



CREIA INSPECTOR • Magazine

A PUBLICATION OF THE CALIFORNIA REAL ESTATE INSPECTION ASSOCIATION

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THANK YOU TO OUR AFFILIATE PARTNERS



PROFESSIONAL HOME
INSPECTION INSTITUTE





CREIA E-Magazine

IN THIS ISSUE:

CREIA Board and Staff	4
Chairman's Message By Bret Husted, CCI, Chairman of the Board	5
A Message From the Executive Director Meet McDonald AMC.....	6
NEW CREIA Members.....	8
Legislative Update	9

FEATURED ARTICLE:

Why You Should Not Paint Stucco	16
Home Inspection Tips After an Extra Wet Winter.....	17
MCI Policy Changes.....	18
Gunnars Corner Double Neutrals	20
General Liability Vs. Errors and Omissions Insurance	22



VISION

To protect lives, health, and investments

MISSION

The California Real Estate Inspection Association promotes excellence in the real estate inspection profession and is committed in supporting every member in achieving the highest level of expertise in the industry.

CALIFORNIA REAL ESTATE INSPECTION ASSOCIATION

1540 River Park Drive, suite 211
Sacramento, CA 95815
Phone 916-634-4219
Fax 916-487-1705
info@creia.org

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Cheryl Marcell



CREIA

The California Real Estate Inspection Association (CREIA) is a non-profit association dedicated to using all its resources for the benefit of members and the home buying public they serve. CREIA is an association of members for members, founded on the principle that joining and working together can avail much more to advance the home inspection profession and protect the public than could possibly be accomplished individually.

CREIA = TIER ONE INSPECTORS

Unsurpassed testing; Unmatched training and education requirements; Industry leading performance Standards of Practice and Code of Ethics – That's why California Law specifically mentions CREIA as an industry benchmark.

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CHAIRMAN'S MESSAGE

BY: BRETT HUSTED, CCI, CHAIRMAN OF THE BOARD.

CREIA MEMBERS AND ASSOCIATES,

Fellow CREIA members – Thank you for the opportunity to serve as Chairperson for CREIA this last year. It is truly an honor and privilege.

I would like to use this platform to give some insight into the workings of the board and to encourage you to participate in the functional operation of our organization. We all have a unique perspective of “Home Inspection” as a profession, but we are at our best when we work together toward common goals.

The board meets monthly and spends several hours wrangling through issues relevant to our members. Topics of discussion typically include membership (outreach and retention), education, ethics, social media, and legislation. We also set strategic objectives for our management staff and have oversight of the financial health of the association. For the last two years all Board meetings have been on Zoom except for a meeting at the Sacramento conference in 2022.

The Board is dedicated to providing the best possible environment for your success.

Communication is often our greatest hurdle – we can only make positive changes when we know they need to be made. Please reach out to your chapter leadership with input and recommendations. I also encourage everyone to participate in the Technical Information Exchange (TIE) on the new and improved website. If you have never posted on TIE – try it – I think you will find a wealth of knowledge is on the other side of the screen and no one is immune to asking at least one ‘embarrassing’ question.

Our Mission Statement

The California Real Estate Inspection Association promotes excellence in the real estate inspection profession and is committed to supporting every member in achieving the highest level of expertise in the industry.

Our Vision

To be the consumers’ first choice for the most qualified inspectors in the industry, to protect lives, health, and investments, now and for all future generations.



Bret Husted



A MESSAGE FROM THE EXECUTIVE DIRECTOR

CREIA Magazine
Spring 2023



MCDONALD ASSOCIATION MANAGEMENT COMPANY INTRODUCING CREIA'S NEW MANAGEMENT PARTNER

In July of 2022, the CREIA Board of Directors began a new partnership with McDonald Association Management Company, a firm with nearly 20 years of experience in non-profit association management. Founded in 2004 by Jenifer McDonald, McDonald Association Management Company provides comprehensive management services including administration, governance, accounting, meeting management, membership, and marketing. McDonald AMC is providing the day-to-day management work while the CREIA Board of Directors can focus on its strategic priorities.

McDonald AMC employs a cadre of experienced staff specialists to meet CREIA's needs. Jenifer McDonald supports the accounting services for CREIA, Deneen Wolf is the member specialist of the team, Sean McDonald and Cheryl Marcell support the overall management of CREIA. Jenifer began her career at the State Capitol in the early 80's and has served as Executive Director of the California Association of Collectors and Assistant Vice President for the Association of California Insurance Companies.

Deneen joined McDonald AMC last August as Member Services for CREIA and Conference Registration for California Assessors Association. She brings a variety of experience to the team including technical recruiting, B2B sales and human resources.

Cheryl is a new addition to the CREIA team having most recently served as President and CEO of the California State Railroad Museum Foundation. She was previously employed by another association management company serving as Executive Director for the California Association of Mortgage Brokers, the California Cleaners Association, and the California Taxicab and Paratransit Association.

A MESSAGE FROM THE EXECUTIVE DIRECTOR

An important step in this work is the re-design of the website for CREIA. By publication date, you will have seen the new website and we look forward to your feedback! Similarly, the Learning Management System has re-launched with a large library of continuing education courses. We fully understand that education and training is the hallmark of what it means to be a CREIA certified member, and we know that this library will be a cornerstone of membership recruitment efforts.

CREIA is participating as an exhibitor at the California Association of Realtors Conference and Trade Show on September 20 and 21, 2023 at the Anaheim Convention Center. Please watch your weekly newsletters about a special membership celebration event to coincide with our time in Southern California. Similarly, with multiple CREIA chapters returning to in-person events, we look forward to seeing many of you over the coming months.

“On behalf of McDonald Association Management Company, we are thrilled to be of service to CREIA and look forward to the growth of the membership and our partnership with the volunteer leaders and members of the association,” said President and Founder Jenifer McDonald.



W E L C O M E T O O U R N E W M E M B E R S !

ASSOCIATES:

(Since July 1, 2022)
Charles Simington
Dylan Jones
Ezequiel Gherscovici
Ferdinand Parayno
Forest Davis
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CONGRATULATIONS NEW CREIA CERTIFIED INSPECTOR MEMBERS:

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Isaias Godoy
Jack Mancarella
Jarrett Crawford
Matt Gray
Peter Compere
Tammy Nicholas
William Morrison
Sean Brady

CREIA LEGISLATIVE UPDATE

BY: DAVID PACE MCI, IF
CHAIRMAN OF THE LEGISLATIVE COMMITTEE



On February 17 the deadline for introducing new legislation passed. Jerry Desmond, our legislative advocate, issued a CREIA Legislative Report dated May 18 which reflects legislation which may be of interest to CREIA. His 82-page update has been posted in the General Discussion Forum of the TIE.

Jerry made the following observations

- 2,600 new measures have been introduced.
- Approximately 1,000 of those measures are “spot bills” into which substantive provisions will be added later.
- The deadline for these “spot bills” to be amended to include substantive provisions is March 22.
- The deadline for most bills to pass the first [policy] committees is April 28.
- There is no measure proposing licensure inspector licensure.
- There is no measure proposing to amend Chapter 9.3, Sections 7195-7199 of the Business and Professions Code.
- There are a number of bills on the report that might be considered as “scope of practice” legislation:

O AB 38, 225, 521, 548, 582, 704, 772, 835, 894, 968, 1236, 1504, 1505, 1532

O SB 48, 355, 470, 755, 837

- The Legislative Update report includes embedded links to the official Legislative Counsel website page for each measure. This is where the complete text, history, analyses, votes and other information is posted.

It will take some time for us review the 2600 bills submitted. The following are “Cliff Notes” comments regarding each of the bills Jerry referenced above. Some of these bills will be of greater interest to CREIA than others. Some will be of little interest to CREIA.

AB 38 - The bill regulates lighting fixtures installed after January 1, 2024, on buildings owned, leased or managed by a state agency.

AB 225 - In the next revision of the environmental hazards book, pending funding, the book would include sections on wildfires, climate change, and sea level rise with the writing assistance of the Natural Resources Agency

AB 521 – The Occupational Safety and Health Act of 1973 (OSHA) currently requires employers to comply with certain safety and health standards. This bill would require a proposal for revising a regulation on jobsite restrooms to require at least one woman’s designated restroom for jobsites with 2 or more required water closets.

AB 548 - Existing law authorizes an officer, employee, or agent of an enforcement agency to enter and inspect any building when necessary to assure compliance with certain regulations. This bill would develop policies and procedures for multiunit buildings when the enforcement officer has determined a unit is substandard or is in violation of certain standards.

AB 582 - This bill would allow a tax credit for fire resistant home improvements.

AB 704 - This bill deals with the repair, restoration, or replacement of the photovoltaic system on a residential building destroyed or damaged in a governor proclaimed disaster area.

AB 772 – This bill would require the Energy Commission to establish regulations single family residences constructed after January 1, 2025, to include a rapid compact electric vehicle charger. The bill would further require a certain level of rapid compact electric vehicle chargers in multifamily residences constructed after January 1, 2025.

AB 835 – This bill would require the State Fire Marshall to research and propose standards changes to the California Building Standards Code for single exit, single stairway multiunit residential buildings above 3 stories.

AB 894 - This would require a public agency to allow existing land uses with underutilized parking to share parking with the public.

AB 968 - This bill would cleanup single family residential disclosure requirements.

AB 1236 - Existing law leaves fire sprinkler mandates to fire protection districts and local jurisdictions. This bill would identify a consistent safe minimum size of residential fire sprinklers to reduce costs for homeowners and property owners.

AB 1504 - Existing law regulates the installation of electric vehicle charging stations through the city and county jurisdictional building permit process. This bill would provide that “electric vehicle charging station” includes electric vehicle charging stations installed in the public right-of-way and electrical vehicle stations installed with the battery storage system.

AB 1505 - Existing law provides funding for multifamily housing seismic retrofitting. This makes changes to the funding mechanism for such retrofitting.

AB 1532 - This bill redefines certain terms and would allow changes to building use without necessarily requiring a conditional use permit, planned unit development permit or other similar requirements. It would define an “office conversion project” to mean the conversion of a building used for office purposes or a vacant office building into residential dwelling units.

SB 48 - Existing law authorizes the State Energy Resources Conservation and Development Commission to prescribe, by regulation, energy efficiency standards. This bill reflects the intent of the Legislature to enact subsequent legislation to create building performance standards for improvements in energy efficiency and reductions in the emissions of greenhouse gases and large buildings.

SB 355 - This bill would make non-substantive changes to existing law regarding the Multifamily Affordable Housing Solar Roof Program.

SB 470 - The State Fire Marshall identifies areas in California relative to fire hazard severity zones. This bill would express the intent of the legislature to provide grant eligibility for projects that reduce the risk of wildfire for entire neighborhoods and communities through water delivery system improvements for fire suppression purposes.

SB 755 - The Department of Real Estate provides a booklet to educate and inform consumers on a variety of issues. This bill would express the intent of the legislature to require that when a property is being offered for sale or lease the booklet include information that aids purchasers or renters in assessing the costs of climate mitigation and adaptation.

SB 837 - This bill would require the State Energy Resources Conservation and Development Commission to review regulations that are pending as of January 1, 2024 and to consider revising the definition of “conditioned space, indirectly” to include unvented attics.

CREIA LEGISLATIVE UPDATE

BY: DAVID PACE MCI, IF
CHAIRMAN OF THE LEGISLATIVE COMMITTEE



May 2023

These are the bills we have been tracking in the legislature.

Licensure

There is no measure proposing licensure of home inspectors.

B&P Code Provisions

There is no measure proposing to amend the home inspector provisions in Business and Professions Code Chapter 9.3, Section 7195 et seq.

Independent Contractor Status

AB 541 [Nguyen] and SB 451 [Nguyen] propose to amend the AB 5 law on the determination of a workers' status as an employee or independent contractor, but it does not revise the home inspector provisions.

Substandard Housing

AB 468 [Quirk-Silva] would expand the definition of a substandard building to include any building used for human habitation in substandard condition regardless of the zoning or approved use of the building, and would make changes to code enforcement procedures.

AB 548 [Boerner] would require local enforcement agencies to develop policies and procedures for inspecting a building with multiple units if an inspector or code enforcement officer has determined that a unit is substandard or is in violation of the State Housing Law, and the inspector or code enforcement officer determines that the defects or violations have the potential to affect other units of the building.

CREIA LEGISLATIVE UPDATE

BY: DAVID PACE MCI, IF
CHAIRMAN OF THE LEGISLATIVE COMMITTEE

These are the bills we have been tracking in the legislature.

Home Hardening

AB 582 [Connolly] would allow, under the Personal Income Tax (PIT) Law, a credit for seniors residing in high or very high-risk fire zones, as specified, who incur "qualified expenses" relating to fire resistant home improvements.

Home Improvement Contracts

SB 601 [McGuire] would require that a home improvement contract by a prime contractor for the reconstruction, restoration, or rebuilding of a residential property that was damaged or destroyed by a natural disaster include a specified provision requiring the prime contractor to file separate performance and payment bonds that meet prescribed criteria.

Solar

AB 704 [Patterson] would require residential construction intended to repair, restore, or replace a residential building damaged or destroyed as a result of a disaster in an area in which a state of emergency has been proclaimed by the Governor to comply only with requirements regarding photovoltaic systems.

Stairways

AB 835 [Lee] would require the State Fire Marshal to research standards for single-exit, single stairway multiunit residential buildings above 3 stories.

Disclosure Obligation - Recent Renovations

AB 968 [Grayson] would establish a new disclosure obligation on a seller of single-family residential property to alert would-be buyers about recent renovations to the property.

Balcony Inspections

AB 1101 [Flora] would authorize a Branch 3 registered company registered with the Structural Pest Control Board within the Department of Consumer Affairs (DCA), with a minimum of five years of experience, to conduct inspections of exterior elevated elements that include loadbearing components (balconies) in buildings with three or more residential dwelling units.

Unvented Attics

SB 837 [Archuleta] would require the California Energy Commission (CEC) to consider adopting building energy efficiency standards for unvented attics as part of the next cycle of building code development.

Disability Access

AB 748 [Roth] would require applicants for business licenses or renewals to be provided with a specified notice by local governments regarding potential liability under state and federal disability access laws and the importance of obtaining inspection services by Construction-Related Accessibility Standards Compliance Act (CASp) specialists.

CREIA LEGISLATIVE UPDATE

BY: DAVID PACE MCI, IF
CHAIRMAN OF THE LEGISLATIVE COMMITTEE

Fire Hazard Severity Zones

AB 1280 [Maienschein] would require, if a single-family residential property is located within a fire hazard severity zone, disclosure in the natural hazard statement to specify whether the property is located in a high or very high fire hazard severity zone.

SB 470 [Alvarado-Gil] would clarify that the Urban Water Community Drought Relief and Small Community Drought Relief Programs may fund projects that provide benefits in addition to drought relief, including projects that reduce the risk of wildfire for entire neighborhoods and communities through water delivery system improvements for fire suppression purposes.

SB 504 [Dodd] would require the Department of Forestry and Fire Protection (CalFire) to give priority under the Fire Prevention Grant Program to any local governmental entity qualified to perform defensible space assessments that reports defensible space and home hardening assessment data to CalFire.

Parking Requirements

AB 1308 [Quirk-Silva] would prohibit a public agency from increasing the minimum parking requirement that applies to a single-family residence as a condition of approval of a project to remodel, renovate, or add to a single-family residence.

Landscaping

AB 1573 [Friedman] would enact changes to provisions in the Model Water Efficient Landscape Ordinance (MWELo) developed by the Department of Water Resources (DWR), including requiring the use of more native or water-efficient plants and a prohibition on the use of nonfunctional turf in new or renovated commercial and industrial areas.

SB 676 [Allen] would prohibit local agencies from banning the installation of drought-tolerant landscaping using living plant material and would also repeal existing provisions allowing them to reasonably restrict the installation of synthetic grass or artificial turf on residential property.

Roof Overhangs

AB 1632 [Quirk-Silva] would prohibit a city or county from imposing requirements for a roof overhang on a nonconventional single-family residential dwelling unless the same size requirements also would be imposed on a conventional single-family residential dwelling constructed on the same lot.

Code Enforcement Incentive

SB 356 [Arculeta] would increase the maximum grant amount, reduce the local matching fund requirement, and make other specified changes to the Code Enforcement Incentive (CE Incentive) Program and the Community Code Enforcement Pilot (CE Pilot) Program.

CREIA LEGISLATIVE UPDATE

BY: DAVID PACE MCI, IF
CHAIRMAN OF THE LEGISLATIVE COMMITTEE

Portable Water Usage

SB 745 [Cortese] would require the Department of Housing and Community Development (HCD) and the Building Standards Commission (BSC) to research, develop, adopt, and publish voluntary and mandatory building standards to reduce potable water use in new residential and nonresidential buildings, as specified.

The bill would also require BSC, in consultation with the State Water Resources Control Board (SWRCB), to develop a guidance document and model local ordinance that local jurisdictions could use for the adoption of regulatory programs for onsite nonportable water treatment systems.

WHY YOU SHOULD NOT PAINT YOUR STUCCO

ED DAHER PLASTERING, CREIA AFFILIATE MEMBER



Stucco is one of the lowest maintenance finishes available. It is not only low maintenance, but comes close to no maintenance. When it collects dirt from the environment or at the base of walls where mud splashes up around a building, it can easily be cleaned. When stucco gets soiled, all that's usually needed is to wash it off with a garden hose and a soft bristle brush.

Stucco is a durable finish that will perform for the life of the structure. Stucco does not need paint to protect it and the building from the elements. The stucco itself is protection for the building. Stucco can be re-decorated with a fog coat of stucco.

There are distinct advantages to maintaining a stucco finish without painting. If stucco is painted it creates a maintenance factor for the life of the building. When painting is required, it can be costly for the home-owner. These high painting costs can be avoided by using a stucco color finish. In a 10 year period the structure may need repainting at least once or perhaps twice.

A stucco finish coat is sensitive to paint because of its high percentage of lime. Lime tends to retain moisture (it's hydroscopic) and if the paint or coating seals in moisture, later when the surface heats up and moisture vaporizes seeking to escape, it causes blisters, bubbles, or breaks in the paint or coating. Moisture in a finish coat behind the paint or coating finish has to be able to (breathe) vaporize and escape through the finish. Stucco is eminently better than paint.

When visiting YouTube type in "Ed Daher Plastering" to view some of my videos.

Ed Daher Plastering

CREIA AFFILIATE MEMBER

PH: 760-727-3390

Email: eddaher@cox.net

HOME INSPECTION TIPS AFTER AN EXTRA WET WINTER!

DUANE MORRISON, MORRISON PLUS PROPERTY INSPECTIONS

As home inspectors, we know that each season brings its own set of challenges. This year, with the extra wet winter we just experienced, there are some specific areas that we need to pay special attention to during our home inspections. Here are some key points to keep in mind: First, inspect the roof thoroughly for any signs of leaks or damage. The extra precipitation and wind-driven rain this winter have caused more wear and tear on roofs and walls. Therefore, it's essential to check for missing or broken shingles, cracked tiles, damaged flashing, and gutters. Be sure to pay attention to detail while inspecting the interior walls and ceilings. A few areas to look at are around windows, ceilings above fireplaces, and where leaking at penetration flashings leaves stains and water damage. The same areas should be a focus when in the attic, checking the sheathings around penetrations for signs of water damage or potential mold, which indicate a leak.

Second, rainfall and melting snow can lead to water accumulation, which can cause damage to concrete slabs, raised foundations, and basements. Efflorescence is a symptom of water moving through concrete, cement, or plaster, and is an issue that inspectors should not take lightly, as water can move laterally with hydrostatic pressure for long distances if given a little slope (gravity). While 3.5 to 4.5% moisture content is acceptable and considered to be “dry”, many slabs have been exposed to higher-than-normal moisture absorption. Efflorescence on slab edges is the result of excessive moisture and an indication for inspectors to pay close attention to interior finish flooring for staining, moisture damage, and potential mold. Additionally, make sure the home's grading and grade drainage system is functioning properly to prevent any standing water or flooding. It is imperative to advise customers about installed sump pumps, directing them to verify operation and serviceability.

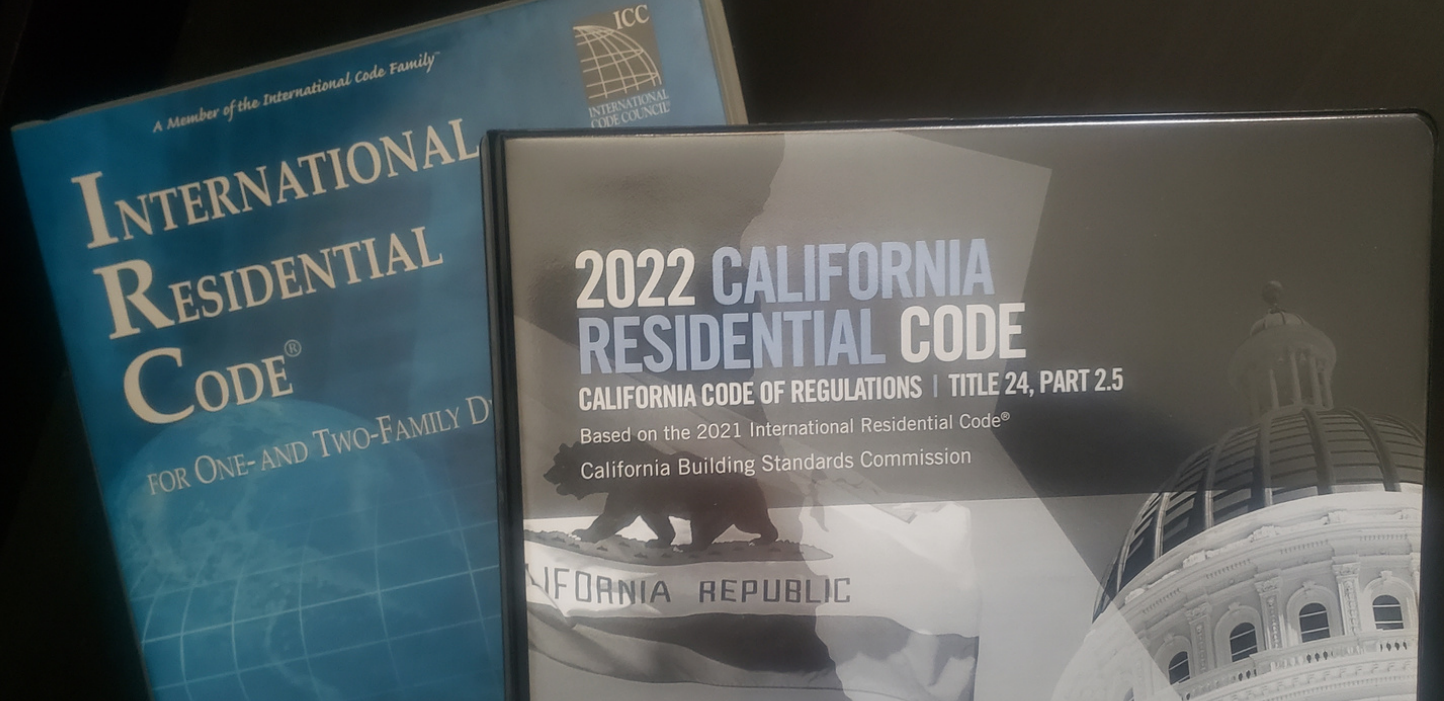
Third, inspect the home's plumbing system for any signs of leaks or blockages. The extra precipitation this winter can cause pipes to freeze and burst, which can result in significant damage. Check static pressure, functional flow, and functional drainage, leaks or clogs in the pipes, as well as signs of corrosion or rust.

Finally, inspect the home's exterior for any signs of damage or wear and tear. The winter weather can cause damage to all types of siding, windows, and doors, so it's important to check for any cracks, gaps, deterioration, or other damage.

In conclusion, the extra wet winter we just experienced has in fact caused significant wear and tear on homes, making it essential to pay special attention to certain areas during the home inspection process. Inspect the roof, foundation, basement, plumbing system, and exteriors thoroughly for signs of damage or water accumulation. By being diligent in our inspections, we can help our customers make informed decisions and address observable material defects before they become more significant problems.

***Duane Morrison,
Morrison Plus
Property
Inspections***





MCI POLICY CHANGE

Is taking the step from CCI to MCI too daunting, time-consuming or expensive? Now there is a opportunity to take your certification to a higher level with steps that provide recognition for your achievements, and that get you back into the studying and testing mode, one success at a time.

Your CREIA Board of Directors and Membership Committee have worked to create two MCI levels as a way to energize our CCI members towards furthering their professional development and achieving a higher certification in CREIA. We now have an MCI Level 1 and MCI Level 2.

The membership policy changes including the qualifying ICC exams needed for each MCI level are **underlined below**. Note that the Residential Building Inspector - B1 exam is based on the International Residential Code (IRC) while the J1 is based on the California Residential Code (CRC). The Commercial Inspector exams differ also; the B2 is based on the 2021 International Residential Code while the I1 is based on the 2019 California Building Code, Title 24, Part 2 (Volumes 1 & 2).

To advance to MCI Level 2, three more exams will need to be passed; The Electrical Inspector exam (E1 for national and J2 for California), the Plumbing Inspector P1 or J3, and the Mechanical Inspector exam M1 or J4.

The various exams are similar in their difficulty. Most of the exams are 60 questions, allow for open book (the applicable building code book), and are limited to 2 hours to take, and each cost of \$290 (at the time of this writing).

Refer to the International Code Council's website, **www.iccsafe.org/certification-exam-catalog** to learn more about exam content, cost, and scheduling.

Here is the new MCI Policy with the changes underlined:

MCI MEMBERSHIP CATEGORIES:

(A) Master CREIA Inspector - Level 1 (MCI-1 Certified Trainer Level):

1) Have held the CCI membership in good standing for at least two consecutive years.

2) Receive an ICC certification as a **Residential Building Inspector - J1** or Residential Building Inspector B-1, or as a **Commercial Building Inspector - I1** or Commercial Building Inspector B-2.

3) Earn and submit proof of completing at least a total of two hundred fifty (250) CREIA-approved Continuing Education Credits in addition to the 30 CEC per year requirement.

4) Submit a signed affidavit indicating the completion of 1000 fee-paid inspections performed solely by the CCI applicant or a team lead by the CCI applicant and performed with other CREIA or AHSI certified inspectors. The applicant's records and statements shall be subject to audit, as seen fit by the Board of Directors in accordance with the CREIA Standards of Practice.

5) Pass a Master Level 1 ride-along review, as established by the Board, with a Master CREIA Inspector MCI Level 1 or Level 2

. *Note: the MCI may not be a family member or MCI from your same company.

6) Volunteer for a minimum of two years as a CREIA Chapter Leader, CREIA Committee Member, CREIA Board of Director, or CREIA Certified Trainer.

7) MCIs must complete 30 hours of continuing education and attend a minimum of two chapter meetings per year to retain certification.

MCI Dues are \$449.00 annually

(B) Master CREIA Inspector-Level 2 (MCI-2 Expert Level):

1) Have held the CCI membership in good standing for at least two consecutive years.

2) Receive an ICC certification as a **Residential Combination Inspector J2, J3, and J4 exams (with the J1 already done in level 1), or Combination Dwelling Inspector E1, P1, and M1 exams (with the B1 already done in level 1).**

3) Earn and submit proof of completing at least a total of two hundred fifty (250) CREIA-approved Continuing Education Credits in addition to the 30 CEC per year requirement.

4) Submit a signed affidavit indicating the completion of 1000 fee-paid inspections performed solely by the CCI applicant or a team lead by the CCI applicant and performed with other CREIA or AHSI certified inspectors. The applicant's records and statements shall be subject to audit, as seen fit by the Board of Directors in accordance to the CREIA Standards of Practice.

5) Pass a master level 2 ride-along review, as established by the Board, with a Level 2 Master CREIA Inspector (MCI-2).

*Note: the MCI may not be a family member or MCI from your same company.

6) Volunteer for a minimum of two years as a CREIA Chapter Leader, CREIA Committee Member, CREIA Board of Director, or CREIA Certified Trainer.

7) MCIs must complete 30 hours of continuing education and attend a minimum of two chapter meetings per year to retain certification.

MCI Dues are \$449.00 annually

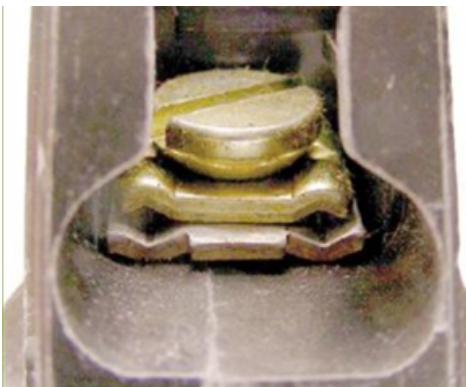
GUNNAR'S CORNER

DOUBLED NEUTRALS

GUNNAR ALQUIST, CCI

One thing that has caused confusion, both now and in the past, is whether or not it was acceptable to secure more than one grounded/neutral conductor under a single terminal screw. Remember that grounded and neutral for our purposes are synonymous in residential electrical systems.

It is common knowledge that, unless the terminal is specifically designed for more than one ungrounded/hot conductor, only one is allowed to be attached to a circuit breaker terminal. Certain Square D breakers are an exception as the terminal is designed for one or two conductors, but they are easily identified by looking at the terminal.



In the 2005 NEC, article **408.41** made it clear (except for the exception) that only one neutral conductor can be connected to a terminal:

408.41 Grounded Conductor Terminations. Each grounded conductor shall terminate within the panelboard in an individual terminal that is not also used for another conductor.

Exception: Grounded conductors of circuits with parallel conductors shall be permitted to terminate in a single terminal if the terminal is identified for connection of more than one conductor.

So, after enforcement of the **2005 NEC** (in California that was with adoption of the **2007 CEC**, which occurred at the beginning of 2008), no doubled neutrals. But, what about prior? I know that I regularly find doubled neutrals in panels from the **1990s, 1980s, 1970s**, etc.

Well... **NEC Article 110.14** has been around for a while. Unfortunately, I do not have access to any electrical code older than 1965. Douglas Hansen, in his book *Electrical Inspection of Existing Dwellings* states that this dates back at least that far, but I do not have access to an **NEC** of that vintage. Below is from the 1965 **NEC**.

110.14(A) Terminals for more than one conductor shall be so identified.

Here the NEC is basically saying - "If it's the manufacturer says it's ok, then it's ok with us." So, we now need to look at the label on the panel (if still present). The following (or something similar) can be found on many electrical service equipment labels:

"When used as service equipment any unused neutral holes may be used for equipment grounding. Small wire holes are suitable for (1) **#14-6** wires or for (2) **#14-12** wires. Large wire holes are suitable for (1) **#14-1/0** wire or for up to (3) **#14-10** wires. Multiple wires in a single hole must be of the same size and material."

It seems that this wording has been the source of confusion for both electricians and inspectors. It's saying that that a single terminal may be used, in specific cases, to attach multiple equipment grounding conductors. It is not saying that a terminal may be used for multiple grounded/neutral conductors. In this case, is not giving permission to attach multiple neutral/grounded conductors.

So, back to the original question. Was it ever ok to attach multiple neutrals at a single terminal? While it is possible that it was not prohibited in earlier versions of the **NEC**, I have the answer that my research has given me. if someone challenges, I'll just whip out my trusty 1965 and show them what I have, then they can try to refute it with their earlier edition. For our purposes, the answer is essentially no.



General Liability vs Errors and Omissions Insurance: What They Are and Why Home Inspectors Need Both



By **Stephanie Jaynes**

January 5, 2023

Last Updated April 3, 2023



"It was a warm summer day and a family was gathered together for a party in the backyard of a newly purchased home. As the 15 of them posed for a group photo on the deck, the deck collapsed. Most of the people were injured—some severely. One woman was hospitalized for five days with multiple fractures and broken bones. Her attorney told the home inspector that he should expect a seven-figure lawsuit from her and her other injured family members. Thank goodness the inspector had insurance. But what insurance exactly?

If you were to have the same claim as this home inspector, what kind of insurance would you need to protect you? E&O vs general liability insurance: What's the difference? Is errors and omissions insurance the same as general liability insurance? Does liability insurance cover errors and omissions? What is the difference between general and liability insurance? And where do additional coverage types, like inland marine and workers' compensation, come into play?

Learn which types of insurance cover what types of claims in our interactive article.

General Liability vs Errors and Omissions Insurance

General liability and errors and omissions insurance are not the same thing. Rather, these two types of coverage work together to offer your home inspection business protection against risks (claims) with defense, including attorney and legal costs, and indemnity, or any payout at the end of litigation.

General liability (GL) insurance, also short-handedly referred to as liability insurance, protects you from accidents that occur during your inspection and cause third-party injury and property damage. On the other hand, **errors and omissions (E&O) insurance**, also known as professional liability, protects you when your clients accuse you of failing to perform an adequate inspection or leaving something out of your report.

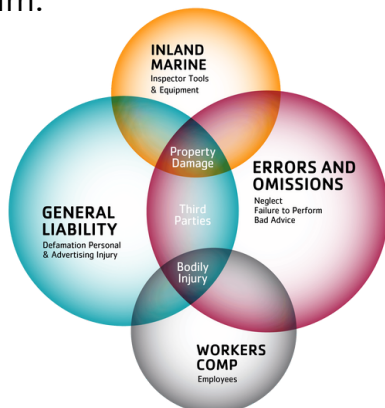
(Quick warning! Both general liability and professional liability (E&O) insurance can be short-handedly referred to as liability insurance. So when asking if liability insurance covers errors and omissions or for the difference between general and liability insurance, make sure you know how the person you're talking to is using the term "liability insurance" in the first place!)

How can you tell which type of insurance you need?

While sometimes we simplify our definition of general liability insurance to say that it covers claims for bodily injury and property damage, that isn't the full story. In fact, E&O covers most bodily injury and property damage claims. More confusing still, some bodily injury claims are picked up by workers' compensation, and some property damage claims are covered by inland marine.

So how can you tell which type of insurance will come into play? The trick is to ask what caused the bodily injury or property damage, and whose body or property was harmed.

- If it was a *mistake* you made during your inspection that led to the injury or damage, it's E&O.
- If it was *an accident*, it's a general liability claim.
- If it was a *third-party's* (client, seller, realtor, etc.) property that was damaged during the inspection, it's general liability.
- If it was *your* property (sewer scope, drone, radon monitor, etc.) that was harmed, it's an inland marine claim.
- If a *third-party* (client, seller, realtor, etc.) got hurt, it's a general liability claim.
- If it's your employees that were injured, it's a workers' compensation claim.



E&O vs General Liability vs Inland Marine vs Workers' Comp: Test Your Knowledge

Now that you know the basics of general liability vs E&O, it's time to test your knowledge. First, I'll give you a REAL claim's scenario from our archives. Based on what you've learned, do your best to determine what type of insurance coverage you'd need to help you with that claim. I'll then tell you the answer with a brief explanation of why that insurance matches the situation best.

Ready? Let's go!

Scenario 1: The Deck Collapse

Think back to the example in our introduction. A deck collapsed, resulting in the injury of the inspection client's family.

What type of insurance would cover that claim?

If you guessed **errors and omissions insurance**, you're correct!

The deck collapsed due to the home inspector's alleged failure to identify structural issues, including inadequate supports. Because the inspector was accused of not adequately reporting defects with the deck, it's an E&O claim.

Scenario 2: The Broken Glass

While raising window blinds during an inspection, a home inspector accidentally knocked a candle stick holder onto a glass table. The holder broke the glass, sending shattered shards across the floor. The inspector swept it up, but he didn't get it all. His client's pregnant wife cut her foot stepping on some large pieces of glass that remained.

What type of coverage would you need to pay for a new table and the wife's injured foot?

General liability insurance is the right answer.

The table broke because the inspector accidentally broke the table during the inspection.



And the wife's injuries were a direct result of that accident. Both the third-party bodily injury and property damage qualify for general liability coverage.

Scenario 3: The Fallen Inspector

While inspecting an attic, the inspector slipped and fell through some drywall.

What type of insurance would cover the drywall repair?

Since the inspector caused damage to third-party property during the inspection, he'd need general liability coverage.

Bonus question! What if this inspector was an employee and he got injured in the fall? What kind of coverage would you need in this instance?

If you said workers' compensation, then you're right!

Workers' comp covers employees when they get hurt on the job. The inspector's company's workers' compensation policy would cover the inspector's medical bills, lost wages, and rehabilitation. Had the inspector died from the fall, workers' comp could have helped cover funeral costs and lost income for his family.

Scenario 4: The Fallen Camera

During an inspection, an inspector's thermal camera got caught on the entrance to the attic. The camera fell from their bag and tumbled down a flight of stairs, rendering the camera non-functioning.

What kind of insurance would you need for the camera?

You'd need inland marine, otherwise known as equipment coverage!



Inland marine, also known as a commercial property floater, protects your tools and equipment. Since the camera got damaged during the inspection, the inspector qualified for money to replace the camera.

Another bonus question!

Had the camera's fall caused damage to the stairs, what type of coverage would the inspector have needed?

He would've needed general liability insurance to pay for the third-party property damage

Scenario 5: Poison by the Pool

About a year after inspecting a hotel and its indoor pool, a home inspector was named in an awful lawsuit. Several children were found unconscious at the pool. The faulty pool heater and ventilation system had emitted toxic levels of carbon monoxide. There wasn't a carbon monoxide detector or alarm present. One child was pronounced dead on arrival. The others were taken to the hospital and treated for carbon monoxide poisoning.

What type of coverage would you need to help address this horrific lawsuit?

You'd need errors and omissions coverage.

While there was bodily injury, it did NOT occur due to an accident during the inspection. Rather, the inspector allegedly failed to report the missing carbon dioxide detector. As such, he'd need E&O for indemnity and defense.

Another thing to remember: Any claims for additional services, like pool or carbon monoxide inspections, hit your E&O coverage. Note that just because you don't provide an optional service, like carbon monoxide inspections, doesn't mean a client cannot sue you for a carbon monoxide-related issue. That's why it's important to carry endorsements for any service for which you'd like insurance coverage and to get a thorough pre-inspection agreement signed prior to every inspection.

Insurance for Home Inspectors

Whether you just got your license or you've been inspecting for 25 years, you've probably heard fellow home inspectors debate whether inspector insurance is a worthwhile investment. Some argue that the cost of most complaints is less than what you'd pay for continuous insurance coverage. Others argue that inspecting uninsured isn't worth the risk since one big claim could put you out of business.

Full disclosure: We're an insurance program that sells exclusively to home inspectors, so you can probably guess where we stand on the issue. However, we want our insureds to make well-informed decisions about the coverage they receive so that their businesses have the protection they need.

Insurance professionals, like us, recommend that home inspectors carry both errors and omissions and general liability insurance at a minimum—regardless of what your state requires. If you rent or own expensive equipment or tools, inland marine is worth considering. If you have employees, workers' compensation is important or even mandated depending on where you're located.

But don't just take it from us. Back in 2018, we conducted a survey of 450 home inspectors to ask them why they carry insurance. The top three reasons they cited:

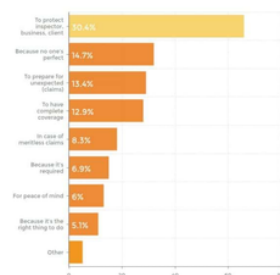
1. To avoid large payouts for claims
2. To receive claims handling and defense
3. To fulfill licensing and state requirements

TOP REASONS TO CARRY INSURANCE SURVEY RESULTS



Protecting everyone seen as top reason to carry E&O & GL

Based on survey question: "Why should inspectors carry both E&O and general liability insurance?"



E&O and GL: A Match Made in Heaven

We may have started with the premise of a rivalry: general liability vs errors and omissions insurance. But in reality, these two are a team.

When it comes to carrying both E&O and general liability insurance, surveyed inspectors said they carried both to protect everyone involved in the real estate transaction, including the inspector and their business, buyers, and sellers. Failure to carry both coverage types leaves inspectors open to specific types of allegations: allegations that they missed something (E&O) or allegations that they damaged someone or something during the inspection (GL).

"One [coverage] is the belt and one's the suspenders. You've got [to have both] to make sure your pants don't fall down," said Brian Thomas, President of A-Z Tech Home Inspections, Inc. in Pennsylvania. "You hope you never need [insurance], but you want it to be there when you do. No matter how experienced you are, no matter how long you've been doing this, your brain doesn't work properly when you're under that kind of stress [facing a claim]."

George Hallaron of Bienvenue Home Inspections, LLC in Mississippi agrees that both E&O and general liability coverage are necessary precautions.

"No matter how compliant the inspector is with the standards of practice, some home buyers believe that an inspection should be a guarantee," Hallaron wrote. "A perfect home inspection isn't possible, but that won't stop some disgruntled customers from filing a claim."

For Jimmy Watson of Dallas Realty Services, Inc. in Texas, it's the uncertainty with every home inspection that makes both coverage types necessary.

“You never know what can happen at the next house,” Watson said. “If you miss something, hopefully you are covered with E&O. If you damage something, hopefully you will be covered with GL.”

Coverage in Any Circumstance

Whether you're facing a deck collapse or a poisoning, a slip through drywall or a fall downstairs, make sure you have the insurance you need to protect you, your business, and the people you serve. Here at InspectorPro, we have the general liability, errors and omissions, equipment coverage, and workers' compensation insurance your home inspection business needs to safeguard against a wide range of claims. **Contact us** to see how we can give you peace of mind and protection.

IN MEMORIAM
CARL LEON TURNBOW

JANUARY 19, 1945 – SEPTEMBER 7, 2022



IN THE CARE OF

Chapel of the Pines

THE MEASURE OF A MAN,

Is in the Lives He's Touched.

Carl Leon Turnbow passed away peacefully in his Placerville home in the early morning on September 7th, 2022. He is survived by his loving wife of 58 years, Myra Turnbow (Rickard), his daughters, Carla Edwards (Turnbow), Vickie Gonzalez, son Wendell Turnbow, his grandchildren, and great grandchildren.

Carl was born in Yuma, Arizona, January 19th, 1945, to Emmet Lloyd Turnbow and Mildred Lorine Turnbow (Reynolds) and was one of six children. He served our Country as a Marine Corporal E4 in the Vietnam conflict from 1962 to 1966.

As an El Dorado County resident for over 46 years He is well known and respected by many in the Construction and Home Health and Safety Inspections Industries as a Contractor, Mentor and Educator having held the position of Educational Director and then President of the Sacramento Chapter of CREIA (California Real Estate Inspectors Association) for two consecutive years and as owner publisher of the innovative T.W.I Home Inspection Report System.

In Carl's younger years, he competed in bull riding and participated in the 100-mile Tevis endurance trail rides. He loved country western music, playing golf, playing poker, and playing guitar and singing, especially to his wife. He will be remembered by his family and friends as a man of honesty, courage, fairness, great charm, and spirit. Those who know Carl will remember his bright smile and firm handshake. He will be remembered and loved in his family's heart forever.

There was a private family service with a celebration of life following his passing. CREIA thanks Carl for his years of commitment and service to this organization.

In Memoriam
TIM HEMM
1957 - 2022



Timothy Lee Hemm was born on October 21st, 1957 in Riverside California. Tim grew up in Glen Avon California and attended Rubidoux high school. He had three brothers and two sisters. Tim lived with and took care of his parents for many years until their passing a few years ago. He was a devoted son, brother and uncle.

After high school, Tim had a number of different jobs. Construction was one he was particularly drawn to. This road eventually led him to home inspections which Tim excelled at. It was his passion. He loved the industry and it showed. Tim was involved in a few inspection associations including ASHI (American Society of Home Inspectors), CREIA (California Real Estate inspection Association), and ICC (International Code Council). He was a member of all three as of his passing. CREIA was the organization he was the most involved with. He quickly became a CCI (Certified CREIA Inspector).

He was one of the first members of the Palm Springs chapter of CREIA and while president, helped the chapter become chapter of the year in 2006. After this, he became a regional director and served on multiple committees. Tim was key at forging relationships with construction manufacturers/associations and CREIA, trying to bridge gaps between them and inspectors. He was very successful at this and was able to bring many to CREIA conferences and educational seminars. We still benefit today from these relationships.

Tim went on to become a CREIA MCI (Master Certified Inspector) and ICC Certified Residential Combination Inspector. He was also certified through Sun Power as a photovoltaic inspector, Tile Roofing Training as a manual Certified installer and CAL EMA (Emergency Management Association) as an inspector.

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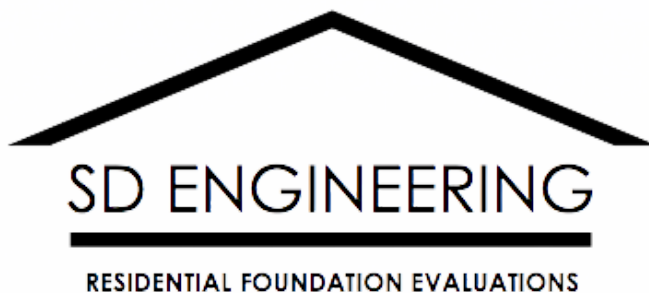
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HOME INSPECTION
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ANNOUNCEMENTS

BRING YOUR NHIE STUDY GUIDE AND JOIN US!

For those of you who don't already know, we have restarted the NHIE Study Group. This is happening online every other Monday evening from 6:00-7:30 PM. The purpose is to help associates prepare to take the National Home Inspector Exam as a part of their journey to attaining their CREIA CCI.

Each section will be facilitated by seasoned (old?) inspectors who are particularly well-versed in that area, the first of which was held March 27, 2023 and will continue through the 15 sections covered in the NHIE Study Guide. We plan on repeating with new live sessions annually. We are also recording the sessions and will eventually post them on the CREIA website for those who had scheduling conflicts or missed the live session. If you would like to invest some time toward taking the NHIE (or are interested in increasing your knowledge), please join us.

The Zoom link will be posted in the CREIA Event Calendar on the CREIA website under the Education & Events tab. Best bet to success is to read the chapter that we will be covering prior to the online meeting so you are prepared to ask questions and participate in the process. See you there!

MEMBER EVENT



**We invite all current
and potential CREIA
members to join us at
Oggi's Restaurant**

**MEMBERSHIP
APPRECIATION
EVENT**

**12362 CHAPMAN AVE #3921,
GARDEN GROVE, CA 92840**

Date
**SEPTEMBER
20, 2023**

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SPORTS | BREWHOUSE | PIZZA