



MARCH 2021

# REPORTER

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

SPECIAL FOCUS:

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## TOP 10 CYBER SCAMS AFFECTING SMALL BUSINESSES

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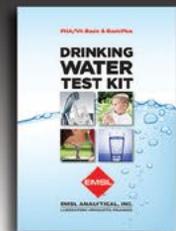
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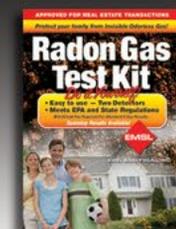
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# Managing Risk

## MOLD INSPECTIONS

By Stephanie Jaynes, Marketing Director,  
InspectorPro Insurance



*Stephanie Jaynes is the Marketing Director for InspectorPro Insurance, which offers ASHI members exclusive benefits through its program: InspectorPro with the ASHI Advantage. Through risk management articles in the ASHI 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/ashi-advantage](http://www.inspectorproinsurance.com/ashi-advantage).*

**A** possible health risk and a costly issue to fix, mold deters many potential homebuyers away from otherwise great finds. Others who buy only to find mold later frequently look for someone to blame, leaving you, the inspector, with a sizable target on your back.

How can you diminish that target and make some additional cash? Offering mold testing may be your answer. In this article, we explore why home inspectors choose to offer mold sampling and provide recommendations for home inspectors considering this additional service.



## InspectorPro<sup>TM</sup> INSURANCE PROGRAM

*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.*

*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.*

**WHILE THERE ISN'T A PRACTICAL WAY TO ERADICATE ALL MOLD, THE US ENVIRONMENTAL PROTECTION AGENCY (EPA) ENCOURAGES HOMEOWNERS TO AVOID LETTING MOLD GROW INDOORS, THEREBY PRESERVING INDOOR AIR QUALITY.**

### WHY INSPECTORS SAMPLE FOR MOLD

When asked why they offer mold sampling, the home inspectors we interviewed said that they began offering the service for the following reasons:

- **TO PROTECT CLIENTS FROM POTENTIAL MOLD-RELATED RISKS**

According to a brochure by the Federal Emergency Management Agency (FEMA), mold is a type of fungus that, when outdoors, helps dead plants decompose and regenerate soil. Mold is everywhere and is naturally occurring.

“There’s never been a mold test that we’ve done that didn’t have any mold,” said Rob Hopkin of ProTec Inspection Services in an article for *The Washington Post*. “Every house, every environment has mold spores.”

While there isn’t a practical way to eradicate all mold, the US Environmental Protection Agency (EPA) encourages homeowners to avoid letting mold grow indoors, thereby preserving indoor air quality. Mold reproduces

by creating tiny spores that are invisible to the naked eye and float in the air both in and outdoors. Mold growth begins when a spore lands, absorbs moisture in the air and swells in size. As it continues to absorb the air’s moisture, it quickly spreads across its chosen surface.

How mold affects people is largely up for debate. There’s sufficient evidence that mold can lead to allergic reactions and respiratory symptoms, like coughing and wheezing. However, lawyers, physicians and people who claim to have a mold-related illness say that mold exposure can cause a wide variety of ailments, including headaches, poor memory, abdominal issues, static shocks and depression. While correlation doesn’t prove causation, and extreme health claims often lack scientific support, mold’s potential side effects spook many homebuyers.

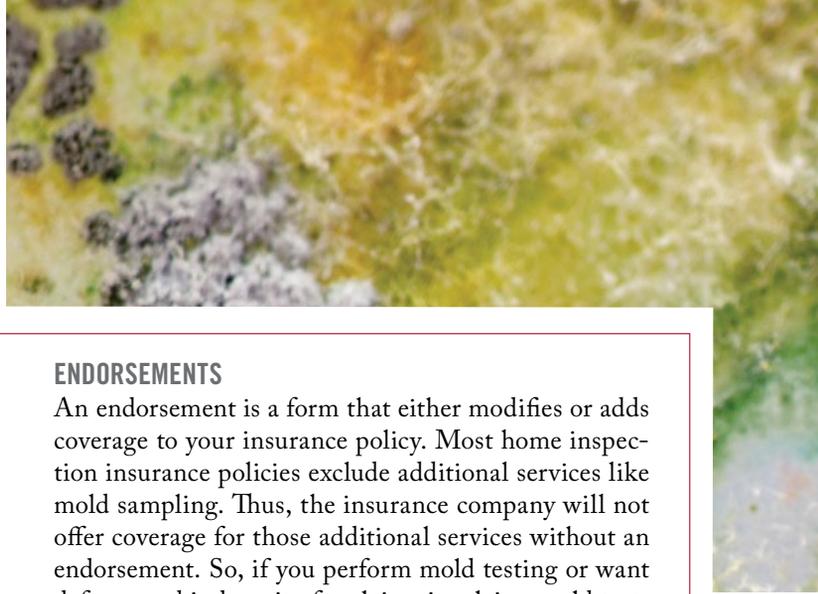
- **TO MEET DEMAND**

With many clients fearing mold’s side effects, some inspectors try to steer clear of mold as much as possible. Others see mold’s prevalence and clients’ interest as investment opportunities.

Brian Thomas, President of A-Z Tech Home Inspections, Inc., in Pennsylvania, began to offer mold inspections in direct response to client demand.

“We were being told, ‘My kids are allergic, I’m allergic, so we need to know if there’s mold in this house,’” Thomas said. “Visuals are one thing, but if you don’t do an air test, you’re not really doing anything with mold.”

By adding mold testing to its list of services, A-Z Tech acts as a one-stop shop for its clients so that, as its slogan promises, “one call does it all,” Thomas explained.



In addition to providing a valuable service, mold inspections can expand a home inspector's business.

"A lot of times, a mold inspection isn't related to the sale of the home," explained Robb Graham, President of the Professional Mold Inspection Institute (PMII) in South Dakota, which provides mold training and certification for inspectors and remediators. "If someone gets water damage or has moisture issues, they're not necessarily selling their home. [Offering mold inspections] allows you to do a similar type of service [but for] a different revenue stream."

## MOLD TESTING INVESTMENTS

### EDUCATION AND LICENSING

Inspectors and claims specialists alike recommend that home inspectors take a class that focuses on mold. Even if your state doesn't require coursework or certifications, the knowledge you obtain by taking a class about mold can differentiate your business, better your sampling and reporting skills and manage your risk.

Periodically, The ASHI School offers a class about mold that covers the latest in sampling techniques and how to analyze microbial growth. The course is approved for 24 ASHI Continuing Education Credits. Check The ASHI School website for availability.

Other third-party training schools, like PMII and American Home Inspectors Training (AHIT), offer mold courses, too. Choose the best one for you based on your state requirements, interests and budget.

Most states do not require mold assessors to have a license. But some—like Florida and New York—do. Be sure to check your state laws to see if your area requires licensure and what you need to do to obtain licensure.

### EQUIPMENT

There are two main ways in which home inspectors can sample for mold: surface sampling and air sampling. Most home inspectors take surface samples with swabs by gently rolling a swab on a surface they suspect may have mold. After taking the sample, home inspectors place the swab in a tube and send it to an accredited lab for analysis.

Many labs sell both mold testing kits and analysis to home inspectors. However, you can also purchase kits from third-party vendors and then select a lab of your choice. According to Home Advisor, for an estimated \$150 in equipment and lab costs per screening, inspectors made a national average of \$648 per mold inspection in 2020.

## ENDORSEMENTS

An endorsement is a form that either modifies or adds coverage to your insurance policy. Most home inspection insurance policies exclude additional services like mold sampling. Thus, the insurance company will not offer coverage for those additional services without an endorsement. So, if you perform mold testing or want defense and indemnity for claims involving mold testing, you may wish to change an existing policy exclusion with an endorsement.

Typically, insurers charge a flat, annual fee around \$100 for a mold endorsement. However, some insurance policies offered by other providers may give you mold coverage outright with a sublimit.

Sublimits cap certain risks, usually additional services, defined in your insurance policy, which gives you less coverage per individual service. For example, a home inspector who purchases \$1,000,000 / \$1,000,000 in coverage with a \$100,000 sublimit receives only \$100,000 per claim and per policy period for mold-related issues. So, when choosing your coverage, be sure to take sublimits into account.

## LIMITING LIABILITY AGAINST MOLD-RELATED CLAIMS

Mold claims are common and costly, inspiring the adage "mold is gold" to become commonplace in the insurance industry. According to the International Risk Management Institute (IRMI), the number of mold claims in general, including those against home inspectors, increased by more than 1,000 percent in some areas in 2004. Mold claims continue to be one of the most frequent claims we receive and that doesn't look to be changing.

Carrying a mold endorsement is one of the most important things you can do to protect against mold-related claims. However, there are additional risk management techniques you can employ to safeguard your business.

**MOLD CLAIMS ARE COMMON AND COSTLY, INSPIRING THE ADAGE "MOLD IS GOLD" TO BECOME COMMONPLACE IN THE INSURANCE INDUSTRY.**

## OUR CLAIMS TEAM SUGGESTS USING BOLDFACE TYPE OR ANOTHER COLOR OR FONT TYPE TO HIGHLIGHT THE ADVISEMENTS RELATED TO MOLD AND OTHER ADDITIONS TO BOTH YOUR PRE-INSPECTION AGREEMENT AND YOUR REPORT.

### HERE ARE SOME SUGGESTIONS: SET EXPECTATIONS

Steger recommends inspectors begin their education knowing their state's specific stipulations.

"The first thing is to find out whether the state that the inspector's in has any special requirements," Steger said. "Pennsylvania, for example, requires that anybody who does testing or remediation be licensed in Pennsylvania by the Department of Environmental Protection."

### HAVE AN ADVISEMENT

What about inspectors who aren't performing mold inspections, either because their clients opted out of the service or because they'd prefer not to sample for mold? How do they prevent meritless mold claims?

Our claims team recommends prominently including a mold advisement in your pre-inspection agreement. An advisement, which is often included with a limitation of liability clause, states what is and what isn't covered in your inspection.

It's important to make this advisement prominent to decrease the chance that your client could overlook it. Our claims team estimates that few inspection clients read the entire pre-inspection agreement, making it essential to make any advisement stand out.

For example, our claims team suggests using bold-face type or another color or font type to highlight the advisements related to mold and other additions to both your pre-inspection agreement and your report. Some inspectors whom our team has defended had included an advisement in the footer of every page of their inspection reports. It's also smart to have the client initial or sign off on any advisement to guarantee that the client is aware of and understands the terms.

### MOLD TESTING AND YOUR HOME INSPECTIONS

Is there a lot of public interest in mold in your area? Do you feel that you have a duty to your clients to protect them from mold-related illnesses? Are you looking for additional revenue sources and job security for your inspection business?

*IF YOU ANSWERED "YES" TO ANY OF THESE QUESTIONS, PERHAPS IT'S TIME FOR YOUR COMPANY TO OFFER MOLD TESTING.*

# ADD VALUE TO YOUR INSPECTIONS: CREATE A HOME MAINTENANCE CHECKLIST

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.*

**Y**our client relies on you for your expertise. You provide an impartial review of the safety and sound condition of their home. You know how important regular maintenance is for a home. Pass your knowledge along to your clients.

During the early spring season, you can add value to your advice by providing helpful seasonal home maintenance suggestions. If the HVAC system checks out, you can still recommend a spring inspection by a licensed professional to ensure the air conditioning system is ready for the summer. Or, if you see old leaves and other debris on the roof, you can suggest cleaning to stave off leaks from spring rains.

*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.*

## HELP YOUR CLIENTS MAINTAIN HOME VALUE AND AVOID SURPRISES WITH A SPRING MAINTENANCE CHECKLIST.

Those conditions will come up naturally as you perform your inspection. You can add value by creating a spring checklist for your clients with suggestions to keep their home in good condition. Create a document and post it to your website so clients can download it. You can also hand out copies at your inspections. You probably have your own list from the homes you've inspected. If you don't, here are some seasonal suggestions.

### SUGGESTIONS FOR A SPRING HOME MAINTENANCE CHECKLIST

#### CLEAN GUTTERS AND DOWNSPOUTS

Debris builds up during winter storms. Clean and repair gutters and downspouts to prevent water damage. Water can damage wood trim at eaves, creating a welcome environment for insects and critters to enter the house. Downspouts need to direct water away from the house, with no pooling that can damage the foundation.

#### PROTECT EXTERIOR WOODWORK

Winter is hard on wood structures. Make any needed repairs to woodwork: fences, wood decks, railings, trellises or pergolas. Reseal wood structures so they can stay in good condition and last longer. Sealant also protects wood from the harsh summer sun.

#### CHECK FOR SIGNS OF TERMITES

Termites swarm in the spring from March through June, but termite activity might not be evident at the time of the inspection. Be aware of spring swarms—look for flying insects coming out of a hole or evidence of dry wood pellets or empty wings. Consult a licensed pest control inspector if you notice any signs of termites.

#### SAVE THE ROOF

Use binoculars or a camera or smartphone with a telephoto feature. Look for missing shingles, damaged metal pipes or anything that doesn't look right. In shady areas, moss can build up over one winter. If anything looks strange, contact a roofing specialist.

#### PAVING AND WALKWAYS

Winter freezing and thawing can crack and disrupt hard surfaces like asphalt and cement in driveways and walkways. Walk around the home to check for cracks or uneven surfaces. Asphalt can be patched, but damaged concrete may need to be replaced. Schedule repairs as needed.

#### STANDING WATER

Standing water is an invitation for mosquitoes. Mosquitoes transmit some serious viruses: West Nile, dengue, chikungunya and Zika. Walk around the house to look for any areas of standing water. The Centers for Disease Control and Prevention (CDC) recommends the following:

- REMOVE, TURN OVER, COVER OR STORE EQUIPMENT
- REMOVE DEBRIS FROM DITCHES
- FILL IN RUTS AND OTHER AREAS THAT COLLECT STANDING WATER
- REMOVE TIRES, BUCKETS, BOTTLES AND BARRELS THAT COLLECT WATER

If necessary, install gravel drains, or grade the surface to eliminate standing water.



**SAVE THE ROOF**

**PROTECT EXTERIOR WOODWORK**

**CHECK WINDOW AND DOOR SCREENS**

**EXTERIOR CLEAN UP**

### WINDOW AND DOOR SCREENS

Screens let in the fresh air and keep out bugs. If screens have holes or loose attachments, they may fail to deter insects. Before setting up screens for the warm months, check each one. Repair any holes, no matter how small. Most hardware and home improvement stores have screen repair kits.

### EXTERIOR PAINT

Spring is a good time to refresh the home's exterior paint. Check the exposure of exterior walls. Walls exposed to long days of summer sunlight may need refreshing before other walls. If you do it yourself, be sure to prepare the surface well.

- WASH OFF ANY CHALK, DIRT AND MILDEW
- CLEAN AND DRY SURFACE
- SCRAPE PEELING OR CRACKED PAINT
- SAND THE SURFACE
- APPLY PRIMER

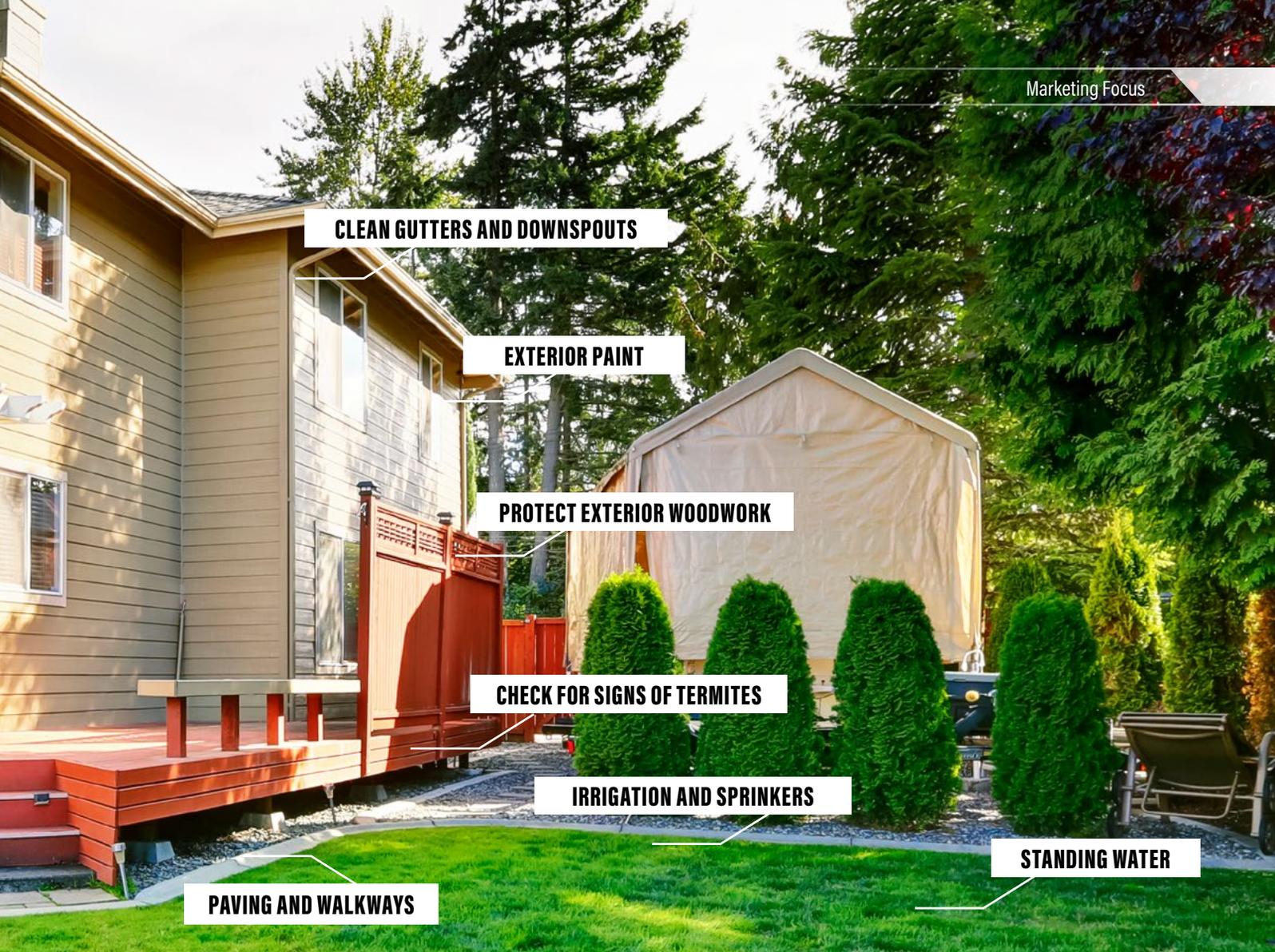
Refreshing trim and shutters may be all the home needs. Be sure to follow the preparation steps for these touchups.

### IRRIGATION AND SPRINKLER SYSTEMS

Well-functioning garden watering systems save water. Walk around the house to make sure all the watering zones are operating properly.

- CHECK FOR BROKEN OR DAMAGED SPRINKLER HEADS
- ADJUST ANY HEADS THAT ARE SPRAYING THE HOUSE TO PREVENT MOISTURE DAMAGE
- ADJUST HEADS THAT ARE SPRAYING THE DRIVEWAY, WALKWAY OR STREET TO PREVENT WATER WASTE

**MAKING THESE ADJUSTMENTS CAN SAVE COSTS ON WATER BILLS AND PRESERVE A VALUABLE NATURAL RESOURCE. CONSULT A PROFESSIONAL TO PROVIDE ADVICE OR MAINTAIN THE SYSTEM.**



### AIR-CONDITIONING SYSTEM

Change the filter for the spring quarter. Changing the filter on a regular basis allows the air to circulate freely, adding life to the system and keeping it running efficiently. Hire a licensed HVAC professional to check and service the system before heavy use in the summer.

### EXTERIOR CLEANUP

Clean debris from foundation vents and window wells. If left, debris obstructs airflow to basements and crawl spaces, which can result in moisture buildup that can lead to mildew, mold and pest invasion. Debris left in window wells can build up moisture, damaging surrounding wood.

### HOME PRESSURE WASH SPRING CLEANING

Pressure wash patios, decks, sidewalks and driveways to clean away debris and any invasive moss growth from the winter.

Give siding, fascia and soffits a spring cleaning, too. Wash away dirt and guard against issues like mold, mildew and fungus developing on surfaces.

### SPRING IS THE PERFECT TIME OF YEAR FOR HOME MAINTENANCE

There you have it—12 ways you can help your clients take care of their homes in the spring. Your area may have particular regional concerns during springtime—be sure to add those to your list.

Giving your client a spring maintenance checklist is a great way to keep your inspection business top of mind. You will help your clients maintain their property value and help them avoid surprises.

**DON'T FORGET TO BUILD YOUR BRAND INTO THE INFORMATION YOU SHARE. BY ADDING YOUR BUSINESS LOGO AND CONTACT INFORMATION TO THE CHECKLIST, THEY'LL REMEMBER YOUR EXCELLENT CUSTOMER SERVICE.**

# TOP 10 CYBER SCAMS AFFECTING SMALL BUSINESSES

By Rick Bunzel, ACI

**C**ybercrimes happen more often than we think. As home inspection business owners, we used to think of cybercrime as someone getting a hold of our credit card number. Today, cyber thieves are more sophisticated and small businesses are being taken advantage of more than ever. Most times, these losses are never reported in the news.

According to PurpleSec (<https://purplesec.us/resources/cyber-security-statistics/#SmallBusiness>), in 2018 cyberattacks cost small businesses an average of \$34,000. For many businesses like ours, a loss like this could cause the business to go under. Most of the attacks are now akin to a high-tech burglar knocking at our front door and waiting to see what happens.

*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.*



*Rick Bunzel is the principal inspector with Pacific Crest Inspections and an ASHI Certified Inspector. He holds a BA in Business Marketing and, in the past, he chaired the marketing and public relations committees for a national home inspection organization. Currently, he is a board member with the Western Washington ASHI chapter.*

## TOP 10 CYBER SCAMS

- 1. BANK ACCOUNT TAKEOVER.** According to the Small Business Administration, the most common and dangerous scam for small businesses is account takeover. I wrote about this in an article titled, "Cyber Security for the Home Inspector," published in the April 2013 issue of the *ASHI Reporter*. Most of these scams start by sending fake emails and using fake websites to deliver malicious software, such as keystroke loggers, fraudsters may be able to obtain the IDs and passwords for online bank accounts and then make withdrawals from accounts. The best protection is vigilance. Be suspicious of any online solicitations and monitor your bank accounts daily to make sure no unauthorized electronic transfers are being made. Talk to your banker and ask what anti-fraud alerts they offer.
- 2. IRS SCAMS.** Recently, someone claiming to work for the IRS called our office. This had all the signs of an IRS imposter scam. The reality is that the IRS won't call out of the blue to ask for payment, won't demand a specific form of payment and won't leave a message threatening to sue you if you don't pay right away. The IRS will usually mail you a notice that you are delinquent. A quick check with our tax accountant confirmed our suspicions.
- 3. STOLEN IDENTITY.** Scammers often pretend to be a legitimate company to trick small businesses. Scammers set up fake websites and "hijack" your company name and address. They may also use "brand hijacking"—the blatant copying and misuse of company logos and website content—to impersonate a business and deceive unsuspecting visitors. In this con, the company doesn't necessarily lose money; however, their reputation is tarnished when angry customers who were ripped off by scammers think the real company is responsible.
- 4. CHARITY PITCHES.** Most businesses are regularly asked to donate funds to charitable causes. While many requests are legitimate, every year small businesses become victims of fraudulent or deceptive charitable solicitation schemes. Research charities and see more giving tips at [Give.org](http://Give.org).
- 5. PHISHING SCAMS.** Phishing scams attempt to steal sensitive information about your business. These scams often appear to be legitimate emails or text messages. However, when you click on the link, you download a virus that captures personal information or loads a form that asks for bank account or credit card details. Be leery of unsolicited messages and don't click on links. Instead, hover over the link with your cursor to see the real address first. Also, be sure your computer has the proper firewall and current protection software.
- 6. OFFICE SUPPLY SCAMS.** In these scams, a business receives an unexpected telephone call from someone claiming to represent a reputable company with which the firm often does business. Sometimes scammers will even call in advance to find out what brand of supplies or printer supplies the business uses. The scam caller will try to sell the business surplus merchandise at a reduced price, citing a cancellation or over-order by another purchaser. The merchandise doesn't exist. Don't be fooled.
- 7. COUPON BOOKS.** Often, small business operators are approached to participate in coupon book promotions. The business has the opportunity to offer discounts or extras in the coupon books that are sold by promoters to consumers. Problems occur if the promoters change the terms of the coupons, oversell the books or distribute them outside the company's normal business area. In my experience, this type of marketing has little return for home inspectors, scam or not.

**8. VANITY AWARD SCAMS.** A vanity award scheme capitalizes on a company's excitement for an award that essentially holds no value. This con typically targets business owners through email campaigns. The scam email congratulates the owner on their selection for the award and invites them to click a link for further details on how to claim the prize. But, of course, claiming the honor involves paying a fee of several hundred dollars. I get approached annually, being called the "Best Inspection and Testing" company in my town and, for \$150, I can get a plexiglass award to prove it.



**9. OVERPAYMENT SCAMS.** In this scam, the person you are doing business with sends you a check for more than the amount they owe you. Then, they instruct you to wire the balance back to them. Or they send a check and tell you to deposit it, keep part of the amount for your own compensation and then wire back the rest. The results are the same: the check eventually bounces, and you're stuck, responsible for the full amount, including what you wired to the scammer. I'm not sure a home inspection company would be a target for this scam, but as inspectors see more clients remotely, it is a possibility.

**10. VALUATION FRAUD.** Business owners may receive a call or email from a "business broker" offering to find a buyer interested in purchasing their company. This will work with home inspectors who are looking to get out of the business in a few years. If you take the bait, they say they will send out someone to give you a proposal and charge a down payment for the valuation, but that's the last you'll hear from this fake company. If you're thinking of selling your business, contact a reputable business broker and make sure to get references before making payment.

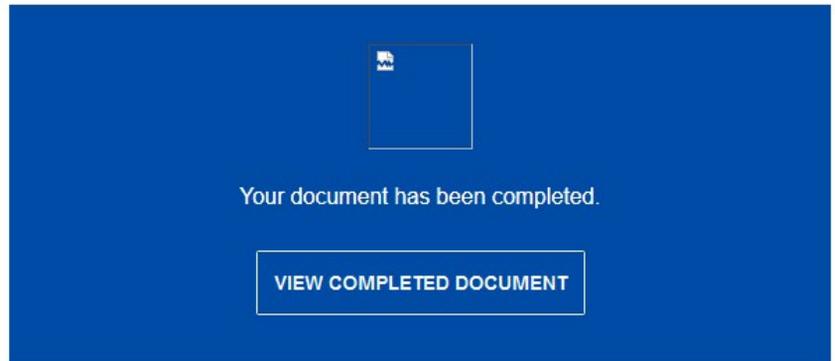
## VIGILANCE IS THE ANSWER

What can home inspectors do to protect ourselves? Be vigilant. Never click on a link that you are not expecting. As I am writing this, I received the DocuSign email below.

The email looked very legitimate, but I had no reason to be getting it. A curious person would open it to see what it contains and most likely, malware would infect their computer. Would the antivirus software catch it? Maybe, maybe not. Why take the chance?

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 To Me <rick@paccrestreserves.com> ★

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All signers completed Please DocuSign: 20201501050740974\_rick.pdf

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Back in 2013, when I first wrote about Cyber Security for the ASHI Reporter, my business was receiving spam calls daily, but we had almost no phishing phone calls. Today, that is not the case. Businesses are being targeted, and the scammers are using social media and information from the internet to make their pitch all the more believable. If the call or the pitch is too good to be true, then stop everything to do your due diligence. Scammers want you to act, but by slowing down and looking at the offer, you can save yourself from financial hardships.

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# SMART INSPECTOR SCIENCE

## BASEMENT BLOCK REINFORCEMENT JACKS

**BASEMENT BLOCK WALLS REQUIRE CLOSE SCRUTINY DURING YOUR INSPECTION BECAUSE THEY CAN FAIL IN MANY WAYS. LET'S FOCUS ON ONE: HORIZONTAL MOVEMENT.**

### WHY BLOCK BASEMENT WALLS MOVE INWARD

A concrete masonry unit (CMU) is a standard-size rectangular block used in home construction. Block basement or foundation walls don't have the strength to resist much horizontal pressure.

Pressure from clay or expansive soils can move block walls inward. So can faulty exterior maintenance by the owner, including poor control of surface water. During your inspection, you might encounter repairs made to counter wall movement.



Photo 1. Traditional beam reinforcement.

One traditional repair method uses tubular steel beams inside the basement to stabilize the wall (Photo 1). These steel tubes are secured to the footing and joists with bolts. Blocking is placed between joists that are parallel to the basement wall to transfer the force. The wall may be straightened through excavation or left in the displaced position.

### BEAM WITH JACK SYSTEM

An alternative system uses jack screws that allow beams to be forced into the wall over time. In Photo 2, the beams on the right have jack screws (they're hard to see in this photo) bolted to the side of the original joists. The beams on the left are bolted to new framing below the joists which transfers the load to several joists parallel to the reinforced wall.

Once the exterior soil dries and shrinks, the screw jacks can be tightened to push the wall back into place.



Photo 2. Beams with jacks.

### UNIQUE DESIGN FOR JACKS

The jack at the top of the beam shown in Photo 3 appears to be high-quality. Perhaps it's the product of a specific engineering design. Well, we're not sure about the design. This jack is placed on the new framing attached to the joists to transfer the load between several joists and the block wall.

Another jack (Photo 4) is bolted directly to the floor joist to transfer the load between the wall and the joist and framing of the home. This looks like substantial bolting, right? Is it adequate?



Photo 3. Jack at top of wall beam.

### BUT WHO TURNS THE SCREW?

In these cases, we don't know when, how or who should be adjusting the jacks or turning the screws. The contractor? The owner? Other unknowns: What is the proper position of the wall? How much wall movement is acceptable? Is the design of the beams, bolting and screws adequate?

Tom Feiza has been a professional home inspector since 1992 and has a degree in engineering. Through [HowToOperateYourHome.com](http://HowToOperateYourHome.com) (htoyh.com), he provides high-quality marketing materials that help professional home inspectors educate their customers. Copyright © 2021 by Tom Feiza, Mr. Fix-It, Inc. Reproduced with permission.

By Tom Feiza, Mr. Fix-It, Inc.  
[HowToOperateYourHome.com](http://HowToOperateYourHome.com)



Photo 4. Jack on side of joist.

### THE TAKEAWAY

Always check a block basement wall for movement and cracks. If you see a repair, consider advising your buyers to obtain the engineering design and contractor information for further review, warranty information and historical documentation. In this case, the design may require routine action by the owner and evaluation of the engineering design. Inspectors are not paid to evaluate structural designs and repairs.

**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](mailto:Tom@HTOYH.com).**

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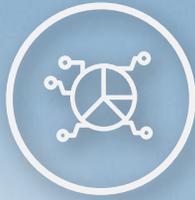
## REPORTER

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

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

**Send your article ideas or submissions to [stories@ashi.org](mailto:stories@ashi.org).**

**THANK YOU!**



# SPECIAL FOCUS: MOBILE HOME INSPECTION WHAT MOBILE HOME AGENTS NEED FROM HOME INSPECTORS

By Inspect.com

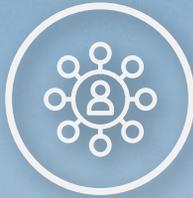


**SPECIAL THANKS TO FRANCO PEREZ OF FRANCO MOBILE HOMES IN CALIFORNIA FOR HIS CONTRIBUTIONS TO THIS ARTICLE ON THIS TOPIC.**



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

*The opinions expressed in this article are those of the authors 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.*



***We really believe the client is the most important part of the process, and educating and empowering inspectors is the best way we can support that objective.***

**M**obile home agents are ready to sell and the way a home inspector works with the agent can make or break the relationship. When your inspection service delivers what an agent needs, you can look forward to a long-lasting and lucrative addition to your business.



Inspecting a mobile home requires unique knowledge. In the February issue of the *ASHI Reporter*, we introduced how mobile home inspections differ from inspections of single-family dwellings. Combine this with the best strategies for scheduling inspections, delivering reports and ease of payment, and you have the opportunity to be an expert and provide top-notch service.

If you understand the mobile home agent's priorities, you'll have the key to ongoing business. Agents look for professionalism, consistency, online access and clear communication.

### **CONVENIENCE**

Agents are busy and you want their business. Why make it hard for an agent to do business with you? Convenience is the key to starting a great relationship with an agent.

Franco Perez, a mobile home agent, with Franco Mobile Homes in San Jose, California, said, "Coming from a dealer, business owner or agent standpoint, convenience is a huge thing for us. Agents want to sell, sell, sell and keep everything as smooth as possible, so convenience is key."

Your website may make it easy for an agent to find you. After that, keep the momentum going. Clearly state the best way to get in touch—phone call, email, calendar schedule, text. Once you've stated your preference, be responsive. Answer the phone call, reply to the text or email message.

Organized communication makes it easy for the agent to work you into their system. If you use calendar scheduling, make sure you have fields for pertinent information so you can show up at the right place at the right time. Save the agent's time by giving them clear instructions when placing an order.

Agents need efficiency to help their clients. The sooner they can schedule an inspection, the more their client feels served. If you are truly booked out and can't provide an inspection in a timely manner, show your professionalism by referring the agent to a peer. The agent will remember your professional help.

***Make sure to deliver your inspection report in a timely manner.***

## DIGITAL EASE

Playing hard to get won't help your business. In these days of pandemic caution, stay current by creating online avenues for agent communication.

When an agent can perform everything in one place, you've made their life easier. When they can communicate, schedule, gain report access and pay digitally from your online hub, you make it easy for them to do business with you. You'll make a difference by simplifying the steps to conduct business with your inspection service.

- **POST CLEAR PRICING GUIDELINES.**
- **ENABLE INSPECTION SCHEDULING. GATHER THE INFORMATION YOU NEED TO ARRIVE ON TIME.**
- **ENABLE REPORT DOWNLOADS FROM YOUR WEBSITE. DIGITAL ACCESS FOR THE CLIENT AND THE AGENT IN ONE PLACE FACILITATES COMMUNICATION.**
- **CREATE AN ONLINE PAYMENT GATEWAY. NO MORE WAITING FOR AN AGENT TO DRIVE TO THE SITE TO DELIVER A CHECK, AND YOU ELIMINATE THE TIME TAKEN OUT OF THE DAY TO DRIVE AND MEET.**

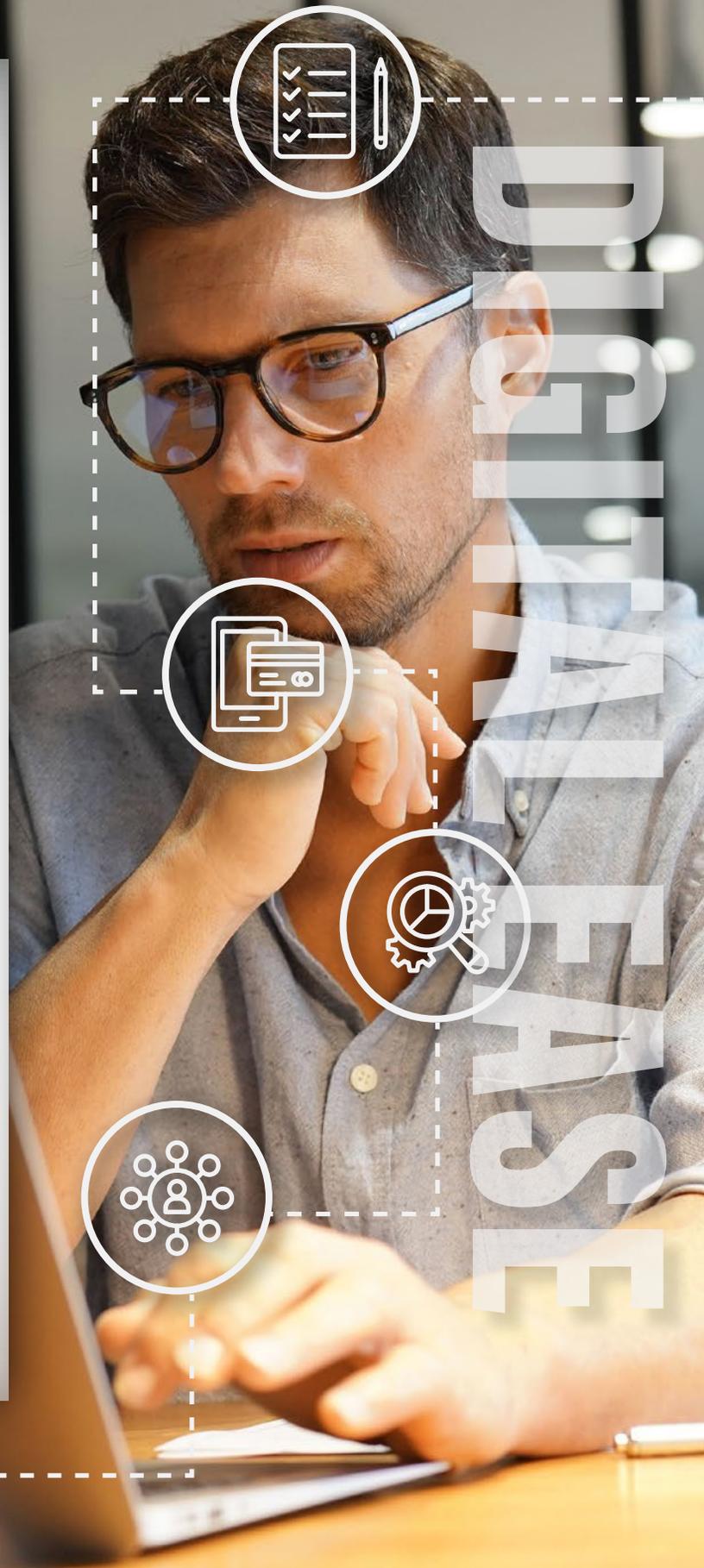
Perez said, "I think it's important to have an organization that has a similar experience every time—an online experience where we can just book an appointment, we can expect to have an appointment within a few days, and we can expect great service and similar results every time."

One online central access point makes it simple for agents and their clients to get to know you, understand your inspection business and do business with you.

## UNDERSTAND MOBILE HOME REQUIREMENTS

Mobile home agents have a mission to supply affordable housing. They want you on the same mission. When you understand the unique specifications for mobile homes, you add value for their clients. Educate the agent and their client so they, too, understand the special parameters for mobile home inspections.

Many agents don't have a lot of experience with selling mobile homes. The more you are able to help educate those agents, the more your business will add value for those agents in the eyes of their clients.



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# HEALTH AND SAFETY REPORTING

*Visuals help pinpoint findings that need remediation or repair. Use clear photos and, when possible, add visual indicators like arrows or circles.*

Perez added, "What's really important to us in the mobile home industry is someone that really understands mobile home laws...so they are aware who with old mobile homes, [some] things are grandfathered in, like windows built in the '70s. Being current with mobile homes, and knowing the difference between mobile homes and single family homes is...key."

***Taking an educational approach to helping agents and their clients understand mobile homes will build repeat business.***

## **HEALTH AND SAFETY REPORTING**

Mobile homes are tightly regulated under the U.S. Government Housing and Urban Development (HUD) guidelines. These guidelines originated in the State of California's Title 25 standards. For example, in California, every mobile home must be certified as having no health or safety defects.

An inspection is a necessary component of a manufactured home sale to determine the safe condition of the home. That requirement makes your inspection key to verifying the safety of the mobile home. Your inspection report is a legal document verifying the condition of the home at the time of the inspection.

With safety in mind, organize your report so the agent and the client can quickly understand the condition of the mobile home. Include and highlight a summary of major findings and break down their importance from a safety standpoint.

Your clear communication makes it easier for the agent to explain the findings, and makes it easy to identify what is a priority and what is not. You'll help the agent explain priorities to the client to negotiate the best agreement.

Visuals help pinpoint findings that need remediation or repair. Use clear photos and, when possible, add visual indicators like arrows or circles. Visuals add value to your report, making your inspection business an educational resource for the agent. That value translates into dollars for your business. Perez said, "I would pay more for a company that understands our business, and knows that we're busy and helps with steps that will allow us to be more efficient."

The agent's job is to make sure that their clients are protected and taken care of in the best way possible. The agent deals with hundreds of components when it comes to a transaction and your inspection is one of these components. It's important to have a very detailed report that is organized in a way that can be easily understood.

Perez shared that, for a health and safety inspection of a mobile home, how the report is organized, with a summary and an easy-to-follow format so you can easily identify the most important information, is critical. "If we only have 20 minutes to review the inspection, then we want to know what are the most important things that we have to talk about."

### **THE INSPECTOR'S ROLE IN THE MANUFACTURED HOME SALE PROCESS**

Perez said, "The more value-add you can bring to a real estate agent, the more the agent will be likely to work with you."

Your inspection expertise secures your place in the manufactured home sales process. Your report on the safety and soundness of the structure supports the sales transaction. The agent and the client need your inspection.

At the same time, clear communication builds trust. Trust and reliability foster repeat business.

Create a sound, ongoing relationship by giving real estate professionals in the mobile home market what they need:

- UP-TO-DATE KNOWLEDGE OF UNIQUE MOBILE HOME REQUIREMENTS
- FAMILIARITY WITH LOCAL AND REGIONAL GRAND FATHERED MOBILE HOME SYSTEMS
- EASE OF DOING BUSINESS WITH ONLINE ACCESS TO SCHEDULING, PAYMENT AND REPORTING
- ORGANIZED REPORTS, WITH A SUMMARY OF FINDINGS AND ILLUSTRATIVE PHOTO IMAGES

While your role in the sales process is crucial, so is your professionalism. To succeed in the lucrative mobile home arena, educate yourself on the unique requirements and know the needs of the agent. You'll enter a profitable niche in home inspection.

*The more value-add you can bring to a real estate agent, the more the agent will be likely to work with you.*

**MANUFACTURED HOME SALE PROCESS**

# INSIGHT FROM HOME INSPECTORS: HOW FAR WILL YOU GO?

By James "Jamie" Dunsing



*Jamie Dunsing is a second-generation home inspector. He has been a home inspector since 1989 and an ASHI member since 1990. In that time, he has inspected more than 12,000 homes and buildings. He has travelled to six different states to inspect properties, as well as attended continuing education conferences around the country and outside of the United States. Jamie's success is based on providing the best service possible. Whether that is going the extra mile during an inspection or doing research after an inspection, he makes sure that clients are taken care of.*

*A believer that the best team wins, he has concentrated on recruiting and training the best inspectors. Jamie has continued to mentor dozens of home inspectors throughout the United States.*



*While the pandemic continues to limit some of the norms for travel, the ASHI Reporter would like to share this “virtual escape” with readers; this article was first published in the ASHI Newsroom. We hope you will appreciate Jamie Dunsing’s insights that connect the value of home inspection work with a vacation destination.*

I am periodically asked if I will travel to perform an inspection. The simple answer is yes; however, there are some variables related to travel. Since our product involves our knowledge and our time, I have to charge for the time spent traveling to the prospective property. Below is a short story about a fun inspection that I did far from home.



**THE UNIQUE THING ABOUT THIS ISLAND IS THAT NO MOTORIZED VEHICLES ARE ALLOWED.**

### **CAN I GET THERE BY HORSE OR BICYCLE?**

A past client called to inquire if I would do inspections out of my normal area. In this case, our client was purchasing a vacation home on Mackinac Island, Michigan. For anybody not familiar with this tourist destination, it is an island located in northern Michigan. The unique thing about this island is that no motorized vehicles are allowed. Transportation, other than walking, is by horse or bicycle! It's a really cool place. Go here for information about the island: <https://www.mackinacisland.org/>.

Having been to Mackinac previously, I was aware of the unique considerations involved with performing an inspection there. The first question I had was to find out what was the general condition of the home. After being assured that the house was relatively new and had been built by a builder as his personal home, I was relieved and agreed to do the inspection.

### **HITCH YOUR WAGON**

As mentioned previously, the only methods of transportation on the island are horse or bicycle. Since I don't own a horse, I chose to use my bicycle. I spent a day arranging for suitable transportation to the island and, when on the island, to the house. It was about a four-mile trip from the main port at Mackinac to the house, so I had to get ladders and inspection equipment to the house. I chose to use a wagon and a two-wheel dolly to transport my equipment. It was quite the contraption!





## THE INSPECTION

I drove up to the area and stayed on the mainland overnight in a local motel. The next morning, I rode to the ferry that took me to the island. It actually went smoothly. I was extremely self-conscious about driving my "rig" to the house but I got several knowing looks from painters and other "service professionals" like myself. I actually blended in with the locals!

The inspection went fine. Most of the typical findings with normal houses were found, along with a big problem with the chimney. Luckily, I had brought an extension ladder with me to access the roof. I found out later that the chimney repair was about triple the cost of a similar repair where I live in Chicago. The difficulty in getting building materials to the island and then to the house makes most contractors reluctant to perform construction work on the island. As a result, the local contractors charge what the market will bear.

***I CHOSE TO USE A WAGON AND A TWO-WHEEL DOLLY TO TRANSPORT MY EQUIPMENT. IT WAS QUITE THE CONTRAPTION!***

## THE AFTERMATH

With Mackinac being almost on a perfect diagonal across Lake Michigan from Chicago, I chose to drive through Indiana and Michigan to the inspection, and through the upper peninsula of Michigan and Wisconsin on the way home, including a trip across the "Mighty Mac," the Mackinac Bridge. The mileage difference from my home in the northern suburbs of Chicago is only 25 miles longer if you go through Michigan. It was fun to see the different towns around the lake.

As it turns out, I contacted my client to rent the home the following summer for a week's vacation. We invited friends and family to spend as much time as they wanted with us. My children have said on several occasions that this was the best vacation that we ever took. Two thumbs up from the Dunsing Family on Mackinac Island.

## CONCLUSION

So, the answer to the question "How far will you go?" is at least 426 miles. Please contact me if you know someone purchasing a home on Mackinac Island who needs an inspector. I'm ready for another adventure. So, how far will you go?



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# SEVEN WAYS TO OPTIMIZE YOUR ASHI MEMBER PROFILE FOR CLIENT CONVERSION

By ASHI Staff



***Taking a few moments to make these adjustments to your profile can help to optimize all the features of the new ASHI website and generate more business.***

**Y**our ASHI member profile is one of the best tools in your marketing toolkit to connect with potential clients, and give them a snapshot of your services and unique offerings. Consumers use the Find An Inspector tool on the ASHI website to look for inspectors in their area that they know they can trust to do an excellent job. Read on to learn how making small changes or additions to your profile that can help differentiate you as an inspector and ultimately lead to more business.

### 1. CONTACT INFORMATION

It is good practice to check the contact information being displayed in your member profile periodically. Try viewing your profile as a consumer would, and try testing each link in your contacts to ensure they are working and go to the place you are expecting. Sometimes, a minor misspelling or one letter that wasn't copied over can result in a broken link on the user's end and the loss of a potential business lead.

### 2. BVI DIGITAL BADGE

Have you opted into ASHI's Background Verified Inspector Program? By becoming a Background Verified Inspector (BVI), this digital badge will automatically appear on your member profile page and in your listing in the Find An Inspector search results. This can be a great way to show potential clients that you have gone the extra mile to give them peace of mind when letting someone into their home. If you haven't opted into the program, you can easily apply through your dashboard on the ASHI website or through this link: [www.homeinspector.org/Members/Business-Resources/Background-Verified-Inspector-Program](http://www.homeinspector.org/Members/Business-Resources/Background-Verified-Inspector-Program). In addition to the digital badge appearing on your member profile, you will also receive the ability to place the digital badge on your own personal website.

***Your profile photo should reflect who you are and who a client can expect to show up at their home.***

### 3. PROFILE PHOTO

Your profile photo may be one of the first interactions a client will have with your professional personality or brand. When choosing a photo, ask yourself: Is this photo well lit? If it is dark, blurry or hard to see your face, it may not be an appropriate picture for your profile image. Is the background of the photo busy or distracting? A solid-color background will allow the emphasis to be on you and gives a sense of professionalism even if you took the photo yourself at home. Try to choose an image that doesn't have a lot of contrast and lines distracting from the focus of the photo; you. How old is this photo? Your profile photo should reflect who you are and who a client can expect to show up at their home. It helps to build trust by using a photo that is fairly recent (within the past year or so) and reflects any major changes to your appearance, such as a different hairstyle.

### 4. COVER PHOTO

The cover photo area is a great place to express more of your brand and personality. A little creativity here can go a long way in the first interaction your client may have with your business. Try choosing a photo that pairs nicely with the types of homes you prefer to inspect or that relates to a specific location you serve. Updating this image with the seasons is a good way for your profile to stay fresh and relevant. This can also be a good place to add any special promotions you may offer or promote a service that is unique to your business.

## 5. LICENSING

This may not apply to all inspectors, but if you are in a licensed state, this may be one of the most important parts of your profile to keep up to date. In this section, you can add in your state licensing number and expiration. This not only tells clients that you have gone through the requirements of your state to practice home inspection, but having a current state license also allows you to show up for those regulated states in the Find An Inspector search results. This is also applicable if your business address isn't in a licensed state, but you service a neighboring state that is regulated. You can add multiple state licenses to ensure your profile shows up in the results for all the states that you service.

## 6. VERIFYING YOUR FIND AN INSPECTOR ADDRESS

In the member profile editor, you have the ability to choose a separate address for the Find An Inspector (FAI) search tool to use as the main location for consumer search requests. If you live in a more rural area and would like to show up in a more populated region of your state, you can select an address in that area to be used as your FAI address. This will only affect the search tool results and will not change the address that ASHI has on file to deliver any materials you may need from HQ. Important: The FAI search radius from the address being used in the Find An Inspector search tool is a 100-mile circumference.

## 7. PROPERTY TYPES/LANGUAGES SERVED/ ADDITIONAL SERVICES

These areas on your profile give you the opportunity to show the unique aspects of your services over other inspectors in your area. Speak another language fluently? Add it to your profile so clients know you will be able to comfortably communicate in their preferred language. Specialize in a certain property type such as historic homes or commercial buildings? Let your clients know about that expertise. Offer additional services such as radon or mold testing? Let your clients know that you can meet their specific needs. By checking off the options that apply specifically to you in these sections, you will also show up for these particular services in your area through the FAI search results filtering function. This filtering option gives clients the ability to check off the things that matter most to them in their inspection and puts your profile in front of the clients who are looking for your offerings.

Taking a few moments to make these adjustments to your profile can help to optimize all the features of the new ASHI website and generate more business. If you are interested in more ideas for customizing your profile, please visit the article "Customizing Your Member Profile" ([www.homeinspector.org/Newsroom/Articles/Customizing-Your-Member-Profile/15556/Article](http://www.homeinspector.org/Newsroom/Articles/Customizing-Your-Member-Profile/15556/Article)) found in the ASHI Newsroom. We also have a step-by-step tutorial video on updating your member profile that can be accessed through the ASHI YouTube channel ([www.youtube.com/watch?v=2IRb78fyQM&feature=youtu.be](http://www.youtube.com/watch?v=2IRb78fyQM&feature=youtu.be)).

### My Inspections Cover

#### ASHI Standard of Practice

The ASHI Standards of Practice is the foundation to all of our inspectors when inspecting homes. They uphold these standards to the best of their abilities and knowledge. hey uphold these standards to the best of their abilities and knowledge.

- Air Conditioning Systems
- Electrical Systems
- Exterior
- Flooring

- Plumbing Systems
- Structural Systems
- Fireplace
- Solid Fuel Burning Appliances

- Heating Systems
- Interior
- Insulation And Ventilation
- Roof System

#### Property Types

- Single Family Homes
- Historic Homes
- Log Homes
- Manufactured Homes
- New Construction Inspections
- Commercial Property Inspections
- Condo/Apartements
- High End Homes/ Estates

#### Languages

- French
- German
- Greek

7

#### Additional Services

- Lead
- Asbestos
- Energy Audit/Efficiency
- Mold Testing
- Radon Testing
- WDO / Termites / Insects
- Wind Mitigation Survey
- Well Water Sampling
- FHA Certification
- EIFS (Stucco)
- Infrared Thermography
- Septic Systems
- Indoor Air Quality
- Moisture Evaluations

#### Bio

Jerry Smith is the owner of Big Buck Inspection. Before becoming an ASHI member in 1998, Jerry was a project manager, and supervised the construction and remodeling housing units for the U.S. Department of Defense (DoD) and the U.S. Department of Housing and Urban Development (HUD). Jerry is a former member of the Carpenters and Joiners of America, and a former licensed plumber in the state of Virginia. When Jerry is not inspecting houses you can find him fishing, hunting and tinkering with his muscle car on late nights and weekends.

5

#### Licensing

Disclaimer - not all states require licensing.

**Illinois** #0005551976  
Exp: 12-12-2020

**Wisconsin** #0003331975  
Exp: 12-12-2020

**Indiana** #000222197  
Exp: 12-12-2020

**Kentucky** #0001111973  
Exp: 12-12-2020

*Not showing up in Find An Inspector? Due to ASHI Policy changes that went into effect January 1, 2021, ASHI Associate members no longer show up in Find An Inspector search results. To get your profile in the Find An Inspector listing, please move up to the ASHI Inspector or ASHI Certified Inspector levels. To view the requirements of each level of membership and how to advance visit The Membership Advancement page on the ASHI website ([www.homeinspector.org/Members/Membership-Advancement](http://www.homeinspector.org/Members/Membership-Advancement)).*



## ASHI LEADERSHIP

### OCTOBER 2020 BOARD MEETING MOTIONS

- MOTION** Was made and seconded to approve the October 17, 2020 Board Minutes. PASSED
- MOTION** Was made and seconded to authorize an investment of up to \$65,000 to acquire the license for a modern Learning Management System (LMS) and to acquire the vendor services that are necessary to customize the LMS for ASHI, and to train ASHI staff. PASSED
- MOTION** Was made and seconded to approve Legacy Professional as ASHI's audit firm for the fiscal years ending 2021, 2022 and 2023. PASSED
- MOTION** Was made and seconded to increase the budget to print and mail The Reporter by \$69,600 for fiscal year ending June 30, 2021. PASSED

### NOTE FROM THE PUBLISHER:

In the January 2021 issue of the ASHI Reporter, "Home Inspectors Don't Have To Be Old White Guys" was published on (Page 10). Some subscribers to the Reporter felt this article was offensive. ASHI apologizes for any offense that was taken from this article as that was not the intention. The ASHI Reporter provides a platform for home inspectors to share their experiences and expertise on various topics within the profession and the tangential industries. Differences in opinions that lead to healthy dialogue help us as individuals and as an association to move the profession forward. We welcome the voices of all our members! Please submit an article for publication through our Article Submission Portal.

[www.homeinspector.org/Resources/Media-Center/Article-Submission](http://www.homeinspector.org/Resources/Media-Center/Article-Submission)

*As always, we appreciate your feedback. Thank you!*

March 12 • 13 • 20, 2021



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**REPORTER**

**DO YOU HAVE AN IDEA  
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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](mailto:stories@ashi.org).**

**THANK YOU!**



## *Find a Chapter Near You*

Visit the Newly Redesigned ASHI website  
[www.homeinspector.org/Chapters/Listing](http://www.homeinspector.org/Chapters/Listing)

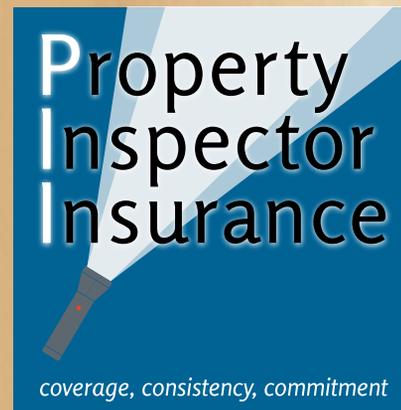
### Coverage Features

#### PROFESSIONAL LIABILITY HIGHLIGHTS:

- Pll Pro Plus** and **Pll 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.



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## CURRENT ASHI MEMBERSHIP

ASHI Certified Inspectors:  
**3,214**

Inspectors:  
**244**

Associates:  
**2,194**

Retired Members:  
**105**

Total: 5,757 Members as of  
2/08/2021

## FORTY-FIVE YEARS

Marvin Goldstein

## TWENTY-FIVE YEARS

Thomas A. Gaba  
Fredrick D. Heskett  
Michael Kenny  
Michael Marosok  
David A. Meacham  
Alrek Meipoom  
Michael A. Meyer  
Craig Pletta

## TWENTY YEARS

John Boudreaux  
Robert DeFalco  
Mark Eigenbrod  
Gregory Petersen  
Michael Stabile  
George H. White

## FIFTEEN YEARS

Cameron Allen  
Eric R. Conda  
Eric Espada  
Craig Funabashi  
Samuel J. Haubrick  
Gary Kempf  
Kevin S. Kerr  
Matt Kozusko  
Dan LaBrake  
Ian S. Laing  
Claude Lawrenson  
Kevin R. Maynard  
Jeremy S. Provan  
Rob Renfro  
Bruce Rickey  
Bill Schultz  
Jonathan Stump  
Bret Tschumper

## TEN YEARS

Don D. Brasher  
Frank Caunday  
James J. Cortez  
Jason Daley  
Jennifer Davidson  
Isaac Kieffer  
Nathanial Klein  
Avi Levy  
Waqar Quraishi  
Larry Reed  
Chris Stout  
Paul Stratton  
Christian Strnad

## FIVE YEARS

Dennis Arnett  
Rita Blue  
Matt Dickens  
Matthew C. Ferguson  
Michael J. Grossman  
Ronn A. Holmes  
Scott Howell  
Justin J. Jurovcik  
Noel Llewellyn  
Michael Lubert  
Tyler Methot  
Tessa Murry  
Brandon Overton  
John Paris  
James P. Sodo  
David Spielman  
Ricarte C. Tadeo  
Jim Tobias  
Lloyd Warner  
Richard J. Wiederhold  
Ken Wolfe  
John M. Woods  
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**THANK YOU!**



# Postcards from the Field

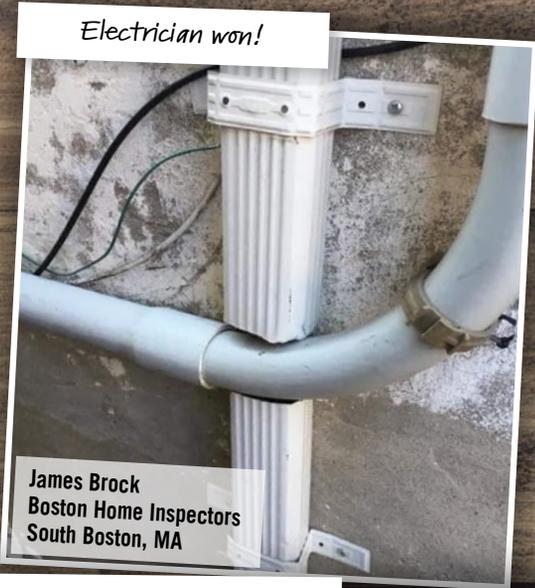
## NEW POSTCARDS EMAIL!

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



Window box I,  
window sill O.

James Brock  
Boston Home Inspectors  
South Boston, MA



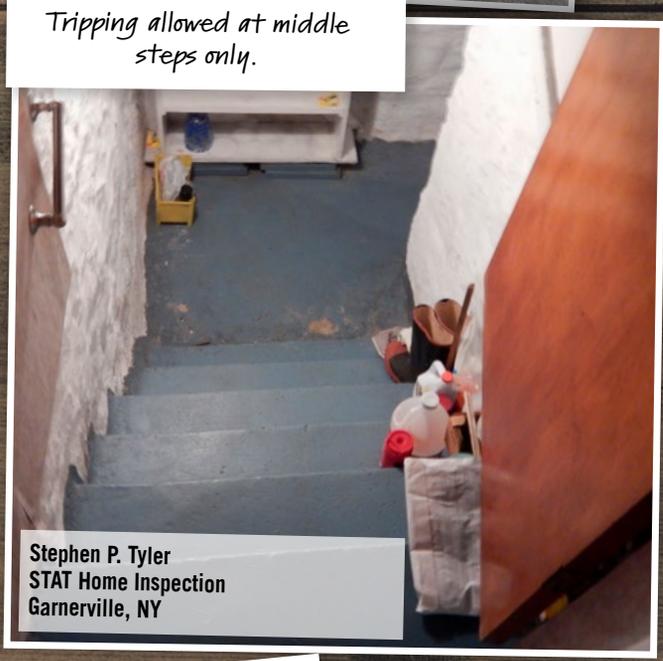
Electrician won!

James Brock  
Boston Home Inspectors  
South Boston, MA



There. Fixed it.

Michael Mallott  
Checkmark Home Inspections, LLC  
Leesburg, VA



Tripping allowed at middle  
steps only.

Stephen P. Tyler  
STAT Home Inspection  
Garnerville, NY



This door is too small.

James Brock  
Boston Home Inspectors  
South Boston, MA



Well, look at the  
cute kitty!

James Brock  
Boston Home Inspectors  
South Boston, MA

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

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 Note: By sending in your postcard(s), you are expressly granting ASHI the right to use the postcard and your name with it in the ASHI REPORTER and in other publications ASHI may select.



*I've heard of using a snake for plumbing...*

**Mike Sheely**  
Home Inspections,  
Enola, P



*Homemade roll-out shield above wooden base.*

**Matthew Steger**  
WIN Home Inspection,  
Elizabethtown, Lancaster, PA



*Hey, please grab the oven mitt for me I don't want to get burned.*

**James Brock**  
Boston Home Inspectors  
South Boston, MA



*Heating-cooling combo unit.*

**David Maudlin**  
Indy Pro Inspection Service, Inc.  
Carmel, IN



*That should hold it down.*

**Paul Carlson**  
True North Home Inspections  
Tucson, AZ



*Where there's a will, there's a way.*

**Paul Carlson**  
True North Home Inspections  
Tucson, AZ

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

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



National Home Inspector  
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For these resources and more, visit  
**NationalHomeInspectorExam.org.**

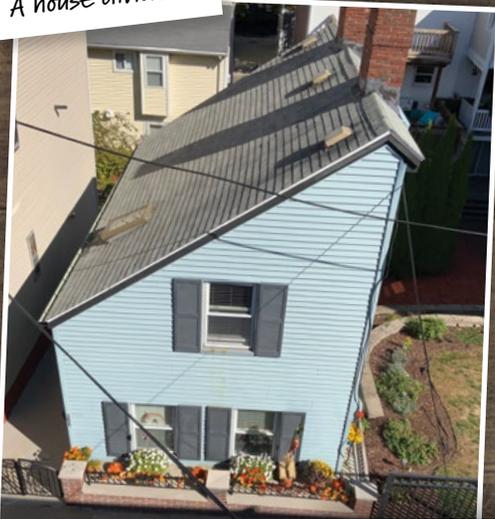


# Postcards from the Field

## NEW POSTCARDS EMAIL!

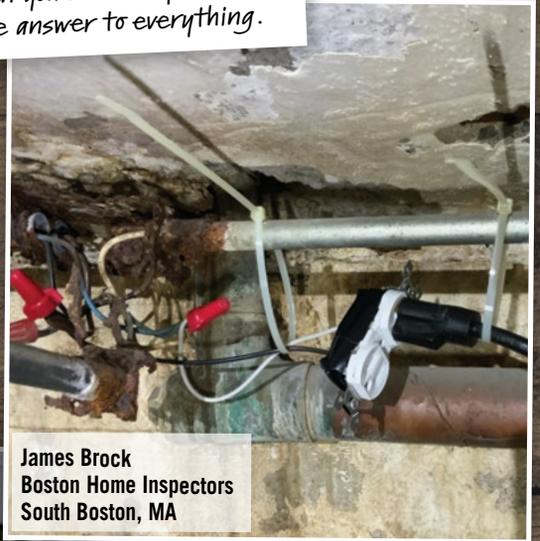
Please send your name, city, state, photos, headings & captions to: [postcards@ashi.org](mailto:postcards@ashi.org)  
Note: By sending in your postcard(s), you are expressly granting ASHI the right to use the postcard and your name with it in the ASHI REPORTER and in other publications ASHI may select.

*A house divided.*



**James Brock  
Boston Home Inspectors  
South Boston, MA**

*When you believe zip ties are the answer to everything.*



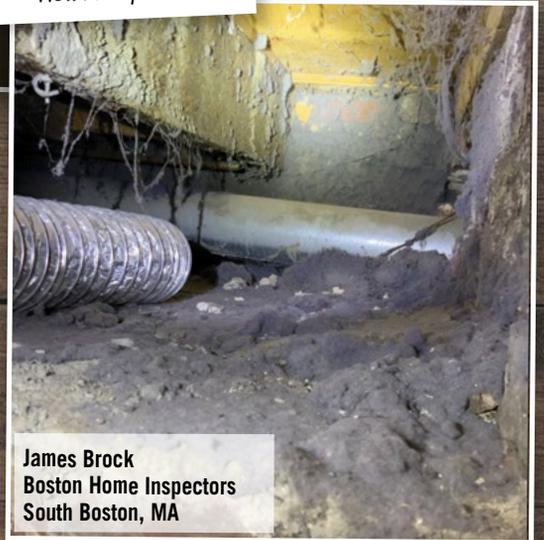
**James Brock  
Boston Home Inspectors  
South Boston, MA**

*Shhh... Sleeping.*



**James Brock  
Boston Home Inspectors  
South Boston, MA**

*Heated floors!*



**James Brock  
Boston Home Inspectors  
South Boston, MA**

*watch out,  
the wall is growing.*



**James Brock  
Boston Home Inspectors  
South Boston, MA**

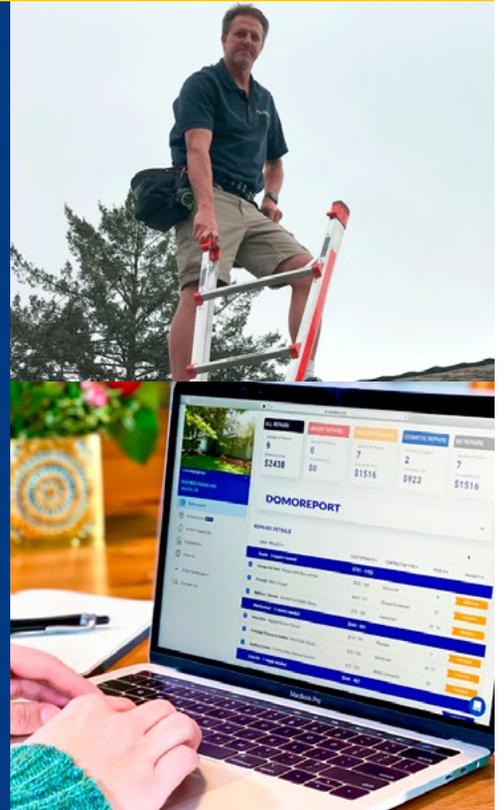


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- 59% Prefer negotiating with average cost ranges.
- 74% Desire repair details **broken down by labor and material costs**.
- 70% Think it's critical to **know the severity and priority** of defects.
- 60% Want to **request repairs and credits** during negotiations quickly.
- 69% Are willing to **pay \$99 for repair estimates** within 24-hours.



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