last two years, we received a claim 18 years after the allegedly negligent home inspection occurred. Yes, 18 years.)

"In Wisconsin, the law requires [inspectors to store inspection agreements for] two years. But I have seen inspectors get sued five years later," said Michael Schwitzer of 1st Choice Inspection in Wisconsin.

Furthermore, statutes of limitations can change. Although your state laws may state today that inspection clients have two years to make a claim, your state legislators could change the law tomorrow to allow clients five years to make a claim.

Thus, our claims team urges home inspectors to keep copies of signed pre-inspection agreements for a minimum of five years—even if state laws imply that you can keep them for less time. By exceeding the minimum and storing your contracts for as long as possible, you're better equipped to defend against claims.

Q: IS THERE A CERTAIN WAY I SHOULD STORE MY SIGNED CONTRACTS?

ANSWER:

There are many ways to store your signed pre-inspection agreements. Here are some of the most popular:

HARD COPIES: If you store hard copies, you store your contracts printed and in binders or files. This method is easy to start and inexpensive, but it takes up a lot of space and is easy to lose.

COMPUTER STORAGE: You can save your signed inspection agreements straight on your desktop or laptop. This method is easy to start and inexpensive, too, and it's easier to organize. However, you can run out of storage space quickly and too many agreements can slow down your computer.

EXTERNAL HARD DRIVE: If you store your contracts on an external hard drive, you save your contracts digitally but separately from your computer. You get more storage capability, but it can be hard to organize—especially when you must buy multiple hard drives as they fill up. External hard drives are also more expensive than hard copies or computer storage, costing about \$25 to \$50 per hard drive.

CLOUD STORAGE: Due to its virtually unlimited storage space and reliability, cloud storage is our preferred solution. Cloud storage stores your pre-inspection agreements on a remote server that you can access from the internet. Most cloud storage providers work on a subscription model, requiring payments monthly or annually. Prices depend on how much storage you purchase and how many people (users) are utilizing the service. Popular cloud storage solutions include Box, Dropbox, Google Drive, IDrive, Inspection Support Network (ISN), Microsoft OneDrive and Nextcloud.

We asked home inspectors how they prefer to store inspection assets—including signed contracts. See what methods they like best in the graph below.

The graph depicts preferences for some storage strategies over others; however, there is no mandatory method. In fact, many home inspectors store their inspection agreements with multiple storage methods. Many industry experts recommend storing contracts in cloud storage or in multiple locations to prevent loss.

HOW DO YOU STORE YOUR HOME INSPECTION ASSESTS?





LAWS CHANGE, TOO. ASSOCIATION OR STATE REQUIREMENTS FOR HOME INSPECTORS MAY BE UPDATED.

$\mathbf{Q} \colon \mathbf{HOW} \ \mathbf{OFTEN} \ \mathbf{SHOULD} \ \mathbf{I} \ \mathbf{REVISE} \ \mathbf{MY} \ \mathbf{PRE-IN-SPECTION} \ \mathbf{AGREEMENT?}$

ANSWER:

The home inspection industry is constantly changing and, likely, so is your business. From offering new services to changing your report writing, your company may be constantly evolving.

Laws change, too. Association or state requirements for home inspectors may be updated. Courts might change how they interpret certain laws. As such, it's important to periodically review your contract to make sure it's up to date.

Just a few years ago, a popular arbitration company went out of business. Many of our insureds were impacted because they referenced that arbitration company in their pre-inspection agreements. However, few of these inspectors knew that they were impacted because they weren't reviewing their contracts.

In that instance, we alerted the inspectors who referenced the out-of-business arbitration company upon renewal that they needed to update their agreements. However, you cannot rely on your insurance provider, your franchise or even your association to tell you when you need to update your agreement. Be sure to review your contracts annually with your attorney. If things come up before your annual review that would impact your contract, update it earlier.

Q: WHEN I MAKE CHANGES TO MY CONTRACT, WHAT'S MY RESPONSIBILITY TO THE INSURANCE COMPANY?

ANSWER:

When you make changes to your pre-inspection agreement, you have a responsibility to send an updated copy to your insurance company.

The reason? Your agreement is a part of your contract with your insurer. In fact, a copy of your pre-inspection agreement is attached to your insurance policy. As such, your insurer is responsible for indemnity and defense against covered claims arising from inspections before which you used the agreement they have on file. Failure to update your insurance company about changes to your agreement could result in a delay in claims handling.

Have multiple agreements? Make sure that your insurance company has a copy of each to attach to your policy.

YOUR PRE-INSPECTION AGREEMENT: YOUR FIRST LINE OF DEFENSE.

Your pre-inspection agreement is a powerful risk management tool. Use it to the fullest by including important provisions, getting it signed before every inspection, storing it properly, and updating it regularly. Following each of these steps will better protect your business against claims.

FAILURE TO UPDATE YOUR INSURANCE COMPANY ABOUT CHANGES TO YOUR AGREEMENT COULD RESULT IN A DELAY IN CLAIMS HANDLING.



knows what they touched there!? However, you can relieve your concerns by working with your home inspector and real estate professional. You'll get the objective, professional evaluation that will help you in your transaction negotiations.

Real estate professionals and home inspectors understand your concerns. They are adopting new protocols to ensure this vital part of the home sale process is as safe as possible for everyone.



PROACTIVE MEASURES FOR YOU AND YOUR HOME

Depending on your local restrictions and your health, you can still take charge of making your home inspection provide the information you need about your property.

- 1. Health Safety. The American Society of Home Inspectors (ASHI) recommends that inspectors and homeowners reschedule inspections if anyone feels sick or exhibits any symptoms of a respiratory illness, such as a fever of 100.4 degrees F or higher.
- 2. Pre-Sale Readiness. If you want to get the most value from your home, order a pre-sale inspection to identify any major work that should be done before placing the home on the market. You can use the inspection report for your personal information. Be aware that you may need to share copies of any reports you receive as part of your transaction.
- 3. Be Flexible. If a new local restriction is put in place or if someone is ill, acknowledge the unusual circumstances we live in and reschedule the inspection.
- 4. Home Warranty. If you are unable to schedule a home inspection and you still want to go ahead with the sale, offer a home warranty. Also known as home repair insurance, this covers any structural or roofing damage not found during a home inspection, as well as breakdowns in appliances such as the refrigerator or furnace. Be aware many home warranties do not cover pre-existing conditions.
- 5. Synchronize Inspections. Minimize exposure by scheduling inspections at the same time. If you need a wood-destroying organisms (termite) inspection as well as a home inspection, schedule them at the same time.
- 6. Stay Away. Before the pandemic, most inspectors encouraged your presence at the inspection so you could exchange information. Now, the safest procedure for all concerned is to vacate the house during the inspection. Your report will cover all the findings and you can follow up by phone for a post-inspection conference if you have questions.
- 7. Sanitize. Most inspectors wear protective masks during an inspection. You could also ask them to wear foot coverings in the home to help ensure a safe enviroment.



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.

A HOME INSPECTION IS A TYPICAL CONTRACT CONTINGENCY. WITHOUT A HOME INSPECTION, THE BUYER COULD CANCEL THE CONTRACT AND THE ESCROW MONEY WOULD BE DUE BACK.

STAY FLEXIBLE

Stay-at-home orders vary by municipality as far as whether real estate sales and home inspections are considered "essential services" during the coronavirus pandemic. Your real estate professional will keep you informed about any regulations that impact your sale.

A home inspection is a typical contract contingency. Without a home inspection, the buyer could cancel the contract and the escrow money would be due back. Your real estate professional is just as ready as you are for the sale to go through. Work with them to assure a smooth transaction during these stressful times.

Dealing with the coronavirus is uncharted territory for everyone. Stay open to changes. Keep your communication with the inspector and your real estate professional open. They understand the unique situation and remain flexible within the limits of local ordinances.

Keep an open mind, be willing to make changes and communicate your needs. Home inspectors are professionals who will continue to provide the service and expertise you need to complete your sale.

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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".



here's no substitute for attending a live, face-to-face professional conference. You'll meet new people, learn new techniques, discover new tools and explore a new city. When you make this investment of time and money, you return to the workplace with a renewed sense of purpose, armed with new knowledge and tools, and having made valuable new contacts that can turn into long-term relationships. These benefits will help you grow personally and professionally.

You may think that since you can access industry information on the internet, the days of the live meetings are gone. In truth, conferences are more important than ever. The value comes in the person-to-person connections. Conference attendees often cite the unplanned conversations—in hallways, restaurants and bars—with other attendees as the most valuable parts of attending an event. These conversations may not be on the agenda, but when two or more people discuss topics on a deeper and personal level, the benefit for those involved in those chats is irreplaceable. People bring you the best return on investment (ROI) to your time at an event.

A conference can be an input overload, with so many new people, new ideas and new tools. So, the better prepared you are, the more you'll enjoy your time.

PLAN YOUR ARRIVAL AND STAY

Get ready to conference. Purchase your conference tickets. Check for additional workshops you may want to attend that have an extra cost. Make your decision and pay.

Find your place to stay. Most conferences have a booking deal with a hotel for special conference prices. Reserve your room. Decide early if you want to add extra days to tour local sites or a recovery day before you rush home. Book your room.

Plan your travel. Book your flight. Book arrival and departure airport travel like airporter or town car. You don't want to be scrambling once you arrive.

If you are driving, give your vehicle a health check before you go to avoid roadside emergencies. Check with the hotel if there is an extra parking charge for vehicles or if parking is included in your room cost.

If you plan to be out and about and want a vehicle, book your vehicle rental to match your airport arrival and departure times. Be sure to plan time to check in and check out as you plan your conference schedule. You don't want to miss a flight because you didn't plan enough time to return your vehicle. This is especially true if the rental agency is located away from the airport and schedules rides to and from the airport.



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.

Create a rough budget for expenses. Once you're there and socializing, you'll have meals and drinks and may pick up a tool or two at the conference. Don't forget to consider picking up gifts to bring back for your co-workers and family members.

Before you go, review the conference schedule. Select the sessions you want to attend. Get a sense of your priorities and where you'll be during the conference.

ON-SITE

Once you've checked into your room, check in to the conference. Gather any materials and then go back to your room. Select the items you want with you. You'll want a schedule, especially when the conference lasts several days. Review where you want to be each day. Be prepared to change your plan as you meet people.

Now go back to the conference. Plunge in. Depending on your time, take a first look at the exhibit booths. Go to the opening ceremony. It will give you a sense of the conference and who is there. If there's a mixer, go and meet people. You'll be seeing them over the next several days. This is your first opportunity to meet peers and make connections.

Conferences like InspectionWorld® offer a variety of sessions presentations with new information and courses to learn new skills to add to your knowledge. Get involved in the sessions you attend. Ask questions to test your knowledge. If you don't understand something, ask for more information or further explanation.

NETWORK WITH PEERS

Approach other inspectors with an attitude of collaboration. You'll uncover ideas and spark inspiration. Develop connections with peers in other parts of the country. You can build a referral network with these personal connections.

EXPLORE VENDORS AND SUPPLIERS

Avoiding the trade show exhibit because you don't want to talk to salespeople limits your knowledge. Industry suppliers understand your business and are some of the best people for you to get to know. You'll learn about the current business climate. Plus, you'll discover innovative products and services that can help you stay competitive. Conference sponsors can turn into friends and allies for your business.

INTEGRATE THE NEW IDEAS AND PRACTICES YOU LEARNED IN WORKSHOPS AND LECTURES INTO YOUR BUSINESS. SHARE YOUR NEW KNOWLEDGE WITH CLIENTS AND REAL ESTATE PROFESSIONALS TO BUILD YOUR BRAND.

SHARE YOUR EXPERTISE

When you engage long-term in your industry, you can develop a reputation as an expert among your peers and your clients. Your geographic area may make you an expert in a certain aspect of inspection where others need more expertise. You may be asked to speak at future events or write articles for publications. Your clients will feel good about doing business with someone recognized by their peers.

ENJOY YOUR TIME

Have fun. Meet people and stay open to those serendipitous chats over meals and in hallways. Offer your opinions and share stories from unusual findings to how you dealt with a difficult client. Mix the social aspect into your learning and business branding efforts. Many conference attendees find these social connections are one of the long-lasting benefits of going to a conference.

BACK HOME

Once you return home filled with new ideas, follow up on your connections. Write a quick email message to peers you met. Remind them of your meeting and your local expertise. Consider the opportunities to improve your business with offers from suppliers. Follow up with questions.

Integrate the new ideas and practices you learned in workshops and lectures into your business. Share your new knowledge with clients and real estate professionals to build your brand.

RESOURCE: Berkeley. Advising Matters: Getting the Most Out of a Professional Conference. https://advisingmatters.berkeley.edu/ getting-most-out-professional-conference

InspectionWorld gathers all the leaders and innovators from the home inspection industry in one place for an opportunity to learn and grow together as a profession. Education is at the core of our conference and we take pride in offering an engaging educational environment for all attendees. Taking place in Las Vegas, the Entertainment Capital of the World will be the backdrop of our conference, offering attendees the perfect location for an unforgettable experience.

In order to ensure the safety and well-being of all attendees and personnel during the advent of the Covid-19 pandemic, ASHI will be following local safety quidelines, as well as federal quidelines set forth by the CDC (Center for Disease Control), throughout the duration of the conference.

IN MEMORIAM: PETER SANDERSON



Peter Sanderson, a long-time member of the American Society of Home Inspectors (ASHI) and California Real Estate Inspection Association (CREIA), passed away October 12, 2020. He was a top inspector in Los Angeles, a member of CREIA for approximately 35 years and a member of ASHI for approximately 30 years. Peter had many friends and associates in California and across the country.

This tribute letter was written by Peter's colleague and friend, Leslie DiFrancesca, Home Inspections, Westlake Village, California; Member and Past Member of the ASHI Board of Directors; and Past Member and Past Vice President of CREIA.

Dear Peter,

Just a quick note to say thank you for all that we meant to each other. I have been inspecting houses for nearly 36 years and we met very early in our careers. So, it is more than 30 years of meetings, researching code books, attending conferences (awakening each other when we dozed off in those long afternoon sessions) and phone calls, just chatting about the events of the day and the unusual things that one encounters in our profession. Was it a skunk in a sub floor area and setting the world's record for the 100-foot crawl to daylight, or was it a leaking condition that we were lucky enough to

catch by lifting a window treatment? Maybe it was a snippy comment from a Realtor. There are very few people who really understand the inner workings of any profession, and so it is with home inspection. To have someone who understood was so good for me and, if I may presume, was good for you, too.

On a more general note, the greater inspector community also owes you a "thank you." The name of your company was Integrity Home Inspection. Never was a name more aptly chosen. You elevated our profession with honesty, hard work and integrity. The example set by you was a challenge to the rest of us. Crawl a little farther, observe more carefully, analyze a little deeper.

We also owe you another "thank you." Arnold Palmer, the golfing great was known as the "King." He was great at what he did, but he was even greater with people. And because he was great and yet could connect, he took golf out of the backwater of American sports and made it relevant. So, too, do we owe you a debt of thanks. You respected yourself and you were willing to charge a fee commensurate with integrity, professionalism and hard work. And because you took the time to connect with your clients, every inspector in southern California owes you a "thank you" for their profession. You and a few other pioneers took a new profession and made it relevant.

I am thankful to have known you and am grateful for the time we spent together. I hope to carry your example with me.

Yours,

Leslie DiFrancesca





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!





Take your home inspection business to new heights.

Inspectionsupport.net/elevate

SMART INSPECTOR SCIENCE WOOD SHRINKS!

HOME INSPECTORS SEE THE SIGNS OF WOOD SHRINKAGE EVERY DAY. SOME SHRINKAGE CAN CREATE SERIOUS DEFECTS, SO IT'S HELPFUL TO KNOW HOW AND WHY THIS HAPPENS.

WOOD SHRINKS ACROSS THE GRAIN

Wood shrinks in all directions, but most shrinkage is across the grain or across the width of the wood. Our home construction practices have adapted to this movement to limit its effect on building components.

WOOD DOORS SHRINK

Let's look at a wood panel door (Photo 1). In this photo, I'm pointing to white lines along the panel. The door was stained and finished while the wood was still damp. As the door dried and shrank, unfinished wood was exposed as a white gap.



Photo 1. Shrinkage on a Panel Door.

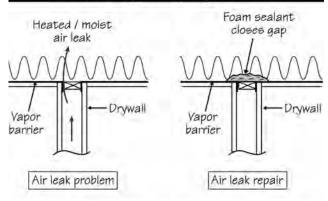
Why is the gap on the side of the wood panel and not below it? Because wood shrinks across the grain or across its width. The horizontal frame across the width of the door shrank much less than the panel, so the side of the panel was exposed. Normally, this problem is avoided by allowing doors to dry before a finishing coat of paint or stain is applied.

WOOD FRAMING SHRINKS

Illustration I075 shows how framing shrinks across the width of the wood. In this case, a significant gap has developed at the top framing of the wall. A gap behind the vapor barrier creates a direct path that allows moist, heated air into an attic.

To see this problem identified during an inspection, look at Photo 2, which shows the attic of a house in a cold climate. The home, about five years old, had an attic moisture problem. Lifting the insulation revealed black stains on the fiberglass where air flows into the attic. The dark areas align with gaps, while the clean areas align with solid wood framing.

Air Sealing Attic, Top of Wall



Framing lumber always shrinks the most across the grain. The vapor barrier does not cover the top part of the framing, creating a gap that allows moisture leaks into the attic. Seal the gap with spray foam or caulk.

@ Tom Feiza Mr. Fix-It In

Illustration 1075 – Air Sealing Attic, Top of Wall.



Photo 2. Wood Shrinks and Air Leaks.

HOW MUCH DOES FRAMING SHRINK?

Shrinkage varies according to the type of wood and its moisture content. Under typical conditions, a two-story home will shrink about ¾ inch in height during the first year of occupancy (Illustration S138). Most shrinkage occurs across the width of the dimensional lumber. Builders adapt for this movement by leaving slight gaps around windows and doors.

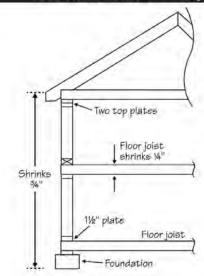
Many of the drywall cracks that occur during the first year of occupancy are due to shrinkage of the framing, not structural defects and movement.

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



Structured Wood Shrinkage



Wood shrinks as it dries during the first heating season. Most shrinkage occurs across the width of framing, not the length. A typical two-story home shrinks 34" in height after construction.

Illustration S138 - Structured Wood Shrinkage.

THE TAKEAWAY

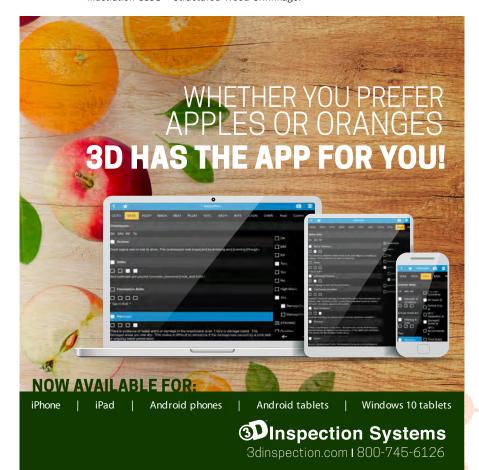
Wood shrinkage is normal and natural. Drying lumber before use limits the shrinkage as the framing adapts to ambient conditions. Good carpenters leave gaps for shrinkage and movement.

Have you ever seen a stone sill on top of a brick veneer wall crushed by the siding and tipping into the wall structure? Maybe the gap did not allow for the wall shrinking.

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THANK YOU!

DRUM TRAPS

By Reuben Saltzman, ACI



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.





Drum traps come in different shapes, sizes and configurations. The basic diagrams below show several examples of different types of drum traps that home inspectors may come across during inspections, as well as one type of setup that would not create a water seal trap (shown at bottom right).

DRUM TRAPS

Plumbing traps prevent sewer gas from entering buildings. Drum traps do the same thing, but instead of just having a dip in the pipe to create a self-scouring P-trap, a drum trap consists of an enlarged "vessel" that holds a large volume of water. Drum traps were commonly used at bathtubs and occasionally at laundry sinks and kitchen sinks. Bathroom sinks are a possibility, too, but I've personally never seen one in a bathroom.

WHY DRUM TRAPS USED TO BE SO POPUAR

Drum traps were used to help prevent water from being siphoned out of a trap, especially when plumbing fixtures were not properly vented.

Some water can still be siphoned out of a drum trap in the same way it can be siphoned out of a P-trap or S-trap, but it's just about impossible to loosen the trap seal on a drum trap, even if it's not vented. Photo 1 shows a trap from a home built around the year 1900; this trap even had an old-timey spelling of siphon.

Side note: Drum traps were supposed to be easier to open up for cleaning and retrieving lost items, but it didn't always work that way.





Photo 1. Non-syphon trap.

WHY THEY'RE NO LONGER ALLOWED, FOR THE MOST PART

I inspect homes in Minnesota and one of the basic plumbing principles from the Minnesota State Plumbing Code (4715.0200, "S") states: "Each fixture shall be provided with a separate, accessible, self-scouring, reliable trap placed as near to the fixture as possible." If you take apart any properly installed P-trap, you'll probably find that it's nice and clean inside; this is because it's self-scouring. Water drains through the trap so fast that any solid materials are pulled out of the trap along with the water.

With a drum trap, on the other hand, you get no such cleaning action. A drum trap holds so much water that any solids entering the trap won't be pulled directly through, which can allow for solids to accumulate in the bottom of the trap. This makes drum traps more prone to getting clogged. Couple that with some goofy old designs (Photo 2) and you can end up with some very slow-draining traps.



Photo 3. Drum trap with blocked cleanout

Another problem with drum traps is that they can be difficult to clean. Most drum traps have a removable cover, but drum traps are usually located right below the floor, making the lid extremely difficult to access without cutting out the floor. Some drum traps are installed with the cleanout cover installed upside-down, some don't have room to remove the cover, and some are installed on their sides. Those are especially fun to clean out (yuck). Photos 3, 4 and 5 show examples.



Photo 4. Drum trap with cleanout facing down.



Photo 2. Drum trap with corrugated tailpiece.

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Photo 5. Sideways drum trap.

Even when the cover is accessible, it can be difficult or impossible to remove the cover because the threads are rusted shut. When drum traps are made from lead, they can be easily damaged because lead is such a soft metal. I've seen lead drum traps collapsed in on themselves from people cranking on them. This leads to makeshift repairs (Photo 6).



Photo 6. Lead drum trap with makeshift repairs.

When the cover for a drum trap is accessible and easy to remove, it is important to make sure that it makes a tight seal. If it is not sealed properly, it has the potential to allow sewer gas into the home or leak.

Drum traps can also lead to foul odors in bathrooms. Because solids remain in drum traps, they can turn into stinky, miniature cesspools. I recently helped a friend get to the bottom of a stinky bathroom issue by finding a drum trap for the bathtub. When I filled the sink up with water and then drained it, water backed out of the bathtub and made an odor bad enough to make me choke. After thoroughly cleaning out the accumulated debris in the drum trap, the odor issue was fixed.

WHAT TO DO ABOUT THEM

When you encounter a drum trap during a home inspection, there's no need to make a big deal about it. Drum traps usually work fine, but they are more prone to getting clogged and can be difficult to service. Those are good pieces of advice to pass along to your client. Here's the language my company puts in our reports when we come across drum traps:

There was a drum trap in use at the <fixture>. Drum traps are not self-scouring, which makes them prone to getting clogged and they can be difficult to clean out. Be sure to keep hair and other debris from going down the drain at this fixture.

SOME HOME INSPECTORS EVEN INCLUDE A SUGGESTION TO CONSIDER UPGRADING TO A MODERN TYPE OF TRAP FOR OPTIMAL PERFORMANCE, BUT MY COMPANY DOES NOT. THE WAY I SEE IT, THE COST WOULD NEVER JUSTIFY THE MEANS.

We also include a link to a client-facing blog post that I wrote on this topic, which can be found on our website at structuretech.com/blog/drum-traps-2.

I suggest being extra vigilant about running a large volume of water through any drum traps that you encounter. You don't want to miss a slow-draining drum trap because some plumbers aren't as forgiving toward them as I am. And you know what they're going to say: "Your home inspector should have told you..."

On a personal note, I had a drum trap at my old home in Minneapolis. It clogged shortly after I moved in, so I removed the cover and cleaned it out. I put the cover back on and never had a problem with it for the next seven years that I lived there. It was installed in such a way that replacing it would have required making a nasty hole in one of my floor joists, so I left it alone. Keeping a hair catcher over the drain was enough to keep it from ever getting clogged again.



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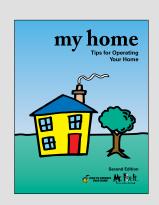
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A FEW MORE PHOTOS, JUST FOR FUN

The drum trap in Photo 7 leaked profusely when we filled the bathtub with water and then drained it.



Photo 7. Leaking Drum Trap.

Photo 8 shows a leaking drum trap at a laundry sink. As with most of these photos, the drain is not vented.



Photo 8. Drum trap at laundry sink.

The drum trap at this next laundry sink had a severely corroded cap (Photo 9).



Photo 9. Corroded cap at drum trap.

Photo 10 shows a lead trap with the cleanout facing down. This drain has clearly lost the battle with gravity; note where the notch in the floor joist is located.



Photo 10. Notch in floor joist.

Photo 11 shows a nice mix of galvanized steel, cast iron, ABS and PVC drain lines, all leading to a drum trap on the left side.



Photo 11. Mixed drains with drum trap.

Photo 12 shows a radiator hose bent into the shape of a trap, which drains into a "drum trap" that is not really a trap at all because it is draining through the bottom directly to the sewer.



Photo 12. Radiator hose trap.

Photos 13, 14 and 15 show one of the few drum traps I have found at a kitchen-type sink. I say "kitchen-type" sink because this sink was actually in the butler's pantry of a home built in 1900.



Photo 13. Drum trap in butler's pantry.



Photo 14. Drum trap in butler's pantry.



Photo 15. Drum trap in butler's pantry.

Finally, Photo 16 is one of my favorite photos of all time. This drum trap had probably rusted apart or someone had to cut the bottom off to clean it out, so fixed it with the bottom of a coffee can, glue, tape and string. Spray-painting the bottom red was also a nice touch.



Photo 16. Hack drum trap repairs.

THE CHALLENGE OF INSPECTING HISTORIC HOMES



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A. Scott Truax is an ASHI Certified Inspector for US

By Inspect.com and A. Scott Truax, ACI US Inspect



Ider homes present challenges to home inspectors. Whether or not the home is a designated "landmark," you must balance your inspection considerations with the time period in which the home was built and contemporary, acceptable building practices. The goal of your inspection is to present the general quality of the home.

Plan to spend extra time on a historic home because you may have to investigate components you haven't seen before. And, you will want to include special additions to your report to protect your position as a home inspector.

THE INSPECTION

Set aside extra time for the inspection. You'll likely be learning new things such as unfamiliar construction materials, a variety of electrical systems, environmentally hazardous materials and unique plumbing installations.

A home that is for sale may be externally "beautified" with paint, but years of deterioration and old, insufficient systems can hide underneath. Pay attention to parts of the home that have been exposed to the elements, like the foundation, wall coverings and roof.

As you go through your inspection routine, be prepared to encounter unusual findings. Plan to evaluate your findings in terms of a historic perspective.

- Current codes become less relevant. Safety and structural integrity become the priority.
- · Evaluate potential defects in terms of the question, "Is it doing what it is intended to do safely?"
- Many systems will be obsolete. Make note of these items in your findings.

Be alert to environmental items. Indoor and outdoor paint may contain lead. Old insulation and heating system exhaust ducts may contain asbestos. Wear a respirator in attics and crawlspaces. Plus, older items in the home may contain asbestos, e.g., linoleum flooring, exterior siding and older roofing tiles. Lead paint on walls can leach into the soil or flooring over time, creating a toxic health risk for pets and children.

Old foundations may be brick, wood mudsill or none. In these cases, recommend a foundation inspection. On the other hand, it's possible that the floors in an older home will not pass "the rolling marble test." Be prepared to uncover some floor sloping that you wouldn't find in newer homes.

Be aware that root cellars and crawlspaces may have been neglected for years. Be prepared to encounter spider nests and creatures like rats, raccoons, possums and skunks that have taken up residence, . It is advised to "announce your arrival" with some noise. And be prepared for the unknown—if the home has been empty for years, you may encounter animal carcasses in various states of decay.

Check mortar joints. As in modern homes, they can be secret pathways for water intrusion both inside and outside the house. Mortar can leach away over time, providing excellent pathways for water damage.



Pay special attention to the electrical system. It may be outdated, minimal, mixed from different eras of installation or insufficient for modern use. You may find a variety of fire hazards and jerry-rigged systems. When confronted with these older systems, recommend a specialist inspection by a qualified electrical contractor. The liability connected with electrical systems is high because insufficient wiring and junctions can burn down the home or cause serious or fatal injury. Protect yourself and your clients by passing on this responsibility to an electrical contractor if you encounter unfamilar findings that appear to be unsafe.

Often, historic homes have "fixes" that have been integrated into the current structure over the years. These fixes could have led to additional defects because poor construction techniques may have been used to "fix" the issues. Concentrate your observations on remediation to electrical, plumbing and siding construction techniques.

You can end up discovering unusual places where the house was restored effectively, like an electrical panel in a stairwell, because it's the only place to put it.



YOUR ROLE IS STILL THE SAME, TO REPORT ON THE CONDITION OF THE HOME.

Be prepared to examine old masonry chimneys. They can present a fire hazard with single-wall flues. Note your findings in your report and include a picture of the flue taken from the top of the chimney.

Check older plumbing for functional flow at fixtures. You may also find unsafe conditions like missing or obsolete traps. Although rare now, if the house is old, double-check for lead pipes. Older copper piping may be joined with lead solder.

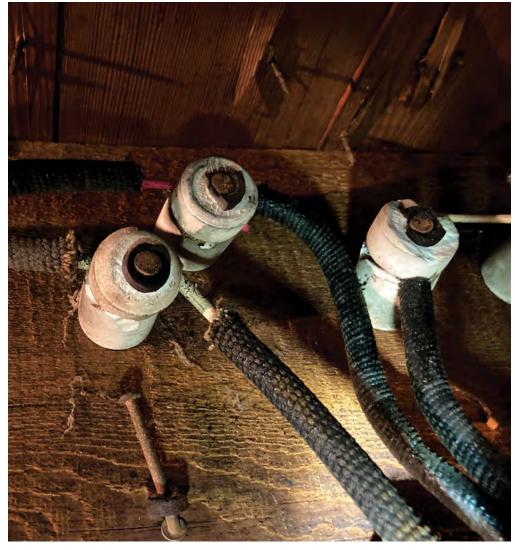
In general, be prepared to notice a number of details you won't see in newer homes. Look carefully and note any unusual findings. Your role is still the same: to report on the condition of the home. You'll probably just have more unique findings to report.













THERE MAY BE LIMITATIONS ON WHAT KINDS OF RENOVATIONS CAN BE PERFORMED, BUT YOU ARE NOT REQUIRED TO ADVISE YOUR CLIENT ON THOSE LIMITATIONS.

THE REPORT

As with any inspection, your role is to report the condition of the home. Let clients translate the findings into terms compatible with historical home requirements. State in your report that the inspection does not address historical home requirements.

Your buyer client may be planning to make modernizations and renovations. If the home is designated as a landmark home, mention that in your report. There may be limitations on what kinds of renovations can be performed, but you are not required to advise your client on those limitations.

Protect your position by making recommendations as you normally would. Note all the unique findings in your report. Many systems will be obsolete; be sure to note them in your findings. Take extra photos of unique findings that document your attention to detail.

In the same way that you budget more time for an inspection of a historic or older home, be sure that you budget ample time to create your report. You'll have many unusual findings and possibly more recommendations than in a report for a modern home.



Be sure to include any recommended further inspections, like foundation or electrical systems, in your report. Limit your liability and serve your client best by knowing your limitations, and when it makes sense to pass along the final analysis to appropriate experts in the trades.

Make sure to remove any boilerplate phrases and paragraphs in your final report that are not consistent with inspections of historic homes.

DETAILS PROTECT YOUR INSPECTION BUSINESS

Bring your powers of observation to a historic home. You may be challenged to describe findings that you may have never seen before. Spend the time to thoroughly examine all the areas according to the ASHI Standard of Practice. Then, note all your findings in your report. You owe it to your client to give them all the details.



Rick Bunzel is the principal inspector with Pacific Crest Inspections and an ASHI Certified Inspector. He holds a B.A. in Business Marketing and in the past, he chaired the marketing and public relations committees for a national home inspection organization.

Note: Rick Bunzel originally wrote this article in 2010 and updated it for 2020. For more information on developing business plans, two good resources are the Small Business Administration (www.SBA.GOV) or SCORE (www.SCORE.ORG).

he year 2020 has been packed with challenges. In economic terms alone, the coronavirus pandemic has forced many businesses to fold, but at the same time, interest rates were low and the real estate indusry was busy with the only constraint being inventory.

What can we expect for 2021? Will there be a financial crash that will stall the real estate market? We can't predict the future, but home inspection business owners can put a plan in place to ensure that any changes in the market do not have a significant negative impact on their bottom line.

One thing that hasn't changed over the years is that home inspection is a relationship business. As home inspectors, we must maintain good relationships with the clients who hire us and the real estate agents who refer us. During the past several months, as our com-

munities and our businesses have been affected by the coronavirus pandemic, it's been tough to create and nurture new relationships, but it is not impossible. I've always been an advocate of getting into real estate agency offices and meeting people, but with that option off the table, you have to find ways to be creative in getting the attention of prospective clients and agents.

Back in 2010, local and mobile-oriented digital marketing strategies were in their infancy. In 2021, using the right mix of social media platforms is an important and effective way to grow your business. The right mix really depends on your demographics. For example, if you are in a community that attracts the 55 years and older age group, then Facebook is still viable. If you're going after Millennials to be your clients, it may be a combination of Facebook, Instagram and YouTube. You may want to consult with a social media marketing company that specializes in the real estate industry to determine the best mix.

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.

YOUR BUSINESS PLAN FOR THE NEXT 12 MONTHS

Updating your business plan or creating a new one is not difficult. A plan can be one page or 100 pages, based on what your needs are, the level of detail you desire and what will work for your business. I break my business plans into the following six areas: analysis, goals, budget, tactics, timing and metrics.

ANALYSIS

Take a critical look at your business over the past year. It's important to understand what's happening in your marketplace and how your company has been doing. Ask yourself these questions:

- · WHAT IS WORKING WELL?
- WHERE IS YOUR BUSINESS COMING FROM (ADS, INTERNET, REFERRALS, REAL ESTATE AGENTS)?
- WHAT ARE YOUR COMPANY'S STRENGTHS?
- WHAT IS WORKING WELL FOR YOUR COMPETITORS?
- WHERE DO YOU FEEL YOU ARE LOSING BUSINESS?
- ARE THERE BUSINESS OPPORTUNITIES THAT YOU HAVEN'T BEEN TAKING ADVANTAGE OF (SPECIALTY INSPECTIONS)?
- WHAT IS YOUR COST OF DOING BUSINESS?
- WHERE ARE YOUR GREATEST COSTS?

GOALS

Establish goals for your company. What do you want to accomplish in 2021? Many small business owners will say, "I want to have \$250,000 in sales," but I suggest that your goals should be more granular than that.

Let's say your overall goal is to make \$250,000. To reach that much in sales, you need to determine what smaller goals you will need to accomplish. Typically, you will have five to 10 smaller goals that support the overall goal. Consider the following examples of smaller supporting goals:

- "I WANT TO POST VIDEOS ON SOCIAL MEDIA EVERY WEEK."
- "I WANT TO BE THE FIRST INSPECTION COMPANY IN THE GOOGLE SEARCH RESULTS FOR MY TOWN."
- "I WANT 30% OF MY BUSINESS TO COME FROM PAST CUSTOMER REFERRALS."
- "I WANT TO HAVE 40% OF MY GROSS SALES BUSINESS COME FROM THE INTERNET."

BUDGET

Plan your marketing budget. Over the years by talking with other inspectors, I've learned that many home inspectors spend very little time or money on marketing. According to small business experts, small business owners should be spending between 8% and 10% on marketing. If you plan to have \$120,000 in gross sales, then you should budget \$800 to \$1,000 per month on marketing.

TACTICS

Outline your tactics to describe the steps you need to accomplish each goal. For example, if your objective is to gross at least \$10,000 per month, then you should have several tactics to support that objective.

Tactics are well-defined tasks that have results that can be measured easily. For example, to get to the top of the Google rankings, you will need to do things such as have your website optimized for search engines and regularly post on social media. To stay on track, I recommend creating and following a calendar. These are all tactics to help accomplish your goals.

TIMING

Make a schedule to track when you want things to happen. Because some tactics are time-sensitive, timing should definitely be a component of your overall plan. I usually create a calendar that lays out my business' marketing activities. This timeline covers my goals and tactics for each month. I post this timeline next to my computer so I can always remind myself of what I committed to for that month or quarter.

METRICS

Measure your success or failure. This step of data review is critical to executing your plan. Once a month, I review my business results in coordination with my plan to see what is working and what parts of my plan need more of my time and focus.

Many business owners overlook metrics and instead focus on whether they accomplish their big goal. In a dynamic environment such as real estate, missing your goal can be frustrating. That is why you should also measure the success of your plan by looking at each of the individual tactics and goals. Looking at these individual components helps you judge how your plan is performing during the business year and then tweak the under-performing areas.

For example, by using an effective reporting system, I can look at the source of my customer referrals on a monthly basis and decide if I want to increase the scale of my marketing campaign to include past clients or to put more money into my Google AdWords budget.

CREATE YOUR PLAN NOW

Many home inspectors let the business drive their actions instead of them driving the business. This is easy to do when the phone rings and you're working long hours. But what if we see another 2007–type crash or if the market stalls in your area? Without having a plan, it is next to impossible to be in the driver's seat. If you want to be in the driver's seat, you will need a plan to tell you where to go.



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CHLORAMINE DEGRADATION OF ELASTOMERS

By Michael Casey, ACI, MCI



ASHI Past-President Michael Casey is principal consultant with Michael Casey Associates. He is multi-code certified by the ICC and IAPMO and a licensed general, plumbing and mechanical contractor in several states and a Virginia-licensed home inspector. In addition to extensive teaching experience, including regular sessions at InspectionWorldR, he has authored several books and has been co-author the Code Check book series, and has an expert witness practice.

ust when you thought it was safe to leave home, something else pops up—it must be 2020! Actually, the issue of chloramine degradation of elastomers has been around since before 2020, but it is now getting more exposure. I am seeing it during home inspections and my plumbing consulting assignments.

Many municipal water suppliers use chloramine (also known as monochloramine) as a disinfectant instead of chlorine. The problem we are discovering is that chloramine degrades elastomers.

WHY IS THIS AN ISSUE?

We use elastomers such as, but not limited to, EPDM, nitrile and neoprene (polychloroprene) in our plumbing systems. These sulfur-modified (also known as vulcanization) materials are contained in many plumbing valves and fittings such as pressure regulators, flexible connectors, 0-rings, washers and other sealing parts.

Chloramine has been found to degrade these materials and can cause leaks if not corrected. There are also complaints that chloramine causes pinholes in copper tubing.

WHAT SHOULD A HOME INSPECTOR LOOK FOR?

Symptoms of elastomer degradation might be visible to a home inspector during an inspection. Most often, I have seen evidence of chloramine (or whatever the cause) degradation of the plumbing system by the symptom black particles or flecks in the water, most visible in bathtubs. Often, discolored (looks dirty) water is a co-symptom. See Photos 1 and 2.

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.



Photo 1. Black particles in tub



Photo 2. Discolored water

TIPS FOR HOME INSPECTORS

- Reducing chloramine in water is a bit tricky. Carbon filters can help; however, if you see evidence of possible degradation or, for that matter, any particles or discoloration in the water, it is best to refer a plumber to evaluate the condition, and make correction recommendations and cost estimates.
- It is important for home inspectors to understand the potential repair costs and ongoing issues so we can make the clients aware whether an evaluation should occur prior to the end of the inspection contingency period. I would think that if parts of a plumbing system—such as flexible connectors—might be degraded, they probably should be replaced!
- Let an expert make the call for each specific situation, as there can be other causes of black particles in water such as failure of a water softener.

OPEN LETTER TO MY ASHI FAMILY REGARDING WEARING MASKS AND RESPIRATORS

I wish to say thank you to everyone who sent me good thoughts, energy, fruit baskets and more during my recent hospital stay.

For those who don't know, I was recently admitted to the hospital and treated for septic pneumonia (the same condition that took the life of Jim Henson of Muppets fame). I had been feeling poorly for a few days, with a fever and cough, so I went to the emergency room, where I was x-rayed and tested for Covid-19, with negative results.

The doctors told me I had probably picked up a bug and sent me home with a suggestion to take Tylenol for the fever and to come back in a few days if I didn't feel better. Two days later, my fever went above 103°F and my blood oxygen level dropped to 86. My wife insisted we go back to the ER immediately and I was too tired to argue. Had I let my ego delay me another day, I would not be writing this. It was that close. As it is, I will be recovering from the effects of the sepsis (brain fog, aches, pains and exhaustion) for a while.

What did I do wrong? I washed my hands and used sanitizer religiously, and I was fanatical about wearing my face mask. That was likely the issue—the face mask. I had adopted the habit of wearing the cotton masks my wife had been making since the Centers for Disease Control and Prevention recommended that everyone "wear a mask, wear a mask, wear a mask,"

At home inspections since the pandemic took hold, my habit was to wear a cotton face mask, not the P100-grade respirator mask that I also had in my tool bag. Then, at a recent inspection, a situation arose where I should have gone out to my vehicle to get and put on my P100 respirator mask. But I figured that, since I was already wearing a cotton face mask to protect myself from Covid-19, I didn't need the extra protection that a respirator would give me from other dangerous, microscopic airborne particles.

It's noteworthy that a few times when I had worn my nice, tight-fitting P100 mask at an inspection, I had been fussed at because some people assumed that because the respirator has an exhalation port, it was "not as safe" as a mask that protects from Covid-19. Well, when I go back into the field in a few weeks, I plan to wear only my P100 respirator mask and if anyone present objects, too bad. They shouldn't be getting closer than 6 feet to me anyway. I could wear another mask over my P100 and I may, but it will depend on the situation. As for now, I am still fighting fatigue and brain fog.

I write this to all my ASHI colleagues and friends as a warning, not to garner sympathy or get cards or any more baskets. Don't let Covid-19 and your ego lull you into face mask-wearing patterns that might give you a false sense of security because we, as home inspectors, may encounter many other dangerous infection sources, in addition to Covid-19, that could be just as threatening to your health. Wear the appropriate mask for the situation at hand, and do all you can to keep yourself and others safe and healthy.

RESOURCES

Centers for Disease Control and Prevention.

Considerations for Wearing Masks: Help Slow the

Spread of COVID-19.

www.cdc.gov/coronavirus/2019-ncov/prevent-gettingsick/cloth-face-cover-guidance.html

Centers for Disease Control and Prevention. NIOSH-Approved P100 Particulate Filtering Facepiece Respirators.

www.cdc.gov/niosh/npptl/topics/respirators/disp_part/p100list1.html

Centers for Disease Control and Prevention. The National Institute of Occupational Safety and Health (NIOSH). Respirators. Overvie

www.cdc.gov/niosh/topics/respirators/

US Food & Drug Administration. N95 Respirators, Surgical Masks and Face Masks.

www.fda.gov/medical-devices/personal-protective-equipment-infection-control/n95-respirators-surgical-masks-and-face-masks#s7

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Bob Sisson, Inspections by Bob, Frederick, Maryland





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FIFTEEN YEARS Edward M. Castro

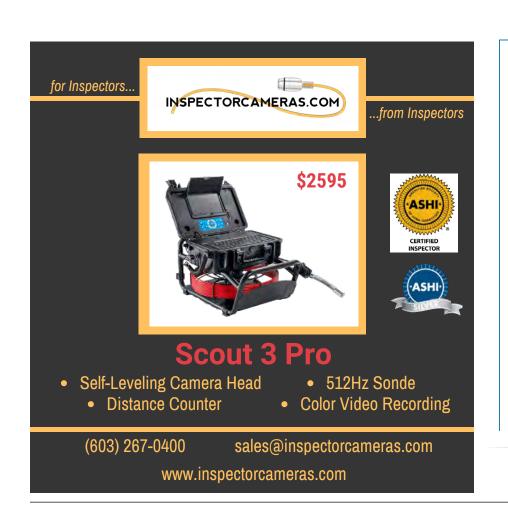
Mark R. Clark Scott Del Monte Brandon W. Dyles **David Hoskins** Terence Kelly Stephen Kocian Don J. Lariviere Joseph E. Leo Luciano Marquez Kristine Messick George Nicholson Christian M. Radomicki Ron Schenck Keven W. Swartz Steven Udelle Alex N. Woodbury

TEN YEARS

Frank Copanas Nick Mescher Ivan Mose Thomas A. Recke Scott D. Siple

FIVE YEARS

David E. Beck James Bourbeau Chris Jackson John K. Larsen Mike McCreery Joby McDonald John P. Pescatore Robert Tami **Brent Taylor** Kevin B. Thompson John Watkins James L. Zamiska





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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

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Rustic generator connection Jim Foss Best Inspection, Inc. Anchorage, AK

DIY heat recovery system for water heaters **Clay Ridings** Preferred Home Inspections

Delaware County, PA







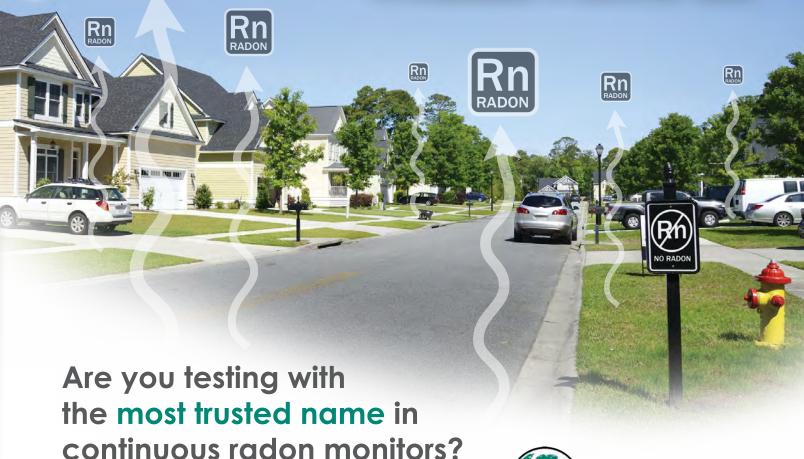








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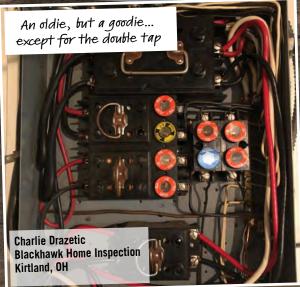
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OCTOBER 2020 BOARD MOTIONS

MOTION:

Motion was made and seconded to approve the minutes from July 18th and August 28th PASSED

MOTION:

Motion was made and seconded to change Section 5.9 of the ASHI Policy Manual. PASSED

MOTION:

Motion was made and seconded to modify the ASHI Policy Manual Section 5.2. PASSED

MOTION

Motion was made and seconded to modify clause 3.1.1 of the ASHI Policy Manual. PASSED

MOTION:

Motion was made and seconded to modify the ASHI Policy Manual Part 12. PASSED

MNTINN

Motion was made and seconded to change Section 5.3 of the ASHI Policy Manual, PASSED

MOTION:

Motion was made and seconded to approve the following committee appointments for 2021. PASSED

Background Review Lisa Alajajian Giroux, Chair

Bylaws Mike Casey, Chair

Complaints Kevin Vargo, Chair

Education (IW) Mario Lucciola, Chair

Executive Director Evaluation Mike Wagner, Chair

Finance Lisa Alajajian Giroux, Chair

Nominating

Mike Wagner, Chair

Standards & Ethics

Mark Cramer, Chair

Technical Review

John Cranor, Chair

Election

Alan Carson, 1st year

Certification Kevin Vargo

MOTION:

Motion was made and seconded to modify Part 15 of the ASHI Policy Manual. PASSED

MOTION:

Motion was made and seconded to change Section 14.13 of the ASHI Policy Manual. PASSED

MOTION:

Motion was made and seconded to change Section 14.12 of the ASHI Policy Manual. This change bacame effective on 1 November 2020. PASSED

MOTION:

Motion was made and seconded to modify the ASHI Policy Manual Part 13 ASHI IW fees. PASSED

MOTION

Motion was made and seconded to modify the ASHI Policy Manual Section 8.2. PASSED

MOTION

Motion was made and seconded to modify the ASHI Policy Manual Section 19.4. This modification shall be effective beginning January 1, 2021. PASSED



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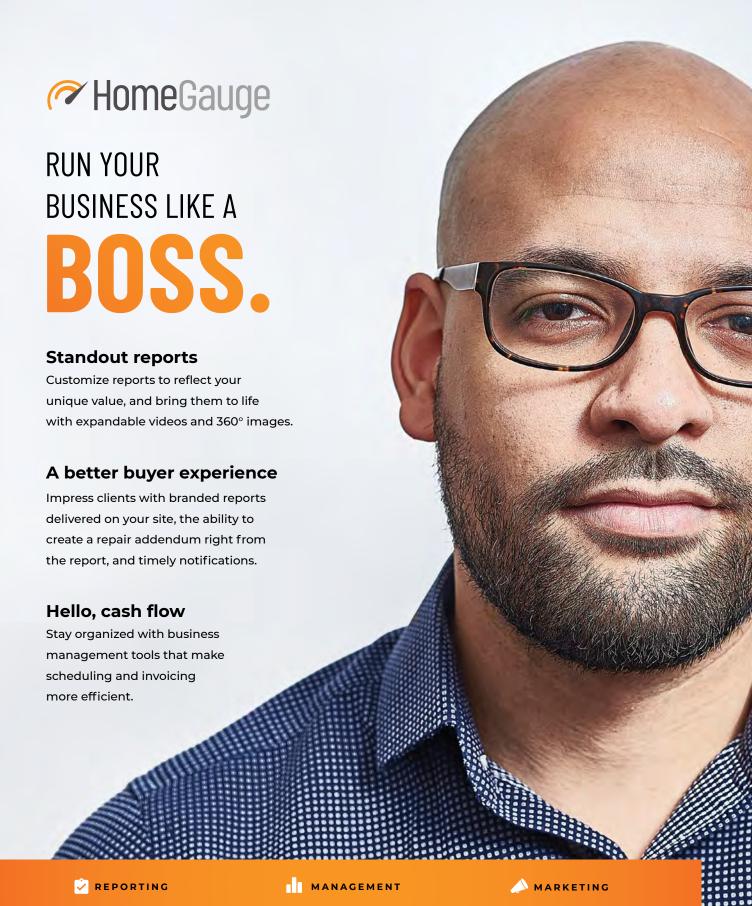






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