



# The WAHI Inspector

Vol. XVII, No. 8

August 2013

Editor: Nicholas Petrie

## Upcoming Meetings

### Central Wisconsin Chapter

Wednesday, August 21

Social 6 p.m., dinner/meeting 6:30 p.m.

*Palms Supper Club Steak House*

*5912 Bus. Hwy 51, Schofield*

Speakers are a radon mitigation system installer and a Marathon Co. radon specialist.

### Chippewa Valley Chapter

Wednesday, August 7

Dinner 5:30 p.m., meeting 6 p.m.

*Jade Garden Restaurant*

*3620 Gateway Dr., Eau Claire*

Speaker is Joe Simmons of Wil-Kil pest control on visible issues.

### Fox Valley Chapter

Tuesday, August 20

Roundtable 6 p.m., dinner 6:45, speaker 7:15

*Stone Toad*

*1109 S. Oneida Street, Menasha*

Speaker is Dave Daniels of Radon Specialists of Wisconsin.

### Madison Chapter

Thursday, September 19

Roundtable 6 p.m., dinner/meeting 6:30 p.m., speaker 7 p.m.

*Rex's Inkeeper*

*301 N. Century Ave., Waunakee*

*Speaker:* See website for speaker details.

### Milwaukee Chapter

Tuesday, August 13

Social 6 p.m., dinner 6:30 p.m., meeting 7 p.m.

*Klemmer's Banquet Center*

*10401 W. Oklahoma Ave., West Allis*

Speaker is member Steve Knoebel of Knoebel Home Inspection on "Don't Get Complacent!"

## From the President:

### The Definition of a Professional



1a: of, relating to, or characteristic of a **profession**

b: engaged in one of the learned **professions**

c (1): characterized by or conforming to the technical or ethical standards of a profession

c (2): exhibiting a courteous, conscientious, and generally businesslike manner in the workplace

2a: participating for gain or livelihood in an activity or field of endeavor often engaged in by amateurs (a *professional* golfer)

b: having a particular profession as a permanent career (a *professional* soldier)

c: engaged in by persons receiving financial return (*professional* football player)

3: following a line of conduct as though it were a profession (a *professional* patriot)

Above is Webster's definition of a professional. As licensed Home Inspectors we are considered professionals, so let's break the definition down as it pertains to our industry.

#### Characteristic of a profession.

We provide a service, grounded in our knowledge and experience, for a fee. Our clients expect a professional inspection for that fee.

#### Engaged in one of the learned professions.

We are in a learned profession. How do we learn our profession? For many of us, some of our knowledge comes from many years working on homes. Personally, I also attend many different educational seminars each year, along with the monthly Milwaukee Chapter meetings. I admit that the meetings can be repetitive, but I am amazed by how much I continue to learn. I find that I also learn just as much -- sometimes more -- from my fellow inspectors who also attend the meetings and seminars. There are also many educational opportunities on the internet, not to mention actual books, for you old-school types out there.

**Conforming to the technical or ethical standards of a profession. Exhibiting a courteous, conscientious, and generally businesslike manner in the workplace.**

This is the part of the definition I really am trying to get to. As professionals, home inspectors are required to maintain our continuing education credits, 20 hours each year. If we do not keep current, how can we call ourselves professional?

Are we providing the service to our clients that they expect? We tell them that we are licensed inspectors. If we have not completed our training each year, are we adhering to the state standards to which we agreed when getting our license? Can we still call ourselves professionals?

Our clients believe in us, and expect us to do a thorough inspection for them. They also assume that we are living up to the requirements of our profession. If we fail to do so, are we being ethical? Are we exhibiting a courteous, conscientious, and generally businesslike manner?

I know that the majority of WAHI members live up to the standards put forth by the state. If you are one of those members, I congratulate you on your professionalism. You are truly a professional and care about your clients and our industry.

If you are a dabbler in the home inspection business and think it does not matter if you have your CE credits, I think the recent audit by the state should be a wakeup call. I urge you to become a true professional. Give your clients what they are paying for. Live up to

the standards of the profession, the standards that you agreed to when you obtained your credentials. Be a true professional. This profession requires lifelong learning. Meet your fellow-professionals at meetings and seminars, and deepen your technical knowledge.

WAHI is about education and fellowship. It is so easy to maintain your 20-hour CE obligation by attending ten monthly WAHI meetings. Or attend 2 of our 8-hour seasonal seminars and 2 monthly meetings. Or any combination of the above. This is not difficult, nor is it expensive. These are the requirements of our profession.

On another note, Julie and I are working on a four-day Infrared Level 1 Building Application training session. The number of attendees will be limited to 25 members. We are looking at the Ho-Chunk Conference Center again for this session, and will be posting more information in the next 2 weeks. We are trying to hold the cost to our members to under \$1000. If you were to take this class the normal fee would be in the \$1750 range. You would also have to travel some distance to attend, likely out of state. We are negotiating with Ho-Chunk for a reduced room rate in an effort to keep the fee as low as possible. If you are interested in this training, please let myself or Julie know. We would like to get a firm number as to how many members are interested in attending.

I hope you all enjoy the rest of the summer. It will be fall before you know it!

Michael Von Gunten  
WAHI President

# Chapter Meeting Highlights



Our next meeting will be Wednesday, August 21st at Palms Supper Club Steak House, 5912 Bus. Hwy 51 in Schofield. Social hour begins at 6 p.m. and dinner at 6:30 p.m. The cost to attend a monthly chapter meeting is \$25 with dinner or \$10 without the meal. Contact Rich Duerkop with any questions at 715-241-8222 or e-mail [americansentry1@charter.net](mailto:americansentry1@charter.net). Our speakers will be a radon mitigation system installer and a Marathon County radon specialist.



We met on Wednesday, July 10, moved back a week due to conflict with the 4th of July. Our speaker for the evening was Duane Steinhauer with Steinhauer Inc., which specialized in septic systems (conventional, mound and in-ground ground pressure systems). Duane also has years of experience with well-pressure systems. With 40 years in the business, Duane was well versed in the business. He discussed a variety of sewer systems he has experienced and talked somewhat on residential well/water systems. We thank Duane for filling in for us at the last minute. The talk was followed up with a number of questions and answers.

Our next regular meeting will be Wednesday, August 7th at the Jade Garden Restaurant, 3620 Gateway Dr., Eau Claire. The buffet supper starts at 5:30 p.m., followed by our meeting at 6 p.m. The cost of supper and meeting is \$20 (tip extra). Our scheduled speaker will be Joe Simmons from Wil-Kil pest control. Joe will be speaking about general issues regarding visible issues, causes and cures in homes.

Note: The chapter normally meets on the first Wednesday of each month. Due to production dates, members may not receive a newsletter issue until very close to our meeting date, or even after. To avoid missing a meeting, mark your calendar for September 4th, October 2nd, November 6th, etc.



The speaker in July was chapter member Paul Birschbach, who led a field trip to a new home under construction. Thanks, Paul, for the informative discussions about construction techniques and code issues.

The next meeting will be Tuesday, August 20th at the Stone Toad, 1109 S. Oneida Street in Menasha. Cocktails and roundtable discussion start at 6 p.m., 6:45 dinner, 7:15 speaker, meeting to follow. The speaker will be Dave Daniels of Radon Specialists of Wisconsin.



Our next meeting will be on Thursday, September 19th at Rex's Inkeeper, 301 N. Century Ave., Waunakee. Roundtable begins at 6 p.m., dinner/meeting at 6:30 p.m. and speaker at 7 p.m. Watch the website for speaker details or contact Chapter Education Chair Ron Miller.

The Madison chapter meets six times per year – the 3rd Thursday in January, February, May, June, September and October.

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Our next meeting will be Tuesday, August 13th at Klemmer's Banquet Center, 104th & Oklahoma Ave. in West Allis. Social at 6 p.m., dinner at 6:30 p.m., meeting at 7 p.m. Cost is \$25, which includes dinner and the continuing education. Our topic will be "Don't Get Complacent!" and our speaker will be Steve Knoebel of Knoebel Home Inspection, LLC. Steve is a longtime member and the Milwaukee Chapter's Education Chair.

## Member Updates

### New Home Inspector Members

#### Ryan Branz

Ry-Knows Home Inspections, LLC  
434 Eastern Trail  
Mukwonago 53149  
262-744-946  
rbranz5@hotmail.com  
*Milwaukee Member*

#### Thomas Pontbriand

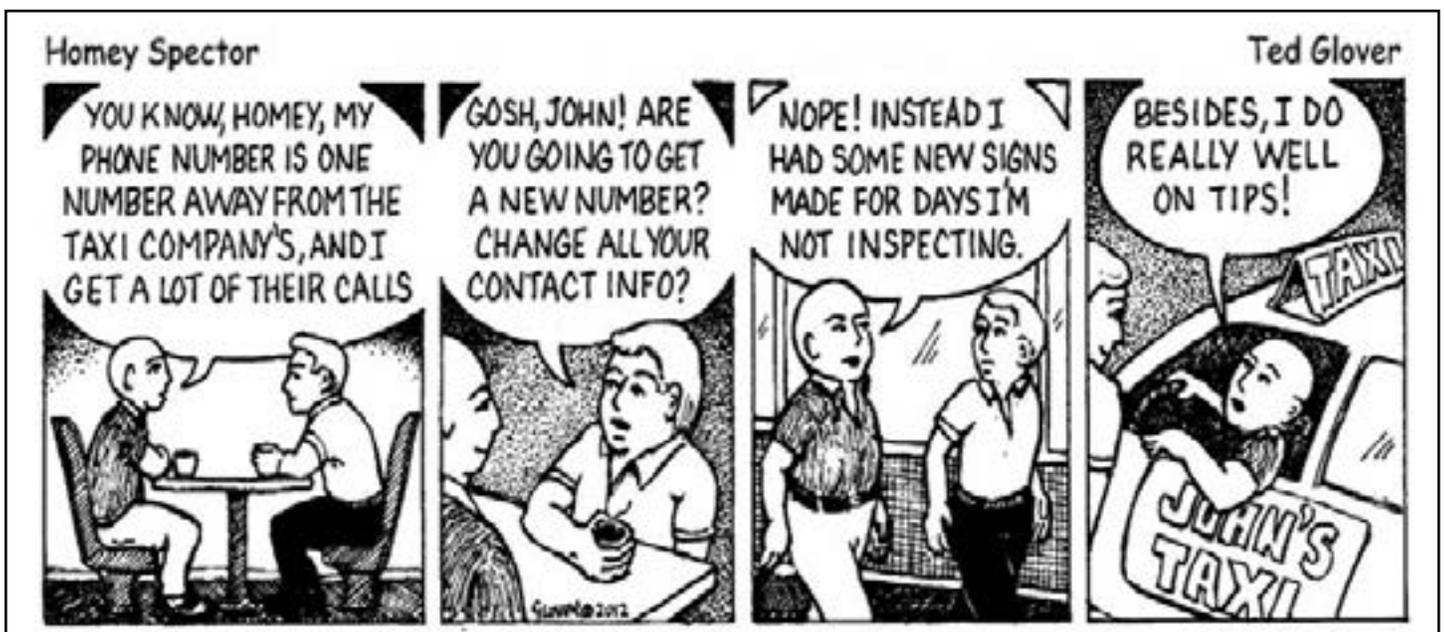
Elite Home Inspections LLC  
4366 Riopel Road  
Rhineland 54501  
715-490-3384  
twpont@charter.net  
*Central WI Member*

#### James Korsi

Smooth Sailing Home Inspection  
4207 Swindon Hill  
Richfield 53076  
262-933-9303  
jamesk8910@charter.net  
*Milwaukee Member*

#### David Welch

Top Down Home Inspection LLC  
2858 116th Street  
Chippewa Falls 54729  
715-382-6058  
dwtopdown@gmail.com  
*Chippewa Valley Member*



## Exciting News!

## WAHI has a Facebook Page



Thanks to Public Relations Chair Bob Turicik, WAHI has joined the “new generation” and invites you to join in as well! Facebook is a very user-friendly, cost efficient, speedy way to get the word out to WAHI members. The WAHI Facebook page will be a wonderful venue to make chapter announcements (meeting changes, speakers, location updates, meeting reminders, etc.), board announcements, post State Board meeting minutes, etc.

Please see below for instructions on creating a Facebook account if you do not have one yet, and how to find the WAHI page

***How do I sign up for Facebook Account?***  
To create an account, go to [www.facebook.com](http://www.facebook.com). Enter your name, birthday, gender and email

address. Then create a password. After you complete the registration form, Facebook will send you an email. Just click the confirmation link to complete the sign up process.

***How do I find the Wisconsin Association of Home Inspectors page?***

After you have finalized creating your Facebook page, type in Wisconsin Association of Home Inspectors in the search box. Request to be “liked.” You will get a response when WAHI accepts the request. The WAHI Facebook page is a closed group – only WAHI members can view and participate on the page.

Any questions? Contact Bob Turicik at [homereview@wi.rr.com](mailto:homereview@wi.rr.com) or 920-892-7654.



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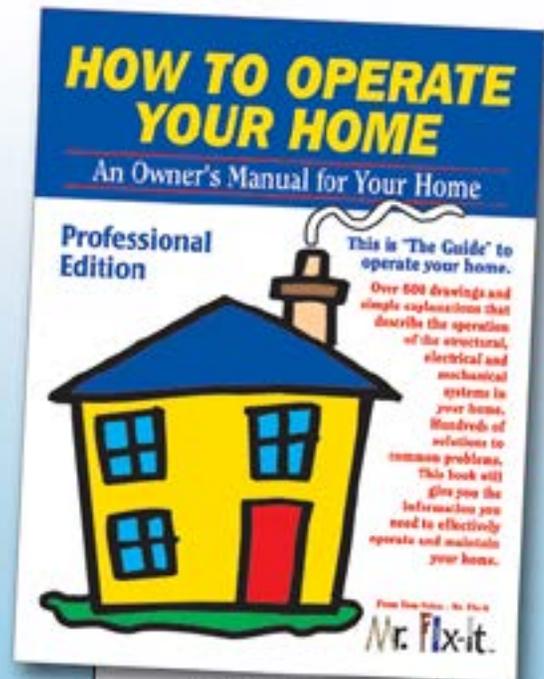
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***How can you tell if a masonry chimney has four sides to it?  
What if it has four masonry sides above the roof line and  
only three below the roof line? Does this even matter?***

It doesn't matter as long as it has been built right, and has the right flashing on it. Unfortunately, most of the ones I see are not built with the right lintel support or flashing detail. These chimneys typically vent a prefabricated fireplace, and you can generally tell if it is built correctly by whether it is leaning above the roof line or if there is horizontal cracking around the metal lintel support that they installed around the roof line. I had one a few weeks back that looked vertical but, when I put a level on it, it was out of plumb by a few inches. This chimney will also require a flashing that is installed before the brick goes in just above the roof line (i.e. a through the wall flashing). If you can get in by the chimney in the attic of this house to see if there has been any past/current leaking, it would be a good idea.

# Where to Find E&O Insurance for Inspectors

## **Allen Insurance Group**

P.O. Box 1439  
Fort Valley, GA 31030  
Contact: Bob Person (ext. 172),  
Melissa or Heather (ext. 175)  
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## **Citadel Insurance Services, LLC**

826 E. State Road, #100  
American Fork, UT 84003  
Contact: Jason Fiack  
801-610-2735; Fax 801-610-2701  
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## **OREP**

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## **Vincent, Urban, Walker and Assoc. Inc.**

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## **Zolofra Insurance Agency**

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### TO FIRM UP A QUOTE:

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<http://www.allprocoverage.com/inspectors-contact-form/>



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# Voluntary Life Insurance Program Offered

WAHI's insurance agency, Robertson Ryan and Associates, has negotiated a voluntary life insurance program for WAHI members through Cincinnati Insurance. The program is also available to spouses, children and grandchildren of WAHI members.

The advantages of this program are:

- Guarantee issue underwriting for members
- Guarantee issue on \$10,000 children's term Rider (Ages: 15 days through age 18)
- Simplified Underwriting for spouses and individual children and grandchildren policies
- Members do not have to participate to buy on other family members
- Policies are portable. They go with you if you leave the WAHI Association

*The following plans are available:*

### Temporary Insurance

- Term - 20 year level premiums guaranteed smoker and non-smoker rates: Ages 18-60
- Return of Premium Term - 20 year level premiums guaranteed (smoker ages 18-41; non-smoker 18-48). Return of Premium means the total base premium is returned if the insured lives to the end of the 20 year period.

- Guarantee issue amounts for members (\$50,000 for ages 18-40; \$25,000 for ages 41-60)
- Up to \$100,000 available with simplified underwriting on members and spouses

### Permanent Insurance

- Whole Life: Same for smokers and nonsmokers, ages 0-70, remains the same throughout the life of the policy.
- Universal Life: Smoker and non-smoker rates, ages 0-70. Death benefit and premiums can be flexible.
- Guarantee Issue Amounts for Members:
  - \$50,000 ages 18-40
  - \$35,000 ages 41-60
  - \$25,000 ages 51-60
  - \$20,000 ages 61-65
  - \$10,000 ages 66-70

This offer is brought to WAHI members by Robertson Ryan and Associates. Representatives will have a vendor booth at the WAHI Spring 2012 Training Seminar to answer questions and/or begin the application process for interested members. Members may also contact Lori Darga at 414-273-4501 for more information.

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# Tips and Tidbits

## WAHI Legal Support (WLS)

Attorney Roy Wagner, of von Briesen and Roper, continues offer risk-free initial counseling to members with legal concerns. If further legal assistance is requested, the cost of the initial consultation will be included in the bill. Contact Roy at (414) 287-1250 or [rwagner@vonbriesen.com](mailto:rwagner@vonbriesen.com). Note: The WLS program is completely independent of the WAHI Arbitration System.

## Membership Renewal

By now all members should have received their 2013-2014 membership renewal. Renewals were due July 15th. Members who have not renewed by August 1st will be removed from the database and website and will be asked to cease the use of the WAHI name, emblem and any insignia on their marketing materials and/or websites. If nonpayment was an oversight, contact Julie Arnstein before August 15th and

be prepared to make your renewal payment using a MasterCard or Visa.

## 2013-2014 WAHI Membership Roster

A new, printable membership roster will be completed by September 1st based on the renewals received by August 1st. Make sure to submit any updates to Julie at [juliewahi@gmail.com](mailto:juliewahi@gmail.com) so that your contact information is current in the new roster and on the website.

## Fall Seminar and Board Meeting

Mark your calendars for the weekend of December 6 and 7, 2013! The fall Education House, Seminar and Board Meeting will be in the Milwaukee area this year. Don't miss this great opportunity to obtain up to 15 continuing

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# Tips and Tidbits

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education credits. As always, the credits will be accepted by the State of Wisconsin, NAHI and ASHI. Stay tuned!

## Wisconsin Realtors Association Convention

Public Relations Chair Bob Turicik is again coordinating the WAHI booth at the upcoming Realtors' fall convention on September 15 and 16, 2013. This year the convention is being held at the Kalahari Resort and Convention Center in the Wisconsin Dells. If you are interested in volunteering your time to help staff the booth, contact Bob at 920-892-7654 or [homereview@wi.rr.com](mailto:homereview@wi.rr.com).

## New Email Address for WAHI Executive Director

Please update your email address book for Julie Arnstein. Effective immediately her new address is [juliewahi@gmail.com](mailto:juliewahi@gmail.com).

## Ride Along Program

The WAHI Ride Along Program assists new members as they embark on their business. Experienced members interested in sharing their knowledge and experience with a fellow member by allowing them to accompany you on an inspection are asked to contact Julie Arnstein. Julie will add their name to a list given to a member looking for guidance of this type. Contact Julie at (414) 299-9766 or (877) 399-WAHI or [juliewahi@gmail.com](mailto:juliewahi@gmail.com).

## WAHI Arbitration Program

All members are encouraged to make every effort to resolve homeowner/inspector disputes without outside help. When that is not successful, know that the WAHI Dispute Resolution

Program is there for you. The process begins when the complainant (homeowner) contacts Resolute Systems, the program administrator, via mail at 1550 N. Prospect Ave., Milwaukee 53202, e-mail at [info@ResoluteSystems.com](mailto:info@ResoluteSystems.com) or their Web site at [www.resolutesystems.com](http://www.resolutesystems.com).

For information contact Arbitration Committee Chair Dave Strandberg at (608) 255-3966 or [dstrand8@tds.net](mailto:dstrand8@tds.net).

## We Need Your Current Email Address!

Via our website, WAHI sends mass emails containing important announcements and interesting articles/information. Having your correct email address is vital in terms of WAHI communication. Take a look at your listing in the member database on the website and let us know if your info is not up-to-date.

## Office Max Discount

The Office Max corporate discount is available to all members of WAHI. Purchase online at [www.OfficeMaxSolutions.com](http://www.OfficeMaxSolutions.com). The user name is wahi and the password is member1. In-store purchases require use of a WAHI Retail Connect Card. See the November 2012 issue (page 16) of the newsletter at [www.wahigroup.com](http://www.wahigroup.com) for a printable card. Office Max will laminate the card for you when you visit the store.

## Member News

Share your news, joys, recognitions, temporary setbacks (illness or injury), etc. Privacy should be recognized, and information provided must be okayed by the person involved. Send submissions to Julie at [juliewahi@wi.rr.com](mailto:juliewahi@wi.rr.com). Deadline is the 20th of the month before the newsletter (ie. March 20th for the April issue).

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# Tips and Tidbits

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## Updating Your Contact Info

Please visit [www.wahigroup.com](http://www.wahigroup.com) and find your listing under the members tab on the home page. If you have recently moved or if your information is not correct/complete, please contact Julie at [info@wahigroup.com](mailto:info@wahigroup.com), (877) 399-WAHI or fax at (262) 785- 6765. Updates are listed every month in the WAHI Inspector.

## Add a Photo to the WAHI Web Site & Link to Your Site

WAHI's new Web site is up and running. We've been adding member photos and are now ready to add your company Web site to your member profile. Submit photos and web site addresses to [juliewahi@gmail.com](mailto:juliewahi@gmail.com).

## Special Spaces

Andrew Risch, longtime Milwaukee Chapter member and architectural designer for

Embassy Homes, has made WAHI aware of a valuable program that he and Embassy Homes are involved in. Special Spaces is a non-profit organization that creates dream bedrooms for children with life threatening illnesses. To make this program a success they are seeking volunteers. For information, contact Andrew at 262-241-8510, x111 or [Andrew@emabas-syhomes.com](mailto:Andrew@emabas-syhomes.com). You may also be interested in visiting [www.specialspacesmilwaukee.org](http://www.specialspacesmilwaukee.org).

## Chapter Secretaries

Chapter Secretaries are reminded to include upcoming speaker and topic information when submitting monthly meeting minutes to Julie Arnstein. The information will be included in the newsletter and will also be posted on our Web site at [www.wahigroup.com](http://www.wahigroup.com).

## Chapter Presidents

Please give your WAHI Board Member-at-Large an opportunity to share information from recent Board meetings. They are the liaison between your chapter and the WAHI Board.

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*The WAHI Inspector* is the official publication of the Wisconsin Association of Home Inspectors. Published monthly, deadlines are the 20th of the month before publication (ie. May 20th for the June issue).

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of Home Inspectors, Inc.  
c/o 4590 S. Raven Lane  
New Berlin, WI 53151

414-299-9766 (Milwaukee)  
877-399-9244 (Toll-free)  
262-785-6765 (Fax)

[www.wahigroup.com](http://www.wahigroup.com)

Executive Director: Julie Arnstein  
[juliewahi@gmail.com](mailto:juliewahi@gmail.com)

# Basement Carpeting - A Ripe Biosphere

*By Paul Gosh and Cassidy Kuchenbecker, MS*

Every year we complete multiple air quality projects to identify why occupants experience adverse health reactions in their finished



*Dust mite carcass shown at 400X magnification*

basements. The most common contributor to these symptoms is biological growth in the carpeting and pad. While this is good for business, it's bad for the public.

Installing carpeting in basements is a prime example of good intentions

gone wrong. Yes, carpeting adds insulating value to the cold concrete and provides a nice finished feel. Unfortunately, carpeting in basements often creates a wonderful environment for the growth of mold, dust mites, and mold mites.

Basement carpeting and carpet pad insulate the concrete, lowering its surface temperature. Humidity from the air then migrates down through the carpet and pad. When this humidity reaches the cool concrete slab, the relative humidity in this carpet-pad microclimate rises, creating conditions conducive to biological growth.

This biological growth is usually not visible to the naked eye and can only be detected using a microscope. If the humidity is high enough, mold growth will be seen at the top of the carpeting as well. A musty odor in a carpeted room is a good indicator of biological growth. However, the lack of an odor does not rule out potential growth in the carpet or pad.

Carpeted basements that are most susceptible to biological growth are those with operable doors and windows (walk-out basements), with showers or hot-tubs, or lacking a door between the basement and first floor to stop humidity from rolling down the stairs. Individual rooms where people regularly sleep are also more susceptible to growth. And of course, basements that are damp without carpet should never have carpet installed without first ensuring a dry basement.

Carpeting in basements is typically not an issue if the relative humidity is strictly kept below 60% and water intrusion through the floor or concrete walls is not present. (Growth can also occur in carpet and pad in slab-on-grade buildings as well, if humidity levels are high.)

## **Health Effects**

The majority of the population, around 75%, will not noticeably react to the presence of biological growth in the carpet and pad. Most of those who do react will report recurrent allergies, sinus infections, or irritation to the eyes and nose. Rarely, an appropriately sensitive person can develop hypersensitivity pneumonitis. This is a very serious disease resulting in usually irreversible damage to the lung tissue.

## **Addressing the Situation**

If biological growth is identified through testing to be only occurring in the carpet pad and not the carpet, then the pad is discarded and the concrete floor cleaned. The carpeting can be reused is cleaned through a wet extraction process with forced drying. However, we suggest alternate flooring options rather than carpeting to prevent the cycle from recurring. Recommended flooring includes ceramic tile, sheet flooring such as vinyl, and painted floors with area rugs.

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If carpeting is reinstalled over the concrete, then the occupants must keep the humidity below 60% all year, as previously mentioned, with a dehumidifier of sufficient size. Always ensure that the basement is otherwise dry from groundwater or surface water dampness or seepage. Doors may need to be installed in stairwells to separate the basement from the upper levels. Windows and exterior doors must remain closed during humid weather (and preferably all summer).

### **Suggested Report Language**

Home inspectors may wish to note basement carpeting issues in their reports. For situations where biological growth is not suspected, consider the following language:

“Carpeting is present in the basement. Carpeting over concrete slabs is susceptible to supporting the growth of dust mites and mold. Maintain the relative humidity in the basement to below 60% all year to retard biological growth. If a musty odor is present in the basement, or occupants experience health symptoms suspected of being related to time spent in the residence, contact an environmental consultant or microbiologist.”

Next, add suggestions specific to the residence to lower humidity. These may include properly

operating bathroom exhaust fans, installing a dehumidifier, or not opening basement windows.

For situations where biological growth is suspected, consider the following language:

“Carpeting is present in the basement. Carpeting over concrete slabs is susceptible to supporting the growth of dust mites and mold. A musty odor was observed in the basement, potentially indicating biological growth in the carpeting. Consult with an environmental consultant or microbiologist to determine if the carpeting or other materials in the basement are supporting biological growth, or assume growth is present and consider removing the carpeting and pad.”

This language may also be modified for slab-on-grade buildings where growth in the carpet and pad is suspected.

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