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February 2021

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Risk Management

New Members

Happy February all!

I hope this finds everyone healthy and safe! This month I'd like to "talk" about WAHI chapter and seminar attendance.

I am happy to report that 4 of our 5 chapters are currently meeting in person! With concern over COVID differing from person to person, most are providing virtual streaming of their meetings also. WAHI made the Saturday portion of our Fall 2020 Seminar available virtually as well. We plan to do the same with our upcoming Spring 2021 Seminar too.

WAHI has always had education on the forefront of our mission. These days, the education isn't just about the houses we inspect – it covers the mechanics of the inspection, the rules and regulations we have to follow, marketing our businesses in this ever-changing world, communicating with clients and realtors and more!

Hundreds of hours have been spent by WAHI volunteers to make the best out of what was perceived as a bad situation – the legislation impacting our industry! After negotiations on the bill were finalized, WAHI made great effort to provide our members with information on how it would all work. Our chapters and both of our 2020 seminars have devoted time to go over the bill to guide our members through a successful transition during this time of change. At this point, if you aren't aware of the changes, that is on you. We all know, change is inevitable in all we do - how you adapt and succeed is up to you!

A dollar amount cannot be put on the value that attending chapter meetings and seminars bring. It isn't only what we gain from our scheduled speakers, it is also the "off script, after-hours" discussions among attendees that add an educational bonus! Home inspectors who are not a part of WAHI do not have that experience. Casual conversations can lead to obtaining information that had not even been thought of and/or angles that have not yet been considered. And best of all, you hear about Wisconsin inspection issues that are out there in the real world!

Yes, other CE opportunities are available from various national groups. By attending your local meetings, you are getting better education, specific to Wisconsin, at a fraction of the price. Plus, you get time with your peers and a meal at your meetings the national online courses teach what is done in other states and you have to make your own dinner!

So, why wouldn't a WAHI member earn their continuing education through WAHI? I don't have an answer to that one! Personally, my success would be a fraction of what it is without the knowledge I have gained from my chapter meetings and our Education House/seminar weekends. You can't beat local, home-grown education! Let me know if I can be of any help at any time and be safe out there!

Ric Thompson, WAHI President



NEXT MEETING: Wednesday, February 17

Social at 6:00 pm & Meeting/Dinner/Education at 6:30 pm

Sconni's Alehouse & Eatery, 1239 Schofield Ave, Schofield, WI 54467

Education: To Be Announced

For speaker information, or to provide a suggestion/lead, please contact the Chapter Education Chair, Tyler Groshek at 715.212.7341



NEXT MEETING: Wednesday, February 3

Check-in by 5:15 pm. & Meeting/Dinner/Education to follow

Meeting may be recorded and available online also - watch your email for further details.

In-person at Hangar 54 Grill (in CV airport), 3800 Starr Ave, Eau Claire, WI 54703

Education: Greg Aldridge, Aldridge On Site Services, LLC.

Greg will address Exterior Flashings - he is currently involved with a remodeling job that has major water penetrations. If time allows, he will touch on radon testing and mitigation too!

For speaker information, or to provide a suggestion/lead, please contact Chapter Education Chair, David Welch at 715.382.6058



NEXT MEETING: Tuesday, February 16

Social at 5:30 pm & Roundtable/Meeting/Dinner/Education at 6:00 pm

Waverly Beach, N8870 Fire Lane 2, Menasha, WI 54952

Education: To Be Announced

For speaker information, or to provide a suggestion/lead, please contact Chapter Education Chair, Scott Hansen at 920.716.3025



NEXT MEETING: Tuesday, February 9 - A meeting on February 9th is yet to be determined.

Watch your email for updated information.

Meeting/Dinner/Education at 5:30 pm

Maple Tree Supper Club, 3010 US-51, McFarland, WI 53558

Education: To Be Announced

Calling all Madison members! We need your help to find speakers for our future meetings - we accept a wide range of topics.

Please contact Chapter Education Chair, Ron Miller at 608.235.9836



NEXT MEETING: Tuesday, February 9

Check-in at 5:30 pm, Dinner at 6:00 pm, & Meeting/Education at 6:30 pm

The Pallas Restaurant, 1657 S 108th St, Milwaukee

Education: Public Relations: Marketing and Increasing WAHI Awareness

For speaker information, or to provide a suggestion/lead, please contact Chapter Education Chair, Ryan Eigenfeld at 414.795.9018

EXECUTIVE DIRECTOR REPORT

This is a brief recap of activity in the past month and a preview of what lay ahead. If anyone would ever like further information on something mentioned in this piece, just let me know - julie@wahigroup.com or 414.299.9766.

January 2021

- Home Inspector Legislation: The 2021 version of the bill was circulated for co-sponsorship by Rep. Rob Brooks and Sen. Kathy Bernier LRB-0350. Our members were encouraged to begin implementing the upcoming requirements sooner than later to work out any "kinks" before the new rules are official. See email sent on Friday, January 22nd for full details.
- State Required Continuing Education: Wisconsin Home Inspectors renew their certification every 2 years 2020 was the year! Renewals were due by Dec. 15th. If COVID impacted your ability to obtain all your required CE credits, the Department of Safety and Professional Services (DSPS) is extending the deadline to submit your CE credits for Dec '18 through Dec '20 to June 30, 2021. The renewal date was not extended, ONLY earning CE credits. See email sent on Tuesday, December 1st for full details.
- Fall Seminar and Chapter Meeting Credit Certificates: If you have not yet submitted the required Questions/Answers and Password for viewing the fall seminar online or 2020 chapter meetings, please do so SOON!



Julie Arnstein Executive Director

February 2021 and Beyond

- State and Chapter Elections: In spring 2021, WAHI will conduct the statewide election of State Board President. In addition, the chapters will elect their local chapter officers and their Chapter -Elected Member at Large to serve on the State Board of Directors. Think about increasing your involvement and giving back to the association!
- Affiliate Membership Drive/Contest: Please do not lose sight of this important effort. Without question, the Coronavirus has impacted our chapter meetings which are so instrumental in formulating relationships between our Home Inspector and Affiliate members. See details on page 4 in this newsletter. Due to the Coronavirus, we may extend the contest beyond the spring 2021 seminar.
- Chapter Meetings Online: Watch your email CLOSELY for details on chapter meetings in 2021.
 WAHI is working to ensure all of our chapter meetings can be viewed by ALL of our members who are not comfortable gathering in groups. The goal is to simplify viewing, payment and issuing credits.
- COVID-19 Safety Practices: As cases rise in our state, please remember that regardless of your
 position on the virus, to be respectful of the position your buyer, the seller and/or agents
 involved may have. We are not out of the woods on this yet and we must continue to be
 mindful and respectful of those your job impacts.
- 2021 Spring Education House and Training Seminar: Mark those calendars for Friday March 5th and Saturday March 6th! We will be at the Bridgewood Resort In Neenah. We will conduct the Education House in-person in a very COVID-safe manner, as we did in fall, and will offer our Saturday seminar in-person and online. Registration coming SOON just finalizing a few details!

You can add your photo and/or a link to your website to your WAHI profile!

Submit photo and/or company website info. to: julie@wahigroup.com

WAHI AFFILIATE MEMBERSHIP DRIVE

WHICH CHAPTER will be the WINNER of the WAHI AFFILIATE MEMBERSHIP DRIVE?

As of the WAHI Spring 2020 Education House and Training Seminar WAHI will be conducting an **Affiliate Membership Drive**. The goal of this effort is to increase our pool of qualified contractors and product or service providers. To bring out everyone's **competitive spirit**, we have decided to make this a **contest**! The original contest end date of November 13th has been extended to the WAHI Spring 2021 seminar weekend due to COVID-19.

The rules are simple...

- 1. Each chapter will need to increase their affiliate membership by at least 5% of their total chapter membership as of March 5th. Based on counts at that time:
 - Central chapter will need at least 3 new affiliate members
 - Chippewa Valley chapter will need at least 3 new affiliate members
 - Fox Valley chapter will need at least 4 new affiliate members
 - Madison chapter will need at least 4 new affiliate members
 - Milwaukee chapter will need at least 8 new affiliate members
- 2. The new Affiliate member must be a paying member, not the recipient of a complimentary membership for speaking at a chapter meeting or seminar.
- 3. Direct interested parties to the Member Benefits page on the WAHI website to complete an online application https://wahigroup.com/Member-Benefits

The chapter with the largest percentage of new affiliate members, <u>over</u> <u>the minimum</u>, will be deemed the winner!

The "prize" for the winning chapter is a complimentary chapter meeting - paid for out of the WAHI state coffers - AND more importantly, will be known as THE BEST CHAPTER IN WAHI, complete with bragging rights!

Watch for "progress reports" in the newsletter each month to see which chapter is in the lead. Let the games begin and may the BEST chapter win!



Ron Miller Membership Chair

Please contact me with any questions:

608-235-9836 or ronmiller547@gmail.com

ARBITRATION COMMITTEE - SEEKING FEEDBACK!

In early 2019 the WAHI Arbitration Committee went through the process to find a new arbitration provider for our members. In April 2019, several WAHI members attended arbitrator training, and in May 2019, WAHI distributed a new Inspection Agreement to the membership naming Construction Dispute Resolution Services (CDRS) as the arbitration provider.

The primary reason for seeking out a new provider was to improve the arbitration process by only using arbitrators who are experienced in the construction and inspection industries and, in order to maintain impartiality, no connection to WAHI. After meeting with other industry professionals, the Committee decided to proceed with CDRS. The level of professionalism and training provided by CDRS were very important in the Committee's decision. The ability to have some oversight and obtain feedback was also important to the Committee to ensure that the program is serving the WAHI membership well.

The Committee has learned that there have been some home inspector cases brought before CDRS for resolution. For privacy reasons, the Committee is not given the personal or business names of the parties involved with the arbitration, only that the arbitration occurred, the complaint details and the decision made.

In order to maintain oversight of the program from the home inspectors perspective, the Committee is asking any inspector member involved in arbitration to provide feedback. The member may remain anonymous, if they desire, and can provide the amount of feedback they are comfortable with. Any information about the process will be very beneficial to WAHI and our members.



David Nason Arbitration Committee Chair See David's contact information below.

WAHI ARBITRATION PROGRAM

Not every homeowner/inspector interaction goes smoothly. Although all members are encouraged to make every effort to resolve disputes on their own, we know that is not always successful. WAHI's Dispute Resolution Program is here for you during those difficult times.

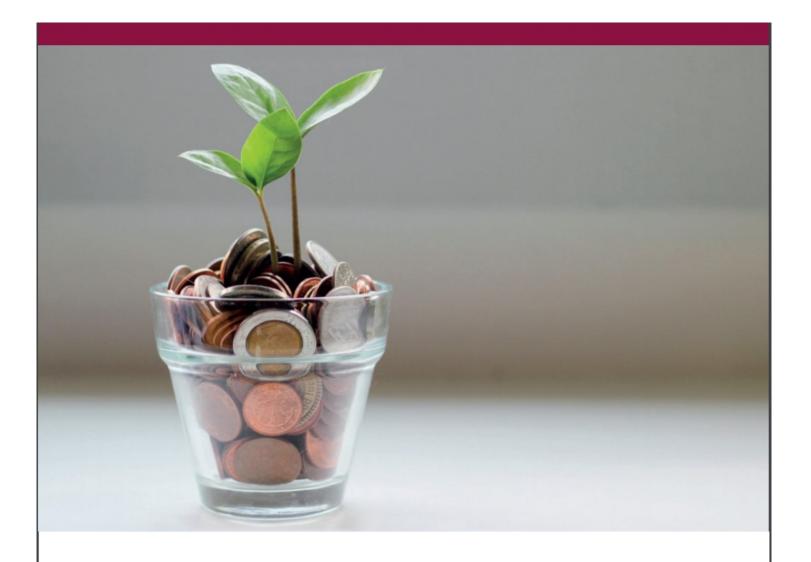
For information, please contact:

WAHI Arbitration Chair David Nason 262.443.8958 or bestinspectionsllc@gmail.com

WAHI was recently asked, and answered, a question presented by a Home Inspector member on the "cusp" of retirement.

Must a home inspector continue his/her WAHI membership for the 2 year liability period following retirement to take advantage of the arbitration system in the event of a claim? If so, at what level...Home Inspector member or Retired member?

While WAHI would appreciate your continued support and involvement as a Retired member, it is not required. Currently, if a Home Inspector member has not renewed their state license they are eligible to renew their membership in WAHI at the Retired status.



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See page 11 for an informative article provided by InspectorPro

NEW MEMBERS

Timothy Sobczak (Milwaukee)

Home Inspector Member
To Be Determined
414.975.4055
timsobczak@rocketmail.com

Jason Tesch (Fox Valley)

Home Inspector Member
Tesch Home Inspection, LLC.
920.369.6216
tesch2204@yahoo.com

Gary Trzebiatowski (Central)

Home Inspector Member GT Home Inspection, LLC. 715.869.3688 gthome@mail.com



SURVEILLANCE CAMERAS

A realtor contacted me regarding a WAHI inspector who turned off 2 video cameras in a home he was inspecting. The agent was calling for clarification as she was not certain what the rules are concerning recording devices. At the time of the inspection, the inspector explained he disengaged the 2 cameras in order to be compliant with the State Statutes - he explained that if his actions and any commentary were recorded and viewed by a party of than his client he would be in violation of State Statute 440.975 (7)(b):

- (7) A home inspector may not do any of the following:
 - (b) Deliver a home inspection report to any person other than the client without the client's consent.

In the inspector's mind, by being filmed, he was "delivering" contents of his report to someone other than his client. I reached out to the Department of Safety and Professional Services (DSPS) to see how they would view this situation should someone file a complaint.

The Department would not view it as the inspector did. They said that video surveillance does not fall under sharing contents of the inspection and/or an inspection report. State Statute 440.975 (3) reads as follows:

After completing a home inspection, a home inspector shall submit a <u>WRITTEN</u> report to a client that does all of the following: etc. etc.(See 440.975 (3) (a-d) for remaining details)

In January 2020, Senate Bill 247 passed and a portion reads as follows:

995.60 (2) USE OF SURVEILLANCE DEVICES. Except as provided under sub. (3), an owner of real estate may use a surveillance device in or on the real estate to observe or record an individual who is present in or on the real estate for a private showing, open house, or other viewing of the real estate in connection with the owner's attempt to sell the real estate.

At the WAHI Spring 2019 Training Seminar, a speaker touched on surveillance cameras. He suggested attendees seek legal advice regarding privacy/disclosure rules in our state and/or add a disclaimer to their report. Something along the lines of:

We will make every reasonable effort to keep the results of the inspection confidential and will provide a report to you only (unless otherwise directed by you in writing). However, we have no control over home security surveillance systems that may be present and activated during the inspection, and it is possible that other parties might observe the inspection without our knowledge.

Please contact me with any questions or concerns - julie@wahigroup.com or 414.299.9766



MEMBERS ONLY INTERACTIVE WEBPAGE

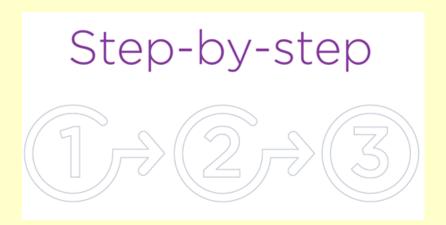
It has come to our attention that many of you may be unaware the WAHI website hosts an interactive forum on the Members Only page.

We encourage all members to check it out!

This is a very useful tool for communicating directly with fellow members and with our large membership, chances are very good that you will find someone who has a shared experience similar to yours or an answer to your question!

To access the forum section of the website you need to log-in to the website.

See page 10 for step-by-step instructions to log-in to your profile and make use of this additional "tool" and benefit WAHI offers to their members.





UPDATE YOUR WAHI PROFILE IN 5 EASY STEPS

- 1. Go to www.wahigroup.com.
- 2. From the Home Page upper right corner, select "LOG IN."

ENTER your email address on file with WAHI and password.

- *If you have questions, contact Julie at julie@wahigroup.com.
- 3. Once logged in, the upper right corner shows your name,
 - "Change Password" and "Log Out." CLICK on your name.
- 4. You should now be on the "My Profile" page. Select "EDIT PROFILE" in the gray rectangular box.
- 5. After making your updates, **select "SAVE"** in the gray rectangular box at the bottom of the page.



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RISK MANAGEMENT ARTICLE

AM LIABLE IF MY HOME INSPECTION TOOLS FAIL?

By Stephanie Jaynes, Marketing Director at InspectorPro Insurance

Moisture meters, radon detectors, infrared cameras—these tools and many other are available to you and your home inspection business. In most cases, such tools and equipment can enhance your inspection findings, helping you to give your clients more in-depth and accurate information.

But what happens if your inspection tools fail? Are you liable if your equipment gives a bad reading, which leads you to write an inaccurate report? In this article, we explore your responsibility for your inspection tools and how you can manage your risk against claims cause by equipment failure.



Avoid cheap tools.

Recently, one of our home inspectors receive a complaint for an inaccurate report on an electrical outlet. The inspector had used a low-end electrical tester that was providing false readings. While the required repair for this error was relatively inexpensive and, therefore, fairly painless to resolve, the story illustrates an important point: You get what you pay for.

This isn't to say that all tools and equipment that are inexpensive are ineffective. But, by raising the cost and overall quality of the equipment you use, you may be able to mitigate risk.

Take moisture meters for example. Mike Leggett of <u>The BrickKicker of Georgia</u> invested in a moisture meter that cost about \$600. Many other inspectors, he says, use moisture meters that cost closer to \$25. With such a price difference, you are bound to see difference in quality and results.

On the other hand, according to Michael Ashburn of <u>Ashburn Inspections, LLC</u> in Pennsylvania, it isn't a matter of always buying the newest, most expensive tool. Rather, home inspectors should focus on a tool's effectiveness.

"You don't have to have the latest and greatest of everything, but it doesn't hurt to have good equipment," Ashburn said.

Maintain your equipment.

Are you the type of person that files away user manuals and never looks at them? If you are, you may want to change your habits. According to our claims team, if you fail to monitor, adjust, or maintain your equipment, you would be liable for claims caused by the tools' failure. That's why it's so important to take care of your equipment.

Most manufacturers specify how to take care of your tools and equipment, telling you when and how often to change parts, clean components, and get calibrated. Take these instructions seriously and you're less likely to run into failures.

"It's our responsibility to make sure our tools are maintained and calibrated," Curtis Larson of Marigold Home Inspections in Minnesota. "You've got to refer back to the manufacturer's specifications. How long should this device last? What kind of maintenance does it need?"

Click "Read More" below to read our full-length article where we go into more detail.

READ MORE

See our ad on page 6!

WAHI LEGAL SUPPORT

Affiliate member Attorney Lauren Triebenbach of Michael Best and Friedrich offers a risk-free, INITIAL consultation to WAHI members with legal concerns. WAHI members have the right to contact any attorney of their choice. Should a WAHI member decide to work with Lauren, the steps below, provided by Lauren, provide an explanation of her services.

- 1. If you receive an email, letter, text, or pleading from a customer, please contact my office.
- 2. I will ask that you provide me with the communication you received plus your inspection agreement and report. If there are other communications related to the claim, I will ask for those too.
- 3. After I review your documents, I will schedule a time to talk to you. Calls generally last 15-30 minutes. I will discuss with you your options, which could include working it out on your own, engaging me to respond on your behalf, or tendering the claim to your insurance company. The strategy I discuss will be based on your specific claim, whether litigation or arbitration has already been initiated, and whether your inspection agreement specifies arbitration as the method of dispute resolution.
- 4. If you don't hire me, you don't get a bill. If you do hire me, the time spent reviewing the case will be included in the final billing.
- 5. Knowledge is power. I want inspectors to know their options so they can the decision that's best for them and their business.

Visit the WAHI Affiliate Member page to contact Lauren: https://wahigroup.com/Affiiate-

OFFICE DEPOT/MAX

Office Max and Office Depot merged some time ago. The Office Max discount program offered to WAHI members no longer exists – the savings became spotty as the merger was coming together and then finalized.

Office Depot has come to WAHI with a new, improved program. See page 15 for information on their in-store program and page 16 for a program overview and the contact person to establish an online account.

From one of our Central Chapter members - "I needed 2,000 copies made – they quoted me \$160.00. AFTER I presented my WAHI card, the cost dropped to \$50.00! What an AWESOME savings!"

From one of our Madison Chapter members - "I recently had printing done at my local Office Depot/Max. Cost before WAHI discount = \$137.00.

AFTER the WAHI discount was applied = \$36.00!!! WOW!"

Stay in touch with the WAHI Facebook page!

Our WAHI Facebook community provides the perfect opportunity to post minutes, make chapter announcements, post meeting changes, start a dialog/ask questions of other inspectors or just see what your fellow WAHI members have been up to.

If you have any questions, please contact:

Bob Turicik 920.892.7654 homeview@wi.rr.com





WAHI WELCOME COMMITTEE

Our Welcome Committee is intended to do just that....welcome our new members into WAHI. As a new member, expect a call from a member from your chapter. If you are a "newer" member – maybe you joined a while ago but haven't yet attended a meeting - feel free to reach out to a committee member from your chapter and make arrangements to meet at the next or an upcoming meeting.

We want our new members to feel "welcome", feel a connection with the group... and the members listed below are the right people to do that!

CENTRAL

Mike Carson - 715.212.4051 or carsonhomeinspector@gmail.com Kyle Zimmerman - 715.387.1815 or kyle@royaltinspections.com

CHIPPEWA VALLEY

Jon Hempel - 715.210.3217 or jhempel@newageinspection.com Marc Steig - 715.797.1475 or inspectormarc3@gmail.com

FOX VALLEY

Dave Brading - 920.889.2120 or dave.brading@yahoo.com Bob Turicik - 920.946.0433 or homereview@wi.rr.com

MADISON

Sean Martinsen - 608.206.1108 or sktailhook@yahoo.com Rich Reinart - 608.535.9206 or thehomeinspectorllcwi@gmail.com

MILWAUKEE

Brian Derewicz - 262.343.1614 or briandthehomeinspector@gmail.com
Ryan Eigenfeld - 414.795.9018 or flarsbar@gmail.com
Nick Hammetter - 414.412.2637 or humblehomeinspector@gmail.com
Andy Helgeson - 414.315.0266 or helge4674@outlook.com
Scott LeMarr - 262.424.5587 or scott@honesthomeinspections.com
Mike von Gunten - 262.945.2446 or mvgbvg@wi.rr.com

Thank you all for stepping up to serve on one of the **most important** committees within the WAHI organization!



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Contact: Paul Gomez

Phone: (855) 337-6811 ext. 12809 Email:

paul.gomez1@officedepot.com

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Welcome See page 14 in this newsletter

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535 Industrial Drive, Sparta, WI 54656 Contact: Jeff Ascher, 608.269.2127 Fax: 267.647.3247 jascher@coverrainsurance.com www.coverrainsurance.com

Hanover Insurance

330 E. Kilbourn Avenue, #650, Milwaukee, WI 53202 Contact: Jeff Frank, 414.221.0364 jfrank@robertsonryan.com www.robertsonrvan.com

InspectorPro Insurance

2600 W. Executive Pkwy, Suite 500, Lehi, UT 84043 Contact: Brianne Meagan, 801.610.2723 or bmeagan@citadelus.com Fax: 801.610.2701

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