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Managing Risk EIFS INSPECTIONS: A WAY TO SPECIALIZE 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.

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xterior Insulation and Finish Systems (EIFS), or synthetic stucco, is a multi-layered exterior finish that gives homes curb appeal and additional insulation. Popularized in the US in the 1980s, EIFS once did 30 percent of its business in the residential market. According to *Walls & Ceilings* magazine, the EIFS market segment for residential construction is less than five percent today.

Why the colossal decline? Water damage, our most common type of claim against home inspectors, holds the answer.

Installation and design flaws in early EIFS products led to pervasive water intrusion and damage. Incidental moisture—from bad weather, roof runoff, leaky windows, you name it—found its way behind the synthetic stucco and couldn't get out. Thus, these EIFS-clad houses suffered from a plethora of issues, from mold and mildew to degradation and rot.

While technology has significantly improved EIFS products, home buyers still need help. Many homes on the market still have poorly manufactured or, more commonly, poorly applied EIFS. As such, there's a demand for experienced EIFS inspectors to identify existing defects and damage so consumers can make informed purchasing decisions. Managing Risk

WHY HOME INSPECTORS OFFER EIFS INSPECTIONS

The home inspectors we interviewed perform EIFS inspections for the following reasons.

1. THEY WANT TO MEET DEMAND.

Some of the home inspectors we surveyed indicated that they started offering EIFS inspections in response to requests from real estate agents. Depending on the prevalence of homes built in the '80s and the concern regarding water damage in your area, you may see a higher demand for EIFS inspectors.

2. THEY WANT TO DIFFERENTIATE THEIR BUSINESSES.

Other home inspectors we surveyed, like Mike Leggett of The BrickKicker of Georgia, began offering EIFS inspections to expand on their offers to clients.

"We introduced most of our ancillary services —[including EIFS]—to differentiate ourselves from other inspectors in our market," Leggett said.

For Scott Patterson of Trace Inspections, it was particularly important to offer an additional service that his competitors weren't offering. In so doing, he hoped to capture clients looking for a one-stop shop.

"In my area of middle Tennessee, we only have four inspectors that are doing this type of specialized inspection," Patterson said.

EIFS INVESTMENTS INSPECTORS MAKE

EDUCATION, LICENSING

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

Third-party training schools, like the Exterior Design Institute (EDI)—which David Nason of Best Inspections, LLC in Wisconsin recommends—offer EIFS courses, too. Choose the best one for you based on your state requirements, interests, and budget.

Most states do not require EIFS inspectors to have a license. But some—like Alabama—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

All EIFS inspections should begin with a visual examination. Most of the home inspectors we surveyed supplemented what they could see with the naked eye with tools like wall scanners and infrared (IR) cameras. (For more on thermal imaging, read our article "Infrared Cameras: Redefining the visual, non-invasive home inspection" on the InspectorPro website.)

In most cases, you won't be able to find evidence of water intrusion with a visual inspection of EIFS alone. Thus, investing in a high-quality, pin-type moisture meter is essential. But be sure that such moisture intrusion tests with an invasive moisture meter are covered by your home inspector insurance policy.

In places where you identify high moisture content or a soft section of wall, you'll need equipment to remove sections of the EIFS to inspect the substrate or framing more closely. However, in most cases, home inspector insurance policies will only cover drilling a hole to insert a moisture meter; they do not cover wall removal. Read your policy or talk to your insurance broker to learn what's covered and what your options for additional coverage are, if any.

When purchasing EIFS inspection equipment, inspectors may buy such equipment individually or in pre-packaged kits for around \$3,000.

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 EIFS inspections. Thus, the insurance company will not offer coverage for those additional services without an endorsement. So, if you perform EIFS 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 \$200 for an intrusive EIFS endorsement. Due to the knowledge required to properly perform EIFS inspections, some home inspection insurance providers require you to hold an EIFS certification from a training school or learning platform before they'll provide you with the endorsement. Talk to your insurance broker to find out what requirements they have, if any.

LIMITING YOUR LIABILITY AGAINST EIFS INSPECTION-RELATED CLAIMS

Carrying an EIFS 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. Below are some suggestions.

SET EXPECTATIONS.

Make sure your clients understand the limitations of your inspection and how they apply to EIFS.

According to the ASHI Standard of Practice (SOP), home inspections are visual, non-invasive examinations of the home's physical structures and systems. Because the ASHI SOP only covers what you can see and not anything hidden from view—like moisture behind walls—it's vital that you describe just how your EIFS inspection will exceed that standard. Explain your inspection methods and what you can (and can't) reasonably discern from those methods.

You can also help your clients have realistic expectations by referring them to national, state, and local standards. In many cases, such standards can act as one of your lines of defense.

For more information on setting expectations, read our article "How to Set Home Buyers' Expectations" on the InspectorPro website.

KNOW YOUR STUFF.

To proficiently report synthetic stucco-related defects, you must be familiar with those defects. Randy Sipe of Family Home Inspection Services in Kansas believes that a lack of knowledge of current changes to building standards contributes to poor reports.

"If you don't know what you're looking at, you're going to have a hard time writing about it," Sipe said.

According to Miki Mertz of Complete Home Inspection in Kansas, a good understanding of property systems and components—including EIFS—will make you more equipped to provide your clients with thorough inspections. While it's sometimes necessary to refer clients to specialists (more on that later), Mertz argues that some home inspectors will make unnecessary referrals due to a lack of knowledge or expertise.

"THERE'S A DIFFERENCE BETWEEN SAYING, 'THIS IS BROKEN. I RECOM-MEND AN EXPERT FIX IT,' AND 'I DON'T KNOW WHAT I'M LOOKING AT. GO HAVE SOMEBODY ELSE LOOK AT IT,'"

—MERTZ SAID.

HAVE A PROCEDURE.

You are less likely to make mistakes if you use the same procedure for each inspection. Develop a procedure that dictates how you perform EIFS inspections, including what you look for and when. By never deviating from your inspection procedure, you'll be less likely to miss a step from one client to the next.

"I manage my risk by being well-trained and performing my inspections consistently—following a protocol that minimizes the chance for me to miss something," Nason said.

Try to create a procedure that is straightforward, easy to remember, and doesn't vary from house to house. If it helps in the beginning, try creating a physical checklist to run through during each EIFS inspection.

WHEN IN DOUBT, CONTRACT IT OUT.

While it's not good customer service to default to referrals (see Mertz's quote from earlier), it is important to make a referral when you're unsure of something.

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, don't be afraid to recommend a specialist for further evaluation.

EIFS AND YOUR HOME INSPECTIONS

Are real estate agents asking for EIFS inspections? Looking for a way to differentiate your business?

If you answered "yes" to either of these questions, perhaps it's time for your company to offer EIFS inspections.

EVERYDAY TOOLS WHAT'S IN MY TOOL BELT?

By Rick Bunzel, ACI



Rick Bunzel is the principal inspector with Pacific Crest Inspections and an ASHI-certified Inspector. He holds a BA in business marketing, and he previously chaired the marketing and public relations committees for a national home inspection organization. He is on the board of directors for Western Washington ASHI. He has been an inspector for 20-plus years. Visit his website at paccrestinspections.com.

I AM A TOOL GUY. I LIKE HAVING THE RIGHT TOOL AVAILABLE AT THE RIGHT TIME.

ver my 20-year inspection career I have spent thousands of dollars in inspection tools, but reflecting back, did I really need to? Did I get more business because I had laser levels or a Snifit C0 detector?

On one hand I can say some of my more expensive tools helped me validate my observation of the issues, but that was after I already had the job. So, when asked to do a tool-oriented guest feature for the ASHI *Reporter*, I decided to look at the basics: What tools do I use on every job?

I wear a tool belt to carry my essential tools. I don't want to run back to my toolbox or vehicle to grab something I need. I have refined the inventory of tools I use on every job over the years and leave the "nice to have" tools, like the small needle nose vise grips I mention later in this article, in a larger carry bag I leave in the back of my SUV.



CAMERAS

I have gone back and forth when it comes to using the "right" kind of camera. I put cameras first on this list because, aside from our experience, having photos documents what we see at the time of inspection. I currently take 80 to 100 photos during an inspection.

Having these photos has prevented costly claims. Several years ago, I had a client who insisted I missed documenting a broken range door that would not stay closed. She wanted us to buy her a new range and went so far as to make a complaint to the state-licensed board. Fortunately I had a photo of the range with our report, stating it was performing satisfactorily. Once the investigator saw our report with images the complaint was dropped.

For years I was using ultra-zoom DSLR cameras and would get a year or two out of them before the zoom would break. They didn't handle dirt very well and, in our part of the country (Washington state), we have crawl spaces that are often pretty messy.

To save my DSLR camera, I also used what I called my crawl space camera. It was waterproof and held up pretty well. Today I've retired the DSLR camera and solely use a Lumix waterproof digital camera. It's capable of 16 megapixels, but I usually have it set to 3 megapixels to save storage space on our network. I find the 8X zoom works for the majority of the shots I need, but I do wish it had a wide angle setting.

The one downside to my Lumix is that the batteries are proprietary and usually don't last a whole inspection. I have learned never to go into an attic or crawl space without an extra battery. I carry four batteries so I'm never without a fresh one during the day.

RECHARGEABLE FLASHLIGHT

My first big investment when I started out was a Maglite Rechargeable Flashlight. The halogen bulb was power-hungry, and busy inspectors had two in case the charge ran out during a full day of inspections.

Today inspectors have many options, as cheap clones can be had for less than \$25. I have stayed with the professional quality lights and currently use a Streamlight Strion. I like the beam shape, and it's bright enough to light up the far reaches of an attic or crawl space. I also carry a backup flashlight in my pants pocket. My backup light of choice is a Ledlenser P5.

IR THERMOMETER

I use my thermometer many times during an inspection and, prior to getting a FLIR, I could do some pretty good, investigated work. I now use it to test plumbing fixtures and radiant floors, verify that circulation pumps are working, and check appliances—to name just a few applications. I think I paid \$125 for my first thermometer, but today you can find inexpensive versions under \$20.

NON-INTRUSION MOISTURE METER

I carry a Ryobi pinless moisture meter. I tried to replace it with a Extech Dual Moisture Meter, but the Extech was larger and kept falling out of my tool belt. The Ryobi, which uses a lithium battery, has worked flawlessly for more than eight years.

VOLTAGE SNIFFER

A sniffer is an important piece of safety equipment as well as a diagnostic tool. I'm never surprised to find a piece of romex with exposed conductors that are energized. The sniffer is also great for identifying whether it's a live knob and tube or abandoned wiring.

GFCI OUTLET TESTER

For years I was using a SureTest Circuit Analyzer. Due to its size, the Suretest was always falling out of my tool belt—often in an attic or crawl space. After my last Suretest was lost in an attic with 16 inches of insulation, I decided the value it added to my inspection wasn't worth the cost of replacing it. I went with a generic GFCI outlet tester. It does the job but will still trip first-generation AFCI breakers. I know that and work around it.

6 IN 1 SCREWDRIVER

This is like the Swiss Army knife of screwdrivers, and I use mine on every inspection. I prefer a higher quality brand like Husky. The nut driver will work on most furnaces or panels with hex heads. I do wish I could trade the smaller Phillips head for a square drive bit.

RAZOR KNIFE

Frankly, I hate to see a seal attic hatch or an electrical panel that's been painted to match the wall. Having a good knife to break the bond is essential, as the last thing a real estate agent, home owner, or inspector wants to see is a section of the wall come away with the panel. I take the razor knife, score the area, and gently pry away from the wall. Most of the time it works.

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TAPE MEASURE

I carry a 25-footer. The tape markings show up on camera for railings, hearths, step risers, and more. However, mine is used most often by clients wanting to measure rooms or appliance openings.

TORPEDO LEVEL

When something looks off, it's nice to have a torpedo level to quickly verify just how far off things are. In an older home or a DIY house, my torpedo level is used frequently.

SHARPIES

Great for marking windows with broken seals, bad GFCIs, et cetera.

SMALL NEEDLE NOSE VISE GRIPS

This is a great tool to grab onto stripped screws, pull up a corner of carpeting to see the subfloor, or bend something out of the way. I don't use mine at every inspection, but they are nice to have.

CORDLESS SCREWDRIVER

I previously wrote about the DeWalt Cordless screwdriver on homeinspector.org, where I detail how it fulfills several of my "must haves" for my rechargeable tools; it has a removable battery, a state of charge indicator, and is lightweight and designed for one-hand operation.

I always wanted to keep things simple, but when my son got me the DeWalt for Christmas I tried it and never went back. Panels with 2-inch fine thread screws or crawl space hatches with multiple sheetrock screws are no longer a problem. I'm amazed at the torque this tool generates. The battery is more than three years old and still going strong.

TOWEL

I carry a small terrycloth towel. It's great for drying my hands or wiping up when spray from a showerhead gets on the floor. I prefer terrycloth over microfiber towels, as it's better at absorbing water.

WEIGHT-BEARING TOOL BELT

Carrying the tools comes with a price—and that's weight. Two years ago I went to a weight-bearing tool belt. Between my disappearing waist and the worn Velcro on my old tool belt, it was time for a change. Several contractors I know swear by the tool belt with suspenders, so I upgraded, and it's far more comfortable than my old tool belt.

In conclusion, is this the ultimate list that everyone should follow? No, but this is what works for me in the area I inspect. The rest of my tools I normally leave in my vehicle until I need them. Some tools—like my Snifit CO detector—haven't been used in years, but discussing what advanced tools an inspector should have is a longer discussion I will save for an article another day.



magine, if you will, traveling to another dimension, which takes you back in time 75 years to a devastated country with a huge number of damaged/destroyed buildings. The climate is temperate, but it has long, cold winters. To make matters worse, there are scant energy resources needed to heat the inhabitants. Typical building construction is solid masonry with no wall cavities for insulation. What could a society do to provide the necessary requisites to house inhabitants?

This is not a Twilight Zone *episode. This is the situation faced by much of Europe after World War 2.*



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THE HISTORY OF EIFS

A German named Edwin Horbach experimented with polystyrene as exterior insulation, which was applied directly to masonry buildings. A fiberglass mesh was embedded in a base coat, and a finished coat was applied to that.

This product had several outstanding qualities. First, it was easy and relatively inexpensive to apply. Second, it covered up the damage that six years of war had wreaked on Germany. And third, it was an excellent insulator.

An enterprising American named Frank Morsilli traveled to Europe after hearing about this innovative product. After intensive negotiations, he bought the rights and founded Dryvit Systems, Inc. in 1969. And that's how EIFS entered the US.

HOW EIFS EVOLVED

The original EIFS product is called a *barrier system*. It relied on sealant (caulk) to keep any incidental water out of the building. In Germany, where most buildings are predominantly masonry, the masonry would absorb any water that got past the barrier.

This is where the problems with EIFS in the US began. For the most part, our houses are constructed using wood framing. Wood will rot if it remains wet, and since this *barrier system* didn't provide a path for water to escape, it did exactly that. It rotted. Hence the lawsuits.

Many inspectors saw this as an opportunity to expand their business into EIFS inspections. However, special training and tools were needed to determine if there were problems.

BARRIER VS. DRAINAGE SYSTEM

We've talked about the original EIFS. A newer system is also known by other names, including the words *drainage system*. As the name *drainage system* implies, this modern system includes a way for incidental moisture to drain. Most likely, most of the EIFS you see is *barrier system* (unless you're looking at new construction).

Here's the thing. In a typical home inspection of a house clad with Exterior Insulation and Finish System (EIFS), it's important to know what to look for without having to do an EIFS inspection/moisture analysis.

HERE'S WHAT TO LOOK FOR WHEN YOU'RE INSPECTING WHAT YOU BELIEVE TO BE EIFS.

1. WHAT DO YOU SEE?

Walk around the house like you would any other house, initially, from a distance.

ASHI Member Dan Friedman was the first to tell me not to miss the forest for the trees. I cannot emphasize how important that is. Get the big picture before you start with the minutia.

 Look for dark streaks and/or wood rot at the bottom corners of the windows and where the ends of the gutters meet a wall.



There must also be diverter (kick-out) flashing at the wall/gutter junction. If there are streaks or no diverter flashing, that can be a sign that water is overflowing onto the wall, or moisture is getting behind the EIFS and may be rotting the substrate.





 Look for obvious signs of physical damage, like dings or holes, exposed mesh, and the like.

Be sure the homeowner does not have a barbecue grill too close to the house. The foam layer of the EIFS will melt. If this has happened, you'll see a smooth indentation that follows the contour of the grill.



— How close does the bottom of the EIFS come to the finished grade of the land?

Technically, it should be 8 inches, but even a few inches are better than nothing. Too little clearance may allow insects or animals to get in.

- Is the EIFS touching the roof shingles?

There should be about 2 inches of clearance, and you should see the step flashing. If there is less than that, debris or moisture may get trapped.



- Are there any wrinkles in the EIFS?

Wrinkles are usually horizontal and typically are a sign of compression. Dimensional lumber used in most houses will shrink, so if there are no joints between the floor lines, the EIFS may compress, which will cause wrinkles. There is no need for joints between the floor lines if engineered lumber is used.



Also, if the house is more than a year old and has no cracks, the cross-grain shrinkage of the wood has probably stopped. Be sure to call out cracks, however, because they may allow water to get into the cladding.

2. WHAT DO YOU FEEL?

- What is the condition of the sealant (caulk) at penetrations, especially around the windows?

If it is hard, loose, or nonexistent, there's a good chance there may be moisture intrusion. You will not be able to see this, but there should be a 1/2-inch gap filled with a backer rod and sealant between dissimilar materials (EIFS and anything else).



3. WHAT DO YOU HEAR AND FEEL?

- Tap on the cladding with your knuckles.

If it hurts, it may be stucco. If it doesn't really hurt, it's likely EIFS.

- Place an open hand flat against the EIFS and push.

There will be some give (more like aluminum siding than vinyl), but if you feel a lot of movement or hear a squishing sound, the EIFS may be loose or there may be moisture behind it.

4. WHAT DO YOU THINK?

Of course, there are many other potential problem areas, but these ought to keep your client informed and you out of trouble. Remember, the purpose of this article is to give you a heads-up on what to look for. It is not to make you think you're qualified to do a true EIFS inspection.

To learn more about EIFS, visit exterior-design-inst.com or post a question on the ASHI discussion board. Many of our members are well versed in EIFS.

AND REMEMBER, IF YOU THINK THERE IS A PROBLEM, THERE PROBABLY IS. SWALLOW YOUR PRIDE AND REFER TO A QUALIFIED THIRD-PARTY EIFS INSPECTOR.

YOU DON'T WANT THIS



TO BE HIDING THIS.



THE INTERSECTION OF HOME INSPECTION AND CODES

By John Keener



John Keener has been a certified home inspector since 2011. He has a degree in engineering and is also a licensed radon tester, certified mold inspector, BPI Building Analyst, ResNet HERS Rater, and ICC Residential Energy Inspector/Plans Examiner.



ver the past 10 years, I've found there are still a lot of people out there who think because they've had a code enforcement inspector look at their home, or an appraiser tell them the value of their house, they've had a home inspection. I also hear other home inspectors say we are not code inspectors. Let's discuss a few misnomers.

But first, let's talk about the history of building codes.

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A PLETHORA OF CODES

In 1915, the Building Officials and Code Administrators (BOCA) formed to develop the first national building code. The compilation of their code did not actually publish until 1950. That's quite a time span of 35 years for this document.

During this time, another group called the International Conference of Building Officials developed the Uniform Building Code (UBC) in 1927. However, it was mostly utilized in the western parts of the US. Fast-forward to 1940 when the Southern Building Code Congress International formed and in 1945 published the first edition of the Standard Building Code. During this time, New York and Wisconsin also created their own codes. All of these historical origins of the building code give us the baseline from which the code has grown immensely.

Today building codes typically are reviewed and changes are published on a three-year cycle. These building codes cover every aspect of the home and building construction. Some of the more common ones cited are the International Residential Code, the International Building Code, the UBC, and the International Energy Conservation Code. Some states and municipalities adopt these codes verbatim while others will exclude certain areas to meet their local and/or regional needs. There are even different building codes to be found in Canada and other parts of the world.

This causes us to ask questions like: How does a home inspector know what to look for when performing a home inspection? How do they know how high a stair railing should be? How do they know what flashing should be around a window? Should GFCI protection be installed on every receptacle? How should a foundation wall be waterproofed? What size plumbing line should be used for a drain line? If you answered "Look at the building code or manufacturer's instructions," you were right.

Although the building code is the guideline for the construction of the home and the document by which we inspect the home, the manufacturer's installation instructions always take precedence. For instance, a plumber knows how to install the plumbing system based on plumbing code. This code gives us the process for every system and component installed in and on the home.

As a home inspector, it's our job to know the building code in addition to many of the manufacturers' instructions for installation. By having this knowledge, we can provide a comprehensive home inspection. Knowledge of these principles is of critical importance when performing new construction inspections.

WHAT HOME INSPECTORS MUST KNOW

Many people think they've had a home inspection if the appraiser or code enforcement official reviews the components of their home. An appraiser is the person who walks through a house to ensure it meets the requirements to the value placed on that home. They might point out certain areas in need of repair, but they aren't performing a complete inspection of the house by comparing it to the building code or manufacturer's instructions. In a similar way, a code enforcement official will look at a home to ensure the code is enforced by quoting the code and ensuring it meets the code requirement of their particular jurisdiction in order to produce a certificate of occupancy.

As home inspectors we need to have a copy of the current building code for the area in which we work (if adopted). This serves as the reference during the inspection process. Personally, I have copies of many of the installation manuals for different building products I encounter frequently in the home inspections I perform. Some of these manuals are from the Vinyl Siding Institute, the Masonry Veneer Manufacturers Association, and the James Hardie installation guide.

The next time you hear someone say they had a home inspection, make sure they understand our profession. We are not code enforcement inspectors. We are ASHI inspectors who refer or cite code to support our information, though there are code inspectors who are ASHI inspectors, too. We inspect the home against the ASHI Standard of Practice, consulting building code, and manufacturer installation instructions.

Additionally, we aren't appraisers, ensuring home values are correct. We are home inspectors who work for the client to ensure they are well represented in the process—providing them with the tools they need to make informed decisions by inspecting their home using the ASHI Standard of Practice while citing or referring to building code and manufacturer installation instructions.

DID YOU KNOW?

THE FIRST KNOWN BUILDING CODES ARE SAID TO HAVE Been Literally Written in Stone and Originated By King Hammurabi in Babylon in 1758.

SMART INSPECTOR SCIENCE _ CAN'T SEE THAT BASEMENT MOVEMENT?

INSPECTING A FULL DEPTH BASEMENT IS A CHALLENGE WHEN YOU CAN SEE THE WALLS. WHEN THE BASEMENT WALLS ARE 100% FINISHED INSIDE, YOU CAN'T EVEN SEE THE FOUNDATION WALL. WHAT DO YOU DO?

DOCUMENT LIMITATIONS

Always document an inspection limitation, like: "The basement walls are 100% finished, and the foundation walls are not visible and were not inspected." You can't inspect what you can't see. But with any foundation, you can inspect the outside.

EXTERIOR INSPECTION

Always check the exposed portion of the foundation walls. With proper clearance from the siding to the soil, about 6 inches or more should be visible. You can check for corner cracks and cracks at the beam end. Illustration B034 depicts a block foundation wall that is pushed in. There are corner cracks visible outside, as well as a movement at the beam end. This depicts a typical block wall movement, cracks, and failure.



Illustration B034 Beam End Movement. Block pushed out

EXAMPLE OF BASEMENT WALL MOVEMENT

Everything may look fine with a casual look at Photo 1—the home with the white siding and red brick veneer. But the wall has significant movement and has failed. Note the string pulled across the top of the foundation wall starting at the red brick veneer. This is not a standard home inspection technique, but I use the string to show the movement.



Photo 1. Basement pushed in

STRING TO MEASURE MOVEMENT TO CORNERS/BLOCKS

The string is pulled tight and is touching the outer corner/ block at both ends of the basement, as seen in Photo 2. Logically, the string should be tight to the block all along the entire wall. At the center of the wall, near the end of the beam supporting the floor joists, there is significant movement, as seen in Photo 3.

The movement near the beam end is about 1¾ inches measured to the string. So the wall has moved inward about 1¾ inches in reference to the corners. With a block foundation, the corner blocks typically don't move because they are "woven" together at the right-angle corner; this reinforces the corner.

In the photos you can question/note the wide caulk patching at the brick veneer to the siding. You can also see missing mortar in joints near the beam end. During a home inspection it is easy to check for movement by measuring with your fingers from the lower edge of the siding to the block at the corners and the middle of the wall; you will notice a 1¾ inch movement. 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.

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





Photo 2. String tight to corner

TO LEARN MORE, ATTEND TOM'S TECHNICAL PRESENTATIONS AT EDUCATIONAL SESSIONS FOR ASHI CHAPTERS AND LOCAL GROUPS. TOM CAN ALSO PROVIDE HIS KNOWLEDGE FOR YOUR EDUCATIONAL EVENT; CONTACT HIM AT TOM@HTOYH.COM.

TOM IS ALSO SCHEDULED TO PRESENT AT INSPECTIONWORLD.





Photo 3. Movement measurement to string

THE TAKEAWAY

Check foundation walls at the outside whether the basement is finished or not. You may uncover cracks and movement that needs further evaluation.



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

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

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

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Not inspecting isn't protecting

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WALK-AND-TALK AND WHAT?

Longtime home inspectors share how they're handling a growing number of walk-and-talks, aka preliminary buyer walkthroughs.

room

By Laura Rote, ASHI Editor





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.



alk-and-talk. For some home inspectors, it's a phrase that causes a shudder. For others, it's

a necessary evil. For still others, it's simply a growing part of the business. As far as Structure Tech's Reuben Saltzman is concerned, "It's far better than nothing."

In May 2021, REALTORS® who responded to a monthly survey reported that 25% of buyers waived the inspection contract contingency clause.

WHAT IS A WALK-AND-TALK?

A walk-and-talk is understood across the industry to be that hour or so of time when a licensed home inspector quite literally walks and talks an interested home buyer through a home's most obvious issues in lieu of an actual inspection, said Michelle Hopkin, CEO and co-owner of ProTec Inspection Services. Walk-and-talks are typically sought by very interested buyers only, in a time when there may be many competing offers on a house. That time for many people is now.

"Because the market is so competitive, buyers are doing everything to sweeten their offer—including waiving a home inspection, according to feedback from REALTORS[®]," wrote Gay Coronation of the National Association of REALTORS[®] in a July article for the *Reporter*. In May 2021, REALTORS[®] who responded to a monthly survey reported that 25% of buyers waived the inspection contract contingency clause, Coronation said.

Hopkin said ProTec did 830 walk-and-talks in the first five months of 2021, compared to 88 in the first five months of 2020. Their team of 20-plus inspectors serves the greater DC area as well as Philadelphia and New Jersey.

THE EVOLUTION OF WALK-AND-TALKS

Hopkin said walk-and-talks are nothing new; they may just be new to some people. ProTec has been offering them for 10 years. Rob Hopkin started ProTec in 1986 and came up with the idea for what he called a "walk-and-talk" after watching buyers on home improvement and real estate shows get halfway into the process before realizing the house would need, say, a new roof. He thought, "Gosh. I could have driven by and told them that."

The last time Michelle Hopkin remembers such a high volume of walk-and-talks was around 2007, back when she said the market was again crazy. "We were losing out on inspections then because people were waiving the home inspection contingency, and that's what gave us the idea," she said. "We did a lot of them, then we didn't."

Back then ProTec was a much smaller company, and Michelle Hopkin said they were happy to have business. Over the years, she recalls there would be a spike in walk-and-talks here and there, more commonly when there was a particularly "hot" house. Right now, it seems, every house is hot. There's a lot of competition for contracts, especially in the area ProTec serves. "Every house has multiple, multiple, multiple contracts," Rob Hopkin said. "People are afraid to write a home inspection contingency, or they're bidding \$100,000 or \$200,000 over asking, but they want to have a rough idea that the house isn't falling down, right?"

A DAY IN THE LIFE

ProTec inspectors start their walk-and-talks by meeting the potential homebuyer at the desired property, then taking a walk around the house to identify anything outside that may cost \$10,000 to fix right away.

Rob Hopkin advises home buyers to spend their time with the inspector wisely, looking for big issues over minor or cosmetic things. He said interested buyers usually have one or two things they're concerned about, and that's where ProTec will focus. If a buyer has no clue where to start, ProTec will throw out some ideas on how they might focus their time. "If they want to talk about the dishwasher for an hour, we'll talk about the dishwasher for an hour, but we will advise that's not the best use of their time."

ProTec gives potential home buyers an hour to 90 minutes typically on a walk-and-talk, but even so, that often means just 30 minutes inside the house. That's in contrast to their typical two-and-a-half to three-and-a-half-hour home inspections.

Outside the house, ProTec inspectors often start with HVAC, trying to age units at a glance as they don't typically have time to turn them on. Knowing how soon a buyer may need to replace expensive equipment is often a major point of walk-and-talks.

"We're not here to tell them if an outlet works. We're not even here to tell them if there's a leak somewhere," Rob Hopkin said. "We're here to tell them, 'Your roof is at the end of its life. There are major structural problems. There's mold everywhere.' We're talking \$5,000 and up in terms of scope, in terms of the problems we're looking for."

IMPORTANT DISTINCTIONS

Saltzman said no one goes into a walk-and-talk thinking it's an inspection—or, at least, they shouldn't. "We spend a lot of time before the walkthrough consultation letting people know what the limitations are," he said. "We have a contract they read, an email, a phone call beforehand. There are many touchpoints to let them know this isn't a home inspection. Everybody is crystal clear by the time we show up. All of my colleagues who are offering this service do the same thing. They are very, very clear in their communication. This is not a substitute for a home inspection."

The ProTec founders also advise their team and colleagues to be very careful when it comes to the distinction between walk-andtalk consultation and home inspection. "If we do an inspection, we're going to write a report and cover a whole litany of things," Rob Hopkin said. He said occasionally a buyer will say, "I need this in writing in order to negotiate." But that's not a walk-and-talk, he said. "That's not what this is about. This is: What major things are you going to have to deal with in the next few years? It's not about negotiating the contract. Once we start writing things, we've got to be compliant with our state regulations and do an inspection."

Many home inspectors are afraid of liability, Rob Hopkin said, but if you're doing your job right, there's no reason to worry. "We've done tens of thousands of these over the years, and we've never had a problem. We have had people call back and say, 'Hey, you didn't tell me that the roof was leaking.' And you know what, you're right. That's because that's not what we're there for."

Like Saltzman, he advised having a clear agreement beforehand that is signed by the buyer.

"This is not a home inspection. This is a one-hour consultation about whatever it is that you're interested in."

Some home inspectors may get themselves in trouble by calling a walk-and-talk an inspection. "If they call it a 'walk-and-talk inspection,' they're really out there liability-wise," Rob Hopkin said. He said some people use the words too freely. "If you use the word inspection, you had better be doing everything that is involved in an inspection."

BY THE NUMBERS

ProTec used to offer walk-and-walks for \$295. Now they occupy so much of their inspectors' time that they charge \$395 minimum. Michelle says walk-and-talks made up 5% of their business last year; this year it was 30% of their business. An average ProTec inspection would have cost around \$600 in 2020. In 2021, an average ProTec inspection is about \$500.

"There is the school of thought that you're selling yourself short by doing a walk-and-talk, that if you didn't do those people would do a full home inspection. If I believed that was true, we wouldn't do these," Rob Hopkin said. "The reality is, if we don't do these, people are not going to have any information on the house. They're still going to write a contract. We would lose over \$300,000 in revenue this year. So it's a necessary evil. Really, I would much prefer to do an inspection."

ProTec did 1,738 full home inspections in the first five months of last year. This year they've done 2,815. "Inspection numbers have gone up, but not at the rate of what the walk-and-talks went up," Michelle Hopkins said.

She said one real downside to the walk-and-talks is the add-on services they now miss out on. A good percentage of ProTec's profit comes from the ancillary services they sell on top of a home inspection. "When people don't have a contract and they're not writing anything, they don't do a mold test, they don't do a radon test, they don't do a termite inspection," she said. "We make more money doing those ancillary services than we do on the inspection itself. So while we're doing more inspections, we're not doing nearly as many ancillary services. It definitely hurts the bottom line."

SILVER LININGS

ProTec's team for the most part likes doing the walk-and-talks, they said, because it means they don't have to write a report and still get to do the work they love. "They're there for an hour or hour-and-a-half and they're on their way," Rob Hopkin said.

Saltzman says walk-and-talks are a necessary option to help people in a hectic market. Structure Tech Home Inspections, serving Minnesota's Twin Cities, has done hundreds of walk-andtalks over the past couple of months. "These are all about serving clients' needs and trying to help people get information about a house they're buying when in other cases they're not going to get squat," Saltzman said.

"It's better to hire a home inspector to come through and show you what they can in 30 or 45 or 60 minutes than to not have anything at all."

Many home inspectors are afraid of liability, Rob Hopkin said, but if you're doing your job right, there's no reason to worry.

IS BUILDING YOUR OWN WEB NO EXPERIENCE WORTH IT?

One home inspector shares his journey in making his own site — and what he'd do differently.

recently decided to take on the task of building my own website, and it was quite a learning experience. There are a lot of moving parts, and the experience made me wonder: "If I knew then what I know now, would I have taken on this task?"

As I looked back over my own experience, I thought this topic may be helpful for others who have not yet taken the plunge. Building your own website has many steps, but I will focus on those that I saw as most relevant and important. Keep in mind, I'm in no way a "tech person," but I am a fellow home inspector, and I'm writing this article for other inspectors who may be taking the DIY approach to making their own website. Here we go.



n PICKING A DOMAIN NAME

• A domain name is the address of your website that people type in the browser URL bar to visit your page. For example, mydomain.com.

When picking a domain URL, various searches will help you find out what is available and

where you can purchase your domain to be hosted (for example, Google Domains). Starting out, I worried about securing the address I wanted at a low price. After moving forward in the process, I learned there is a lot more to consider.

One-stop shopping is a benefit, and many website builders also offer to host your URL—in some cases for free. Additionally, you may choose to purchase other additional services, like email hosting, and you do not want to have too many moving parts.

If you're a new business, part of this decision-making process may include identifying your business name or brand based upon what's actually available in the world of domain URLs. If I could repeat the process, I would have first selected a web builder and then tried to get as many of the functions I needed as possible in one place. I recommend you consider securing your URL at the same time as you pick your business name if starting a new business.



BUILDING YOUR SITE

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Once I secured a website address, I moved into the creation phase. You'll find many web builders out there and, from my experience, many are easy to use and do not require much previous experience. I picked a web

builder that I had heard many professional web building companies use primarily because I expected to need assistance at some point in the process. This decision worked well for me. I have not had to call in the pros for the most part yet, but I found the platform easy enough to build myself, and it has the features I need to customize my site. Some platforms lend themselves to more customization if you were to consider creating your own booking system from scratch or something along those lines, while others are much simpler but often lack such customizations.

This is one of the harder decisions in my opinion, as you get mixed feedback, and you don't really know how much customization you need until you can't change something you want to change. Hang in there.

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.



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Jameson Malgeri is the owner of Another Level Inspection and a licensed home inspector in Gloucester, MA. He is a director for the board of ASHI New England—an ASHI-certified and background-verified inspector. He is certified for WDI, thermography, radon, deck inspections and is a licensed drone pilot. He has inspected homes built as early as the 1600s and enjoys the diversity of homes found in New England.



REBUILDING YOUR SITE

After learning all the errors I'd made in the initial page building, I went into the next phase of the process—the rebuilding. I concluded that the template I used to build the site was one of the major limiting factors in

its performance. I did a great deal of research and found that within the same web building page, I could purchase a superior website builder. I carried over some content from my old pages but rebuilt virtually everything. It was a bit painful, I can't lie, but I was able to get all the menus and content exactly how I—and the SEO company—preferred.

From there I continued to build the page to become what it is today. While I find myself constantly adding to and changing my website, having a page that is ever-changing and up-to-date is something favorable in Google's mind.

Overall, I found the process of building my own website to be quite a learning experience. I am now confident when it comes to adding new pages and editing my current content. I imagine a professional would still view my page and find imperfections, but I also know that making a website look good is easy, while making it perform well is exceedingly difficult.

Looking back, I would probably do many of the same things again not because I never plan to have a pro make my page, but more so because I appreciate the knowledge I gained along the way. Building your own page is a good option for someone who is tech-savvy and wants an adaptable site they can edit themselves. I think for the average inspector—particularly well-established companies who do not have much time and do not plan on major service changes—it's probably not worth it. Just like a home inspector is the best person to do an inspection, a professional website builder would have done a much better job than me at making my own page.

If you're interested in what the finished product by a non-pro looks like, check out my page at inspectingyourhome.com. I hope my story helps make your decision easier and that you feel a little more prepared than I was if you do decide to take on the challenge that is building your own webpage.



SITE WITH

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DEVELOPMENT

After the initial building phase, I focused on development. I had a basic website, and I started to look at other pages and think about performance and what changes I may want to make to improve the site. I

started with small changes and adding some pages, but I still didn't fully understand all of the factors impacting my page.

Once I felt I had a good page, I wanted to start sending it out into the world. I consulted an SEO, or search engine optimization, expert and imagined they would help me promote my page. After months of working with the SEO company I learned more about my initial mistakes in building the page. My photos were too large, my writing was unclear, the layout was not ideal, and there were various other issues I did not fully understand.

Factors like meta tags or your various headings are key factors in how search engines identify your page (see SEO story in July issue of the *Reporter*). All of the fields you fill out when adding photos and other items really do matter and can impact your page.

The good news is these things are adjustable and, although it takes time, it's worth it to ensure Google can find you and connect you to the people out there who might be searching for you. Load times and other factors also make a big difference in the performance of your page.

HOME INSPECTORS ARESTRONGER TOGETHER

By Alyssa Cink, Content Marketing Assistant, InspectorPro Insurance

"This is a tough field. Stand behind what you know, and if you don't know, go on and learn it. Have a network of people, and don't be afraid to ask questions."

— Alajajian Giroux



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ome inspectors hold themselves to high standards. While carrying the weight of their firms' success, inspectors must consider how their performance and reputation during each inspection will affect future business. This leaves little room for error.

On top of that, clients can have unrealistic expectations of what an inspector can or should do. With so much pressure to be experts, inspectors may feel cautious about requesting advice from their colleagues. They may hesitate to ask questions, worried they'll seem foolish for not knowing everything.

As a home inspector and 20-year member of ASHI, Lisa Alajajian Giroux of HomeQuest Consultants, Inc. in Massachusetts knows questions are only foolish when they go unasked. She also knows it isn't easy to reach out for guidance. But, for inspectors with questions to ask or advice to offer, mentorship can be a valuable solution.

MENTOR IN THE MAKING

Growing up in a family of contractors, houses run in Alajajian Giroux's blood.

"I've been in the business since I was a child," she said. "My father taught us all how to climb a ladder before we walked."

Alajajian Giroux later became a licensed contractor herself. She even teamed up with her father and brother to run the family business, but, years later, a series of injuries motivated her to consider a new career path.

A home inspection seminar convinced her that becoming an inspector may be the right move—though not without its challenges. While earning her certification through Northeastern University in Boston, Alajajian Giroux worked as a contractor by day and a home inspector-in-training by night.

She says her first years inspecting were the most intimidating. She was cautious about speaking in front of people and explaining complex systems on the fly. She hesitated to ask her fellow inspectors questions.

TEACHING AND LEARNING BY EXAMPLE

Eager to learn the ropes, Alajajian Giroux networked and found inspectors to take her out into the field. By showing her their own processes, industry leaders at ASHI and Northeastern University helped her gain confidence and hands-on experience. Talking to clients became easier every day, and soon she began to welcome new teachers and experiences wherever they found her.

For example, while eating breakfast at a diner, she struck up a conversation with a stranger sitting nearby. Hearing that Alajajian Giroux had just started her new business, the stranger revealed that he was a home inspector with a strong background in septic systems. The older inspector invited her to shadow him, eager to share his expertise. What started as a chance encounter became a key skill-building moment in Alajajian Giroux's career. She accepted his invitation and now considers septic systems one of her specialties.

Twenty years later, Alajajian Giroux continues to observe other inspectors and ask questions about their methods. This education, she says, is the core of the home inspection industry, and it starts with asking for help.

"It's hard to ask for help, but it's vital to be successful in the field," she said.

"If you get the opportunity to go out with an older inspector and look at something you've never done, do it. That's what it's all about— teaching one another."

COUNSELING CLIENTS

After gaining her own experience, Alajajian Giroux pays it forward by sharing her knowledge with others. She builds relationships with clients by taking on the role of counselor. She personally walks people through the challenges of buying a home, explaining how systems work, how to maintain those systems, and who to call for repairs. This approach takes longer and limits the number of inspections she can schedule in a day, but for Alajajian Giroux, the investment is worthwhile.

Scheduling fewer and more thorough appointments has benefited her in two ways.

First, the extra time means she can finish her inspections without rushing. This allows her to devote more attention to each client and reduces her liability.

Second, being involved and open with her clients creates opportunities for more meaningful connections. Alajajian Giroux gives her clients the resources they need to feel safe and confident in their decisions. In return, she receives glowing referrals and fewer follow-up calls.

"Be flexible and open with clients. They'll refer you to everyone they know," Alajajian Giroux said. "Sometimes you just have to tell someone, 'Call me. I'll be here for you.""







ASHI MENTOR PROGRAM

"If you can't ask for help without self-judgment, you cannot offer help without judging others."

This quote from Brené Brown, a research professor at the University of Houston's

Graduate College of Social Work, summarizes Alajajian Giroux's service as an inspector and leader. In her 20-year career, Alajajian Giroux has learned that the best inspectors ask for help when they need it. And, in turn, they share their expertise with others.

This mindset spurred Alajajian Giroux to be more involved in leadership opportunities in her ASHI chapter. She further expanded her capacity to help fellow inspectors by becoming ASHI's Treasurer, making her the first female officer in the association's 45-year history.

It was as a member of the Board of Directors that Alajajian Giroux worked to address the trade-wide need for mentoring. In April 2021, ASHI launched its new mentorship program to encourage camaraderie among the community and the home inspection industry at large. According to ASHI's website, "The ASHI Mentorship Program helps newer or less experienced home inspectors get the guidance they need to be exceptional home inspectors by pairing them with experienced home inspectors, who volunteer to serve as their mentors. Many ASHI Members have worked in the profession for years and maintain a broad knowledge that can help those starting out their careers."

HOW TO GET INVOLVED

Mentorship is open to every home inspector, even those who aren't ASHI members. To be paired with a mentor, inspectors can visit ASHI's website and complete a mentee form. After submitting the form, they will receive an email with follow-up steps.

Inspectors who are considering a mentor role, however, must meet a few conditions. Applicants can visit the mentor form to read about ASHI's requirements and sign up to mentor others.

Participating home inspectors will develop professional relationships and guide mentees toward achieving their goals. Mentors will also earn five Continuing Education credits each year in exchange for their service.

STRONGER TOGETHER

As Alajajian Giroux's story demonstrates, mentoring efforts yield more than short-term results. By sharing their expertise, mentors promote an industry where asking for help isn't seen as a weakness; it's the key to learning and growing stronger—together.

"This is a tough field," Alajajian Giroux said. "Stand behind what you know, and if you don't know, go on and learn it. Have a network of people, and don't be afraid to ask questions."



NO JUDGMENT

Alajajian Giroux has been there not only for her clients, but also for her fellow inspectors—especially through her local ASHI chapter. Having once been afraid to ask questions herself, she understands home inspectors don't have all the answers.

"And that's OK," she tells her mentees. "You're not supposed to know everything."

Even so, that doesn't mean inspectors should be complacent. Rather, Alajajian Giroux encourages inspectors to use questions as a driving force to gain knowledge and improve services.

She recognizes that it isn't easy to be vulnerable about mistakes and weaknesses. By having her mentees practice the situations that make them nervous, like identifying knob-and-tube wiring or communicating with clients, Alajajian Giroux helps inspectors target their vulnerabilities. They can ask questions and receive feedback all without fear of judgment or failure. She provides a safe learning environment so inspectors can more fully equip themselves to provide thorough inspections, which also lessens the likelihood of them making mistakes.

"Inspectors know they can call me," she said. "I will help them if I can. And I won't judge them."

EXECUTION OF CONTROL O



t's been a year since the launch of our new ASHI website; can you believe it?! Here at ASHI headquarters, we hope you found the new site and that all its new features help you navigate your membership like a breeze.

The member dashboard is our pride and joy! It is designed so you can log in quickly and see a snapshot of all of your membership information. It is also a way to stay on top of the requirements needed to remain an active member and stay compliant with your local regulations.

LET'S TAKE A CLOSER LOOK AT SOME OF THE FEATURES OF YOUR DASHBOARD.

THE LICENSING FEATURE

As you know, if you currently practice in a state that requires a home inspector license to practice, per ASHI policy, you need to list your license in your profile to show up on our Find An Inspector. This feature allows our members to review current information and update it as needed to help potential clients find them on our site. Soon you'll also experience our automatic notification system, which will email you when your license is about to expire. You'll receive a reminder 30 days prior to expiration and one day after to help you stay current.

Please note that our system is not connected to your state's database, so it is vital that you update your records when available.



CONTINUING EDUCATION HOURS

Your dashboard will reflect the number of hours you completed for the year, according to our records. Currently, the CE requirements follow the calendar year (January through December). When you enter your CEs in the CE claim form, your dashboard will update and reflect the amount of CEs earned in the year. You will also see any carryover CEs from the previous year. Please note that the CE claim form must be filled out for your CE hours to show on this chart.

BACKGROUND VERIFIED INSPECTOR PROGRAM (BVI)

Many of you have participated in the Background Verified Inspector Program (BVI) and have used the BVI logo as a way to show your qualifications to clients. Just like your membership renewal date, the dashboard will also reflect the status of your BVI and show your renewal period. If you aren't a BVI, you can click on the button to learn more about the program and sign up.

Similarly to the licensing reminders that are currently in the works, we are also working to get automatic updates sent via email when your BVI status is 30 days from expiring and one day after it has expired. This will serve as a gentle reminder for anyone wanting to continue to be part of this program, which is renewed every two years.



PAPERLESS INVOICES

ASHI

Current Membership Plan

View/Print Invoice

As we talk about emails, ASHI has gone almost entir these past couple of years. Starting this year, those me September 30 renewal date will no longer receive a p

We have created an electronic invoice option for ou view through the dashboard. Our members will rece tion via email about their renewal date three month and a link directing them to the dashboard will be prov follow the link to easily pay online. You will still have print your invoice and mail your payment to headqua

These are just a few of the new features that will help your membership efficiently while ensuring you are success. There are more exciting projects on the w set to support you even further, and we are so looki launching them.

Remember to keep us out of your spam and junk in continue to share all of the benefits and updates we for you.

INVOIOFO	Ashieved and the sector of more distributed and a sector of the sector o
INVOICES	PLEASE COMPLETE THE MEMBERSHIP RENEWAL FORM BY FOLLOWING THE STEPS LISTED BELOW
ut emails, ASHI has gone almost entirely paperless ole of years. Starting this year, those members with a renewal date will no longer receive a paper invoice.	Step 1: Your Contact Information Please check your name; membership number and chapter information below (Please notify A5H) if any change of address, phone, cell phone, email, or fax. in the past 12 months).
• · · ·	NAME: KEVIN VARGO MEMBER NUMBER: 203960 Company: H & I Freiz Home Inspection/Inc.
ed an electronic invoice option for our members to he dashboard. Our members will receive a notifica- about their renewal date three months in advance,	Adoness: 430 Minite S1 Citry(Stant/Zer: Platin Americi NJ 08861 Phone: 732-271-1887 SEcondArt: Citl Phone: 96-642-5557 EMAL: event/Bhumate.com. Weiterte: www.nimesiji.com
ting them to the dashboard will be provided. You can	Step 2: Continuing Education Reporting Please use the online CE Hours Reporting Form at www.ashi.org.
to easily pay online. You will still have the option to ice and mail your payment to headquarters.	rease use turine to Flow's Reporting Form as www.ann.objp. Each year, after your first animersary, you are required to subwint a minimum of 20 CEs from classes taken since your last renewal. If you claim more than 20 CEs this year, up to 10 CEs in excess may be carried over to the next calendar year. Please submit your requested 19 CE's online at www.ashi.org. Step 3: Payment Information
a few of the new features that will help you manage hip efficiently while ensuring you are on track for	You can pay by check or credit card, please enter payment information below or pay online at ASHLorg U.S. funds only. Please return invoice with your payment. Dues payments are non-refundable. There is a 500 charge for all returned checks*ASHI dues are not deductible as a charitable contribution for income ta purposes but may be deductible as a business expense. Federal law requires that ASHI inform you of the
are more exciting projects on the way, as ASHI is	amount of dues allocated to lobbying expense, which is not deductible as a business expense. For this year that amount is 4%.
you even further, and we are so looking forward to	Questions? Contact ASHI at 847-759-2820 Please include your member number on your check
n.	Card Number Emp Date: 6/1/2021
keep us out of your spam and junk inboxes as we	Name on Card Due Date: 9/30/2021
are all of the benefits and updates we have in store	CityStateZ/pAmount Paid:
	Please incluse your member number on your crees Make checks speakle to ASHs, and sensitive because
* Buyers & Owners Members Education Reso	urces About Join ASHI Newsroom
nnual \$449.	.00/yr
	.00/yr olf in auto renewal
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ake a payment once a year. End onthly Autopay nthly automatic payments. Billed between 1st and 5th of month.	DO/mo Select Plan THANK YOU FOR BEING A
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ake a payment once a year.	DO/mo Select Plan THANK YOU FOR BEING A MEMBER OF
Take a payment once a year.	DO/mo Select Plan THANK YOU FOR BEING A MEMBER OF ASHI! WE ARE HERE TO SERVE YOU.
Lake a payment once a year. Lonthly Autopay State Inthly automatic payments. Billed between 1st and 5th of month. Credit Card Information ard Number xpiration Date Month Year I you feel the dues amount displayed is incorrect or you belo playment Total: \$449.00	DO/mo Select Plan THANK YOU FOR BEING A MEMBER OF ASHI! WE ARE HERE TO SERVE YOU.
Take a payment once a year. Ionthly Autopay S45.0 Inthly automatic payments. Billed between 1st and 5th of month. Credit Card Information ard Number xpiration Date Month You feel the dues amount displayed is incorrect or you below	DO/mo Select Plan THANK YOU FOR BEING A MEMBER OF ASHI! WE ARE HERE TO SERVE YOU.

- - 1

Make Payment



Postcards from the Field

D14 plumbing? There's a toilet immediately above this pipe.

Some receptacles are made to be filled with water, but not this one.



Paul Cummins NoSurprisesHomeInspection.com Washington, DC



Those darn bungee cords are pulling it down.



James Brock Boston Home Inspectors South Boston, MA

Tired of that pesky water and debris running down your roof?



South Boston, MA

Chris McDougall Apex Home Inspection Aromas, CA



NEW POSTCARDS EMAIL! Please send your name, city, state, photos, headings & captions to: postcards@ashi.org

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



Randall Woll NEV-CAL Home Inspections Reno, NV

AUGUST ANNIVERSARIES



THIRTY-FIVE YEARS

Frank V. Libero

THIRTY YEARS

James J. Funkhouser Christopher McNamara Don Norman Charles Sala Douglas Scott Mitchell J. Thielges

TWENTY-FIVE YEARS

Robert K. Kraus, Sr. Gary Maksym Stephen Marten Timothy O'Neall William Stecher William (Brad) Tyree Andrew Warde Joe Wilson

TWENTY YEARS

Mark Rathz

FIFTEEN YEARS

J. Vince Busnardo Sanford Campbell Cody Davis Michael J. Foster Jr. John Jack Lancelotta Dale Martin Lovell McElroy Sr. Peter Nusser Jerry W. Smith

TEN YEARS

Robert S. Bales Luke Griess Richard Hogan Matthew K. Jaeck Kevin G. Kenny Robert Mayberry Keith R. Proctor

FIVE YEARS

Charles Allen Darren L. Anderson Kurt L. Arbogast Jeffrey A. Arms Patricia Arndt Per Atterbom C. Reuben Auterv Robert L. Avers Tim Barnes Matthew Behrens Jav Bennett Charles Bodendorf James Lee Borden Merwyn Bowdish Thomas Boyd Tyler M. Brewer Tim Buller Steven D. Burnett Ken Carpenter Anthony B. Carrozza Jr Zakary Carrozza Timothy Cartmell Rick M. Cauchon Glen C. Champlin Scott T. Cleven Stephen Comer William Coors Kevin Curtin **Dominic D'Agostino** Scott Davis

Todd Dennev Neil Dentlinger Michael R. Diehl Robert Dybala Jim Dye Gregory A. Elson Patrick Evers Jeffrey Dennis Flaata **Bob Forte** Russell D. Freer Timothy D Gerdes Wilfredo Z. Germino Rob Golden Robert Greene George H. Groeber Daniel Hagman **Robert Haines** Sherman Hall **Robert Hargus** Paul R. Harmeier David Haves James F. Hayes Nathan Houck Brett James Steven C. Johnson Stephen E. Jones Roger W. Kautz Ross D Kennedv Eugene Knuth Robert R. Kramer David J Kratoska Thomas G. Kruse Ross Landau Eric Martin Larson Douglas Laurent Thach Lee Steven M. Lee Rex Lewis Todd N. Lewis Shaun D. Little

Kenneth Logan Joseph R. Lundequam Brandon Lybarger Randall W Manning James E. Mason Kevin Mathers John I. Maurin Ray Mayo Adam McClusky JT McConnell John S. McGrath Sean M. McKenzie Alexander McKenzie Vincent Minnucci Edward F. Moran Stephen E. Morse Adam C. Murray Jonathan Musselman Paul J. Nagalski Henry R. Nice William Nicholson Curtis S. Niles Andrew W. Nyveldt Doug E. Palmer Joseph R. Peake Max S. Pedergnana Trov C. Peterson Jerry A. Petrone Ronald G. Pigeon AnthonyPonder Joshua Redenbaugh Stewart Ritter Steve M. Robinson Dennis Rommelfanger Don C. Roussin **Rick F. Sabatino** Henry J. Sander Edward M. Schluth John R. Schmidt Don L. Scott

David K. Scott Matthew G. Scott **Richard W. Shaver** Matthew Scott Shaw Brandon M. Sipola Nick A. Skopelja Roger E. Smith Daniel Solomon Anthony F. Staschiak Miles Steele Kyle Stiverson Brian A. Stumm Scott Sullivan Darrin Swan Michael Talotta Brian G. Tankersley Jeffrey G. Tikkanen Thomas R. Trimmer Harvey D. Trueblood Robert K. Ulm **Charlie Van Fleet** Peter Varlien Gregory J. Vishey Jeffrey Voisin Jeff N. Vos Chad Wade Gregory Walker George Wallace Bradley L. Watson David Weikel Brian S. Wentz Jerry D. White Brent Williams Jeffrev Williams Richard S. Wilson Walter R. Winbush Ralph Wirth Miko Wright Eric Wulff Timothy C. Zenobia

ASHI CHAPTER FALL SEMINAR

THE GREAT PLAINS ASHI CHAPTER IS EXCITED TO HAVE THEIR FALL SEMINAR LIVE

September 17-18, 2021 in the Kansas City area, with radon CE class on Sept 16th 2021. For more information and to register please visit the page at: **ashikc.org**

CONTACT: mikimertz@aol.com

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

Rn



Rn

lab-certified, guaranteed test results

1-hour report turnaround after upload*

highly accurate, proven technology

full-service equipment maintenance





Rn

Rn

We want your radon inspection business to thrive.

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

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

Call or visit us online today!

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

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

SAVE THE DATE

JANUARY 16-19, 2022 ORLANDO, FL THE CARIBE ROYALE

INSPECTIONWORLD 2022 ORLANDO FLORIDA