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ASHI MISSION STATEMENT

To set and promote standards for property inspections and to provide the educational programs needed to achieve excellence in the profession and to meet the needs of our members.

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Managing Risk ELECTRICAL TESTERS: WHICH ONES ARE RIGHT FOR YOUR BUSINESS?

By Stephanie Jaynes, Marketing Director, InspectorPro Insurance

COM VΩHz



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. Schlafe





Note: The Managing Risk column with InspectorPro Insurance provides home inspectors with tips to protect their businesses against insurance claims, craft effective pre-inspection agreements, offer additional inspection services, and use new tools and equipment.

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.

ast year, with the help of master electrician Bruce Janczak, The *Milwaukee Journal Sentinel* inspected 15 single- and two-family rental properties. All but one of

the properties had fire hazards and code violations, including improperly installed or unsafe electrical service panels, no grounding or bonding of the electrical service, and improperly grounded or wired receptacles. Suspected electrical fires impact homes in this same zip code at five times the rate of the rest of the city.



Home electrical fires account for an estimated 51,000 fires each year and nearly 500 deaths, according to the Electrical Safety Foundation International. While builders and electricians have a significant role to play, home inspectors do, too. While most residential home inspections will not (and cannot) go into the level of detail and expertise that licensed electricians can, your inspections can still have an impact. Through your investigation of readily accessible, visually observable electrical systems and components, you can help keep your clients safe. This is where electrical testers can help.

WHY USE ELECTRICAL TESTERS

Certain electrical testers may seem unnecessary. After all, standard residential inspections are limited and non-invasive. Furthermore, most standards of practice (SOPs) do not require you to report on deficiencies discoverable through electrical testing.

For example, according to the ASHI SOP, home inspectors are required to inspect "ground fault circuit interrupters and arc fault circuit interrupters" and describe "amperage rating of the service" (SOP 7.1.A.9., SOP 7.1.B.1.). However, they are not required to "measure amperage, voltage, and impedance" (SOP 7.2.A.5.)

Some inspectors, like Charles Buell of Charles Buell Inspections in Washington, argue that you can't have one without the other. "It is not possible to describe the amperage of an electrical service without measuring, and inspectors should state this in their reports," wrote Buell in his article "Making the Case for Measuring Voltage," which appeared in the June 2018 issue of the ASHI *Reporter.* "If we could assume that all the electrical services we check would be nominal 120/240 volts, we could probably get away without measuring voltage.... [But] there is a good chance that you will not be able to tell or confirm whether what you are seeing is a 208 service if you do not measure."

Thus, home inspectors who choose to carry electrical testers that provide information that go beyond their SOPs do so to provide their clients with additional information. According to Tom Lauhon, chairman of the ASHI Code of Ethics & Standard of Practice Committee which maintains, updates, and creates new standards for the association—it's up to every inspector to weigh the benefits of exceeding each standard against increased liability. "You can go as far beyond the Standards as you feel comfortable. But, when you do, you accept additional liability," Lauhon said.

YOU CAN GO AS FAR BEYOND THE STANDARDS AS YOU FEEL COMFORTABLE. BUT, WHEN YOU DO, YOU ACCEPT ADDITIONAL LIABILITY," -LAUHON SAID.

CHOOSING THE RIGHT ELECTRICAL TESTERS

There are a number of electrical testers that home inspectors can choose from, the primary of which include:

1. BASIC (120-VOLT) ELECTRICAL TESTERS: Frequently found on a retractable keychain, these inexpensive, fundamental testers analyze ground fault circuit interrupters (GFCIs) for common problems. (For example, the circuit is not energized or has tripped off.) These testers often rely on three indicator lamps. Lit up in specific colors and orders, these lamps tell you how the GFCI is functioning.

2. ADVANCED (120-VOLT AND 240-VOLT)

ELECTRICAL TESTERS: While basic testers only check for the presence of 120-volt currents, advanced testers also look for 240-volt currents. Such testers are useful for examining dryer electrical receptacles or housing developments with service laterals fed from threephase transformers.

- **3. AFCI/GFCI TESTERS:** Unlike their less expensive counterparts, AFCI/GFCI testers check both arc-fault (AFCI) and GFCI devices for about 10 times the cost of the two testers previously mentioned. However, such testers still typically feature basic readings courtesy of three indicator lamps.
- **4. CIRCUIT TESTERS FOR ARC AND GROUND FAULTS:** For about \$100 more than AFCI/GFCI testers, inspectors can purchase testers that look for arc fault and ground fault-protected electrical circuits. Such testers can indicate whether such protection devices are functioning properly.
- **5. VOLTAGE INDICATORS:** Sometimes called voltage sniffers, these inexpensive devices detect if wires or components have electrical currents running through them.
- **6. OUTLET TESTERS:** Otherwise known as receptacle or socket testers, these three-pronged devices can detect improper wiring when you plug them into an electrical outlet. Like the basic and advanced testers previously mentioned, these circuit testers are usually inexpensive and rely on three indicator lamps.

IN OUR SURVEY OF 60 HOME INSPECTORS...

20%

CARRIED CIRCUIT TESTERS FOR ARC AND GROUND FAULTS

42%

CARRIED ADVANCED (120-VOLT AND 240-VOLT) ELECTRICAL TESTERS

43%

CARRIED BASIC (120-VOLT) ELECTRICAL TESTERS

55%

CARRIED VOLTAGE INDICATORS

58%

CARRIED OUTLET TESTERS

78%

CARRIED AFCI/GFCI TESTERS

THE MOST POPULAR BRAND AMONG OUR SURVEY PARTICIPANTS WAS KLEIN TOOLS.

When asked what features they look for in electrical testers, the home inspectors we surveyed shared the following:

RELIABILITY: One feature that makes a tester dependable is a long-lasting battery. But even with good battery life, our surveyed inspectors recommend carrying extra batteries in your toolkit. Another consideration is size. Some testers are too big for exterior outlet boxes while others are too small and slick to wear with gloves. Inspectors recommend trying a few types to discover what you prefer.

DURABILITY: Not all electrical testers hold up well to daily use. Bulbs can fall off cheaper testers. Ground wires can break off ground pins internally. As with most tools, you get what you pay for, so our inspectors recommend opting for more sophisticated testers that will last.

READABILITY: It doesn't do much good to have an electrical tester if you can't interpret the results. Thus, the inspectors we surveyed valued characteristics like clear readings, legends that don't wear easily, colored lenses that stay intact, and large display screens.

ACCURACY: Some home inspectors suggest seeking out electrical testers that feature more advanced indicators than the standard three lamps for better results. For example, some three-light testers will not detect bootleg or false grounds.

KLEIN TOOLS

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ELECTRICAL EXPOSURES CAN BE SERIOUS-EVEN FATAL—IF YOU DON'T KNOW HOW TO PROPERLY **USE YOUR TESTERS AND** IF YOU BECOME OVERLY **CONFIDENT IN THEIR** ABILITIES.

ELECTRICAL TESTERS: WHICH ONES ARE RIGHT FOR YOUR BUSINESS?

LIMITING YOUR LIABILITY

When it comes to electrical testers, limiting your liability happens in three ways: staying safe, communicating clearly, and insuring equipment. We discuss each in more detail below.

GET TRAINING ON HOW TO TEST SAFELY.

Electrical exposures can be serious—even fatal—if you don't know how to properly use your testers and if you become overly confident in their abilities.

"[Electrical exposures] can take your life if you're not prepared," said Walter L. Williams of PPT Inspections in Michigan. "Even if you put an instrument to [a wire] to get a reading or to see if it's energized, you don't know what may be lurking behind the [electrical] box."

Take courses on electrical inspections and safety and read the user manuals for your testers. Dress appropriately with personal protective equipment (PPE), like insulated gloves and rubber-soled shoes. And, if it's too dangerous, skip it.

For more information on staying safe, check out InspectorPro's article "Electrical exposures: What home inspectors need to know," available online.

IN YOUR AGREEMENT AND REPORTS, SAY WHAT YOU DO AND DON'T DO. AND BE CONSISTENT.

As we discussed earlier, measuring voltage isn't required by the ASHI SOP. Still, you may choose to do it. If you do, say that you're doing so in your report and be sure to do so at every inspection.

Why is it so important to be consistent across inspections? One instance may hold you accountable in another. This happened in a claim from Mississippi where the inspector didn't identify wood rot and damage in windowsills. The claimant argued that the inspector should have probed the surfaces. Our argument was that, according to the SOP, the inspector was not required to probe anything.

It just so happened that the claimant's daughter was his real estate agent, and she had used the home inspector with her other real estate clients in the past. The claimant went through the inspection reports until he found one in which the inspector stuck a probe in the wall that revealed the damage. There was even a picture of the probe in the wall. You can guess how that claim was resolved. If you don't measure voltage, go beyond citing the ASHI SOP in your pre-inspection agreement. In your report, remind clients that you don't test for voltage. You may also recommend your clients contact a licensed electrician if they are interested in voltage testing.

CARRY EQUIPMENT COVERAGE.

Formally known as inland marine coverage or a commercial property floater, equipment coverage insures your inspection tools and equipment. Unlike standard property insurance, inland marine coverage protects your tools and equipment regardless of their location. This is important in the home inspection industry since, rather than housing your tools and equipment in an office, you usually have your materials in your work vehicle or on inspection sites.

In most cases, equipment coverage for home inspectors reimburses you for the actual cash value (not the cost of the items new) of your stolen or damaged equipment or tools. Oftentimes, coverage extends to not just items you own but also items you lease or rent.

If you own inexpensive electrical testers, you may be thinking it isn't worth carrying equipment coverage for them. However, for any items worth less than \$500, our equipment coverage allows you to cover the property as miscellaneous tools, so long as the total value of all those tools doesn't exceed \$2,500 in total value. Adding together all the items in your toolkit and inspection vehicle, you'd be surprised how much equipment you can insure against loss, damage, and theft.

To learn more about inland marine coverage, read InspectorPro's article "How to protect your tools and equipment," available online. Current clients can request equipment coverage by contacting their InspectorPro brokers. Prospective clients can apply for insurance via InspectorPro's online application.

ELECTRICAL TESTERS FOR HOME INSPECTORS

Interested in offering your clients more information about their properties' electrical systems and components? Consider using one or more of the electrical testers we discussed to report potentially costly or hazardous defects.

InspectorPro Insurance is a proud ASHI Affiliate member.



WHAT IS A WATER SOFTENE

Paul Friot

Paul received his Water Treatment certification and is a Master Water Specialist and Installer. Read more at getwateranswers.com.

water softener is a piece of equipment used to treat water that you are likely to see in the course of performing a home inspection. This is considered a point of entry (POE) system, meaning it treats the water as it first enters the home as opposed to a point of use system (POU), which treats the water at a specific location within the home, typically at the kitchen sink. Softeners are usually in the basement; if there is no basement, they are frequently in the garage or outside by the side of the house in warmer climates.

According to the Water Quality Association, a water softener is a piece of equipment that reduces the hardness in the water to below 1gpg (grain per gallon), which for our purposes is the same as 17.1 mg/l (milligrams per liter).

THE TYPICAL RESIDENTIAL SOFTENER **COMPONENTS ARE:**

- A fiberglass tank containing ion exchange resin
- A control head mounted on top
- A salt (brine) tank connected via tubing to the control head

A softener is not generally considered a filter because it is not designed to physically trap the hardness but rather to remove it through a chemical reaction called ion exchange. As the water flows through the resin, it removes the hardness ions and replaces them with sodium ions (or potassium ions, depending on what type of salt is being used). The amount of sodium added by any softener is determined by the level of hardness being removed. Water softeners do not add salt to the water, only sodium. The resin can only soften a limited number of gallons of water before it becomes exhausted and ceases to remove the hardness. Before reaching this point the softener automatically regenerates/recharges the resin.

The regeneration of a typical softener takes about 90 minutes, during which time there is water available in the house, but it is not softened, so most softeners are set to regenerate in the middle of the night when people are less likely to be using the water. There are some twin tank softeners that are capable of providing soft water even while regenerating. During the regeneration, salt water is sucked out of the salt tank and slowly rinsed through the resin. It is at this point that the resin releases the hardness it previously removed from the water and takes back the sodium ions, which restore its capacity to soften the water. The hardness released by the resin, along with the chlorides and some salt water, get flushed down the drain.

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TYPICAL SOFTENER REGENERATION CYCLES AND TIMES:

- Backwash, 12 minutes
- Brine and rinse, 55 minutes
- Fast rinse, 8 minutes
- Brine refill, 10 minutes

Depending upon your location, there may be restrictions on where the drainline is allowed to discharge. For example, some states do not allow the discharge from the drainline to flow into a septic system, or, if the discharge is flowing outside in a cold climate, the potential for it to freeze is a concern.

SIGNIFICANT BENEFITS DERIVED FROM SOFTENING THE WATER INCLUDE:

IMPROVED SOAP EFFICIENCY. Whether it's dish soap, laundry detergent, bar soap, or shampoo, you need less of it. Depending on how hard the water is before softening, you may need to cut back significantly. Sometimes people do not like the feel of soft water in the shower, saying it feels slippery, as though they can't rinse off the soap. It can help to understand what is happening in that situation. When you lather up with hard water, the hardness combines with the soap to form insoluble compounds, which means they don't dissolve in water. When you rinse the soap off, a residue is left on your skin, and that is what gives you the squeaky clean feeling most of us perceive as normal. When you lather up with soft water, because the hardness has been removed, those compounds do not form and you don't have residue left on your skin, so you feel more slippery.

REDUCED SCALE FORMATION, especially when the water is heated. In the water heater, the scale tends to build up on the heating elements and acts as an insulator, which slows down the heat transfer into the water and drives up energy costs. The scale can also accumulate on glasses, dishes, showerheads, glass shower doors, etc. Because it is a calcium-based deposit, it is literally as hard as nails and can be very difficult to remove.

RESPONSIBILITIES ASSOCIATED WITH A WATER SOFTENER ARE:

YOU NEED TO KEEP SALT IN THE SALT TANK. It doesn't matter how full the salt tank is, as long as it doesn't run out. There are two types of salt used to regenerate a softener—sodium or potassium chloride. Most people use sodium chloride because it is considerably less expensive and more commonly available. Some people on sodium-restricted diets switch to potassium chloride, which is also better for watering plants. Most salt tanks have a three-inch diameter float safety tube; if the water is high enough that it is lifting the float, the softener likely needs to be serviced.



Keep the 24-hour clock set to the current time so the regeneration occurs in the middle of the night. Many softeners today have a battery backup in case of a power outage.

Virtually all water supplies have some level of hardness and would benefit from being softened. Whether it's worth it to install a softener depends on a number of factors, including the hardness level, physical space, and whether access to a drain exists, along with the cost in dollars and cents.

If you or your clients have any water quality questions, please feel free to contact me at 978-302-1076 or paul@getwateranswers.com. I do not sell any water treatment equipment, only unbiased advice, like yourselves.

Get Water Answers is a proud ASHI Affiliate member.



SMART INSPECTOR SCIENCE 7 AREAS OF RESTRICTED ACCESS

f you can't see it, you can't report on it! Home inspection standards are established to protect both the home purchaser and the home inspector. Part of the inspector's protection involves limiting the inspection to readily accessible, visually observable systems and components. The following are examples of systems and components that are not readily accessible—and what to state in your report.



Photo 1. Snow cover

1. SNOW COVER

Snow cover certainly limits inspection of grounds, walks, driveways, landscaping, and roof components (Photo 1). You should state that you couldn't see these areas and did not inspect them.

2. ROOF

Photo 2 shows a steeply sloped, fragile asbestos cement roof. By observing from the ground or the edge of the roof, you can determine it has failed and requires further evaluation. The roof is not safe for you to walk on, so you can't evaluate vents and chimneys up close. State that in your report.



Photo 2. Steep, fragile roof



Photo 3. Attic flooring

3. ATTIC FLOORING

Attic floors usually restrict access to insulation, vapor retarders, and structural elements. But in this case (Photo 3), one missing section of the plywood floor allows you to see knob and tube wiring buried beneath insulation that might contain asbestos. While most of the attic is not readily accessible, there is a lot to report, despite the limited access.

4. ATTIC KNEE WALL

Yuck. I quickly exited this attic (Photo 4) because it was a safety hazard for me and for the occupants of the home. Those aren't rocks piled up in this attic knee wall; most of the area was covered with animal waste. Talk about limiting an inspection!



Photo 4. Attic knee wall and animal waste

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

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Photo 5. Bushes, landscaping

5. LANDSCAPING

Bushes (Photo 5), trees, vines, and other landscaping elements certainly can limit visual access to the roof, siding, windows, doors, surface grading, and foundations. You need to state the restricted access and limited inspection of affected components. In my report I would also recommend removing the offending landscaping to allow further inspection.

6. FURNACE VENT

Following ASHI standards, we don't inspect the interior of a vent system. But we do know a single-wall metal furnace combustion vent should not be buried in soil (Photo 6). This is a visible defect that should be reported. (The natural gas boiler was located behind the stone veneer wall in the lower level. It was a naturally drafted gas appliance with an additional inducer fan on the metal flue.)



Photo 6. Furnace vent

THE TAKEAWAY

Always document conditions that limit your access to any component of the home—it's fair to you and the buyer. Be specific and include a photo. State the limits of the inspection and recommend further evaluation. You are not responsible for things you can't see, but you must describe the component and the reasons you couldn't inspect it.

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.

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F Ken Lowenberg R۱

he US Department of Housing and Urban Development (HUD)'s Real Estate Assessment Center (REAC) is creating a new national inspection protocol for Federal Housing Administration (FHA)-insured and Public Housing Agencies (PHA) multifamily properties. ASHI members can have the opportunity to provide feedback on the protocols that will impact FHA-insured and PHA multifamily housing for years to come.

HUD is responsible under Congressional mandate to inspect approximately 25,000 multifamily housing developments every one to three years.



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With NSPIRE, there is no slow season," Goldstein said.

Congress created the FHA in 1934. At the time, the housing industry was flat on its back. Nearly 2 million construction workers had lost their jobs, and only 1 in 10 households owned homes. FHA became a part of HUD's Office of Housing in 1965. They provide mortgage insurance on loans made by FHAapproved lenders. FHA insures almost 12,000 mortgages for multifamily properties. HUD and FHA furnish technical and professional assistance in planning, developing, and managing the properties; this includes regular inspections from HUD.

This new multifamily housing inspection protocol, called NSPIRE (National Standards for the Physical Inspection of Real Estate), will prioritize inspections that assure the health and safety conditions for those living in multifamily properties.

In late 2019, REAC began a two-year demonstration program to better identify potential adjustments to inspection standards, protocols, and processes prior to a nationwide implementation. During the demonstration, volunteer properties around the US will participate in inspections.

ASHI members will have the opportunity to help provide feedback and refine these new National Standards for the Physical Inspection of Real Estate (NSPIRE) to help ensure families live in safe, secure, properly maintained, and comfortable homes while helping modernize and improve HUD's physical inspection process.

"NSPIRE emphasizes safety and security and a deeper emphasis on the dwelling unit, the apartment the senior citizen or other family is living in day to day," said Marvin Goldstein, president and CEO of Building Inspection Service (BISCO) and a charter member of ASHI. BISCO is providing all the inspectors to HUD for the NSPIRE Demonstration Program.

"ASHI members can make a major contribution to this new standard," said Goldstein. "It is a highly unusual opportunity for any professional organization to have such major input to HUD. BISCO is really excited about giving ASHI-certified inspectors this opportunity. Feedback will be used as part of the ultimate standard derived by HUD and adopted for nationwide usage."

ASHI-Certified Inspectors qualify for NSPIRE. If you are not an ACI, you must have done 250 inspections. BISCO will double-check a percentage of their validity. Other requirements include a doctor's note stating you can physically travel and inspect and that your eyesight is sufficient for inspections. You will also need to pass a federal security clearance.

NSPIRE inspections will be in every US state. Inspectors must be willing to travel at least one week a month to cover the pilot inspections across the country. "With NSPIRE, there is no slow season," Goldstein said. "NSPIRE is very good filler work when typical inspection seasons slow down, such as in the winter months." Qualifying ASHI inspectors will complete online training and field training certifications. Once the pilot program is finished, they will continue as local NSPIRE inspectors. "If after the pilot program, inspectors don't want to travel, there will be local inspections available they can use for filler work with their regular inspection work," Goldstein said. "If they want to continue to travel a week or more a month, opportunities will be available once the formal program kicks in. The pilot program is only around 4,300 inspections, but the annual inspection program of HUD is closer to 14,000 multifamily property inspections annually."

The pilot program is scheduled to go until May 2023 and encompasses more than 4,300 inspections. "As part of ASHI, your participation in the NSPIRE program can really help fashion a better national protocol for the inspection of multifamily properties around the country," Goldstein said. "Inspectors can use their NSPIRE experience as a reference whenever they provide professional testimony, and it will certainly look great as a qualification on their resume if they want to expand into the multifamily housing inspection market."

NSPIRE will prioritize inspections that assure the health and safety conditions of multifamily properties. ASHI-Certified Inspectors qualify for NSPIRE.

BISCO is a proud ASHI Affiliate member.



GET INVOLVED TRAVELING INSPECTORS IN THE HUD NSPIRE DEMONSTRATION PROGRAM CAN EARN \$3,000 A WEEK.

Building Inspection Service (BISCO) is looking for ASHI inspectors willing to travel at least one week per month to perform multifamily property inspections. Inspections are part of BISCO's contract to provide highly trained inspectors to help HUD refine the new NSPIRE (National Standards for the Physical Inspection of Real Estate).

Inspectors will provide suggested improvements and refinements to this new national inspection protocol.

Inspectors able to travel widely for five-day weeks of inspections can earn \$3,000 per week.

BISCO:

- Provides all training at no cost to you
- Assists candidates in obtaining requisite HUD certifications and clearances
- Will schedule inspections throughout the continental US
- Schedules around your availability

For more information, call Building Inspection Service at 215-357-8055 or email Marv Goldstein at mgoldstein@inspectpro.com.



THE IMPORTANCE OF INSPECTIONS By Marvin Goldstein

My personal history with ASHI stems from my beginning as a building inspector in 1970. To understand why ASHI was founded in the first place, it is useful to understand the development of the home inspection business in the US.

Before 1970, 95% of houses were not professionally inspected by a home inspector. There really wasn't an inspection industry before 1970. In 1969, during a housing crisis with interest rates extremely high, HUD started requiring plumbing, heating, electric, roofing, and termite certifications on their FHA-insured single-family properties. My dad, Milt Goldstein—who had been doing inspections for years—founded Building Inspection Service in 1938 when he graduated from the University of Pennsylvania School of Engineering. He would do inspections every now and then when requested. He suggested to me that this would be an interesting business opportunity.

In 1970, I agreed to be trained to be a building inspector by him. I assisted him on 50 inspections before I went out on any of my own. These were all HUD certification inspections which require plumbing, heating, electric, roofing, and termite certifications. There was such a demand for these inspections that I credit HUD for the creation of the home inspection industry in the US.

Within a few years, half a dozen companies like Building Inspection Service—which was founded in 1938 by my dad and incorporated in '71 by me—were created. We formed a local organization of building inspectors. In 1976, Ron Passaro—who ended up being the first president of ASHI—called and asked if I would be interested in helping to form the American Society of Home inspectors. I agreed. So, long story short, I am one of the charter members—member number 32. I've been very active ever since. But I say again, I credit HUD with the creation of the industry, and as everyone knows, today most homes are inspected by home inspectors, whereas in 1969 and 1970 hardly any were inspected at all. Marvin Goldstein is one of the original founding and charter members of ASHI and a past ASHI national president. We asked Goldstein to share a bit more about his background, the importance of ASHI, and the home inspection industry.

FAQS WITH CHARTER MEMBER Marvin Goldstein

Why should someone aim to become an ASHI-Certified Inspector?

An ASHI-Certified Inspector has more opportunity for higher paid inspections because of his/her experience. That experience will be recognized by organizations such as HUD and by lawyers and real estate agents who recommend home inspectors. I think becoming an ASHI-Certified Inspector is something all inspectors should be working to achieve. That's why we, as part of this NSPIRE pilot program, are recruiting ACIs or those who have done more than 250 inspections.

What advice would you give new home inspectors?

I would suggest new home inspectors go on many ridealongs to learn the profession with an experienced inspector. Also, sign up for the ASHI training program to get classroom and field training—Building Inspection Service has endowed a scholarship for the best graduate of each class.

I would advise new inspectors to always have a mentor or someone from their local chapter of ASHI who is highly experienced that they can call with questions. In your first couple of years in business, you're going to have many questions. It's always good to consult other professionals in the organization for advice.

I would also suggest participating in ASHI's online and educational programs and attending ASHI's Inspection World. I have attended almost every one of the conferences (all but one) and find their educational sessions very valuable.

NEW INNOVATION IN INSPECTION CAMERA TECHNOLOGY

Two long-time customers reflect on how using inspection camera technology makes a difference.

By Therese McNaughten



Therese McNaughten is the cofounder and vice president of marketing and brand strategy for Ferret Tools. Find out more at www.ferrettools.com.



Opinions or statements of authors are solely their own and do not necessarily represent the opinions or positions of ASHI, its agents, or editors. Always check with your local governmental agency and independently verify for accuracy, completeness, and reliability.

A home inspector inspects the roof of the house using a pole and inspection camera. Photo courtesy of Ferret Tools

rying to access damp, cramped, poorly lit, or dangerous and hard to reach spaces can be frustrating. Fortunately, a new generation of wireless inspection cameras that offers better visibility, accessibility, and functionality can help.

To make your job easier and to support on the job safety, look for a wireless inspection camera that offers the ultimate in durability, functionality, and performance.

FOR THE BEST IN TECHNOLOGY, LOOK FOR A CAMERA THAT:

Provides easier, faster, and safer visual inspections. The right inspection camera can help provide a better quality of visibility to enable you to see and work in complete darkness in enclosed spaces. Check to see if the camera will give you visibility where you need it most.

Is user-friendly. Can the camera link to your smart device? Is it compatible with Apple or Android devices? Can it be used for a variety of applications?

Is durable. Make sure your equipment can stand up to dust and water, so it works no matter what environment you find yourself in.

Can be used anywhere. Does it have a built-in WiFi hotspot for on-the-job ease and convenience? Is it easily rechargeable?

Is lightweight so you can easily take it wherever you need to go.

Has a good wireless range. Also check to see if the camera is compatible with a variety of rods. Can it be attached to a glow rod/fish stick to give you better reach? (So, it is not tethered like a traditional borescope and not limited in reach.)

Has a digital zoom function to allow for close-up viewing.

Has an easy-to-use app so it can be linked to your smart device, providing an extra layer of functionality and convenience.

Can save photos and videos to your smart device for easy documentation of faults, quotes, inspections, reporting, and proof of work.

Has the latest in technology and functionality. Is there a choice of model or price point for you to choose from?

Has great customer reviews from fellow users and associations. Recommendations of tools will help validate the product. What are customers saying? What are associations saying? Has it won any awards for design and innovation? et's just stick the camera in and scope it," thought Michael Hesterberg. President of the Ohio Real Estate Inspections Association and owner of Building Inspections in Cincinnati, before reaching around a finished basement wall with his inspection camera.

"What did I see? Snake skins. A bevy of snake skins."

Hesterberg's clients were an excited but demanding couple, and they were in the room as the video on his phone showed exactly what homebuyers don't want to see in their basement scaly, scary roommates.

The clients turned right around and walked back up the stairs, but they were thankful that their home inspector caught the snakes before they did.

Inspection cameras allow you to get in tight crawl spaces and, depending on your model, even see it all from your smartphone, so you can get the job done even easier than before.

Hesterberg said he often uses his camera for chimneys. "It allows me to see the condition of the flu, and I now routinely use it for that. I have found issues multiple times, saving clients thousands of dollars using this tool."



This photo shows the internal view of the liner and cowl. Photo courtesy of Rotary Power Sweeping



He also uses it to inspect stackable washers and dryers. "You can't go behind a stackable washer and dryer, but all experienced inspectors will say that it's a spot that when you go there, you think, 'Oh my god. I'm glad I went there.' "Once I went behind a washer and dryer and there were a whole series of junction boxes that were open with the wires out."

That was absolutely against code and by finding that, Hesterberg said, it enabled the buyer to go to the builder and say, "You pull that out and you fix all that electrical."

Another time Hesterberg went into the basement only to discover that the whole front of the house was under a crawl space; there was no access other than through a little slot in the foundation wall. "We are happy to have a product that makes our job safer and faster so we can see things we would not have been able to see," Hesterberg said.

Kelly Gibson—who has been in business for 25 years and is owner of Bay Area Building Inspections in Clearwater, Florida—also shared his experience using the technology. His company primarily uses an inspection camera for wind mitigation inspection driven by the insurance industry. This photo, taken using a Ferret camera, was used for a Uniform Mitigation Verification Insurance Form. "These photos are difficult to take with a normal camera," Gibson said. Photo by Kelly Gibson

"We have to get up into an attic and take a picture of the roof to wall attachment at the far end of the attic, but those are extremely hard to get to," he said. "You're dealing with the attic insulation often, and at times you have to pull away or try to move it. Electrical wiring can also get in your way, too."

A small enough camera allows you to get around the corner and move to where you can get a great quality picture behind whatever might be blocking you. "This has saved me a lot of time," Gibson says. Without it, he said there'd be a lot more crawling around. It was dangerous. "You had to get out there on the edge with your knees on the bottom and just try to crawl to get photos of the roof to wall attachment."

Ferret Tools—headquartered in Auckland, New Zealand—is an electronic design and manufacturing company creating the latest innovation in smart inspection camera technology. Ferret Tools is a proud Affiliate Member.





HOW CAN INSPECTORS PREPARE TO ANSWER HOMEBUYERS' BIGGEST QUESTIONS?

By Laura Rote, Editor

QUESTIONS TO ASK A HOME INSPECTOR*

What are the most urgent red flags? What's the inspector's background? Is the inspector certified? What is the condition of the roof? Is there asbestos present? Do I need a radon test? What's the life expectancy? How are the "bones" of the house? Are there receipts of annual HVAC checks?

*This edited list comes from the National Association of REALTORS® at nar.com. he National Association of REALTORS[®] (NAR) shares common questions they advise people ask a home inspector—from the state of the roof to radon tests to receipts for HVAC checks. While a list of NARrecommended questions is at right, we talked to some of ASHI's top experts in the field to see what they're hearing from homebuyers.

For the most part, it seems homebuyers' questions are getting more and more granular, at least anecdotally. Many buyers want to know

more about air quality, environmental issues, smart devices, and more. But sometimes buyers come armed with bad information, and home inspectors have to be well educated and careful when communicating issues. Opinions or statements of authors are solely their own and do not necessarily represent the opinions or positions of ASHI, its agents, or editors. Always check with your local governmental agency and independently verify for accuracy, completeness, and reliability.

WHAT ARE BUYERS LOOKING FOR?

"A lot more questions are being asked of secondary and tertiary services," said Rob Claus, on ASHI's Board of Directors and the managing director of The BrickKicker in Chicago. But, he said, that doesn't always mean they know what they're talking about.

Just recently Claus talked to a colleague in Vermont who said he was losing work to inspectors offering lead testing. But, Claus wonders, what kind of lead testing?

"Because if you do lead testing according to the law (where you live) and to HUD, you have to be licensed and most likely use an XRF machine," Claus said. But are these inspectors doing that? Or are some of them purchasing lead testing kits from, say, Home Depot and accepting a great deal of liability?

"That's just one of the questions," he said. "I know in our business here in Chicago, our sewer scope business is up 2020-2021 by 300%." Claus said that's the result of a few things—buyer beware, more educated buyers, and recommendations from The BrickKicker staff, which includes 20 inspectors. For homes older than 35 years in the Chicago area, The BrickKicker advises a sewer scope.

Today's buyers are increasingly concerned about environmental issues like mold, asbestos, lead paint, and air quality, according to Mark J. Goodman, a current ACI on ASHI's Board of Directors and a residential/commercial inspector for Brewer Inspection Services in Manchester, Missouri. "They also have more questions regarding smart home devices and why we can't test some of those devices," Goodman says.

SETTING THE RECORD STRAIGHT

Goodman said that while he doesn't believe homebuyers' questions are getting more technical, they do come to inspectors more informed. "But information they have is not always an accurate picture due to non-factual sources," he said.

Many purchases lately are also "as is," and ASHI-Certified Inspector Zac Lesh said he's heard from more homebuyers looking for major issues only. "Many times at the beginning of the inspection, buyers will tell me they are only looking for any 'deal breakers," said Lesh, owner at Home Sweet Home Inspection Company in La Grange, Illinois. "I always remind them that we may find big issues and little issues with the home, and they will all be part of the inspection."

Lesh also said some homebuyers come armed with a great deal of background info—not all of it accurate. "There is a large amount of information floating around on YouTube, Instagram, et cetera. Sometimes it can be helpful, but sometimes it can be difficult to educate buyers about incorrect information they have received or interpreted from the internet."

HOW TO BE SMART

Every home inspector I talked to emphasized the importance of being prepared and well educated when talking to buyers or real estate agents. "Educate yourself so you can be intelligent in your conversation," Claus said. "Whether you provide that service (someone is asking for) or not, educate yourself. The greatest thing our industry could do is elevate the knowledge base. To say, 'Oh, I don't do that. Call somebody else,' is a very curt and glib statement. Even if I don't do a service, I like to be smart enough to point my clients to someone who can help ... I'd make sure I had a rolodex of friends I could call—roofer, plumber, sewer scope, environmental..."

Lesh advises home inspectors attend ASHI meetings and training seminars, speak to veteran inspectors, and read trade magazines to stay up-to-date and knowledgeable in the field. "It is extremely beneficial to have a group text thread with fellow inspectors. When you see something new, take a pic, text it to the group, and chances are someone else has some knowledge."

Goodman says forming associations with subject matter experts and other experienced home inspectors and mentors goes a long way.

"Being a member of an ASHI chapter is even more beneficial because chapter members typically have a built-in network of mentors, home inspectors, and subject matter experts."

Lesh says home inspectors should never try to "BS" their way through a homebuyer's question. "If you don't know, let them know that you will get back to them with the answer. People appreciate honesty and can see BS from a mile away."

Goodman agrees. "Don't fake it if you're not sure or don't know the answer. Tell your client you will get them an answer and get back to them. Also, don't ever inspect a unique construction type like a log home if you haven't inspected it before unless you take another experienced inspector with you."

And don't assume the person you talk to knows everything, Lesh said. "Once I was crouched down showing a minor furnace issue to a client. I finished my explanation and asked if they had any questions. The client responded, 'What is the furnace?' I had to take a second and explain what a furnace's function was. It wasn't until I said the word 'heater' that they had any clue what I was talking about." ASHI UPDATES

HOW TO SUBMIT ARTICLES TO THE REPORTER By Tim Buell



Tim Buell is a retired ACI, served as the 2018 ASHI President, and continues to serve as the ASHI Technical Committee Chair.

s a retired inspector, I always enjoy reading the *Reporter* every month. It contains information to help you be a better inspector. Information from our Affiliate Members and partner advertisers provides valuable ideas and products indispensable for your business.

The *Reporter* magazine is considered one of the best member benefits because our members share information. Anyone can submit an article, so we encourage all members to be involved and share essential information for our readers to know. I am not a writer, but I have submitted writings in the past that were published. The process is simple. You submit your article to our editor at editor@ashi.org. Our Technical Committee reviews the content from a high level, while our Editor Laura Rote checks for style, grammar, and punctuation. If the article is edited significantly, it is sent back to you for final approval. Once the review process is completed and your article is approved, you'll be notified as to when to expect to see it in print.

The *Reporter* is designed to provide a broad spectrum of home inspection information. Like other colleagues, I purchased additional copies to give to buyers, sellers, and REALTORS[®]. The *Reporter* is not a technical publication like the Journal of the American Medical Association. Its purpose is to share information from the home inspection community with a wide-ranging audience.

Please consider contributing today!

CORRECTION: In the December 2021 print issue of the *Reporter*, an article on split bus electrical panels has a sub-panel incorrectly captioned as a split-bus panel. It is actually a sub-panel pictured, and caption should read:

This type of panel is called a sub-panel.

The correct caption can be found online in the December 2021 issue article titled "Split Bus Electrical Panels."





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THIRTY YEARS

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