

USING SEWER SCOPING TO GROW YOUR REVENUE P14

A NOTE FROM THE NEW DIRECTOR OF MEMBERSHIP

SPLIT BUS ELECTRIC PANELS



FEATURED SPEAKERS

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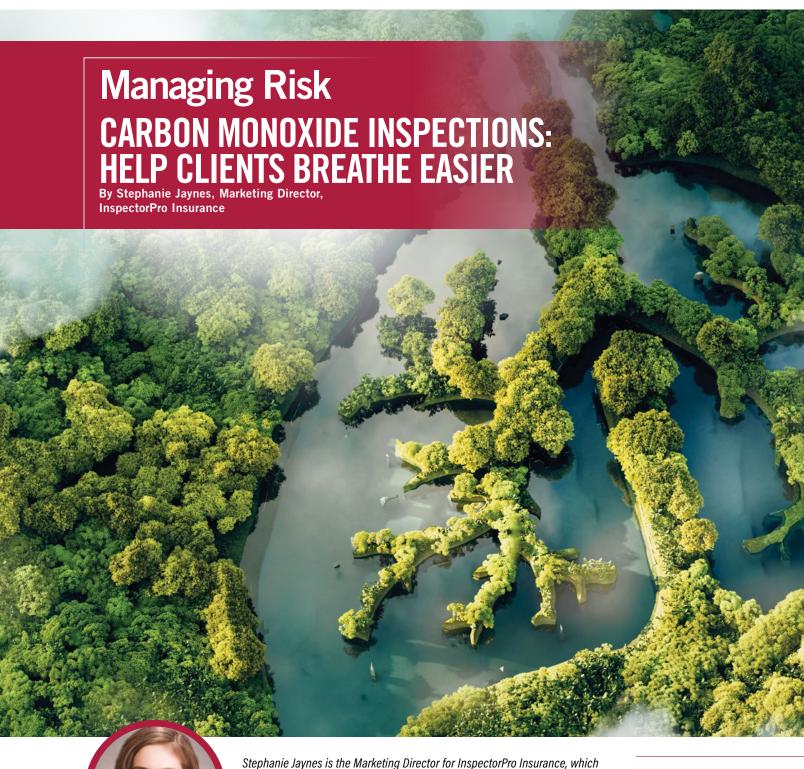
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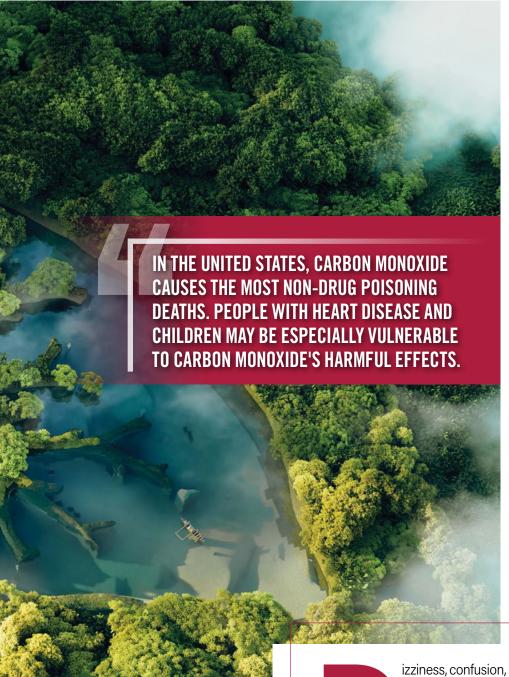




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offers ASHI members exclusive benefits through its program: InspectorPro with the ASHI Advantage. Through risk management articles in the ASHI Reporter and on the InspectorPro website, InspectorPro helps inspectors protect their livelihood and avoid 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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izziness, confusion, unconsciousness, and death. These are some of the side effects of prolonged exposure to carbon monoxide (CO). From gas space heaters to leaking chimneys, seeping furnaces to gas stoves, many home systems and components can release CO and adversely affect air quality indoors.

Since most CO exposures and poisonings happen during cold weather when people are more likely to use furnaces and heaters, now's a great time to seriously consider whether you'd like your business to offer carbon monoxide inspections.



WHY HOME INSPECTORS OFFER CARBON MONOXIDE INSPECTIONS

The following are some of the reasons home inspectors might offer carbon monoxide inspections.

1. TO ADDRESS HEALTH CONCERNS

As described above, prolonged exposure to CO can have dangerous consequences. According to the EPA, breathing air with a high concentration of CO reduces the amount of oxygen transported to critical organs, like the heart and brain. Furthermore, in the United States, CO causes the most non-drug poisoning deaths. People with heart disease and children may be especially vulnerable to carbon monoxide's harmful effects.

Some home inspectors perform carbon monoxide inspections to protect their clients from elevated concentrations of CO. In so doing, inspectors can meet one of ASHI's aims to "offer their expertise to enlighten clients about the conditions of potential homes and highlighting any associated risks or health concerns."

2. TO MEET DEMAND

Some of the home inspectors we surveyed began offering CO inspections to meet demand. They received requests from clients or agents, and they responded to the call. If people regularly ask about performing carbon monoxide inspections, chances are you have a large enough interest in your area to benefit from offering the service.

3. TO STAND OUT FROM THE COMPETITION

Many home inspectors wonder how they can differentiate their business from others'. One way to set yourself apart is by offering services like carbon monoxide inspections that your competitors don't.

BY PROVIDING UNIQUE AND DESIRABLE SERVICES NOT AVAILABLE ELSEWHERE, YOU PROVIDE A TANGIBLE BENEFIT TO POTENTIAL CUSTOMERS.

INVESTMENTS INSPECTORS MAKE

To perform most ancillary services, home inspectors invest in licensure, training, equipment, and endorsements.

LICENSURE

Most states have statutes mandating that people have carbon monoxide detection devices in their homes. Yet, few require carbon monoxide inspectors to have a license. Be sure to check your state and local laws to see if your area requires licensure and what you need to do to obtain licensure.

TRAINING

Even if training is not required in your state, taking courses to increase your knowledge of carbon monoxide is wise. By pursuing knowledge, you qualify yourself to perform better inspections, generate more credibility in the field, and mitigate potential claims. Consider taking a course geared toward home inspectors and other building professionals, like the CO safety training offered by the Carbon Monoxide Safety Association (COSA).

EQUIPMENT

To test CO levels, you need a carbon monoxide detector. Professional detectors can cost anywhere from \$130 to \$200. Detectors should be able to give you nearly instantaneous readings to determine if excess CO is present. Inspectors may also wish to invest in combustible gas detectors, which you can run along furnace joints to determine if there are any gas leaks. Such detectors can cost anywhere from \$200 to \$1,000 depending on the instrument's versatility and usability.

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 carbon monoxide inspections. Thus, the insurance company will not offer coverage for those additional services without an endorsement. So, if you perform carbon monoxide inspections or want defense and indemnity for related claims, you may wish to modify an existing policy exclusion with an endorsement. Typically insurers charge a flat, annual fee around \$50 for a carbon monoxide endorsement.



LIMITING YOUR LIABILITY

Below are some suggestions on how you can safeguard your business while performing carbon monoxide inspections.

GET YOUR PRE-INSPECTION AGREEMENT SIGNED AHEAD OF TIME.

For most of you, getting a contract signed is second nature. But are you getting it signed prior to the inspection 100% of the time? If not, you're in jeopardy of losing your insurance coverage and gaining a potential lawsuit. Make the "pre" in "pre-inspection agreement" a priority by making sure your clients sign prior to every inspection.

Learn more about the importance of getting your contract signed ahead of time in our article, "Your Pre-Inspection Agreement: Signatures," on inspectorproinsurance.com.

MAINTAIN YOUR EQUIPMENT.

Are you the type of person who files away user manuals and never looks at them? If you are, you may want to change your habits. According to our claims team, if you fail to monitor, adjust, or maintain your equipment, you have liability for claims caused by the tools' failure. That's why it's so important to take care of your equipment. Most manufacturers specify how to take care of your tools and equipment, such as: telling you when and how often to change parts, clean components, and get calibrated. Take these instructions seriously and you're less likely to run into failures.

"IT'S OUR RESPONSIBILITY TO MAKE SURE OUR TOOLS ARE MAINTAINED AND CALIBRATED,"— SAID CURTIS LARSON OF MARIGOLD HOME INSPECTIONS IN MINNESOTA.

"YOU'VE GOT TO REFER BACK TO THE MANUFACTURER'S SPECIFICATIONS. HOW LONG SHOULD THIS DEVICE LAST? WHAT KIND OF MAINTENANCE DOES IT NEED?"

Remember: In the case of CO monitors, maintaining your equipment is important for not only risk management but client safety.

UNDERSTAND HOW YOUR EQUIPMENT WORKS—AND DOESN'T.

To recognize when inspection tools fail, you need to understand how your equipment behaves. Knowing how your tools work—and what happens when they don't work—can help you avoid putting false readings in your inspection reports.

"People should really understand how their tools work and make sure that they really know how to use them. That will keep them out of trouble," said Mike Leggett of The BrickKicker of Georgia.

To limit your liability even further, Jameson Malgeri of Another Level Inspection in Massachusetts recommends helping your clients understand your inspection tools, too.

"There's always some level of inaccuracy. I don't think anything is a perfect tool," Malgeri said. "Explain each tool to the client so they have a real understanding of the margin for error."

RECOMMEND NEXT STEPS.

If the carbon monoxide reading is high, recommend immediate service by a qualified technician. As you already know, high CO can be dangerous—even deadly. So it's important that you explain the urgency of your findings to your client and/or the current home dwellers. Alternatively, when there doesn't appear to be dangerous levels of CO present during your inspection, prepare your clients for the future. Explain that a negative result today doesn't mean a negative result won't surface tomorrow, and encourage them to install CO monitors in their home per local regulations.

CARBON MONOXIDE INSPECTIONS AND HOME INSPECTIONS

Want to address potential health risks to your clients? Is there a demand for carbon monoxide inspections in your area? Are you looking for another way to stand out from your competition?

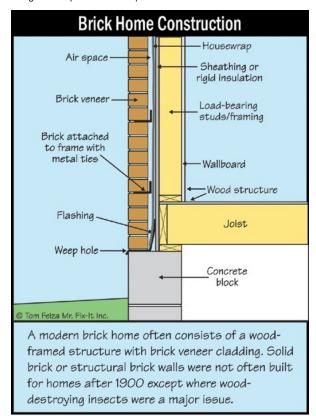
If you answered "yes" to any of these questions, perhaps it's time for your company to offer carbon monoxide inspections.

SMART INSPECTOR SCIENCE ____ BRICK VENEER DRAINAGE

All siding leaks. Yes, even real brick veneer. How should brick veneer be properly drained to prevent water damage to the wall assembly?

BRICK AND MORTAR LEAKS

Water will flow through exterior brick veneer and can damage the structure behind and below the brick. For many years, structures have been protected by drainage planes, flashing, and water-resistant barriers. In older construction, wide overhangs often provided this protection.



5068C Illustration S068C Brick Home Construction

Illustration S068C shows general brick veneer construction. Note the air space behind the brick to drain water and stop capillary action. The wood frame is covered with a water-resistant barrier. Flashing directs water to drain over the foundation. Thin metal strips "tie" the brick to the wall for horizontal support.

DETAILS OF BRICK WATER MANAGEMENT

Illustration X043 shows additional water management details. There must be a gap of at least 1 inch for drainage. The water-resistant barrier can be traditional tar paper, housewrap, or a specialty product. The weep shown here is an open mortar joint. There should be an insect-resistant material covering—not just a hole. An optional drainage mesh is also shown.

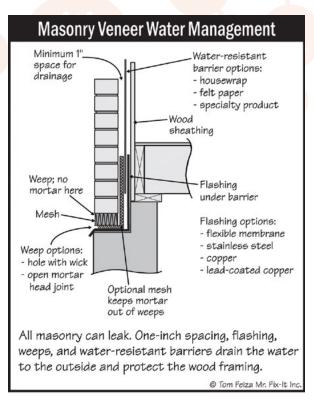


Illustration X043 Masonry Veneer Water Management

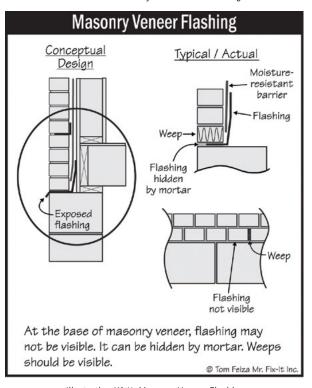


Illustration X041 Masonry Veneer Flashing

Tom Feiza has been a professional home inspector since 1992 and has a degree in engineering. Copyright © 2021 by Tom Feiza, Mr. Fix-It, Inc. Reproduced with permission.

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



WHAT CAN YOU EXPECT TO SEE?

In residential construction, flashing and weeps are often not visible. Illustration X041 shows a typical situation in which flashing is buried in the mortar joint. Who knows why? Perhaps masons do this to hide the "ugly" flashing. During an inspection, you will often find that the lower brick is buried beneath land-scaping; you'll have no idea whether there are flashings. You certainly can't see into the wall structure.

Flashing that's visible in residential construction might come as a surprise (Photo 1). If you look closely, you can see a small round weep hole just above the dark flashing. An open mortar joint and covering for a weep is even less common (Photo 2).



Photo 1. Brick Veneer Flashing



Photo 2. Brick Veneer Flashing and Weep

THE TAKEAWAY

Real brick veneer should have flashings and weeps. Don't confuse real brick or stone veneer with an adhered stone or brick—a synthetic stucco type of assembly.

If you can't see a drainage system, state that in your report and list the limitations. Note whether there is insufficient clearance from the structure to soil. Note any visible water damage that requires further investigation.

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 will present two educational sessions at ASHI'S INSPECTIONWORLD 2022; Plumbing and Sewage System Inspection and Development, and Understanding and Inspecting Old and New Forced Air Heating Systems.





How home inspector Mike Conley is sharing knowledge at InspectionWorld and beyond

By Laura Rote, Editor





ike Conley has been in the industry for nearly 40 years, with 25 of those dedicated to home inspecting. These days he runs Straight Inspection Service (Anna Maria, Florida) while staying busy with ASHI education programs. He's teaching three advanced courses at the upcoming InspectionWorld in January 2022. "I've always enjoyed talking in front of an audience," said Conley, who also previously served on ASHI's Board of Directors, and more recently as the national secretary.

Conley has been teaching for decades, whether it's the wind mitigation form in Florida or the science of air conditioning and heat pumps. When InspectionWorld returns in January, he looks forward to sharing what he knows as well as learning more, in a real classroom setting—especially after more than a year of lessons on Zoom. "Zoom is not as good as face to face," he said. "You might raise your hand and ask a question—I tried doing that a number of times and got ignored. That wouldn't happen in a classroom,"

"Face to face is a much easier learning experience. When you're talking to someone, body language and facial expression also come into play."

After such a long time, Conley said he's very much looking forward to being in the classroom with people again. "During breaks you get to talk to other home inspectors. You get to ask them questions, find out what's going on in the industry and in their lives," he said. "There's a lot of socializing that goes on as part of the classroom that you don't get to do on Zoom. Some guys I only see once a year and that's at InspectionWorld. I'm looking forward to it."

Inspecting Mobile/Manufactured Homes

There are a lot of mobile homes in Florida where Conley works. "If you want to get in that line of work it's a shame to leave it on the table because there's money to be made and a demand for knowledgeable home inspectors to look at those properties and determine what kind of condition they're in-especially if they're older."

Conley said some mobile homes were built in the 1950s and '60s, prior to federal regulation. Those, he said, could be dangerous and be among the first to be destroyed in a hurricane. Fortunately, newer mobile homes are a lot more durable. "The federal government set the guidelines for manufacturing back in the early '70s and it's been made stricter over the years with more changes in the '80s and '90s, so now mobile homes are pretty well made. They're a lot stronger and more likely to withstand storm damage."

But inspecting a mobile home is not the same as inspecting a regular home, Conley said, and that's crucial to understand. He said inspectors need to know what to look for, including how they're held down, what kind of strapping they have, and how their electrical and plumbing requirements are met. He'll review all of this and more in his upcoming course.

The Science of Air Conditioning & **Heat Pumps**

In another lesson at InspectionWorld, Conley will revisit the science of air conditioning and heat pumps. While he said the technology has essentially not changed since it was invented, the energy used to generate air conditioning has changed. "We're not using kerosene anymore. We're using gas, electric, that sort of thing, and the refrigerant used has changed," he said.

In recent years there's been much discussion about refrigerants and ozone depletion, and it can be difficult to keep up with what refrigerants are required and what is being phased out. Conley will share all of this and more during his upcoming presentation. "It's important for home inspectors to know what they're looking at and to understand the science behind it," he said.

Inspecting Pools & Spas/Hot Tubs

Swimming pools are among another hot ticket item in Florida where Conley inspects. But while the Sunshine state is second in the US for having the most swimming pools, it's also tragically second in drownings. "I like to emphasize not only how pools and spas work and how they are put together, but also the health and safety issues," Conley said. "A child can drown in as little as an inch of water."

Continuing Education

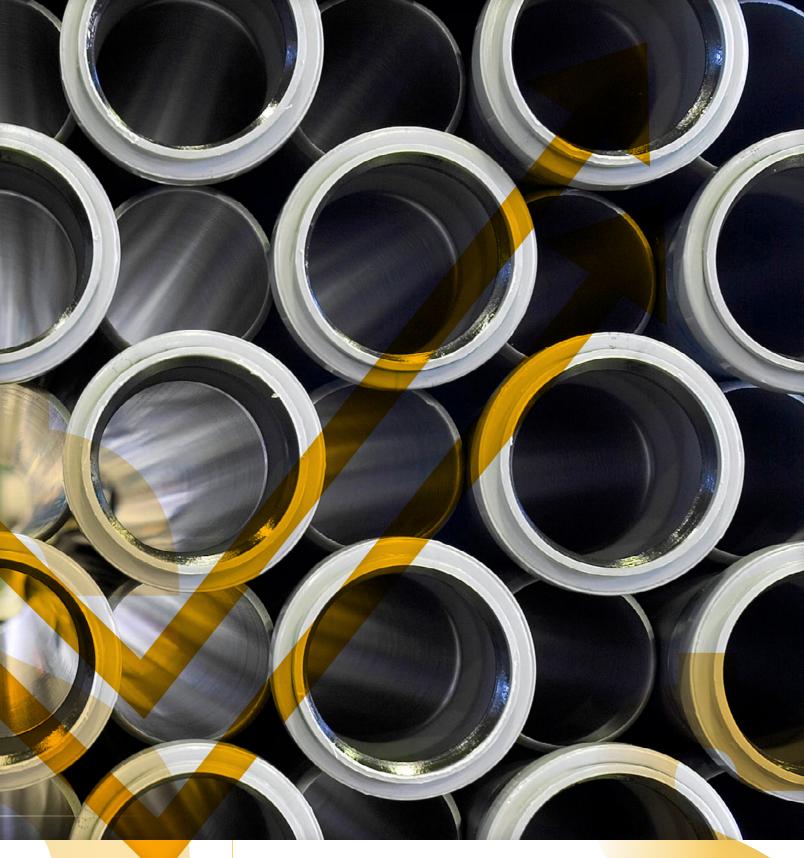
While Conley himself will be leading these three courses and is an expert in many areas, he also looks forward to learning new things himself. He said education is a never-ending process—and that's a good thing. Events like InspectionWorld are a chance to learn something new, or maybe even be reminded of something you forgot.

"You might hear something one year or in one presentation and it goes right over your head. Then you hear it again later and all of a sudden you pick up on it. That's how people learn," he said.

People learn from repetition, and they learn from experience. I'm always learning something new. Everyone should be. If you think you know everything. vou don't. There's no room for arrogance in our industry."



Mark Raumikaitis is a NH licensed Home Inspector and Septic System Evaluator who has been inspecting residential and commercial buildings since 2000. He has earned interNACHI CMI and ASHI ACI status and has been a speaker at ASHI InspectionWorld. Mark now sells sewer inspection cameras for home inspectors through his company, InspectorCameras.com.



n today's real estate world, successful home inspectors provide more than just a standard home inspection. Inspectors are expected to provide or arrange auxiliary services for their clients. Value added services such as testing for radon, mold, and water quality bring peace of mind to the client and provide a significant source of revenue to home inspectors.



WHY SEWER INSPECTIONS

Older homes used many obsolete materials for the underground sewer system. Clay pipes are susceptible to displacement, cracking, and collapse. Cast-iron pipes are susceptible to displacement, corrosion, and cracking. Orangeburg, a type of resin impregnated wood fiber pipe, is prone to disintegrating underground, for example.

These older underground piping installations are now beyond their expected service life. These piping systems are also susceptible to root intrusion, requiring ongoing and expensive root clearing service on a regular basis. Many of these obsolete underground piping systems need significant expensive repair or replacement. Newer homes, including new construction, can also have sewer problems related to poor or faulty installation practices, damage caused by construction vehicles, construction debris inside the drains, and sometimes intentional vandalism. It is recommended that even new homes have a sewer scope inspection.

LIABILITY

Having a sewer scope performed as part of a home inspection protects everyone involved in the real estate transaction. Underground sewer and drain systems are not visible or readily accessible and are certainly beyond the scope of a standard home inspection. However, if there is an issue with the sewer drain system after transfer of title or close of escrow, you will likely get the phone call from your client. Your company, the real estate agents, and likely the seller are now in the middle of a significant dispute. Underground sewer or drain problems potentially cost thousands of dollars to repair. Finger-pointing, anger, financial risk, and poor reviews on social media potentially affect everyone involved in the transaction.

Real estate agents are becoming more accepting of this additional recommendation. The sewer scope inspection helps protect the agent and client from the liability of unknown sewer issues. At a minimum, you might consider recommending a sewer scope to your client at every home inspection, as it lowers your liability in the event of a claim.

for every inspected home

REVENUE

Depending on your location, the price of a sewer scope service ranges from \$150 to \$350. If you average \$200 per sewer scope inspection, every 50 sewer scopes performed by your company will generate \$10,000 in additional revenue. Why not take advantage of this income opportunity by providing the sewer scope service as part of your home inspection? Inspection companies that utilize a single inspector can perform the sewer scope inspection before or after the main home inspection. Those companies that use a multi-inspector team approach can consider combining the sewer scope inspection with other portions of the home inspection, such as interior plumbing. Multiple inspector companies operating in a single geographic location can choose to have a dedicated sewer scope inspector traveling from inspection to inspection as needed.

The process of performing the sewer scope is straightforward. The drain system is accessed through a cleanout located in the basement, crawl space, exterior yard, or in some parts of the country, from the roof through the plumbing vent stack. A pushrod type of camera system is used with the camera head attached to a flexible yet rigid cable and is manually pushed into the drainpipe system.



CAMERAS

The preferred camera system features should include a self-leveling camera head to always orient the camera view for easier interpretation. A self-leveling camera head is beneficial when a client is viewing the actual inspection screen or viewing a video as part of the sewer scope inspection report.

Adjustable LED lighting at the camera head is recommended as well. It optimizes the view of the various internal drainpipe conditions.

Another beneficial feature is a distance counter, providing a reading in feet or meters, indicating how far the camera head has traveled inside the drainpipe. This feature is helpful in reporting the location of issues or defects. Additional locating information can be provided by a small radio transmitter built into the camera head; this is called a Sonde. The Sonde broadcasts a continuous 512 Hz radio signal that with an additional optional radio receiver device can pinpoint the location of the camera head underground. This information is useful when deciding where excavation is necessary.

The camera system should have the ability to record color video and take still photographs also. Video and photographs can be provided to the client as part of the inspection report as needed. The inspection company should always keep copies of any video or photographs on file for future reference after the inspection.

Adding sewer scoping to your inspection services is a great way to set your company apart from your competition. Too often inspection companies compete on price alone; a better way is to compete by offering superior service and expertise. Your clients and real estate agents are looking for companies that provide a full range of services; a sewer scope inspection is one more valuable service that protects your client while providing a significant additional source of revenue for the inspector.



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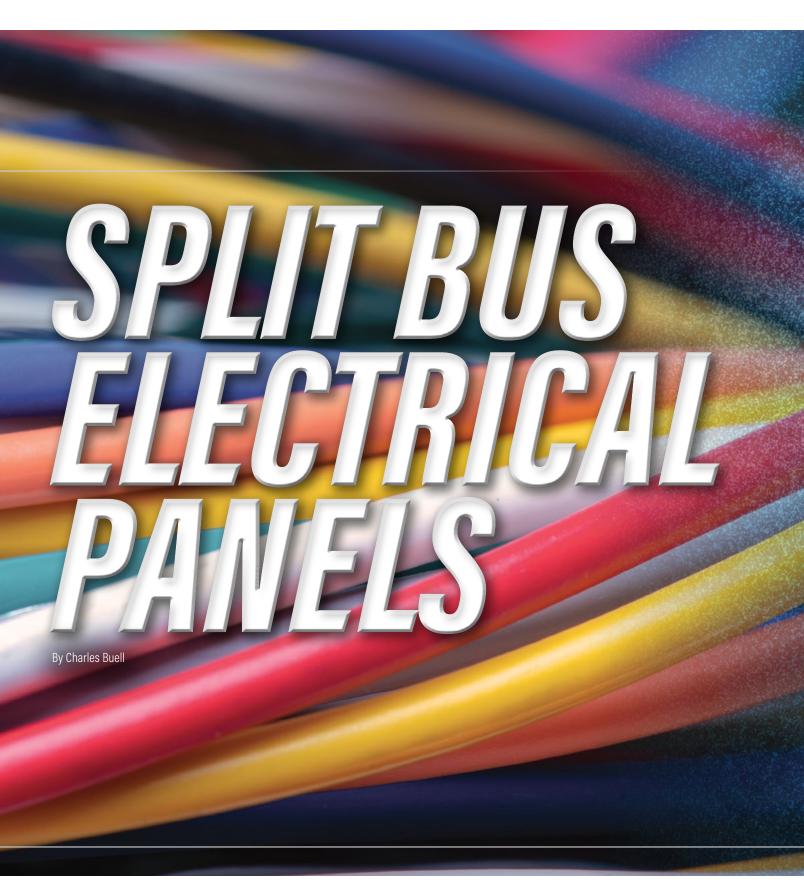


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Because most electrical service panels are not installed by homeowners or "Uncle Harry," it is rare to find service equipment without a means of disconnect. There are a couple of ways where it might appear to be missing, but is in fact there after all. I want to keep this post simple enough that most readers can understand what I am talking about.

Real estate agents and homeowners should understand the basic principles so that when the inspector calls for replacement of what appears to be a perfectly good panel, they can understand why.

The first point I will make is that all electrical services to the home must have means of shutting off all the power.

Being able to shut off the power is usually achieved by a main disconnect breaker in the electrical service panel—and should be labeled as such. (I am not going to talk about fuses in this post.) Where it gets a little confusing is when that main disconnect breaker is in a different location from the panel in the home—like outside the home at the electric meter, as in townhouses, condos, and other instances. In these instances, the panel in the home is not the electrical service equipment but is instead called a sub-panel, or remote distribution equipment. This type of panel doesn't require a main breaker unless it is in a detached structure. Of course, it does no harm to have one, and one is often installed for convenience.

The below picture is of a close to correctly wired sub-panel. This type of panel will not usually have a single means of disconnect; it will be located at the electrical service equipment—typically where the meters are located.

There is another type of panel that looks, at first glance, like it might be missing a main breaker. This type of panel is configured such that it takes a maximum of six disconnects to shut all the power off.



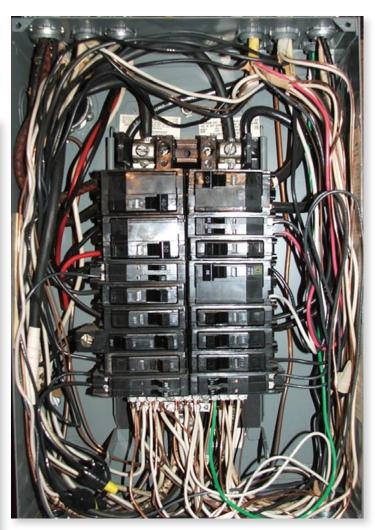
This type of service panel is called a split-bus panel.

The below picture is of a typical split bus panel with its dead-front cover in place. Notice it says "Service Disconnects" in the center between the upper breakers?

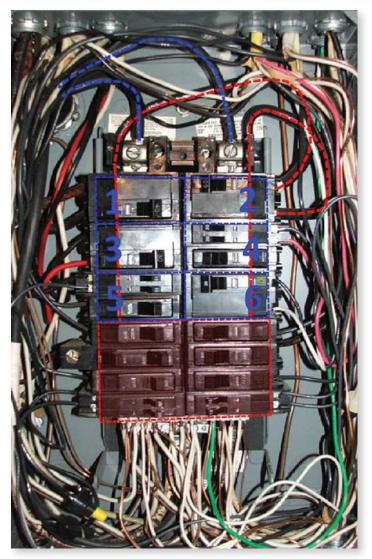
This means that when all those top breakers are turned off, all power to the breakers in the panel will be off—including the lower breakers.

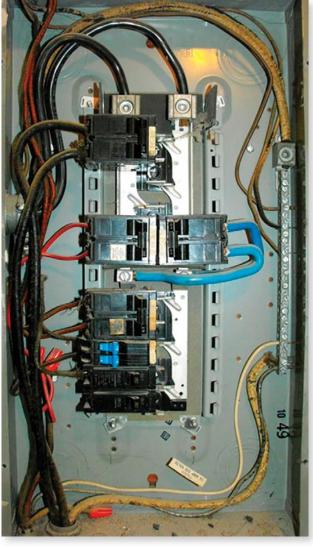
The next picture is of a split bus panel with the cover off. Notice how much it looks like the sub-panel picture (well, except for tidiness)?

What is different about the panels can be visualized by the photo on the next page with color overlays.



The larger, blue-dotted lines are where the power coming into the panel attaches to the bus bars. Note that the top six double pole breaker spaces are outlined with smaller blue dotted lines and are numbered one through six. The wires from breaker #2 travel down behind the six spaces and attach (trust me) to the bars for the bottom breakers highlighted in red. Notice also that some of the double pole breakers in the area labeled "Service Disconnects" have been changed to single pole breakers, violating the six disconnect rule. Violations like this are common with these panels when more circuits are desired because there just isn't room in the bottom section of the panel for more breakers.





At right is another panel with only three double pole breakers in the top six spaces, but one of them has blue wires that run to the bus bars for the lower circuits.

In this case it only takes three breakers to shut off all the power in the panel—still well under the six disconnect rule.

These panels were common into the early '70s, and I still find them often. Most panel manufacturers made such panels—and in many different versions. The code allowed this type of panel when all the power could be shut off with six disconnects or less, i.e. the six disconnect rule.

Inspectors and homeowners sometimes mistake these split-bus panels for sub-panels and incorrectly call for repairs to the way they are wired, or they wonder where the main breaker is. I don't want to go into the differences between how service panels are wired differently from sub-panels, but just understand that they are wired very differently, and it is important for the home inspector to know these differences.

TO RECAP:

In a typical split bus panel found in a residence there will be provision for six double pole breakers (or less)—one of which is the disconnect for all the breakers located below the six double pole breaker locations. Wires will run from that one breaker and be connected directly to the bus bars for the other section of breakers. (Bus bars are the energized metal bars that the circuit breakers connect to.)

These panels are often crowded and no longer have ample space to accommodate modern wiring requirements. Most of the time I find myself recommending to my buyers that they upgrade these panels. Often the service size itself is adequate for the home; the panel simply lacks the space to add new circuits. Replacing just the panel is almost always going to be cheaper than a whole new service to the home. Because all these panels are older, upgrading is a good idea even if additional room is not needed.

NEW FACES A NOTE FROM THE NEW DIRECTOR OF MEMBERSHIP

By Susan Lane



ssociations are my passion. Little did I know when I moved from Ohio to Chicago some 25 years ago that I would enter a new career in association management.

It all started when I worked as a childcare specialist helping families in the Chicagoland area find childcare and providing childcare experts with needed training. I quickly learned that my strengths included project management, committee support, and planning events. This led me into my work with SmithBucklin. SmithBucklin is a for-profit management company that manages not-for-profit associations.

I spent 21 years working on a variety of associations and leading teams focused primarily in membership and operations, governance, financials, team management, committee, and chapter support.

As I was conducting my job search, the Director Membership and Chapter Relations position was posted for ASHI. One of the reasons I found ASHI interesting was the direct similarities to the two groups I managed while at SmithBucklin. Those two associations were the National Association of Fee Appraisals (NAIFA) and the American Ladder Institute (ALI). My work included obtaining CE approvals for the appraisers and serving as the Secretariat of the American Ladders standards committee.

I look forward to bringing my association experiences and best practices to the ASHI team, board, membership, and the community.

I am a graduate of The Ohio State University and currently live in the Chicagoland area with my family, two cats, and two gerbils. I look forward to getting to work with all of you!

HOME INSPECTION INFORMATION

AT THE TOUCH OF A BUTTON

Both NHIE manuals are now available as e-books:

Mechanical Systems and NHIE Content Manual

Structural Systems and Business Manual.





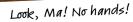


Whether you're preparing to take the National Home Inspector Exam or are looking for reliable home inspection information on the go, the new NHIE e-books contain the same great content as the hard copies and have features that allow for an immersive experience, such as highlighting, creating notes and flashcards, a read-aloud feature, and more.

These manuals are designed to help you prepare for the exam and include helpful insights into the types of questions on the exam and techniques for success.



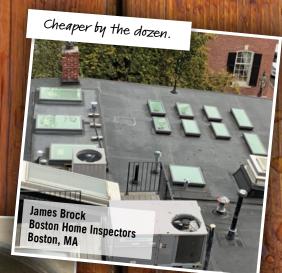
Postcards from the Field





James Brock Boston Home Inspectors Boston, MA

Recommend a licensed ... gardener?



Homeowner pile driver. Was functioning at time of inspection.



well, at least there's a safety cable!

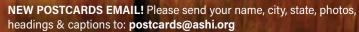




Engineered Home Inspections Acton, ME



Matthew Steger WIN Home Inspection Lancaster, PA



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.

Homemade, foolproof, electrical generator transfer switch—guaranteed to electrocute a lineman. And they saved over \$150!



James Brock
Boston Home Inspectors
Boston, MA

Crawl space sewer leak freak show.



I said repair by licensed contractor. Not repair by license plate!



Refrigerator wedgie.

James Brock
Boston Home Inspectors

Boston, MA

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Rusty Layton

Russell Layton Associates.

THIRTY-FIVE YEARS

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Bradley Huntington P.E. Tri-State Engineering, P.C.

TWENTY-FIVE YEARS

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Home Wise Services Inc.

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TWENTY YEARS

Stephen Showalter

Showalter Property Consultants

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Berks Realty Services - Home Inspections

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