



CREIA INSPECTOR • Magazine

A PUBLICATION OF THE CALIFORNIA REAL ESTATE INSPECTION ASSOCIATION

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CREIA INSPECTOR Magazine

IN THIS ISSUE:



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.

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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.

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CHAIRMAN'S MESSAGE

BY STEVE CARROLL, MCI, CHAIRMAN OF THE BOARD

To My CREIA Colleagues:

With just about two months left in my term as Chairman, it has been such an honor to work with the Board of Directors, Committee Chairs, Chapter leaders, Affiliate members and Associates and each and every Master and Certified Inspector member of CREIA. When asked if I would think about serving on the board of CREIA about six years ago by Legislative Chair, then Chairman, Dave Pace, I had to think about the balance of work that this would take. And, yes, it has admittedly been work but I am telling you here that it has been a rewarding opportunity. I will always feel a sense of pride to having served in our leadership and be a part of this important and relevant organization. I couldn't state it any better than what is on the CREIA website:

“CREIA is an association of members for members, founded on the principle that joining and working together they can do much more to advance the home inspection profession and protect the public than could possibly be accomplished individually.”

Todd Edly, CCI, State Director for CREIA has stepped down from his seat on the Board of Directors due to family commitments and a change in residence back to Michigan. With elderly parents and several grandchildren, he and his wife have decided that they want to be close with their family and that is very understandable. Thank you Todd for your contributions and wisdom to CREIA. Todd expressed that they have had much success with our business here and have enjoyed the journey. He added, “CREIA is a great organization and the people are amazing! I really had plans to keep going up the ladder, but it looks like I will be doing this with ASHI in Michigan now.”

Best wishes and continued success to you Todd!

NEW PROGRAM AND PRIORITIES FOR CREIA

The Board has voted on the final version of the Strategic Plan and will be moving forward to implement new programs and ideas, improve educational opportunities and communication. The plan includes the priorities established by the member survey as well as ideas and direction from the board in a two-day strategic planning session. The plan includes:

Additional and enriched educational programs, including webinars and video conferencing;

Improving CREIA membership numbers; Value-added communication; Additional Chapter support and adding Affiliate members; Building better partnerships; Enhancing marketing and branding efforts; and Improving the culture of mentoring. Let us know what you would like to see added or changed.

Your membership in CREIA is key and is what makes CREIA the leader in the industry. As your Chairman, I appreciate that you have chosen this association for your professional training and comradery. Please encourage your Chapter colleagues to participate more actively in CREIA.

Thank you for allowing me to serve CREIA in this capacity. I feel confident that we are moving CREIA in the right direction and delivering a short and long-term plan to keep CREIA thriving

Best Regards,

Steve Carroll, MCI
Chairman of the Board



Steve Carroll has over 17 years of real estate inspection experience and has performed inspections on residential, multi-unit and commercial buildings. He is CREIA Chairman of the Board, CREIA State Director, past President of the Los Angeles West/South Bay CREIA Chapter, Master CREIA Inspector, ASHI Certified Inspector, CREIA Certified Trainer; recipient of the Chapter President's Award, CREIA Chairman's Award and CREIA Inspector of the Year.



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A MESSAGE FROM THE EXECUTIVE DIRECTOR

Dear CREIA Members:

Happy Spring everyone! With the peak season upon us for home sales, I am hopeful that your business is flourishing. As Steve Carroll indicated in his Chairman's letter, there are many new things happening at CREIA and we invite all of you to engage and participate. Ask me how to join a committee.

By the time this publication reaches you, the Approved Background Check Program will have launched. This program will set apart CREIA inspectors from other home inspectors. Aside from ASHI, we are not aware that real estate inspectors are required to go through this process. Background checks will provide a higher level of confidence for clients, Realtors and others that interact with inspectors. We are hopeful that this program will encourage more referrals for CREIA inspectors.

At the time of publication, we are preparing for a one-day conference on October 26, 2019. At this point, we believe the meeting will be held in Long Beach. Please save the date! Since ASHI had their annual conference in CA this year, it was decided that CREIA would not hold a multi-day annual conference. To allow members additional opportunities for educational programs and CEC's, CREIA looks forward to a progressive program and many opportunities for mentoring.

CREIA is working to organize new educational programs for our members and potential members. If you have particular ideas of what is needed, please e-mail info@CREIA.org.

Thank you for your membership and let us know how we can assist you.

I especially want to thank CREIA's Chairman, Steve Carroll, MCI for his service this year and orienting me to CREIA as the new Executive Director. It has been a pleasure working with you. Your leadership and guidance have been invaluable and I know everyone joins me in appreciation for the many, many hours of volunteer time that you have given to the association.

Best Regards,
Michele Blair

Michele Blair serves as the Executive Director of CREIA effective August of 2018. For 30 years, Ms. Blair has worked as an advocate and policy expert, working with elected officials, private companies, and non-profit organizations. She has developed and implemented strategic plans, government relations, communications programs, community outreach, media relations, and fundraising initiatives. Ms. Blair graduated from the University of Maryland with a B.A. in Economics.



CHAPTER MEETING HIGHLIGHTS

DONATION TO HABITAT FOR HUMANITY

CREIA members are Joe Nernberg and Brad Taylor from the Tri Counties chapter. They donated \$2000.00 to Habitat for Humanity on behalf of their members. (see photo to left)

CREIA ROADSHOWS

Be sure and open your email alerts to keep up with the latest educational programs hosted by Chapters and organized by Bob Guyer, MCI/IF and Sam Jabuka, CCI/IF. These informative programs about a variety of current subject areas may be coming your way and offer CECs. If you have ideas for programs, email info@creia.org.



CREIA LEGISLATIVE UPDATE

BY DAVE PACE, MCI

From a Legislative perspective, 2019 will be a critical year. On February 22 several thousand bills were introduced by Senate and Assemblymembers. Many of the bills deal with various aspects of housing which has been identified by Gov. Newsom as a priority for this legislative year. Of particular note to home inspectors is AB 1024 – Licensure of Home Inspectors. The bill was introduced by Assemblymember Fraser, who happens to be the Assemblymember from my home district.

As currently written the legislative digest and the text of the bill is as follows:

LEGISLATIVE COUNSEL'S DIGEST

AB 1024, as introduced, Frazier. Home inspectors: licensing: Contractors' State License Board.

Existing law, the Contractors' State License Law, provides for the licensure and regulation of contractors by the Contractors' State License Board in the Department of Consumer Affairs. Existing law requires the board to appoint a registrar of contractors to carry out administrative duties, as provided.

Existing law defines home inspection and establishes a standard of care for persons performing home inspections.

This bill, beginning January 1, 2022, would require a person performing a home inspection, as defined, to be licensed by the Contractors' State License Board. The bill would authorize the board to establish criteria for licensing home inspectors and establish fees for licensing and renewal. The bill would authorize the registrar to enforce the licensing provisions. The bill would exempt a licensed general contractor, pest control operator, architect, or professional engineer from these licensing provisions.

DIGEST KEY

Vote: MAJORITY
Appropriation: NO
Fiscal Committee: YES
Local Program: NO

BILL TEXT

The people of the State of California do enact as follows:

SECTION 1.

Section 7195.1 is added to the Business and Professions Code, to read:

7195.1.

- (a) Beginning January 1, 2022, a person who performs home inspections, as defined in Section 7195, shall obtain a license from the Contractors' State License Board.
- (b) The Contractors' State License Board shall establish criteria for licensing home inspectors under this section, including setting reasonable fees for licensing and renewal.
- (c) The registrar shall have the authority to enforce these licensing requirements.
- (d) This section shall not apply to a person performing home inspections who is a licensed general contractor, pest control operator, architect, or professional engineer.

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As you can see there is “no meat in the Licensing bones”. The hard work will now begin.

Since the introduction of the bill on February 22 Jerry Desmond and I have been busy planning strategy and formulating our position on the licensing bill. On March 8 Jerry and I met with Sanjay Wagle and Anna Buck from the California Associations of Realtors to gain their perspective of the licensing bill. They indicated CAR did not want licensing to reduce or restrict the number of home inspectors practicing in California. Jerry and I indicated CREIA did not want the quality of home inspectors to diminish. The “bar cannot be lowered”. Later that afternoon Jerry and I met with executive members of the California State Contractor License Board (CSLB). This was primarily a get to know each other meeting. We did express our concern about “lowering the bar”.

On March 18, Jerry and I met with Danielle Parsons of the Assembly Business and Professions Committee and Mark Engstrom from Assemblymember Frazier’s office. At that meeting Jerry and I expressed interest in working with Assemblymember Frazier’s office in formulating a bill that upholds the high standards CREIA has spent many years developing. Both Danielle and Marc were receptive to CREIA participating in the process. We were informed that the CSLB was now out of the picture and place to “park the bill” would need to be found. We indicated “CREIA is not opposed to licensing – We ARE opposed to bad licensing.” From there we outlined a framework of what would CREIA would need to have included in a licensing bill. Briefly those included but are not limited to:

Examination – the measure should require passage of an examination in order to qualify for licensure as a home inspector. The examination should include the following elements:

- a. Proctored Certification Examination – to ensure oversight.
- b. Psychometrically Valid Examination – designed to measure the exam taker’s suitability based on personality characteristics and aptitude.
- c. NHIE Exam – that is currently used by CREIA and ASHI for certification.

Education – the measure should include provisions setting forth the specific education necessary to obtain a license.

Criminal Background Checks – in order to protect homeowners, the measure should include a requirement that a background check be performed on an individual who applies to become a licensed home inspector.

Errors and Omissions Insurance – the measure should include a requirement that insurance be maintained by a person licensed as a home inspector.

Standards of Practice – the measure should specify the standards of practice for individuals licensed as home inspectors.

Continuing education – the measure should include a requirement that individuals licensed as home inspectors obtain at least 30 hours of continuing education on an annual basis.

Grandfathering – the measure should include a provision providing an exemption from the licensure and continuing education requirements for those individuals who have obtained a level of experience prior to the effective date of these requirements.

We are at the very beginning of the legislative process on licensing. The content of the bill will change as the process moves along.

In addition to the above items we also express concern regarding the proposed exemption of “a person performing home inspections who is a licensed general contractor, pest control operator, architect, or professional engineer.”

We indicated a pest control operator may not have sufficient experience or training to examine electrical panels. A general building contractor could likely evaluate framing but may not have the experience to evaluate plumbing or roof flashing.

Many of these points were included in our position paper which was written and distributed on March 26 to the authors office and other interested parties.

On March 27 Jerry and I met with Marc Engstrom again and again expressed our desire to assist any way we can, as the process moves forward. An Assembly Business and Professions Committee had been initially scheduled a first hearing of the bill on April 9. The hearing of the bill was postponed. It was not ready for a hearing.

When there is legislation which would regulate a profession or occupation, there must be a Sunrise Survey completed. This is a lengthy and complicated questionnaire. Marc has asked for our assistance in completing the questionnaire. A meeting has been scheduled for April 25 for Marc, Jerry and I to discuss the questionnaire.

As I have indicated, we are at the starting block. The race is before us. This will be a long and expensive process. Your support of CHILAC is critical.



NEW LAW: GARAGE DOOR BACK-UP BATTERIES

BY JOHN GAMACHE, CCI

A CHANGE IN CALIFORNIA LAW WILL AFFECT PROFESSIONAL HOME INSPECTORS! WELL MAYBE?

SENATE BILL NO. 969

On September 21, 2018 the Governor signed SB 969 which added Section 19892 to, the Health and Safety Code, relating to automatic garage door openers.

HERE IS WHAT WAS SIGNED INTO LAW:

Existing law requires an automatic garage door opener that is manufactured for sale, purchased, sold, offered for sale, or installed in a residence to comply with specified safety requirements, including that the automatic garage door opener have an automatic reverse safety device.

This bill, beginning July 1, 2019, would also require an automatic garage door opener that is manufactured for sale, sold, offered for sale, or installed in a residence to have a battery backup function that is designed to operate when activated because of an electrical outage. The bill would make a violation of those provisions subject to a civil penalty of \$1,000. The bill would, on and after July 1, 2019, prohibit a replacement residential garage door from being installed in a manner that connects the door to an existing garage door opener that does not meet the requirements of these provisions.

Section 19891 of the Health and Safety Code is amended to read:

19891.

(a) In addition to any other remedies permitted by law, any violations of subdivision (a), (b), or (c) of Section

19890 or Section 19892 shall be subject to a civil penalty of one thousand dollars (\$1,000) per opener installed, manufactured, sold, or offered for sale which is not in compliance with Section 19890 or 19892.

- (b) In addition to any other remedies permitted by law, any violations of subdivision (d) or (h) of Section 19890 shall be subject to a civil penalty of five hundred dollars (\$500) per opener installed and operational, that is not in compliance with Section 19890.
- (c) In addition to any other remedies permitted by law, a seller who violates the notice requirements of Section 1102.6 of the Civil Code, relating to automatic garage door openers, shall be subject to a civil penalty of five hundred dollars (\$500).

CONTINUED ON PAGE 9

- (d) Court proceedings may be initiated by the building department of the local agency with jurisdiction over enforcement of building standards, by affected consumers, or by the district attorney. Civil penalties assessed shall be payable to the local agency initiating the proceedings to enforce this chapter to offset the costs to the agency related to court proceedings. If an affected consumer initiates the proceeding, the civil penalties shall be payable to the consumer.

SEC. 2.

Section 19892 is added to the Health and Safety Code, to read:

19892.

- (a) On or after July 1, 2019, no person, corporation, or entity shall manufacture for sale in this state, sell, offer for sale at retail or wholesale, or install in this state a residential automatic garage door opener that does not have a battery backup function that is designed to operate when activated because of an electrical outage. The battery backup function shall operate in a manner so that the automatic garage door opener is operational without interruption during an electrical outage.
- (b) This section applies to all automatic garage door openers manufactured and sold for use in any residence and other residential applications of automatic garage door openers manufactured for commercial purposes.
- (c) On or after July 1, 2019, no replacement residential garage door shall be installed in a manner that connects the replacement door to an existing residential automatic garage door opener that does not meet the requirements set forth in subdivision (a), regardless of the date of manufacture of the residential automatic garage door opener.

A LITTLE BACKGROUND INFORMATION:

1) **Automatic garage door opener law.** In the early 1990s, the California Legislature passed AB 3600 (Polanco, Chapter 1336, Statutes of 1990), which required automatic garage door openers to be manufactured with an automatic reverse safety device and sensor to protect young children from being trapped under garage doors. Congress followed by mandating similar entrapment protection requirements for all automatic residential garage door openers manufactured for the United States after 1993.

2) **What is a backup battery?** Backup batteries for garage door openers are small, 12-volt battery units that the opener can use for power when an outage occurs. These are typically installed inside the motor housing of the opener, or placed on top. **These batteries recharge when connected to the power and need to be replaced every three years. Most backup battery systems have a LED signal, which will indicate whether the battery is operational (green), charging (yellow), or not working (red). A fully charged battery is designed to provide 24 hours of standby time during which it can run the garage door opener up to 20 full open and close cycles.**

1) **Purpose.** The author states that the 2017 Northern California wildfires were the most deadly in California’s history, killing 43 people and forcing thousands to evacuate from their homes. It has been reported that at least five of these people lost their lives during the evacuation because they could not get out of their garages during the power outages. As strong winds accelerate the spread of wildfires, utilities oftentimes pre-emptively shut off the power to prevent a falling line from igniting new fires. Cutting power increases the risk of residents being blocked by their garage doors, which do not operate during an outage. Requiring that automatic garage door openers manufactured for sale or installation include a backup battery will assist California residents in safely

evacuating their residence during a planned or unplanned evacuation.

2) **Automatic garage doors aren’t always automatic.** Garage doors can be an unexpected obstacle in the event of an emergency evacuation, especially during wildfires when the power is either cut preemptively or fails. In the event of a power outage, automatic garage doors have a release mechanism, such as turning a key or pulling a cord, which disconnects the motor from the door and allows the door to be opened manually. However, garage doors can be very heavy, and difficult to open manually, especially for elderly and disabled people.

Reports from the 2017 Northern California fires recounted stories of neighbors stopping to help raise garage doors, elderly people who didn’t have the strength to manually open their garage door, and a mother who struggled to get her disabled son into a car because their custom van was in the garage they couldn’t open. Backup batteries could provide an additional safeguard so that automatic garage doors work without interruption during an electrical outage, allowing for the quick and safe evacuation from homes.

3) **At what cost?** Currently, many popular brands of garage door openers have the option of including a backup battery on their devices. Depending on the model, it can cost between \$20-100 to add a backup battery to an existing door opener. Some older automatic garage door openers may not have the capacity to be connected to a backup battery, and so a new opener would have to be purchased and installed. A new garage door opener with a backup battery can cost between \$150-350, depending on the model. The additional cost of the backup battery has discouraged the use of this readily available technology.

For more thoughts and input on this new law, please visit the CREIA “TIE” page for more dialog and diverse input from many of our “Top CREIA Inspectors”!

CREIA Report Writing Standards

The CREIA Inspector's Report: Does Your Report Comply With the CA B&P Code?

BY RICHARD ZAK, CCI

As the CREIA Membership Chair, I join the other Membership Committee volunteers in comprising the panel of report reviewers responsible for checking the reports of CREIA Associates going through the Path to Success process as their final step to becoming a CCI. We reviewers have a unique position of seeing many differing types of reports and reporting styles produced by inspectors up and down the Golden State. A common misconception of both current and aspiring CREIA members is that the inspection report need only “meet the CREIA Standards of Practice”.

The CREIA SOP are only part of the guidelines we use when reviewing reports. To “meet SOP,” the inspector needs to *perform a survey and basic operation of the systems and components of a building which can be reached, entered, or viewed without difficulty, moving obstructions, or requiring any action which may result in damage to the property or personal injury to the inspector and to provide the client with information regarding the general condition of the building(s). The inspection report should provide written documentation of material defects discovered in the inspected building's systems and components which, in the opinion of the inspector, are safety hazards, not functioning properly, or appear to be at the ends of their service lives. The report **may** include the inspector's recommendations for corrections or further evaluation.*

CREIA Standards of Practice say, “*The report **may** include the inspector's recommendations for corrections or further evaluation.*” So this means all we have to do to meet the minimum is to make a report listing only the line items from the SOP with material defects and call it good? Not hardly. There is state law to consider; the California Business and Professions Code, Chapter 9.3, sections 7195 – 7199 which pertain to Home Inspectors in California, regardless of an inspector's affiliation or non-affiliation with CREIA, ASHI, or any other entity. For CREIA inspectors this means we must produce a report complying with our Standards of Practice and with the California Business and Professions code, a melding of both. Whereas, the CREIA Standards of Practice make recommending for corrections or further evaluation optional, the Business and Professions Code does not.

There is a clear requirement in the CA B&P, section 7195 (c) - “A ‘home inspection report’ ... clearly describes and identifies the inspected systems, structures and components of the dwelling, any material defects identified, and any recommendations regarding the conditions observed or recommendations for evaluation by appropriate persons”.

Let's break that down; “clearly describes and identifies the inspected systems, structures and components of the dwelling” means that we must include in our home inspection report a description of the materials and construction types we see, as in the roofing system's type, wall claddings materials, plumbing piping and components, electrical system wiring types and methods, and over-current protection to name a few. So if there are no visible Electrical material defects do we need to write about service equipment, electrical panels, circuit wiring and/or switches, receptacles, outlets and lighting fixtures? Yes, we do.

Do we need to walk roofs, crawl through attics or use a ladder? Not necessarily if we take the SOP at face value, but the B&P Code states, “it is the duty of a home inspector ...to conduct a home inspection with the degree of care that a reasonably prudent home inspector would exercise”. If you didn't walk the roof, or crawl into some or all of the attic, or get on a ladder to inspect you ought to be sure to write about why you did or didn't and what portions of a building or system you accessed and inspected, and/or which portions of a building or system you did or did not inspect. We also recommend that you include in the report the method of inspection for the roof, attic and crawlspace. If there is no attic and or crawlspace state so in the report.

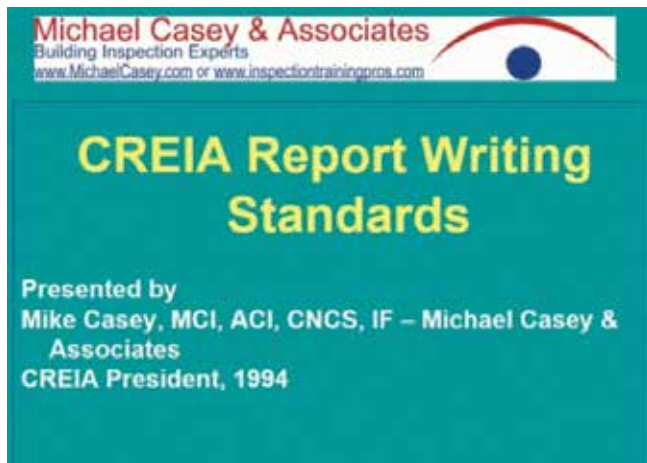
In this day and age there are a great many choices of reporting software and applications. It is easy to accept and use the ‘out of the box’ report templates. Most reporting programs include the framework of an inspection report; what the software developer sees as needed for property information and conditions at the time of the inspection, and the report layout and means of conveying information to the reader.

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The report layout may further include the organization of headings, system titles, components names, cells to be filled, comment types categorized, and even pre-written narratives. We add our company information and import our SOP and favorite narratives and we are ready to go, right? Not exactly. We still must make sure we are conveying accurate and complete information to our clients from our written report to provide the client with a clear idea of what systems and components are present in the building(s) and the condition of those systems and components.

Mike Casey produced a narrated PowerPoint, *CREIA Report Writing Standards*, and generously shared it with CREIA for our use. This power point is very relevant to all home inspectors, whether a beginner or a long-time inspector. Mike emphasizes the fact that our report writing standard is a melding of the CREIA SOP and the CA B&P Code. Also addressed is the acronym for the CREIA suggested method of reporting material defects, L.I.D.E.R. (Locate. Identify. Describe. Explain. Recommend), and many examples of this are discussed in Report Writing Standards. The PPT is excellent at addressing what should be reported, what could not be reported, what is present, what is unknown, and why it is important to note all of that. Inspector members old and new will assuredly benefit from watching the PowerPoint.



Your report wording should be clear about the scope of the inspection, the observed systems and components, and material defects discovered and recommendations for further action. An oral summary with clients and real estate agents after inspection discovery is very important. This is best done in person on site, but it is not uncommon for a conference call or live video chat debrief with clients after the inspection. An oral summary, however, is not as important as the written report. Photos, videos, images and diagrams are great, though not a substitute for the written word. Be sure to say what you write and write what you say, in other words do not rely upon oral comments; put everything in the report.

Consulting with people about the conditions of buildings is our service and the inspection report is our product and permanent record.

Do the words in your report convey the information your client needs to understand the building(s) they are buying or selling, the conditions of those buildings, and your directives for what they should do to investigate further before the real estate transaction is closed? Have you Located, Identified, Described, Explained, and Recommended clearly and accurately? Will your inspection report stand up to scrutiny years later after time has elapsed and memories have faded and conditions have changed? The client should fully understand the magnitude of conditions found, and the ramifications of no action.

The narrated power point, CREIA Report Writing Standards, is about an hour and 15 minutes long. It can be paused and revisited and re-wound as desired. To view/hear the power point, go to the CREIA website, log-in, go to the Members tab and down to Member Resources to find the link. Click the link to initiate an automated request which is answered in your email in-box.

Proof-read your every report; a misspelled or misused word, an omitted word, or a word not omitted can change the meaning of a statement completely. A system missed in the report could be a very costly omission, and a component identified incorrectly could be a major error. Finally, read your report from the perspective of a person who was not present at the inspection, or a person not versed in construction or technical jargon. Ensure that your report documents in clear and understandable wording any material defects discovered in the building's systems and components which are safety hazards, are not functioning properly, or are at the end of their service lives.

BUSINESS AND PROFESSIONS CODE UPDATE

BY JOHN GAMACHE, CCI

OUR EVER-EVOLVING BUSINESS & PROFESSIONS CODES

When was the last time you took a good look at the Business & Profession Codes 7195 – 7199? It seems like our great Sacramento leaders have lots of things that they would like have accomplished and they have found Professional Home Inspectors as a means to carry out their brilliant ideas!

Keeping mind that when we write our reports it's a good idea to conform to our CREIA SOP's. But also, the B & P codes as well. The following is a copy of B & P codes in their current that govern our noble profession. If you have never read them or haven't read them in a while please do so now.

Colored icons have been created to highlight the most recent changes for your reading pleasure!

NOW LET US REVIEW!

🔹 POOL 🌿 IRRIGATION 🟠 CSST 🏠 ROOF

BUSINESS AND PROFESSIONS CODE - BPC

DIVISION 3. PROFESSIONS AND VOCATIONS GENERALLY [5000 - 9998.11]

(Heading of Division 3 added by Stats. 1939, Ch. 30.)

CHAPTER 9.3. Home Inspectors [7195 - 7199]

(Chapter 9.3 added by Stats. 1996, Ch. 338, Sec. 2.)

7195.

For purposes of this chapter, the following definitions apply:

(a)

- (1) "Home inspection" is a noninvasive, physical examination, performed for a fee in connection with a transfer, as defined in subdivision (e), of real property, of the mechanical, electrical, or plumbing systems or the structural and essential components of a residential dwelling of one to four units designed to identify material defects in those systems, structures, and components. "Home inspection" includes any consultation regarding the property

that is represented to be a home inspection or any confusingly similar term.

- (2) 🔹 In connection with the transfer, as defined in subdivision (e), of real property with a swimming pool or spa, an appropriate inspection shall include a noninvasive physical examination of the pool or spa and dwelling for the purpose of identifying which, if any, of the seven drowning prevention safety features listed in subdivision (a) of Section 115922 of the Health and Safety Code the pool or spa is equipped.
- (3) "Home inspection," if requested by the client, may include an inspection of energy efficiency. Energy efficiency items to be inspected may include the following:
 - (A) A noninvasive inspection of insulation R-values in attics, roofs, walls, floors, and ducts.
 - (B) The number of window glass panes and frame types.
 - (C) The heating and cooling equipment and water heating systems.
 - (D) The age and fuel type of major appliances.
 - (E) The exhaust and cooling fans.
 - (F) The type of thermostat and other systems.
 - (G) The general integrity and potential leakage areas of walls, window areas, doors, and duct systems.
 - (H) The solar control efficiency of existing windows.
- (b) A "material defect" is a condition that significantly affects the value, desirability, habitability, or safety of the dwelling. Style or aesthetics shall not be considered in determining whether a system, structure, or component is defective.
- (c) A "home inspection report" is a written report prepared for a fee and issued after a home inspection. The report clearly describes and identifies the inspected systems, structures, or components of the dwelling, any material defects identified, and any recommendations regarding the conditions observed or recommendations for evaluation by appropriate persons. 🔹 In a dwelling with

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a pool or spa, the report shall identify which, if any, of the seven drowning prevention safety features listed in subdivision (a) of Section 115922 of the Health and Safety Code the pool or spa is equipped with and shall specifically state if the pool or spa has fewer than two of the listed drowning prevention safety features.

- (d) “home inspector” is any individual who performs a home inspection.
- (e) “Transfer” is a transfer by sale, exchange, installment land sales contract, as defined in Section 2985 of the Civil Code, lease with an option to purchase, any other option to purchase, or ground lease coupled with improvements, of real property or residential stock cooperative, improved with or consisting of not less than one nor more than four dwelling units.

(Amended by Stats. 2017, Ch. 670, Sec. 3. (SB 442) Effective January 1, 2018.)

7195.5.

- (a) For purposes of improving landscape water use and irrigation efficiency, a home inspection report on a dwelling unit prepared pursuant to this chapter on a parcel containing an in-ground landscape irrigation system, the operation of which is under the exclusive control of the owner or occupant of the dwelling, may include an irrigation system inspection report, prepared by either a home inspector or certified landscape irrigation auditor, that contains all of the following:
 - (1) Examination of the irrigation system controller, if present, noting observable defects in installation or operation, or both.
 - (2) Activation of each zone or circuit providing irrigation water to turf grass, noting malfunctions observed in the operation of each of the following:
 - (A) The irrigation valve.
 - (B) Visible irrigation supply piping.
 - (C) Sprinkler heads and stems.
 - (3) During activation of the system pursuant to paragraph (2), observation of any of the following during the period of operation, in minutes, specified in the report:
 - (A) Irrigation spray being directed to hardscape.
 - (B) Irrigation water leaving the irrigated area as surface runoff.
 - (C) Ponding of irrigation water on the surface of the irrigated area.
 - (4) Notation whether inspection is limited due to snow, ice, or other site conditions that impede an inspection.

- (b) Notwithstanding any other law, a sanction or penalty regarding prohibited hours, days, or effects of operation of a landscape irrigation system shall not be levied upon either the home inspector, the landscape irrigation auditor, the occupant, or the owner of a property by any state or local agency or water purveyor as a consequence of the operation of a landscape irrigation system for the purpose of an irrigation system inspection carried out under this section.
- (c) A home inspector is encouraged to provide information or access to information regarding water-efficient landscape irrigation systems within the home inspection report.
- (d) To the extent funds are available, the Department of Water Resources, in consultation with the California Real Estate Inspection Association and the Department of Housing and Community Development, shall compile an estimate of the number of properties for which an irrigation system inspection report has been prepared each year, beginning with 2018, for inclusion in an update to the California Water Plan.

(Added by Stats. 2018, Ch. 867, Sec. 3. (AB 2371) Effective January 1, 2019.)

7196.

It is the duty of a home inspector who is not licensed as a general contractor, structural pest control operator, or architect, or registered as a professional engineer to conduct a home inspection with the degree of care that a reasonably prudent home inspector would exercise.

(Added by Stats. 1996, Ch. 338, Sec. 2. Effective January 1, 1997.)

7196.1.

- (a) Nothing in this chapter shall be construed to allow home inspectors who are not registered engineers to perform any analysis of the systems, components, or structural integrity of a dwelling that would constitute the practice of civil, electrical, or mechanical engineering, or to exempt a home inspector from Chapter 3 (commencing with Section 5500), Chapter 7 (commencing with Section 6700), Chapter 9 (commencing with Section 7000), or Chapter 14 (commencing with Section 8500) of Division 3.
- (b) This chapter does not apply to a registered engineer, licensed land surveyor, or licensed architect acting pursuant to his or her professional registration or license, nor does it affect the obligations of a real estate licensee or transferor under Article 1.5 (commencing with Section 1102) of Chapter 2 of Title 4 of Part 3 of Division 2 of, or Article 2 (commencing with Section 2079) of Chapter 3 of Title 6 of Part 4 of Division 3 of, the Civil Code.

(Added by Stats. 1996, Ch. 338, Sec. 2. Effective January 1, 1997.)

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7196.2.

- (a) If a home inspector observes any shade of yellow corrugated stainless steel tubing during a home inspection, the home inspector shall include that observation, and the following notification, in the home inspection report:
- “Manufacturers of yellow corrugated stainless steel tubing believe that yellow corrugated stainless steel tubing is safer if properly bonded and grounded as required by the manufacturer’s installation instructions. Proper bonding and grounding of this product can only be determined by a licensed electrical contractor.”
- (b) For purposes of this section, “corrugated stainless steel tubing” means a flexible, stainless steel pipe used to supply natural gas and propane in residential, commercial, and industrial structures.
- (c) The degree of care specified in Section 7196 shall be used in determining whether a home inspector has complied with the requirements of subdivision (a).

(Added by Stats. 2018, Ch. 225, Sec. 2. (SB 988) Effective January 1, 2019.)

7197.

- (a) It is an unfair business practice for a home inspector, a company that employs the inspector, or a company that is controlled by a company that also has a financial interest in a company employing a home inspector, to do any of the following:
- (1) To perform or offer to perform, for an additional fee, any repairs to a structure on which the inspector, or the inspector’s company, has prepared a home inspection report in the past 12 months.
 - (2) Inspect for a fee any property in which the inspector, or the inspector’s company, has any financial interest or any interest in the transfer of the property.
 - (3) To offer or deliver any compensation, inducement, or reward to the owner of the inspected property, the broker, or agent, for the referral of any business to the inspector or the inspection company.
 - (4) Accept an engagement to make an inspection or to prepare a report in which the employment itself or the fee payable for the inspection is contingent upon the conclusions in the report, preestablished findings, or the close of escrow.
- (b) A home protection company that is affiliated with or that retains the home inspector does not violate this section if it performs repairs pursuant to claims made under the home protection contract.
- (c) This section shall not affect the ability of a structural pest control operator to perform repairs pursuant to Section

8505 as a result of a structural pest control inspection.

- (d) Paragraph (1) of subdivision (a) shall not affect the ability of a roofing contractor who holds a C-39 license, as defined in Section 832.39 of Title 16 of the California Code of Regulations, to perform repairs pursuant to the contractor’s inspection of a roof for the specific purpose of providing a roof certification if all of the following conditions are met:
- (1) Different employees perform the home inspection and the roof inspection.
 - (2) The roof inspection is ordered prior to, or at the same time as, the home inspection, or the roof inspection is completed before the commencement of the home inspection.
 - (3) The consumer is provided a consumer disclosure before he or she authorizes the home inspection that includes all of the following:
 - (A) The same company that performs the roof inspection and roof repairs will perform the home inspection on the same property.
 - (B) Any repairs that are authorized by the consumer are for the repairs identified in the roofing contractor’s roof inspection report and no repairs identified in the home inspection are authorized or allowed as specified in the roof inspection.
 - (C) The consumer has the right to seek a second opinion.
 - (4) For purposes of this subdivision, “roof certification” means a written statement by a licensed C-39 Roofing Contractor who has performed a roof inspection, made any necessary repairs, and warrants that the roof is free of leaks at the time that the certification is issued and should perform as designed for the specified term of the certification.

(Amended by Stats. 2017, Ch. 508, Sec. 1. (AB 1357) Effective January 1, 2018.)

7198.

Contractual provisions that purport to waive the duty owed pursuant to Section 7196, or limit the liability of the home inspector to the cost of the home inspection report, are contrary to public policy and invalid.

(Added by Stats. 1996, Ch. 338, Sec. 2. Effective January 1, 1997.)

7199.

The time for commencement of a legal action for breach of duty arising from a home inspection report shall not exceed four years from the date of the inspection.

(Added by Stats. 1996, Ch. 338, Sec. 2. Effective January 1, 1997.)



PROTECTING YOUR BUSINESS FROM DRONE-RELATED CLAIMS

BY STEPHANIE JAYNES, INSPECTORPRO INSURANCE, CREIA PREMIER AFFILIATE

TOP 5 WAYS TO PROTECT YOUR BUSINESS FROM DRONE-RELATED CLAIMS

Before drones gained popularity in the industry, Jon Bolton of The Inspector in Florida had an inspection of a two-story property. He couldn't get up on the roof without an extension ladder, and he didn't carry one.

So, he called the real estate agent to tell them he would not be able to inspect the roof. The agent replied: "That's not my problem. It's yours. [The client]—he's an attorney and wants the roof looked at. And you've been paid for it."

After hanging up the phone, Bolton found a friend with an extension ladder and performed the roof inspection. While he was up on the roof, he discovered some significant defects.

"I was like, 'Thank you, Lord, that this whole thing happened.' Otherwise, [the client] would have moved forward, discovered the roof leaks, and been really [upset]," Bolton said. "And, [since] he's an attorney, he had the ability to make my life miserable."

Since having that experience several years ago, Bolton has searched for ways to inspect otherwise inaccessible roofs. Rather than apologize for being unable to get to the roof—and running the risk of incurring the second most common type of claim in the industry—Bolton and other inspectors have begun using drones to better serve clients and manage their businesses' risk.

In this article, we explore the benefits and disadvantages to drone inspections. Then, we share the top five ways home inspectors and claims professionals recommend protecting your business from drone-related claims.

BENEFITS OF A BIRDS-EYE VIEW

Rather than play a primary role in income generation, drones serve as tools to address technical and marketing needs in the inspection industry.

From the technical side, drones provide a way to inspect roofs that would otherwise be inaccessible. Often, a roof is inaccessible when it is too high, too steep, or too wet to safely access. Additionally, certain roofing materials, such as clay tile, or significant amounts of wear may inhibit an inspector from traversing the roof.

In his service area in Kentucky and Tennessee, Jud Faust of Liberty Inspections is experiencing a trend in the new construction market which has led to taller homes with heavily pitched roofs. As a result, Faust estimates that

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nearly a quarter of properties in his area have inaccessible roofs.

“Even with my pole cam, I can only get about 30 feet in the air, and these roofs are getting so high [that] I’m not able to see chimney caps, the ridges—things like that,” Faust said.

Like Faust (and Bolton), most of the home inspectors we interviewed turned to drones as an alternative to simply apologizing to clients and referring them to a third party for further inspection.

According to Garrett Martell of Inspection Pros in California, using drones when roofs are otherwise inaccessible helps him provide better customer service.

“I was getting really tired of telling people I couldn’t get on the roof,” Martell said. “When the roof was inaccessible, I would have to refer them to a roofer. Or, they would just have to roll the dice and hope for the best. I didn’t think that was right. If I were the buyer, I would want more information. I saw [drones] as a great tool to give them that information.”

From a marketing perspective, drone inspections can set your business apart and enhance your inspection reports’ presentation. For example, embracing drone technology early was one way Martell stayed ahead of the curve—a priority for his business.

Additionally, Ben Carrison of Equity Home Inspections and Las Vegas Drones, LLC (both in Nevada) uses his drone to snap full shots of the home, which he puts on the covers of his reports. Because clients and realtors enjoy the drone photographs so much, Carrison uses the drone whenever weather and airspace permit.

“I think [the drone] adds quality to my inspection,” Carrison said.

Stephen Showalter with Showalter Property Consultants, LLC in Maryland, has also found that people appreciate having the drone’s perspective. In fact, Showalter has given clients copies of the raw drone footage upon request.

“I do a lot of waterfront homes. So, I like to get some shots up high to show the view,” Showalter said. “People appreciate that [glamour shot].”

DRONE DISADVANTAGES

According to our research and interviews, drones are not a means of providing substantial additional income to your home inspection business. In fact, the inspectors we interviewed rarely charge for drone inspections, if they charge at all, and most of our interviewees use their drones during 15 percent of their home inspections or less.

More importantly, drones are not a one-size-fits-all solution. Just like all of the tools in your kit, there are times to use a drone, and then there are times you need to get your boots on the roof.

“There are some inspectors that will only fly a drone. There are some inspectors that want to do their camera poles. And there are other inspectors that say they’ll mount any roof, anytime, anywhere. And in my personal opinion, they’re all crazy [for relying on just one method],” said Rick Smith of Absolute Assurance Home Inspection Services, LLC in Maryland.

Despite advancements in drone technology, Smith argues that drones don’t compare to looking at the roof with your own eyes.

“You can’t get the same level of detail flying a drone,” Smith said.

Bolton agrees that drones work best as a backup plan when traditional inspection methods fail.

“Personally, I do not think drones should be used for roof inspections

unless there’s no other way to get up there,” Bolton said.

According to inspectors, a boots-on-the-roof inspection allows a home inspector to better examine roofing materials and their integrity. The ability to use additional senses, such as touch, enables inspectors to better diagnose defects.

“If you have weak sheathing or something like that, when I walk on it, I can feel it,” Faust said. “I may be able to see [a potential issue], but until I can get up there and touch it and feel it, I don’t know if it’s an actual defect that I need to call out.”

Additionally, Faust stated that walking on the roof can also help him determine areas of interest during the attic inspection. Say, for example, a portion of the roof feels a weaker than other areas. Then, Faust knows to pay special attention to that area in the attic.

To combat drones’ limitations, home inspectors and claims professionals recommend taking specific precautions to mitigate your risk of drone-related claims. These safety measures include having the proper licensing and training, choosing the right equipment, having a thorough pre-flight process, setting client expectations, and carrying E&O and general liability insurance with a drone endorsement. We explore each in more detail below.

GET THE RIGHT LICENSING AND TRAINING

Since 2016, the Federal Aviation Administration (FAA) has required commercial drone users to obtain a remote pilot certificate (RPC), re-certify biannually, register their drone, and follow other rules.

To obtain an RPC, inspectors must pass a 60-question test on drone regulations and operations. Most inspectors take a class in-person or online to prepare

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for the exam. Bolton recommends RemotePilot101.com, which covers not just the technical aspects of drone operation but airspace law.

The FAA regulates airspace, restricting flights temporarily or permanently in certain areas. For example, drone-use is strictly prohibited near federally sensitive areas, such as the White House and Camp David. Additionally, drone pilots are unable to fly within five miles of most airports without giving airport operators notice.

According to Paul Duffau of Safe@ Home Inspections in Washington, airspace law is one of the most important liability factors affecting drone pilots. Furthermore, Duffau suggests that many home inspectors who are willfully or unintentionally aware of airspace regulations are putting their businesses at risk.

“In one of my primary markets, it is illegal to lift a drone off the ground without FAA authorization or a waiver,” Duffau wrote to us via email. “[Many] inspectors flying drones are doing so illegally—at least part of the time.”

While coursework to receive your RPC may seem daunting, Jameson Malgeri of MKC Associates in Massachusetts recommends that home inspectors take a class before they commit to purchasing a drone.

By taking the course first as Malgeri suggests, inspectors can avoid investing in an expensive drone and substantial flight training only to decide later that drones aren't for them. (For some perspective, Malgeri estimates that he did 30 hours of online classroom training and 50 hours of flying prior to his first drone inspection.)

“If you're interested, start with taking a course because there is a big learning curve,” Malgeri said. “And if the course doesn't seem to be for you, then... maybe [don't] continue.”

Once you do graduate to flight training, home inspectors recommend spending time getting comfortable with your equipment in a safe environment.

“Practice and get comfortable in a wide-open area where there are no overhead power lines, very few buildings, and very few overhead trees,” Showalter said. “You want a place where there are no people, [too].”

Before allowing yourself or other inspectors to use drones during your home inspections, Bruce LaBell, Owner of Royal Home Inspections in Arizona, recommends asking these questions to determine your readiness to safely fly:

- How experienced is the pilot?
- Does the pilot know how to avoid collisions? Flying over people?
- Do they always keep the drone in their line of site?
- Does the pilot have standard set up, flight, and take down procedures?
- Do they understand how to adequately interpret drone camera footage?

1. BUY GREAT EQUIPMENT

Before purchasing a drone, LaBell recommends inspectors do a cost benefit analysis. By figuring out how you wish to utilize the drone, how many inspections you'll perform with the drone, and what additional equipment and software you need to purchase, you'll have a better idea of whether or not using drones makes sense for your home inspection business.

“Can you afford \$1,000 if your drone falls out of the sky?” LaBell asked.

While there are plenty of drones in the market that cost less than \$1,000, the home inspectors we interviewed were skeptical of most inexpensive models.

“I think that the biggest most important thing about using a drone is using the

right drone,” Malgeri said. “The more expensive the drone is, the safer it is, and it doesn't allow you to crash [as easily].”

For example, Malgeri's drone has sensors to prevent collisions. It also self-stabilizes when weather, like a gust of wind, throw it off its path. According to Martell, a more expensive model is an important investment due to its increased credibility and additional features.

“Don't get the cheap ones because it's going to look cheap, and it's not going to work the way you want it to,” Martell said.

For Joshua Ryan of Lifeline Inspection Services in Georgia, purchasing a higher quality drone helps manage risk.

“When it comes to drones, you pay for what you get,” Ryan said. “When you're doing inspections, you want to use the best so you don't have a cheap drone that flies into the house.”

When looking for a drone to purchase, Ryan recommends looking for camera quality. For Ryan, it was important that he could see if there was no caulking on the flashing down the vent booth from 10 feet in the air. In addition, Ryan prioritized finding a user-friendly drone. While Ryan himself is tech-savvy, other members of his inspection company take more time to learn new technologies. Therefore, it was important to Ryan to find a drone that would work well for every member of his inspection team.

- When choosing a drone, our inspectors recommend asking yourself the following questions:
- What's the camera quality? (Note image size.)
- What flight stabilization features are available?
- With a fully charged battery, what is the flight time? In cold weather?

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- Does the drone manufacturer offer good customer service, including technical support, tutorials, and a warranty?

By learning about drone capabilities, characteristics, and constraints, you'll be better equipped to choose a drone that best suits your business' needs.

2. CONDUCT A THOROUGH PRE-FLIGHT PROCEDURE

According to LaBell, one of the best ways to avoid a general liability claim is to have a thorough pre-flight procedure. During such a procedure, inspectors should examine the drone for potential problems, such as nicked propellers or low battery life.

According to Ben Carrison of Equity Home Inspections and Las Vegas Drones, LLC (both in Nevada), using the drone adds about 30 minutes to his inspection: 15 minutes in the air and 15 minutes executing his pre-flight and landing processes. For McFadden, performing a rigorous pre-flight procedure is common sense.

"[A drone is] just like any other tool. If you're going to use a saw to cut wood, you want to make sure that that saw is maintained, that it has a sharp blade," McFadden said. "[With] a drone, you want to make sure your batteries are charged so that, when you get up in the air, you don't...lose control. Regular maintenance on all tools is important."

In addition, inspectors should assess the environment to ensure they can take off and land safely.

"I'm looking for trees, power lines, anything that may be a hindrance to my drone," Faust said. "Ninety percent of your safety in flying is in your preparation."

Ryan recommends taking off away from the house and trying to maintain a six-foot distance from the property.

"That way, if something were to go wrong or a gust of wind came up, [the drone] won't run into the house," Ryan said.

And don't forget to check the weather, particularly the wind.

"You don't just have to be aware of the wind on the ground. If you're going to fly your drone up 30-50 feet, you have to analyze the wind up there because it's different. The wind changes as you get higher," McFadden said.

3. SET CLIENTS' EXPECTATIONS

According to Rick Smith of Absolute Assurance Home Inspection Services, LLC in Maryland, it's important to communicate appropriate expectations to both clients and realtors. Part of setting expectations involves instructing them to keep a safe distance and to not walk underneath the drone during flight.

"You've got to enter [drone inspections] with a 'safety first' frame of mind," Smith said. "It's not a joke. You've got to take it seriously.... [Drones] are not toys."

Showalter agrees that it's important to set a precedent with clients and agents.

"You need to be focused on flying the drone, not entertaining people," Showalter said. "Be comfortable saying, 'Hey, let me focus on [flying], and we'll get back to you.'"

Another part of setting expectations is underscoring the limitations of drones. Clients need to understand what drones can and cannot detect. In addition, it's important to convey that certain conditions may inhibit your ability to perform a drone inspection.

Showalter recommends including language in your report regarding the limitations of drones as well as a maximum wind speed for flight. The following is an excerpt from his company's agreement:

"Due to certain access restrictions the roof access was limited and the roof was inspected by use of a drone. Evaluation of the roof covering is limited with the use of a drone. Some defects may not be visible from the drone such as hairline cracks in the shingles, granule loss, blistering, weakness in the roof decking, framing or structure. We assume no liability for any areas not directly viewed by the drone. The Client should request any known history or documentation of the age or condition of the roof...."

"The Client is advised of these limitations and is advised to have a licensed roofer access and evaluate the roof prior to closing and expiration of the home inspection contingency.

By setting client expectations in writing, home inspectors can decrease the likelihood of drone-related claims and make such claims more defensible. However, it's not just clients and agents that inspectors have to worry about. Drones tend to attract attention from neighbors, too. Part of managing risk against drone-related claims involves appreciating the misunderstandings surrounding commercial drone flight.

"We're flying in private residential areas, and people are worried about their privacy being interrupted more than anything else," LaBell said.

Just this past June, a resident adjacent to an inspection property accused Florida home inspector Frank Jensen of Coast 2 Coast Home Inspections of invading her privacy with his drone inspection. The resident called the police, wrote a one-star Google review on Jensen's business page, and contacted a lawyer, only to drop the charges four days later. To avoid distractions from and misunderstandings with curious neighbors, LaBell recommends putting flyers on neighbors' front doors that briefly explain what's going on. By explaining the nature of the inspection, how long it will take, what it will

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sound like, and so on, LaBell finds that people are both less alarmed and more respectful.

One of the ways Martell has mitigated risk of complaints is by keeping his drone focused on his inspection properties.

“We’re only up just over the [inspection] house. We’re not going over neighbors’ properties or down the street for a big aerial shot,” Martell said.

Bolton recommends mitigating your risk of such allegations by having copies of key documents on hand: your license, your flight plan, and your VFR sectional chart. Having these documents available to show concerned neighbors or, in worse cases, the police will allow you to speak with intelligence and authority regarding your drone inspection.

4. CARRY E&O AND GENERAL LIABILITY INSURANCE

“Things happen. [Maybe] you lose control in a gust of wind and you put the drone through the next-door neighbor’s house and you hit somebody with it. You could be talking hundreds of thousands of dollars in liability. You have to protect yourself. And you’re also protecting your clients,” Faust said.

Roof-related claims are the second most common type of allegation in the inspection industry. As such, roof inspections, including those performed with drone technology, have a higher likelihood than many other inspection types of resulting in allegations against your business.

Furthermore, according to The Hartford, a general liability claim can average more than \$75,000 per case to defend and settle when a lawsuit is involved. Drone-specific insurance endorsements, which cover damaged property and injured persons resulting from drone inspections, fall into this general liability claims category. As a

drone operator, you are responsible for damage or injury caused by your drone.

With such high stakes, it’s important to protect your business with both errors and omissions (E&O) and general liability insurance.

“There are some people that still say: ‘I’ve been doing this for 20 years. I don’t carry E&O insurance. I carry general liability.’ You’re insane,” Faust said. “E&O [claims are] where you’re going to lose your business [if you don’t carry insurance].”

When considering drone inspections, both E&O and general liability allegations can come into play. E&O insurance covers inspectors accused of missing a defect during their roof inspection or of omitting that defect from their report.

Alternatively, general liability insurance covers inspectors accused of damaging the property or injuring a person during the drone inspection. Most policies do not insure against physical damage to the drone itself.

Note that most carriers don’t include general liability coverage for drones in their standard inspection insurance policies. However, many providers, including InspectorPro, allow you to add drone coverage with an endorsement. Ask your broker for a copy of our quick drone supplemental application today.

“InspectorPro pricing on drone insurance is pretty cheap, so it’s a no brainer. Just add it,” Bolton said.

FINAL TAKEAWAYS

As technology improves, drones are becoming more reliable and user-friendly. But are they safe—not just for other aircrafts and people on the ground but the home inspectors themselves? It depends on how you’re using them.

Drones are not perfect for every inspection scenario. Furthermore,

even when drones make sense for the situation, it’s up to you to mitigate your risk of drone-related claims.

Protect your home inspection business by having the proper licensing and training, choosing the right equipment, having a thorough pre-flight process, setting client expectations, and carrying E&O and general liability insurance. Then, whether you’re one of the eight percent or, perhaps someday, 100 percent of home inspectors using drones, your business will be more equipped to avoid unnecessary or unwarranted claims.



Stephanie Jaynes is the Marketing Director of InspectorPro Insurance, CREIA's Premier Insurance

Affiliate. As a journalism graduate and industry advocate, Jaynes aims to provide home inspectors with thorough and accurate risk management education. Through pre-claims assistance, straightforward coverage, and Jaynes' articles, InspectorPro helps inspectors protect their livelihood and avoid unnecessary risk. Learn more about how Jaynes and the rest of the InspectorPro team can give you peace of mind and better protection at inspectorproinsurance.com.

Note: This article is a condensed version of two longer articles originally published on the InspectorPro Insurance website

Protecting Your Business When Giving Referrals

BY STEPHANIE JAYNES, INSPECTORPRO INSURANCE, CREIA PREMIER AFFILIATE

HOW TO PROTECT YOUR BUSINESS WHEN YOU REFER CLIENT TO OUTSIDE INSPECTORS OR CONTRACTORS

Try as you may, you can't always be a one-stop shop. Maybe your inspection business is still small, so you don't offer many additional services beyond the basic inspection. Or maybe your client needs something that goes beyond the Standard of Practice (SoP). Regardless, if you're unable to meet a client's needs in-house, you're likely to refer them to someone else.

But did you know that referring clients to other businesses incorrectly could put you at unnecessary risk?

Learn how additional insured endorsements can protect your inspection business from claims against the companies to whom you're referring business.

WHAT'S AN ADDITIONAL INSURED ENDORSEMENT?

When you refer business to another company, you expect them to perform quality services for your clients. But what if the business who received your referral made a mistake or performed poorly? If the client went so far as to file a claim against them, what's stopping them from blaming you, too, for making a bad recommendation?

That's where an additional insured endorsement comes in. Whenever there's an additional insured endorsement, there are two parties at play: the additional insured and the named insured.

The risk management and insurance gurus at the International Risk Management Institute (IRMI) define the two parties in their glossary as follows:

"[An additional insured is] a person or organization not automatically included as an insured under an insurance policy who is included or added as an insured under the policy at the request of the named insured...."

"[The named insured is] any person, firm, or organization, or any of its members specifically designated by name as an insured(s) in an insurance policy, as distinguished from others that, although unnamed, fall within the policy definition of an 'insured.'"

In this case, you would be the additional insured while the company to whom you referred business would be the named insured.

Before you recommended a client seek out additional services from another business, you'd ask that business to add you as an additional insured. By adding you as an additional insured on their insurance policy, you make sure that, if a claim does arise against them and you're named, too, their insurance is required to provide you and your business coverage as well.

Note that the terms of the policy, including insurance limits, specifies what coverage you can receive. So be sure you understand their insurance policy's limits.

WHY ARE ADDITIONAL INSURED ENDORSEMENTS IMPORTANT?

But why would you use their insurance coverage—particularly if you have an insurance policy of your own?

There are a number of reasons, but these are the main three:

1. Your policy doesn't cover their services.

If you're delegating additional services, chances are your insurance policy doesn't cover those services.

For example, you delegate mold inspections to a mold assessor. Because you don't perform mold inspections, you don't carry a mold endorsement. No endorsement means no coverage.

2. Your policy doesn't cover them.

Even if your policy covered their services, your policy doesn't cover them. Since you're the named insured, your policy only covers you and your business. In order to cover their business and its staff, you'd need to add them to your policy as an additional insured.

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3. They should cover themselves.

SO WHY NOT NAME THEM AS AN ADDITIONAL INSURED ON YOUR POLICY?

Doing so puts your insurance policy in charge of covering their mistakes and negligence. Even though you and your business aren't performing their additional services, you become responsible for handling their claims. Carrying the weight of their liability could lead you to exhaust your insurance limits settling their claims. That would leave no insurance dollars left to handle your own.

That's why additional insured endorsements are so important: They protect the referring or delegating party. They keep everyone responsible for their own work.

How can I become an additional insured on the insurance policy of the business I work with?

Requests to add additional insureds to liability coverage are very common and an important aspect of doing business. Thus, many of the companies you work with may already have experience in naming collaborating businesses as additional insureds.

Before you begin referring clients to another business for additional services, simply send that business an additional insured request. In your request, you may want to include the following details:

1. Start by expressing your interest in working with them.
2. Express your confidence in their ability to serve your clients well.
3. Then, state that you require them to name you as an additional insured.
4. Finally, ask them to provide a certificate to make sure their insurance remains responsible for their business' work.

WHAT IF OTHER BUSINESSES DON'T WANT TO NAME ME AN ADDITIONAL INSURED ON THEIR POLICIES?

Some inspectors worry that other businesses will have reservations about naming them as an additional insured. For Michael Patton of AA Home Inspection, LLC in Kentucky, the ask works best when the business truly understands how the endorsement works.

"With the larger companies, they understand it. But if you're talking to one-man shops, you'll get push-back on it because they think you're trying to write off their insurance," Patton explained. "But, in reality, you're just saying, 'No, you have to have insurance to cover your business and your liabilities.'"

William Chandler of Property 360 in Florida agrees that education plays an important role in asking to be named an additional insured. While Chandler personally has not had any business deny them, Chandler believes that referring a business that would not provide an endorsement isn't worth the risk.

"People have contractors that aren't insured all the time. But we don't want to refer them," Chandler said. "I'm happy to refer good companies, but I have to tell them: In case your employee does something that you wouldn't like, I wouldn't want it coming back on us."

In order to confirm that your partner named you an additional insured on their policy, it's important that you obtain an additional insured certificate. Additional insured certificates are not coverage in and of themselves; rather, they prove that the coverage exists. Obtaining a certificate annually will help you to make sure that the businesses you work with continue to name you as an additional insured upon policy renewal.

If you've been referring other businesses work without an additional insured endorsement, it isn't too late to start. Contact them today to make sure that your protected from potential claims that arise against them and, subsequently, you.

WHAT SHOULD I CONSIDER WHEN ADDING SOMEONE AS AN ADDITIONAL INSURED TO MY INSURANCE POLICY?

While this article focuses on other businesses naming you an additional insured, we'd be missing an integral piece of the puzzle if we didn't take a moment to address naming others additional insureds on your own insurance policy.

If you're a franchise owner or do a lot of work for home builders, you may be familiar with the concept of additional insureds already; the corporate franchise or the builders may require you to add them to your policy as an additional insured to protect them in case your inspection results in a claim.

Before adding anyone as an additional insured to your policy, just be sure you consider how the endorsement might increase your risk.

Consider an example from Bonnie Bradburn of Joseph D. Walters Insurance, which provides coverage for pressure washers and window cleaners. In her article "Understanding Additional Insured Endorsements," Bradburn explains how additional insured endorsements can impair limits of liability:

"If a customer had an accident (a simple slip and fall claim while entering the store), a suit could be filed. Such litigation would normally allege building and/or safety deficiencies and

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INSIGHTS ON GAS APPLIANCE VENTS

ORIGINAL AUTHOR UNKNOWN
REVISED BY JOHN GAMACHE CCI

I would like to hopefully clear up a common misconception regarding gas appliances. Many inspectors ask if it is okay to vent a water heater with draft hood and an induced draft furnace into the same vent.

A fan assisted furnace (AKA induced draft and/or a "plus-80 furnace") does not pressurize the flue pipe and can be vented like/with natural draft appliances. The draft inducer fan places a slight negative on the heat exchanger to keep the products of combustion moving, it does not pressurize the flue or vent. These heat exchangers are serpentine and slow down the products of combustion so much they need a little help.

All gas appliances are categorized by the same system, which is also referenced in all mechanical codes:

VENTED GAS APPLIANCE CATEGORIES.

Appliances that are categorized for the purpose of vent selection are classified into the following four categories:

CATEGORY I

An appliance that operates with a nonpositive vent static pressure and with a vent gas temperature that avoids excessive condensate production in the vent,

CATEGORY II

An appliance that operates with a nonpositive vent static pressure and with a vent gas temperature that is capable of causing excessive condensate production in the vent.

CATEGORY III

An appliance that operates with a positive vent static pressure and with a vent gas temperature that avoids excessive condensate production in the vent.
Category

CATEGORY IV

An appliance that operates with a positive vent static pressure and with a vent gas temperature that is capable of causing excessive condensate production in the vent.

The category of every appliance is marked on the nameplate. Water heaters with draft hoods, and mid-efficiency induced combustion furnaces, are both category I. The installer selects the vent based upon the GAMA (Gas Appliance Manufacturer's Association) tables provided with all gas appliances.

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would more than likely name both the building owner and you, both insured under your policy. The policy must respond equally for both you and the additional insured. Since liability policies are written on either a claims-made or an occurrence basis, you have one limit of liability that must be shared with the additional insured. In the adjustment process, a settlement could be reached on behalf of the building owner and a release obtained. Such a payment reduces the occurrence limit available for remaining insureds, in this case YOU. It also reduces or depletes your aggregate limit."

Remember, naming a company or individual as an additional insured on your policy gives them access to your insurance coverage. Thus, it's important to restrict additional insured endorsements to those you trust.

Stephanie Jaynes is the Marketing Director of InspectorPro Insurance, CREIA's Premier Insurance Affiliate. As a journalism graduate and industry advocate, Jaynes aims to provide home inspectors with thorough and accurate risk management education. Through pre-claims assistance, straightforward coverage, and Jaynes' articles, InspectorPro helps inspectors protect their livelihood and avoid unnecessary risk. Learn more about how Jaynes and the rest of the InspectorPro team can give you peace of mind and better protection at inspectorproinsurance.com.

Note: This article was originally published on the InspectorPro Insurance website

Double Keyed Locks

BY JOHN GAMACHE, CCI

They are still out there! Double-key deadbolts are potential danger and these locks cancel any security benefit!

During a recent home inspection (yesterday), I once again found this fire safety hazard. And on three doors to boot! The front security screen door, the front door and the rear patio door all had double-keyed deadbolt locks. If you are unfamiliar with these a double-keyed deadbolt lock requires a key from both the inside and outside to operate.

WHY DO PEOPLE INSTALL DOUBLE-KEY DEADBOLTS?

Why did the homeowners do this? Some homeowners I meet during the home inspection mistakenly believe that this is a safety upgrade. We've all seen the circa 1970's "B" rated movie where the bad guy breaks glass in the door, reaches in and unlocks the door. Don't forget the dramatic music. Bottom line is that if a burglar wants to break into your house, they will find a way. With today's technology an alarm system is a far better option.

SO, WHAT IS THE DANGER WITH DOUBLE-KEYED DEADBOLT LOCKS?

The danger is that during a fire, the occupants will be panicked, hurried and may not be able to find or operate the key. Or perhaps they know where the key is, but the fire has blocked access to it.

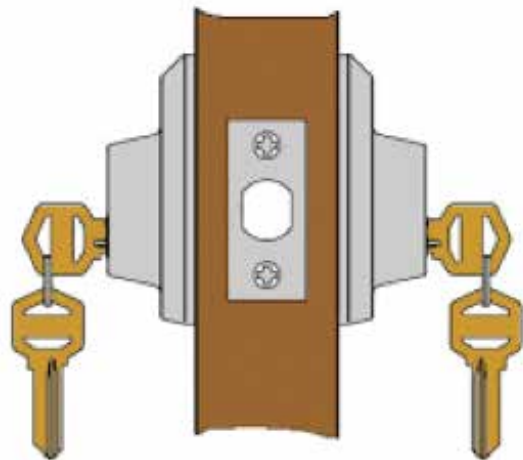
Building codes are quite clear on this issue. All means of egress (ways to get out of the house), such as windows and doors, must be operable from the inside without the use of special knowledge or tools.

WHAT IS THE SOLUTION?

During yesterday's inspection after I had explained the safety concerns of the double-keyed locks the agent told the buyers (I kid you not!) to just leave the key in it locks, or close by. I almost spit my dentures out! I disagreed wholeheartedly then and still do now! And always writing what I say during the inspection. Which is a very good habit to get into by the way, I put the following comments in my report for the doors leading to the exterior.

(Double-keyed lock): It should be noted that the door was equipped with a double-keyed dead bolt locking device. It is recommended that a qualified locksmith replace this security device with an exterior keyed lock with an interior lock bolt release lever in order to provide emergency egress for you and your family's safety.

If you currently don't have a saved comment for double-keyed locks feel free to use mine. I stole it from someone else fair and square, so go for it. Or if you have your own version or something better please add it to the "TIE" page and we will all benefit!





Inspecting & Reporting on Cantilevered Decks

PATRICK BURGER, CCI

Note from Author: The following is an article I wrote for publication in Professional Deck Builder, in February 2016, with only some parts being published. It was written from the point of view of educating architects/engineers/general contractors, but I thought it is an important first step in understanding what we, as home inspectors, should be looking for when we inspect a cantilevered deck, particularly one that is enclosed on the underside, with little or no ventilation provided. It is also beneficial to understand the design process, and what you should be seeing, to make your decision as to what recommendations you are going to make when you see any deficiencies in cantilevered deck you may be inspecting. I conclude the article - again in italics - with thoughts on what we should consider, as far as recommendations in our report to the homeowner. In given paragraphs, where I add relevant comments for the home inspector to consider, I do so in italicized text.

The information provided herein is not proposed to give you the know how to go build a safe deck, it is offered to help you understand the complexity of a properly designed cantilevered deck, and to acknowledge that it is best left to professionals - and not the local contractor, handyman or do-it-yourselfer! Be safe - leave your deck design to a professional, experienced Architect and Engineer.

The most critical elements affecting the safety and service life of any deck are: **Moisture, Flashing, Ventilation, and Materials** employed (framing components, structural connectors, and fasteners). There are other factors that affect the safety and service life of a deck. Those factors include:

Orientation: depending on the type of deck - exposed wood plank versus an enclosed deck framing system - exposure can play a significant role in the useful service life of a deck. In this case we are considering enclosed, cantilevered decks only. A deck facing north, and/or always in the shade may retain moisture longer than a deck facing southerly or westerly. **This factor is more critical if the deck is an enclosed type.**

Local weather patterns: Is the deck near the coast? In an area that gets a lot of cool, moist fog? In an area that gets a lot of sun? In an area that gets a good amount of breezes throughout the day?

Design: The proper design and detailing of any deck system cannot be overstated. Proper design encompasses engineering of the structural components - the beams and framing materials, specification of the appropriate structural connectors and fasteners; detailing of the flashing and WRB integration; adequate ventilation; and, incorporates those design elements that address orientation, weather conditions and anticipated use - is it a two or three foot cantilevered balcony, subject to only a few people at a time - or is it a six foot deck subject to potentially a lot of people, such as one might experience during a party or other festive occasion).

The seven major elements to consider for the design/construction of a cantilevered deck:

One, the general rule is the cantilevered distance must be doubled - at a minimum - for the bearing beams or joists depth into the building framing.

Generally speaking, a cantilevered deck is placed with the bearing, framing members running parallel to the buildings floor framing. So, if the bearing beams, or joists, are to provide a six-foot deck, the members must be at least eighteen feet long, and extend into the building floor framing a minimum of twelve feet. This rule is not a substitute for getting an engineer to run the calculations! There are other factors to be considered beyond the abilities of the ordinary citizen, such as seismic forces, wind loads, size and type of wood of the building framing members, anticipated dead and live loads, etc. Having your deck designed by professionals, a qualified architect and engineer team, assures you of a long-lived, safe deck. Note the word 'qualified'. Unfortunately many failed decks - including many where lives were lost - were designed by an architect or an engineer, or both.

An inexperienced architect or engineer may overlook some of the critical flashing and/or ventilation details that, when absent, may be the primary factors in the collapse of a deck.

So, what can we determine when we inspect a cantilevered deck that is fully enclosed on its underside? We certainly can't determine the framing member type, size, condition or length. It

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should be noted that an engineered system can have the recessed portion of the cantilever not only less than the 'standard' doubling of the cantilever distance, but a cantilevered deck can be engineered where the inboard portion of the cantilever is actually LESS than the cantilever itself. Read on to see what we can determine.

Two, Framing Materials & Ventilation: While it cannot be argued that a steel beam provides greater strength, it is generally not typically used for most wood framed residential structures. The truth is, properly sized framing members, of an appropriate type of wood, that are weather protected from decay (by proper flashing and ventilation) are sufficient – along with the aforementioned proper design – to provide a safe, cantilevered deck. When properly maintained, such a deck can provide many years of safe, enjoyable use.

For enclosed framed decks – those decks where the framing members are totally enclosed, with the top surface comprised of wood sheathing, covered with a waterproof membrane and then topped with a tile, or cement or exterior membrane type walking surface. This type of deck is usually enclosed on the bottom with an exterior grade of plywood sheathing, painted or stained, or, covered with stucco and painted. **This type of deck must be provided with adequate ventilation** or, decay of the wood framing components is possible, even with the correct flashing details employed. **A continuous, strip vent – allowing ventilation of each of the framed cavities – is recommended along the length of the deck, perpendicular to the framing members, at two locations, the inboard and outboard edges along the full width of the deck.** This will allow adequate ventilation of each of the framing cavities. The failure to adequately ventilate such an enclosed deck is creating a breeding ground for fungal growth.

I've observed enclosed framing cavities that had very little or no ventilation – and the fungal growth of mycelium – or other fungal growth - was so extensive within a one-year elapsed time period, it was almost unbelievable. Left unchecked, the framing members would have been in a decayed, failure mode within five years! That said, it is important to note, and to keep in mind, some enclosed decks are not provided with any ventilation!

This is one of the key conditions – when inspecting an enclosed, cantilevered decks – we can observe opine on. Regardless of the Orientation, or local weather conditions, any enclosed deck that has little ventilation (only one or two framing bays are ventilated), or NO ventilation, it must be reported as potentially a serious life safety issue that needs to be further evaluated by a professional.

Three, Structural Connectors and Fasteners: With the newer PTDF chemicals used to treat lumber, the standard galvanized hardware is problematic. Extensive corrosion, can occur in a much shorter period of time than the 15 to 20 year normal service life of a galvanized metal connector. Again local climate/location can play a critical role: the

service life of galvanized structural connectors and fasteners is drastically reduced when building near the coast – where the deck components are subject to moist, salty air. Where stainless steel structural connectors and fasteners have been – in the past – a typical recommendation for decks built near the coast, it is now the recommended material for connectors and fasteners, given the problems galvanized components have with the new preservatives employed in the treatment of exterior grade lumber. The engineer will specify what fasteners to use (bolts/nails/screws) and where to apply them. Their recommendations must be followed.

Obviously, the only hardware we may see in a fully enclosed, cantilevered deck may be the guardrail posts. Prime consideration should be – are the properly flashed? Are they flashed at all?

Four, Flashing and Integration with the Buildings Weather Resistive Barrier: The primary cause of the recent collapse of a fourth story deck in Berkeley, California - in which six people died, and seven were critically injured – was missing/inadequate ventilation, and missing/improper flashing, and failure to properly integrate any GSM flashing with the buildings WRB. If the basic principle of flashing and making something weather tight is followed, i.e. – called weather lapping – where the vertical leg of the flashing component is placed behind the descending vertical portion of the buildings WRB, water and/or condensation cannot enter the framing cavities. Where the flashing is absent, and the enclosed spaces are not ventilated, or inadequately ventilated, it is truly a disaster waiting to happen.

While it could be argued that in a properly ventilated enclosed deck, with a high quality, well applied waterproof membrane, the wood framing members employed need not be wolmanized (moisture/ weather resistant), and need not be provided with metal flashing over the top edges of each joist/beam, I still recommend wolmanized, engineered wood framing members, with copper flashing applied to the top edge of each framing member. Personally, I specify 2.5 inch to 3.5 inch wide PSL beams that are 12” deep (for a six foot to eight foot wide, cantilevered deck). While some would argue this is overkill, a deck constructed this way, and properly detailed and maintained, will live as long or longer than you will, and will not fail. Besides, what is your life, or your family's life, or your friend's life worth?

It may be impossible, and usually is unlikely, that you can determine if all necessary flashing is in place, properly placed, and in good condition. See my comments at the end of this article regarding ventilation, and the most critical recommendation we can and should make!

Five, Deck Guardrails: There have been many instances where the deck itself didn't fail, but serious injuries and/or death have occurred when guardrails were not properly installed, or again, because of poor detailing of fasteners,

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flashing and/or ventilation – the guardrail(s) collapsed. Since there are so many ways – depending on the type of guardrails to be utilized, such as glass, wire, cable, wood, etc., and the supporting posts can also vary, between wood or metal – to detail post/guardrail connections, suffice it to say....make sure you design the appropriate connection and flashing details for your specific guardrail and post type, compatible with your deck type and design!

This is better addressed as a separate topic, since there are so many variables, and often key components of the structural fastening of the guardrail posts are not visible. At a minimum, you should verify that the guardrail is generally deemed to be sufficiently sound and stable.

Six, Deck Loads, Live and Dead Loads: Any deck should be designed anticipating the highest possible loading conditions that the deck may be subject to. We've all heard of Murphy's Law right? So when you decide your deck will never have more than a few people on it, and design it accordingly, you just didn't allow for that event (Thanksgiving get together, your kid's birthday party, etc.) where the deck was full of bodies.....An engineer must do the calculations. The engineer will design the framing members to support the dead load (the weight of all the building materials), and the live load, a formula used that considers the highest density of live load the deck may be subject to.

Again, this is not a topic that can be inspected, or to be addressed, by the home inspector.

Seven, Maintenance: Finally, like a car, your house, or anything else, proper maintenance can play a critical role in the safety and life of your deck. If it has an elastomeric type coating over your waterproof membrane, it should be refurbished every three to five years, depending on your local weather conditions. In some extreme cases, a shorter elapsed time period between servicing may be recommended.

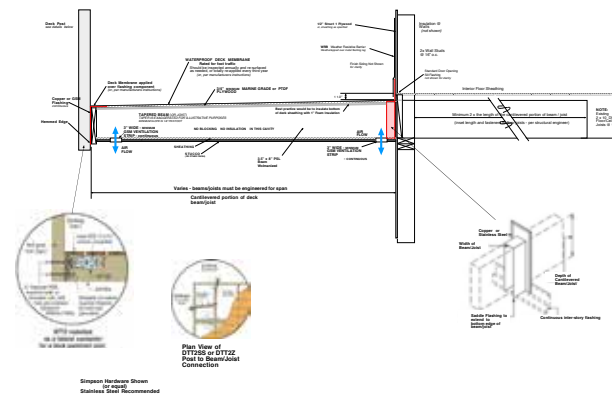
So, follow these seven recommendations, and you and your family and friends can enjoy your deck, safely, and without undue concern, over many years!

So, understanding the limitations imposed on us, when a deck is fully enclosed on the underside with little, or no, ventilation is critical.

I believe making the following recommendation protects the client and the inspector, to the degree possible, when this type of deck is encountered.

“We recommend having two (2) continuous, screened, vent strips – 2” to 3” wide – installed along the full width of the deck. They should be placed parallel to the wall the deck is cantilevered from, with one placed 6” +/- from the outboard (Fascia) edge, and the other placed 6” +/- from the wall. The first

step is to make precise cuts in the enclosed underside, whatever the material, so that now the decks framing components – type and condition - can be properly visually examined and assessed. After these cuts are made, an architect/engineer – or other professional experienced with this type of construction – should visually examine the framing components and flashing (most importantly at the wall to the cantilevered framing member). Further repairs may be warranted. If all components are found to be in good serviceable condition, then the ventilation strips can be installed. They can be installed with one screw per framing member, allowing for periodic inspection of the decks enclosed components - with inexpensive and easy removal and re-installation. We recommend this visual inspection be performed every 3 (minimum) to 5 (maximum) years.”



While generally, as home inspector, we do not want to specify specific repair recommendations, I believe cantilevered decks present a unique condition where we must specify the above 'initial' repair.

Further repairs would be dictated by the condition found upon a professional visual examination.

Personally, I would like to see the above recommendation become a part of the CREIA SOP for enclosed, cantilevered decks - that have minimal or no ventilation. The failure rates for such decks will exponentially increase over time. We owe it to our clients, and ourselves, to treat this issue with the gravity it deserves.

I believe all Chapters should discuss this issue, and that we – CREIA – come up with an acceptable standard recommendation as to how we should report on this issue, and – as I believe – it should become a part of our SOP.

Please send all comments, thoughts and recommendations to the CREIA Advisory Committee, for consideration. info@creia.org

IN MEMORIAM



DENNIS PARRA 1934-2018

Dennis Edward Parra Sr. was a 4th generation Californian and native San Diegan. He attended Our Lady of Angels School, St. Augustine High School and received a Bachelor of Arts Degree in Business from National University. Dennis served his country in the US Air Force, with 33 combined years of active duty and reserves, in which he was involved in both photography and civil engineering. Dennis spent 20 years at San Diego Gas & Electric Company serving in various capacities, including marketing planner, construction and builder representative, supervisor of the energy conservation sales department, and established the energy information office. Dennis was President of Parra & Sons, which was a corporation with his father Ernest, brother Ernie, and son Dennis performing general contracting, roofing, and insulation work. For the last 40 years of his life, Dennis owned and operated Parra Building Consultants, a multi-generational family business performing building, roofing, and other specialty inspections, consulting, and expert witness services.

Dennis was an advocate of, and played integral roles as a Board, Committee, and General Member, in Local, State, and National levels of professional associations such as the

California Real Estate Inspection Association (CREIA), American Society of Home Inspectors (ASHI), Roof Consultants Institute (RCI), San Diego Roofing Contractors Association (SDRCA), Forensic Consultants Association (FCA), and Executives' Association of San Diego (EASD). Dennis was one of the founding members of CREIA San Diego Chapter and served as past president, held several state board positions, received honors for preparation and development of the CREIA membership exam in 1998, was conferred as an Inspector Fellow in 1999, received the John Daly Award (CREIA's most prestigious recognition) in 2001, was named as one of the 25 most influential members in CREIA's 25 year history in 2001, and was named as one of the 40 most influential people in CREIA's 40 year history in 2016.

Dennis was preceded in death by his father Ernest and mother Alma, and is survived by his wife of 63 years Jeannine, their seven children Dennis II, Margaret Merritt, Monica Ballon, Michelle Parra-Christie, Maria Cleary, Stephen, Melissa Doyle and their respective spouses, twenty-two grandchildren, seven great-grandchildren, brother Ernest Parra, two nieces, and a loving extended family.

IN MEMORIAM



JOHN LARocca 1948-2019

Remembered always in our hearts and minds, LaRocca Inspection Associates marks the passing of John A. LaRocca, the well-known home and property inspector, and co-founder of LaRocca Inspection Associates. He was also a general contractor and a skilled carpenter.

Mr. LaRocca faithfully served the 100-plus communities of the greater Los Angeles areas' real estate inspection industry along with his partners, Chris Wrightsman and Chris Griffin for nearly a quarter of a century.

On the passing of John, co-founder, Chris Wrightsman said, "John and I established a thriving property inspection business together 25 years ago that I know he was very proud of and it is part of the legacy he leaves behind for us to carry on. We made it through all the highs and lows of the real estate industry for over two decades, keeping a lot of people working and serving the communities of Los Angeles. I am very proud of what we have accomplished, and we aim to keep the LaRocca Inspection Associates company going strong for another 25 years and beyond."

Widely hailed as an expert on home inspections in Southern California, Mr. LaRocca was well-loved and counted upon to help agents and clients alike with the largest financial decision of a homebuyer's life.

Chris Griffin, the General Manager and co-owner of LaRocca Inspection Associates, said, "Reflecting on John's passing, I realize, had I not met the man, many things would not be

the same in my life. I met my wife at LaRocca Inspection Associates; which led me to her three amazing children and extended family. I have met and worked with the staff and inspectors at our companies, and Realtors, with whom I've established meaningful relationships. I've had a fulfilling career for the last twenty years at LaRocca Inspection Associates. In memory of my partner, John LaRocca, I intend to carry on his legacy for generations to come."

Many inspectors owe their careers to John, who took the time to help numerous people by advising and training them into successful careers, wherever he could. If you needed John, he showed up for you. Always willing to lend a hand and help a friend, help his family, help a colleague, and help people in need.

Mr. LaRocca was also a former President of the San Fernando Valley Chapter of the California Real Estate Inspection Association (CREIA) and the Founding President of the Los Angeles Mid Valley Chapter.

In 2005, Mr. LaRocca started educating and sponsoring real estate agents and professionals at associations and broker offices, seeing and befriending hundreds of real estate agents and professionals, until his retirement in June of 2018.

Mr. LaRocca passed away on February 17, at the age of 70. He is survived by his wife, Norma LaRocca; their two children, Jason LaRocca and Joey LaRocca, their daughters in-law, Terry and Lauren, and their three grandchildren.

IN MEMORIAM



MIKE SCHWANER 1953-2018

Mike Schwaner passed November 17, 2018 from a heart condition. Mike Schwaner was born May 7th 1953 making him 65 years, 6 months and 10 days at the time of his passing. Mike was a proud member of CREIA and his membership began on September 25th 1997 as Ranch and Coast Home Inspections.

The following has been prepared by Mike's wife Monica:

It is with a broken heart that I, Monica Schwaner, have to let you know that my beloved husband Mike Schwaner passed away Saturday, November 17th, while paddling out at his favorite spot in Carlsbad: Terramar. Grief stricken and crushed with sadness no words can describe. Father, husband, uncle, brother and amazing man. Mindful and meticulous in everything that he did, always, with a spirit and wit that was unmatched and a love for his family that was so true. The Ocean was his sanctuary. He will always be with us. Loved forever and always.



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650+ (Members, subscribers, schools, libraries, prospective members). Printed twice yearly.

DISPLAY AD SUBMISSION

Display ads should be submitted as a high resolution (300 dpi or higher) TIF, PDF, or JPG with fonts embedded in the file. Display ads must be exactly measured according to the listed ad sizes. To determine size correctly, measure ad from outside border to outside border. Include a safety margin for all ads that print edge-to-edge. A compressed file can be sent to info@creia.org. Please e-mail the CREIA office with any questions: info@creia.org.

PAYMENT

Payment must accompany ads. Ads submitted without payment will not be printed. CREIA does not bill for advertisements in the *Inspector Journal*. Advertising rates are subject to change without notice. CREIA advertising is non-commissionable.

DEADLINE

The advertising deadline for the Spring edition is mid April. The advertising deadline for the Fall edition is mid September.

DISPLAY AD RATES - ALL LEVELS ARE SUBJECT TO AVAILABILITY.

CREIA Affiliates receive 25% off of all a la carte selections with the exception of cover ads CREIA Educational and Premier Affiliates receive 50% off a la carte selections with exception of cover ads.

Size	Width x height	Rate
Inside Front Cover*	8.75"x11.25"	\$950
Inside Back Cover*	8.75"x11.25"	\$800
Full page with bleed*	8.75"x11.25"	\$625
Full page w/o bleed	8"x10.5"	\$625
Half page horizontal with bleed*	8.75"x5.75"	\$380
Half page horizontal w/o bleed	8"x5"	\$380
Half page vertical with bleed*	4.5"x11.25"	\$380
Half page vertical w/o bleed	3.75"x10.5"	\$380
Quarter page (no bleed)	3.75"x5"	\$250
Business Card (no bleed)	3.5"x2"	\$200

*All ads with bleeds include .125" bleed on each side and should include a minimum of 3/8-inch safety area between the edge of the ad and any text. Full page ad print size is 8.5"x11". Half page horizontal ad print size is 8.5"x5.5". Half page vertical ad print size is 4.25"x11".

Attention Members: If you have editorial ideas or would like to submit an article for Inspector Journal, please do so at anytime to the CREIA office at info@creia.org.

Inspector Journal is published bi-annually by the California Real Estate Inspectors Association (CREIA), 65 Enterprise, Aliso Viejo, CA 92656, 949-715-1768, Fax 949-715-6931, www.creia.org

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ANNOUNCEMENTS

SAVE THE DATE!

CREIA is planning a one-day conference to be held in Long Beach, CA on October 26, 2019.

CREIA STORE ITEMS

There are many items available to you at the CREIA store! We have newly designed Comfort Crawl gloves, Bahama type Camp Shirts, Stationery Work lights, Pool Safety Brochures and Coding Books. Go to CREIA.org then Members and click on CREIA store.



FOR THE LATEST
CREIA INFORMATION,
VISIT OUR WEBSITE AT
WWW.CREIA.ORG

CHAPTER CALENDAR 2019

For more information go to
www.creia.org/state-chapters

DELTA CHAPTER

2nd Wednesday of each month 6 p.m.
Platano Bar & Grill, 14725 Harlan Rd, Lathrop, CA 95330

GOLDEN GATE CHAPTER

1st Tuesday of each month 7 p.m.
Buttercup Grill & Bar, 660 Ygnacio Valley Rd.
Walnut Creek, CA 95496

GREATER SACRAMENTO CHAPTER

3rd Wednesday of each month 6 p.m.
Sam's Hof Brau, 2500 Watt Ave., Sacramento, CA 95821

GREATER SAN GABRIEL VALLEY CHAPTER

2nd Wednesday of each month 5 p.m.
Zapata Vive, 101 S. 1st Ave., Arcadia, CA 91006

INLAND EMPIRE CHAPTER

TBD

KERN COUNTY CHAPTER

3rd Tuesday of each month 6 p.m.
Casa Munoz Restaurant
Corner of E. 18th Street & Union Ave., Bakersfield, CA 93305

LA-MID VALLEY CHAPTER

1st Tuesday of each month 6 p.m.
Mimi's Cafe, 2925 Los Feliz Blvd, Los Angeles, CA 90039

LA/VENTURA CHAPTER

3rd Thursday of each month 5:30 p.m.
Knights of Columbus Hall #3601
21433 Strathern Street, Canoga Park, CA 91304

LA WEST/SOUTH BAY CHAPTER

3rd Wednesday of each month 5 p.m.
Hometown Buffet,
3520 W. Carson St., Torrance, CA 90503

NORTH BAY CHAPTER

Last Wednesday of each month 6:30 p.m.
McIness Golf Center
350 Smith Ranch Road, San Rafael, CA 94903

NORTH SAN DIEGO/ TEMECULA VALLEY CHAPTER

2nd Thursday of each month 5:30 p.m. \$40
Castle Creek Golf Course
8797 Circle R Drive, Escondido, CA 92026

ORANGE COUNTY CHAPTER

3rd Monday of each month 5:30 p.m.
Hometown Buffet
1008 East 17th Street, Santa Ana, CA 92704

PALM SPRINGS CHAPTER

3rd Thursday of each month 6 p.m.
\$15 chapter fee plus the cost of your meal
Coco's Diner
78375 Varner Road, Palm Desert, CA 92211

SAN DIEGO CHAPTER

1st Tuesday of each month 5:30 p.m. pre-meeting;
6:30 p.m. main meeting start
Elijah's, 7061 Clairemont Mesa Drive, San Diego, CA 92111

SAN FRANCISCO PENINSULA CHAPTER

4th Tuesday of each month 6:00 p.m.
Peter's Café, 10 El Camino Real, Millbrae, CA 94030

SAN JOAQUIN VALLEY CHAPTER

3rd Wed. of each (odd) numbered month
Jan, Mar, May, July, Sept, and Nov
Yosemite Falls Café, 5123 N. Blackstone Ave, Fresno, CA 93710

SAN LUIS OBISPO CHAPTER

3rd Tuesday of each month 6 p.m.
Apple Farm Restaurant
2015 Monterey St, San Luis Obispo, CA 93401

SHASTA/CASCADE CHAPTER

1st Tuesday of each month 5 p.m.
Sailing Board Restaurant
2772 Churn Creek Rd., Redding, CA 96002

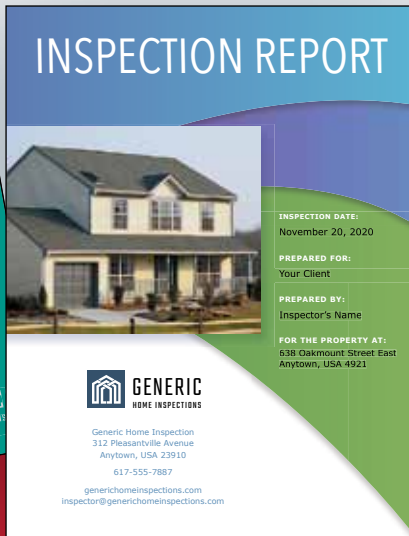
SILICON VALLEY CHAPTER

2nd Wednesday of each month 6 p.m.
Blue Pheasant Restaurant
22100 Stevens Creek Blvd., Cupertino, CA 95014

TRI-COUNTIES CHAPTER

2nd Wednesday of each month 6 p.m.
Mimi's Cafe, 400 N Moorpark Rd , Thousand Oaks, CA 91360

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- ✓ Mobile App
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Allen Meredith
Realtor

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Ed Stroz
Home Inspector

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