

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

ULY 2021

BUYERS, DON'T

and NO

INSPECTION

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FOREGO THAT HOME

INSIDE COMMON ROOFING ISSUES

P26

INSIGHTS FROM HOME INSPECTORS: FINDING SILVER LININGS DURING A CHALLENGING YEAR



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| FE | TATURES |
|-----------|--|
| 3 | Letter From the (New) Editor By Laura Rote, ASHI Editor |
| 6 | MANAGING RISK Pool Inspections: A Growing Industry By Stephanie Jaynes, Marketing Director, InspectorPro Insurance |
| 10 | Buyers, Don't Forego That Home Inspection By Gay Cororaton, Senior Economist, Director of Housing and Commercial Research at the National Association of Realtors® |
| 20 | SMART INSPECTOR SCIENCE Help! It's Hot Upstairs By Tom Feiza, Mr. Fix-It, Inc. HowToOperateYourHome.com |
| 24 | Insights From Home Inspectors Finding Silver Linings During a Challenging Year By Sedgwick |
| 26 | Inside Common Roofing Issues By Laura Rote, ASHI Editor |
| <i>32</i> | How SEO Can Benefit Your Business By Laura Rote, ASHI Editor |
| 38 | Postcards From the Field It's Wacky Out There |





| 20 High return grill Air flow Cool air (damper fully closed) | |
|---|--|
| Supply Cooling coil | |
| 24 Server and the server serve | |
| | |
| | |





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ASHI NEWS

LETTER FROM THE (NEW) EDITOR

here's something about print. Call me old-fashioned, but words mean more to me when I see them in print, curling the pages back around the spine and turning page after page. No, you won't find an eReader in my house, just tons of books and magazines. It's a bit of a problem, I admit.

I've worked in publishing—first in newspapers, then in magazines—for more than 15 years. Most recently I joined the ASHI team as the new editor of the *Reporter*, beginning with this July print issue. With five-plus years of experience in trade magazines, working often with architects and engineers, joining a team like the one at ASHI was a no-brainer—not to mention a privilege, as I hope to one day revisit the world of home-buying. (In Chicago, no less, where I'm sure it will be no easy feat. You better believe I'll be looking for home inspector recommendations.)

As we enter the second half of 2021, I'm thrilled to be part of a team that has some big plans—both to share your stories and educate ASHI members. In particular, the topics of indoor air quality, energy efficiency, smart home technology, electrical safety, and HVAC are all coming up on our editorial calendar. Have a brilliant idea or recommendation? Please feel free to drop me a line or send your ideas to laurar@ ashi.org. We're always looking for new contributors, fresh angles, and expert tips.

Can't wait to hear from you!

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Laura Rote

In particular, the topics of INDOOR AIR QUALITY, ENERGY EFFICIENCY, SMART HOME TECHNOLOGY, ELECTRICAL SAFETY, and HVAC are all coming up on our editorial calendar.

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Managing Risk POOL INSPECTIONS: A GROWING INDUSTR 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.



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.

andemic buying: It's a term coined by the media to describe consumers' changed purchasing habits during the coronavirus health crisis. From a surge of online shopping to runs on toilet paper, Americans have spent money in both practical and unexpected ways to cope with an uncertain time. Among the industries that COVID-19 has spurred: swimming pools.

> "Locked down, hot and desperate for a dip? If you live in Indianapolis and fancy putting a pool in your backyard there's a three-week wait—but that's just for an appointment to order one for next year," wrote Joan Faus and Timothy Aeppel in an article for Reuters entitled "Pool sales skyrocket as consumers splash out on coronavirus cocoons."

> The pandemic-induced pool boom has led to a rise in residential pools, which may lead to increased opportunities for home inspectors looking to expand their services. In recognition of National Swimming Pool Day on July 11th, we explore:

1. WHY YOU MIGHT OFFER POOL AND SPA INSPECTIONS,

- 2. WHAT INVESTMENTS YOU'D POTENTIALLY MAKE, AND
- 3. HOW YOU CAN LIMIT YOUR LIABILITY AGAINST POOL-RELATED CLAIMS.

WHY HOME INSPECTORS OFFER POOL AND SPA INSPECTIONS

The home inspectors we interviewed perform pool and spa inspections for the following reasons.

THEY WANT TO MEET DEMAND.

For home inspectors offering pool and spa inspections, more pools mean more business. In 2020, the Pool & Hot Tub Alliance (PHTA) estimated that there are 10.4 million residential swimming pools in the United States. Some areas have more pools than others. Inspectors we interviewed who operate in California, Florida, and Arizona reported high demand for pool inspections.

If you're a seasoned inspector thinking about offering pool and spa inspections, you may be able to simply reflect on the number of pools you've encountered during inspections or the number of times you've been asked to perform a pool inspection. If you're a new inspector, you may consider asking real estate agents or fellow inspectors about the demand in your area.

THEY WANT TO PROVIDE QUALITY CUSTOMER SERVICE.

Offering pool inspections may also help you offer your clients quality customer service. By scheduling his standard home inspections and pool inspections at the same time, David Fields of Pillar To Post's Fields Team in Georgia saves his clients from unnecessary stress and work. He said.

"MANY OF THE HOMES I AM CALLED TO INSPECT HAVE SWIMMING POOLS. RATHER THAN THE CLIENTS HAVING TO CALL AND COORDINATE TWO INSPECTIONS, I FOUND I COULD SAVE THE CLIENT THE HASSLE BY ADDING THE SERVICE"

Mike Morgan of Morgan Inspection Services in Texas agrees. For Morgan, it's all about being a full-service provider. He said, **"BY OFFERING ANCILLARY SERVICES, IT HELPS THE CLIENT GET MORE OF WHAT THEY NEED WITH JUST ONE PHONE CALL. THIS, IN TURN, MAKES ME MORE OF A ONE-STOP SHOP AND, HOPEFULLY, MAKES ME A MORE ATTRACTIVE OFFER TO THE POTENTIAL HOME BUYER"**

POOL INSPECTION INVESTMENTS INSPECTORS MAKE

EDUCATION, LICENSING, AND EQUIPMENT

As with most things, education and licensing requirements vary by state and county. For example, some places, like Florida, require home inspectors offering pool and spa examinations to be licensed or certified. Even if your area doesn't require formal training, taking courses is a good way to learn about the service, diversify your business and protect against claims.

There are many organizations that offer courses to prospective pool and spa inspectors, including The ASHI School and the PHTA (formerly the National Swimming Pool Foundation). However, if your state or county does have licensing or certification requirements, be sure that whatever courses you take fulfill those requirements.

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 pool and spa inspections. Thus, the insurance company will not offer coverage for those additional services without an endorsement. If you perform pool inspections, or want defense and indemnity for claims involving pools and spas, you may wish to change an existing policy exclusion with an endorsement.

Typically, insurers charge a flat, annual fee around \$50 for a pool and spa endorsement.

LIMITING YOUR LIABILITY AGAINST POOL AND SPA INSPECTION-RELATED CLAIMS

Carrying a pool and spa endorsement is one of the most important things you can do to protect against related claims. However, there are additional risk management techniques you can employ to safeguard your business. Here are some suggestions.

KNOW WHAT YOU'RE INSPECTING.

When performing swimming pool inspections, home inspectors examine three key areas:

- 1. SAFETY FEATURES PER LOCAL REGULATIONS, INCLUDING FENCES,
- 2. STRUCTURE AND DECKING,
- 3. EQUIPMENT, INCLUDING PUMPS AND FILTERS.

Do you know the difference between concrete and vinyl pools? Can you spot potential defects when examining skimmers and gutters? Do you know how to operate pumps and motors?

Have the knowledge it takes to offer a thorough pool and spa inspection to association and local standards. If you're unsure of what you're looking at and don't know how to test the equipment, you probably can't conduct a proper examination. Gaps in your understanding can lead to holes in your report, which can lead to claims for unseen problems later.

HAVE AN ADDENDUM.

Home inspectors are not code inspectors, but your clients may not know that. Your clients may expect you to inform them of all the ways in which their pools might violate local laws and ordinances. They might expect you to tell them if their pool isn't fit for a diving board, for example. They may even expect you to test the pool water's quality.

It's your job to help your clients have appropriate expectations for your pool and spa inspections. While verbal communication is a great start, it's imperative to spell out your pool inspection's limitations in writing.

Jerry Stonger of Preferred Inspection Services in California recommends having an addendum or attachment to your pre-inspection agreement that modifies the terms of your original contract to include pool and spa inspection services. "I have a separate pool inspection agreement that spells out exactly what I will be inspecting and what is not included," he said. Wondering what to include in your pool and spa addendum? Start with ASHI's Pool and Spa Standard, available online. Then consult with a local attorney to ensure that you incorporate applicable county and state regulations. **TAKE LOTS OF PHOTOS.**

In case you haven't heard it enough, here's the adage again: A picture is worth 1,000 words. In an industry like home inspections, photos can do wonders. They can help inspection clients understand your findings and put them into context. And they can bring reports filled with technical jargon to life.

From a risk management perspective, photos can prove what was there on the day of the inspection and what wasn't. If a crack appears sometime after the inspection, and you don't have a photo of the affected part of the pool, how do you prove it? If a leak manifests underneath the jacuzzi, how do you prove it wasn't present when you were there? The evidence is in the photos.

Thoroughly document your inspection process. Take photos of both defects and non-defects. The more photos you take, the more equipped you are to dismiss a frivolous claim.

WHEN IN DOUBT, CONTRACT IT OUT.

When it comes to specialty inspections, there are some things you cannot or should not diagnose. Perhaps an issue goes beyond your inspection's scope. Or maybe something you see is beyond your expertise. In such cases, Todd Thuss of Integra Inspection Services in Alabama recommends referring clients to a more experienced contractor.

"I refer the client to a professional should I see anything out of the ordinary regarding pool shells or concrete," Thuss said. "I also offer a higher tier pool and spa inspection where I hire a certified pool inspector. Giving the client an option sets a clear expectation that my inspection is a basic-level one."

POOLS AND SPAS AND YOUR Home inspections

Are you looking to diversify your home inspection business? Is there a lot of demand for pool inspections in your area? Would offering pool and spa examinations save your clients a phone call?

If you answered "yes" to any of these questions, perhaps it's time for your company to offer pool and spa inspections.



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By Gay Cororaton, Senior Economist, Director of Housing and Commercial Research at the National Association of Realtors®



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he housing market has never been so competitive and so tough for buyers in the last 50 years. As of April, the inventory of homes for sale at the end of the month remained at near historic lows—1.16 million homes, 20% below the level one year ago, and equivalent to just two months of the month's sales, way below the desired five to six months of supply. With a severe lack of inventory, home prices are rising at a torrid pace. The median existing-home sales price rose at a record high of 19.1% year-over-year in April. Many metro areas are experiencing strong price growth, with the median existing home sales price rising by double-digit pace in 89% of metro areas. Eighty-eight percent of properties sold in a month, according to Realtors[®] who responded to the monthly Realtors Confidence Index Survey.

ON AVERAGE, THERE WERE A LITTLE OVER FIVE OFFERS ON HOMES THAT SOLD IN APRIL 2021. CASH BUYERS ACCOUNTED FOR 25% OF HOME SALES, UP FROM 15% ONE YEAR AGO WHEN INVESTORS RETREATED IN THE WAKE OF THE PANDEMIC.

25% OF HOMEBUYERS WAIVED THEIR INSPECTION CONTINGENCY CLAUSE

Because the market is so competitive, buyers are doing everything to sweeten their offer—including waiving a home inspection, according to feedback from Realtors. In May, Realtors who responded to a monthly survey reported that 25% of buyers waived the inspection contract contingency clause.

Buying a home without having a home inspection is never wise because a home is the largest investment a household will normally make. Such a large investment requires due diligence, or full knowledge of the condition of the property that is properly reflected in the purchase price. A home inspection gives the buyer information about the condition of the property and potential problems that may arise. This is so the buyer can ask that these issues be fixed before closing or allows them to anticipate the costs needed to have these structural or cosmetic problems fixed if the house is sold on an "as is" basis. Does a buyer need a home inspector? Yes, because some issues are not detected by the naked senses, such as radon gas, lead, or asbestos.

PERCENT OF HOMEBUYERS WHO WAIVED CONTINGENCY CLAUSES IN MAY 2021



Source: NAR RCI Survey

41% OF SINGLE-FAMILY HOMES ARE MORE THAN 50 YEARS OLD

Most homes for sale are existing homes. In the U.S., 41% of single-detached and attached homes at least 50 years old were built before 1969. Old homes tend to be found in the Northeast and Midwest; in 13 states and in the District of Columbia, at least half of single-family detached and attached homes are 50 years old or older, with the largest share in DC (89.2%), New York (76.1%), Pennsylvania (70.3%), Rhode Island (70.1%), Connecticut (69.9%), Ohio (68.5%), Iowa (68.5%), Massachusetts (67.8%), Michigan (67.2%), and Illinois (66.4%).

According to Home Inspectioninsider.com, older homes are usually tested for the presence of hazardous building materials such as lead and asbestos. Lead paint was used in interior and exterior paint before 1978, and in plumbing pipes until the mid-1980s. Ingestion of lead either through the mouth or nose could result in heavy metal poisoning and is particularly harmful to young children. The lead paint can be sealed and painted, but only if the flaked or chipped leaded paint has been fully removed and the surface is smooth so it can be painted over. Asbestos is another hazardous material that can cause lung cancer and other respiratory problems. It was a common building material used in cement fiberboard sidings, roof felt and shingles, vinyl tile flooring, fuse boxes, wiring insulation, and outlets.

Older homes will also have more foundation and structural problems as evidenced by unevenness in floors, exterior and interior wall cracks, sagging roof structure, and poorly operating doors and windows; these inferior openings can allow damp air into a home and encourage the growth of mildew and mold. Buyers will likely notice poorly functioning doors and windows, but other structural integrity issues will require a home inspector to assess.

Home insurance companies will usually require a 4-point inspection of the house's major systems—the roof, electrical, plumbing, and HVAC—particularly for older homes that may have fallen into disrepair or were constructed under older building codes.

REPORTER

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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.

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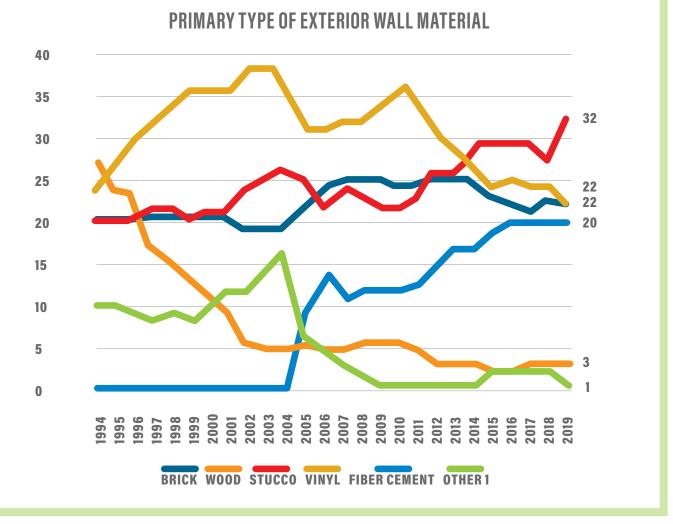
JULY 2021 • www.ASHI.org 15

STUCCO IS THE MOST POPULAR EXTERIOR MATERIAL

According to the U.S. Census Bureau's Survey of Construction, stucco is now the most commonly used primary exterior material of new single-family houses that were sold in 2019, accounting for 32% of houses sold.

In 1994, stucco accounted for just 20%. Stucco is the most common exterior material in the West region (59%), although usage has decreased with fiber cement becoming increasingly popular. Vinyl and brick are the second most popular types of exterior materials. While vinyl is still common, its use has been declining from being the most popular primary exterior material from 1995 through 2013. However, vinyl is still the main exterior material used in the Northeast region (79%) and in the Midwest (59%). Brick has had a pretty stable share, hovering at around 20 to 25%. It is still the most commonly used exterior material in the South region (35%). Fiber cement is the fourth most popular exterior material, but it has become more commonly used, accounting for the exterior material of 13% of homes sold in 2006 to 20% in 2019. Wood accounted for just 3%, down from 26% in 1994.

THE USE OF PRIMARY MATERIALS LIKE CONCRETE BLOCK, STONE, STEEL, ALUMI-NUM, AND OTHER MATERIALS HAS ALSO DECLINED FROM ABOUT 10 TO 15% FROM 1994 THROUGH 2005 TO JUST 1% BY 2019.



Source: US Census Bureau Survey of Construction

1 Other includes concrete block, stone, aluminum, and other types

WATCH OUT FOR THESE HOME INSPECTION ISSUES

The use of these materials serves an aesthetic and functional purpose of providing a sturdy exterior, efficient insulation, and comfortable living environment. However, home inspectors should also be watchful of the effects of weather and natural elements on these materials and poor installation that can reduce their warranty life.

According to HomeStratosphere.com, the main benefit of stucco is its low maintenance, durability, resistance to fire, and its ability to insulate the home efficiently. However, stucco does not hold up well in wet, humid environments. Inferior installation can result in it being susceptible to water intrusion. Home inspectors should be on the lookout for stucco leaks, wet stucco, and mold infestation.

VINYL SIDING gained popularity because it is a low-cost material, is available in many colors and forms (shingles, panels, fish scales), and usually comes with a warranty of 30 to 40 years. However, it has a synthetic, plastic look and is not biodegradable, so its use has been waning due to rising preference for environmentally friendly and green products and features. Vinyl can be damaged by extreme temperature, so home inspectors should watch out for cracks. They should also inspect the quality of the installation because poor installation can result in water working its way through the vinyl pieces, causing the wood underneath to rot and mold.

WOOD SIDING is attractive with its natural look. However, it requires regular treatment to prevent termites, insect infestation, and rot. Shingles need regular caulking and painting (every three years) to prevent damage by moisture, which can then lead to the growth of mold and algae. Inspectors should watch for wood that has warped, curled, or cracked, as well as check for shingles that have loosened, causing water intrusion. For log houses, inspectors should be on the lookout for cracks in logs and should request to have all cracks sealed to prevent decay.

Brick, stone, and fiber cement are very durable and are not susceptible to water intrusion, rot, mold, termite, or insect infestation. However, they are more expensive than vinyl, stucco, or wood sidings.

BRICK does not get warped by extreme hot or cold weather and is not susceptible to water intrusion or to mold or termite infestation. Brick doesn't ever need to be repainted or refinished.

FIBER CEMENT SIDING is a man-made material made using a combination of wood fibers, sand, and cement. It is created to mimic another material—usually natural wood—and can be manufactured in almost any color or design. It is water-resistant, so it does not rot or mold and insects can't live inside of it. However, it is not as durable as brick, stone, or vinyl. Most fiber cement siding comes with a warranty of around 15 years.

NATURAL STONE is 100% resistant to moisture as well as to fire and insects.

METAL SIDING is resistant to rot and mold. However, improper finishing can lead to rust so home inspectors should check to ensure finishes are done correctly.



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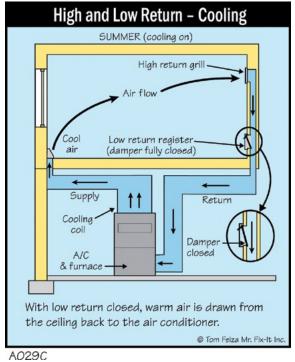
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JULY 2021 • www.ASHI.org 19

CENTRAL AIR CONDITIONING OFTEN KEEPS THE UPPER FLOOR MUCH WARMER THAN THE FIRST FLOOR. WHY DOES THIS HAPPEN AND WHAT CAN YOU DO ABOUT IT DURING YOUR INSPECTION?

HOT UPPER LEVEL IN A MODERN HOME

Modern forced air systems provide heating and air conditioning (Illustration A029C). These systems include properly designed and installed supply and return ducts.

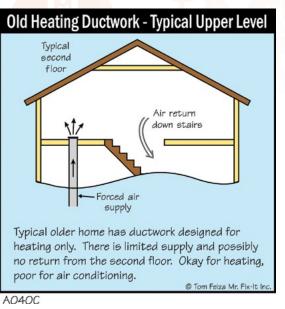


High and Low Return - Cooling

For these homes, we should look at three basic issues: Hot air rises; attics can heat the upper level (sun load); and the system might not be balanced. The upper level may be warmer because of poor design, fan control issues, or imbalanced air flow. Many of these systems can be balanced/repaired to operate correctly with changes to the ductwork and fans.

HOT UPPER LEVEL IN A PRE-1950 HOME

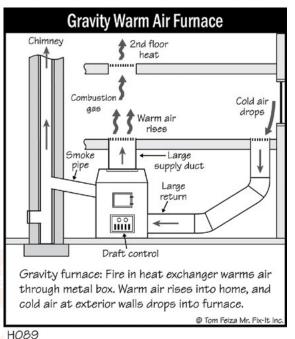
Prior to 1950, most forced-air heating systems were designed for heating only (Illustration A040C). The upper level was warmed by hot air rising, a warm attic, and a little touch of heat from the central system. Adding air conditioning to these old systems creates problems. This setup will never properly cool the upper level.



Old Heating Ductwork – Typical Upper Level

HOT UPPER LEVEL IN A PRE-1920 HOME

In early central heating systems, ductwork enabled air flow without a fan (Illustration H089). The furnace and supply duct were placed in the center of the home because hot air rose naturally. Returns were placed near windows to capture cold air, which dropped through ducts near the outer wall.



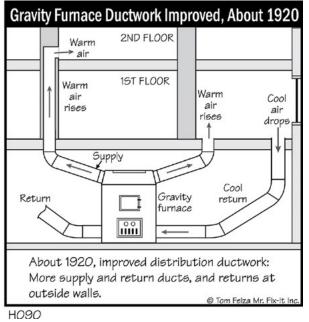
Gravity Warm Air Furnace

Tom Feiza has been a professional home inspector since 1992 and has a degree in engineering. Through 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.



THE WARMING '20S

Around the year 1920 (Illustration H090), improved design provided more supply and return ducts, but the system still relied on air flow with no fan. Although fans were later added to these systems, it took many more years for the ductwork design and installation to be changed accordingly. (Yes, even way back then contractors were saying, "We've always done it this way.")



Gravity Furnace Ductwork Improved, About 1920

ADDING AIR CONDITIONING IS A MAJOR PROJECT

When we add central air conditioning to old systems, we need to modify ductwork, add ductwork, increase duct size, change the fan-in short, we must design a balanced system. This is rarely done correctly, and the upper levels of these homes will never be cooled properly.

THE TAKEAWAY

You must understand the changes made over time in forced air heating systems and duct design. If you inspect an old home with no upper air returns, small ducts, limited supply ducts, and poor duct design, you should tell your customers there may be an issue with the air conditioning that should be evaluated further.

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

By Tom Feiza, Mr. Fix-It, Inc.



TOM WILL PRESENT "UNDERSTANDING AND INSPECTING OLD AND NEW FORCED AIR HEATING SYSTEMS" AND "PLUMBING AND SEWAGE SYSTEM **INSPECTION AND DEVELOPMENT" AT ASHI INSPECTION WORLD 2022.**

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

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INSIGHTS FROM HOME INSPECTORS: FINDING SIVER INSIGHTS FROM HOME INSPECTORS: FINDING SUPPORT FINDING SUPPORT FINDING SUPPORT FINDING SUPPORT FINDING SUPPORT FINDING SUPPORT FIN

Sedgwick is a leading global provider of technology-enabled risk, benefits and integrated business solutions with more than 27,000 colleagues in 65 countries. For our property division, we need boots on the ground for assignments nationwide. That's why Sedgwick developed the on-demand property inspector program. We are recruiting home inspectors to join our team.

reativity has been a driving force for many service businesses throughout the past year, and the home inspection sector was no different. To gain insight on how ASHI members have pivoted in 2020 into 2021 and parse some expert advice for our readers, Sedgwick spoke with Greg Bradle, ASHI Inspector (member since 2017) and owner of Lucent Home Inspections, about how he's taken his services to the next level in recent years. SEDGWICK: What influenced you to add home inspection to your professional expertise?

GREG BRADLE: My background is in carpentry and woodworking. Since I was a boy, I've always had an interest in the construction industry, and for awhile my career focused on that. Everything changed when I was working in trim carpentry for a high-end design and building firm and got a taste of what it's like working with customers directly. I loved the satisfaction of pleasing a happy customer and was driven by the challenge of growing a business on my own. That's what pushed me to start my own home inspection company.

SEDGWICK: How has your day-to-day changed in the past year?

BRADLE: In March 2020, all inspections came to a halt, which impacted my routine. Among my certifications, I'm a certified inspector for HUD REAC, and when the pandemic hit, HUD shut down. It's still not up and going again.



One way I pivoted was through Sedgwick's on-demand inspector program. I leveraged my home inspection skills to help settle property insurance losses by inspecting low severity/minimal damage claims. Everything was easily activated via Sedgwick's mobile apps, giving me full access to schedule appointments, review assignment details and fill out inspection assessment reports. This program helped me fill in the gaps in my schedule conveniently and flexibly and keep doing what I love during the pandemic. Sedgwick has been the silver lining in a year filled with uncertainty.

SEDGWICK: What business practices have made the biggest difference in your work the past several years?

BRADLE: Offering an all-in-one inspection solution is a way I have been able to take my business to the next level while providing the best service for my clients. I chose not to become certified in a few specialized areas—radon, mold, termites, sewer scope, septic and well, for instance—because I personally believe that most of these areas require specialists with specific licenses to really do the job right for the client. Instead, I take a commercial approach to a residential inspection, subcontracting these specialists out while I serve more as a project manager and overall counsel. That way my clients get the best assessments from certified experts in their respective fields during a home inspection.

SEDGWICK: Continuing education is so important for those in our industry. What resources do you find most helpful when you are looking to learn more?

BRADLE: ASHI's educational resources are a big reason why I became a member. The online portal is an excellent way to watch videos, get credits and keep my knowledge up-to-date. These online resources have been especially beneficial during COVID, when in-person conferences like InspectionWorld or Great Lakes Chapter of ASHI (of which I am a member) conferences were either postponed or canceled.

SEDGWICK: What one piece of advice would you give to other home inspectors?

BRADLE: Put yourself in the homebuyer's shoes and treat every home inspection as if you're inspecting your own home. Successful businesses always put the customer first. Give an honest opinion no matter where the referral comes from. Doing good work on behalf of the buyer will truly make a difference for your success over time.

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.

SEDGWICK: What about advice to new members of our network or readers who are just starting out in the business?

BRADLE: Number one: Be patient. Any good business isn't going to start overnight. A lot of people only see the end results of successful home inspection businesses, such as the income level, and think they can do it quickly and easily. It takes time to get your name out there, create a website with the right tools and information, and build the experience you need to facilitate communications between clients and Realtors.

Number two: Make sure you have a mentor you trust and can lean on when you have questions. You'll encounter things you've never seen before during home inspections, and a mentor can help you navigate those circumstances. I have a mentor to this day, and our strong relationship has made a difference in my success.

SEDGWICK: Is there anything else important that you'd like to add?

Bradle: The pandemic really drove home for me just how important your web presence is as a home inspector at every step of the customer service process. I invest a lot of resources on SEO and keeping my website updated with options for my clients, and I saw a big benefit from having my online resources prepared when the pandemic hit.

Today's buyers look for flexibility and prefer to schedule their appointments online. They prefer to pay online as well. Home inspectors who provide the tools to do that all on their websites will help build their businesses while keeping their schedules and operations running a lot smoother.

Exciting opportunities for home inspectors are just a few clicks away! Sedgwick is a leading global provider of technology-enabled risk, benefits and integrated business solutions. For our property division, we need boots on the ground for assignments nationwide. That's why Sedgwick developed the on-demand inspector program. We invite you to join the independent resource network and use your skill set to earn extra income.

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NSIDE COMMON ROOFING ISSUES

The questions home inspectors need to ask and some of the most common problems they should look for

By Laura Rote, ASHI Editor

TT.F.

hile the most popular roofing material has not changed (hello, asphalt shingles), other types of roofing are seeing growth in some areas of the country. We talked to Maciek Rupar, technical services director for the National Roofing Contractors Association, about different types of roofing materials, and what home inspectors should look for.



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Metal roofs have undergone a resurgence of popularity. A recent roofing study from The Freedonia Group found that the U.S. demand for metal roofing is expected to rise 2.7% per year in 2023. For residential roofing, the study claims this above-average rate of growth will be due in part to homeowners' interest in installing metal roofing to create a more unique exterior appearance than asphalt shingles.

When you're working with metal roofing, you're typically working with either roll-formed panels such as standing seam metal roofing or stamped metal shingles. Sheffield Metals defines standing seam metal roofing as a concealed fastener metal panel system that features vertical legs and a broad, flat area between the two legs, commonly called the pan. Standing-seam metal roof panels are seamed at the vertical legs above the pan where water runs off. Standing seam systems are secured with concealed fasteners; the panel may be attached to the roof deck using fixed or expansion clips or directly fastened to the deck under the vertical leg (fastener flange).

Sheffield Metals goes on to define stamped metal shingles as smaller modular panels that are stamped or pressed to resemble the look of shingles, shake, tile, and slate roofing. Stamped metal roofing often utilizes a four-way interlocking system at all sides of the panel, which is then installed in staggered courses. Most stamped roofing is made from pre-painted PVDF-coated steel and aluminum.

"We like to see standing seam metal panels attached with fasteners that don't penetrate through the actual panel that's exposed to the weather," Rupar said, "So that they would be attached with clips that allow them both to move and keep water on the surface of the panel away from any holes."



LOOKING FOR HOLES AND LEAKS

While Rupar said clips allow the metal to move freely on the roof, the metal will still expand and contract with changes in temperature. "You don't want to install large sheets of metal—such as metal panels—where they will be pinned in place in more than one location along the length because that will bind the metal when it expands enough to be basically bent out of shape."

Clips are designed to allow some movement in the panels when they're joined together on the roof. The clips are inserted in seams so the metal can basically slide along the length of the roof slope, Rupar said.

That differs from another metal roofing material. "If you attach a panel with a penetrating fastener, that fastener penetrating the panel creates a stress point on the panel. If the panel is attached this way in more than one place and there's an appreciable amount of material between those two attachment points and temperature changes over a large range, that metal is restricted in its ability to accommodate its dimensional change."

That, he said, tends to put stress on the fasteners and sometimes the holes that those fasteners penetrate will expand.

"Even though they are supplied with gaskets, those holes will sometimes get so large that they may allow leaks."

It takes a skilled hand to fasten panels so gaskets are correctly compressed and not cut or damaged in the process. In a through-fastened system, Rupar said inspectors should look for fasteners under stress, as they may cause holes to expand or enlarge as panels push against the fastener. "You may see fasteners that are moved out of their original location, whereas with clip-fastened panels you don't see the fasteners at all. They are all hidden underneath."

With a clip-fastened system, Rupar advises home inspectors to look at the flashings, or the pieces of metal shaped to cover any transitions or places where the roof system interfaces with features on the roof, like dormers or any penetrations through the roof. "Typically flashings or those transitions are where failures happen with roofing," he said. "This isn't just limited to metal panels. It's really all types of roof coverings. A roof inspection will typically focus on flashing first."

SOLAR PANELS

As for other roofing trends across the U.S., Rupar said there's an uptick in PV panels in the market in areas where homeowners see a higher return on investment. While Rupar advises solar panels be installed while reroofing rather than trying to retrofit an existing roof, there are many cases where homeowners try to make their old roof work.

Here, too, inspectors should look at the flashings first—especially at whether they were correctly installed to weatherproof all penetrations through the roof. "When installing a rooftop PV system over an existing roof system the numerous penetrations that have to be added are challenging to flash correctly."



GREEN ROOFS

While you can't—or probably shouldn't—expect to install a green roof on a steep slope roof, homeowners with a low sloped roof, concrete construction, or an occupiable rooftop deck may have a green roof, Rupar said. Green roofs must take into consideration the added weight the roof must bear. "Many people may not realize that when you design a vegetative or green roof you must design the structural capacity of the structure based upon the fully water-saturated overburden—and that includes the plants, the growing medium, and any waterproofing membrane, or essentially the roof in this case. You're talking about an amount of weight that can be quite considerable."

Once you confirm that the structure can actually support the full weight, Rupar said home inspectors should verify that the work was done using both materials and techniques used in waterproofing. "This is different from roofing," he said.

"A typical roof is not expected to withstand standing water. We call that hydrostatic pressure. With green roofs, because you have the potential of the growing medium retaining a lot of this water, you have hydrostatic pressure, so the same application techniques and some of the same materials used for roofing will not work."

DON'T FORGET

Proper attic ventilation is another huge issue when it comes to roofing inspections.

Rupar said the first thing home inspectors should ask when inspecting this area of the roof is whether the attic was ventilated for the right reason. "The primary reason we ventilate attics with outside air is to keep the roof deck temperature below freezing during winter months in cold climates to prevent the melting of snow and refreezing along the eaves," he said.

Leaks from water backing up behind ice dams are a recurring problem in cold-climate areas that receive significant snowfall. "This is primarily why you would ventilate," Rupar said. "But a better way to prevent issues with ice damming is to make sure your ceiling is airtight. This may be something to look at."

Look for air leakage or air exchange between the top floor of a house and the attic space, if unconditioned. "Look at whether weatherstripping is properly installed in the roof hatch, if there is one," Rupar said. "If there are any openings in the ceiling, such as can lights, make sure those are properly sealed." Tree debris plugging exhaust vents is another problem to watch out for.

Read more about NRCA's roofing guidelines in the newly updated 2021 roofing manual for steep-slope roof systems. The guide was recently updated to align better with recommendations from the Tile Roofing Institute. Find out more at nrca.net.

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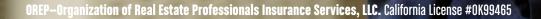
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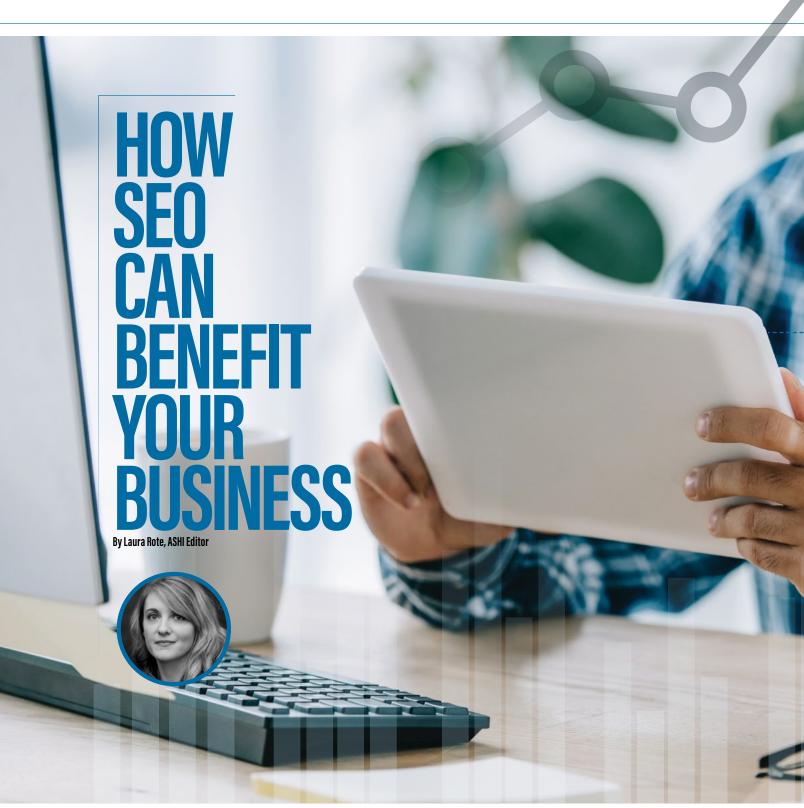
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WHAT IS SEO? BUILD SOMETHING THAT CAN GROW WITH TIME DON'T OVERLOAD YOUR SITE CHOOSE LINKS WISELY STUDY WEB ANALYTICS DESCRIPTIONS MATTER The opinions expressed in this article are those of the author only and do not necessarily reflect the opinions or views of ASHI. The information contained in the article is general and readers should always independently verify for accuracy, completeness, and reliability.

Green Leaf Home Inspections in 2018, he'd been working for HUD for more than 17 years. He was looking for a change of career, and while he'd never really considered going into business for himself, he saw an opportunity to start home inspecting and went for it. "Initially I performed inspections as a side business, but things grew so quickly I resigned from my federal position at the start of 2020 and was fortunate enough to perform 410 inspections last year," he said.

hen Eric Swiatek started

Today Swiatek serves the greater Cleveland area, but starting his own business was not without a learning curve—especially when getting his web presence off the ground. "Building a website was one of the first pieces of my business I began planning when I was starting out. As a new business entering a market with several established inspection companies, including a few franchises, I considered a functional website a must," he said. He started with Wordpress—watching free YouTube tutorials and digging into the user-friendly Wordpress format. One-third of websites are built with WordPress, according to Search Engine Journal.

While Swiatek said he knew a little bit about SEO, or Search Engine Optimization, starting out, he also turned to online resources and relied on IT people in his own network for education.

He used Wordpress for two years before turning to a professional at Marvelous Web Media to update his site's appearance and improve its functionality/user experience. "The difference is palpable. I often get comments on how great my current site looks, and it is so much easier to use on mobile devices than my original site. Obviously, in our current culture, the majority of people are using mobile devices to access my site, so that improvement cannot be overstated," he said.

"Like everyone else, the majority of my business comes from direct referrals, but I do have people who find me through organic searches online. Having an attractive and functional site lends credibility to my business' online presence, and there is no question that it leads to booking inspections."

6 SEO TIPS FOR YOUR WEBSITE

1. What is SEO?

SEO stands for Search Engine Optimization, which is the practice of increasing the quantity and quality of traffic to your website through organic search engine results, according to Moz, an SEO software company. Organic search results are those that show up in your list of Google results that aren't marked as ads.

You can get a crash course in trying your hand at SEO as easily as starting with Wordpress, which comes with a user-friendly SEO plug-in called Yoast. Yoast helps you make sure your post will be found and rewarded by the gods at Google, with a helpful SEO analysis that includes recommendations for what not to do, too (complete with red or green frowny or smiley faces).

2. Build something that can grow with time.

When asked for the three biggest lessons he learned regarding SEO, Swiatek said, "It's a marathon, not a sprint," adding that building a web presence takes time and effort. "Find creative ways to drive traffic to your site; whether that is a helpful blog or other means to steer a client to your site, the direct traffic will improve your SEO." He recommends hiring a professional to build your site, as there are so many subtle tricks that can be used within your site to have an immediate boost to SEO. *"Find a good web developer and pay them to create a site for you. I'm proof that you can find ways to build a site yourself, but the time and energy is not worth it in the long run," Swiatek said.*

"I was happy with the site I built, but investing the money to hire a professional upfront would have been a much better business move and would have freed up many hours I could have focused on building other areas of my business."

3. Don't overload your site.

Neil Patel, cofounder of NP Digital, warns of the pitfall of slow pages that ultimately leads people to leave your site. He quotes from eConsultancy, saying "40% of people abandon a website that takes more than 3 seconds to load." Yes, we are impatient people these days.

Patel advises that you get rid of any non-essential elements that slow down your site. If you're a WordPress user, you can also consider deactivating plug-ins you don't need. You can check your site speed using Google Analytics Site Speed or one of the many other online services.

4. Choose links wisely.

Patel also preaches about links, as you can build your organic traffic by linking to other sites with relevant content. On his blog at neilpatel.com he writes, "You should only link out to content pages that offer tremendous value. It's a good SEO practice. Link building is also all about quality, not quantity. You'll build more trust in your niche if you have a few authoritative links rather than a dozen poor quality links."

5. Study web analytics.

Find out what works, where traffic is coming from, and what people are searching for in search engines like Google with a smart web analytics tool. Patel says Google Analytics, Google Search Console, and other private web analytics software solutions can help you track your success. Small businesses can use Google Analytics for free, while you'll encounter a recurring fee for more advanced features.

6. Descriptions matter.

What are meta descriptions? These are essentially the first glimpse people will get of your company. If someone Googles "Pittsburgh home inspectors," for example, and you have good SEO, your company hopefully comes up on the first page of results. But as that person scrolls down the page, they might choose which site to click on first based on that little snippet of text they see below the website link in the list of results.



BUILD SOMETHING THAT CAN GROW WITH TIME

What you write in that meta description matters. The day that I searched "Pittsburgh home inspectors," for example, the second return (after Expertise.com, whose SEO game is apparently on-point) is ASHI member Guardian Home Inspection. Before I click, though, I can read their meta description to decide if this is the best choice for me: "Pittsburgh Home Inspection company serving homebuyers, sellers, and owners in southwestern Pennsylvania. We offer home inspections, radon testing, termite..." Helpful, right?

Patel says well-crafted meta descriptions are among the most important but neglected SEO tips. Moz.com says a page's meta description should intelligently (in a natural, active, non-robotic way) include the keywords that a page is targeting. For instance, a keyword might be "Pittsburgh home inspectors." But the meta description should also be compelling enough that a searcher will want to click on the link. The meta description should be directly relevant to the page it describes and differ from the descriptions for other pages on your site.

For more helpful tips and a beginner's guide to SEO, visit neilpatel.com/blog/10-most-important-seo-tips-you-need-to-know.



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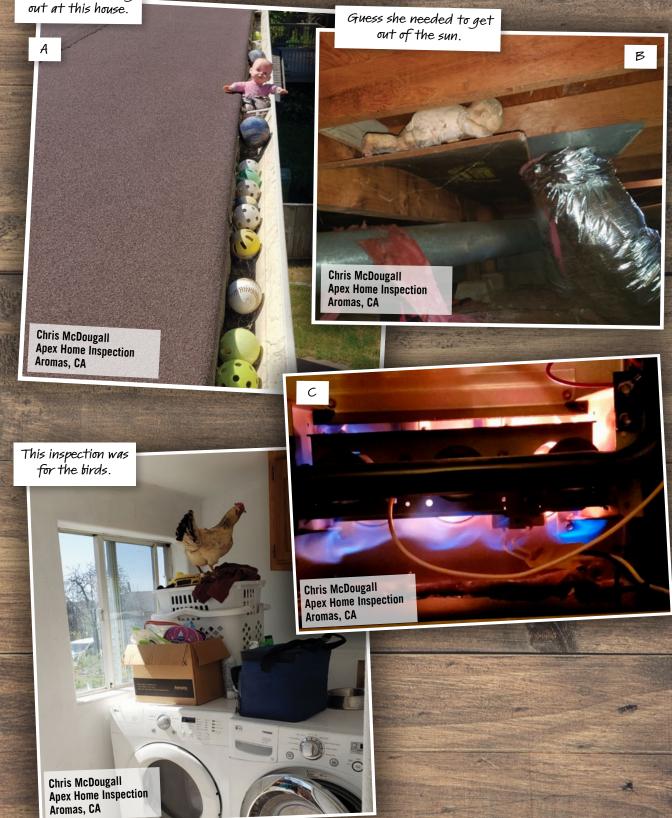
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