Official Publication of the Wisconsin Association of Home Inspectors, Inc.





Andy Helgeson President



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## WHAT'S HAPPENING WITH OUR ARBITRATION PROGRAM?

I've mentioned previously that WAHI is revising our current Arbitration program, and now we're getting closer to finalizing things so I want to update you with a little more detail.

First, a little recap...

In the "bad old days", if a client had a gripe with your inspection, you could, without any prior notice, receive a certified letter or summons letting you know things were about to go bad! There were, and still are, attorneys who specialize in going after home inspectors. It is my opinion that we have the best legal system in the world but navigating through it can be very time consuming and expensive!

Our founding member, Mark Thomas, stepped in many years ago, and long story short, developed the current WAHI Arbitration Program which is fair to both parties and sets some limits on cost.

This program has been a wild success - litigation against WAHI members has dropped dramatically! Home inspection clients now have a *prescribed path* to follow as long as the WAHI member uses the WAHI Inspection Agreement with the WAHI Arbitration Clause. We will never be able to fully quantify the overall benefit of this program because I suspect MANY potential claims never even got started, only those by someone who felt they had been seriously wronged.

There have been very few WAHI arbitrations over the years, which is testimony to the success of the program. But, as we all know, success can have a down side too. Due to the number of arbitrations being quite low, some arbitrations started to take a path not intended – the rules of our program were not being adhered to.

(continued on pg. 4)

WAHI Spring 2019 Education House and Seminar March 29th and March 30th Four Points Sheraton in Milwaukee Earn up to 15 credits! Details and Registration HERE!



NEXT MEETING: Wednesday, February 20 Social at 6:00 pm & Meeting/Dinner at 6:30 pm Sconni's Alehouse & Eatery, 1239 Schofield Ave, Schofield, WI 54467 Education: Sean Corsten, Advantage Insurance Sean will address E&O Insurance...what it covers, how it works and everything else... bring your questions!

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 6

Buffet Dinner at 5:30 pm & Meeting at 6:00 pm Jade Garden Restaurant, 3620 Gateway Dr., Eau Claire <u>Education</u>: Duane Steinhauer, Duane E. Steinhauer, Inc. Duane is a licensed well and septic inspector and will address both systems during is presentation.

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



#### **NEXT MEETING:** Tuesday, February 19

Social at 5:30 pm & Round Table/Meeting/Dinner at 6:00 pm The Stone Toad, 1109 S. Oneida St., Menasha Round Table Discussion: Open discussion on anything of interest you have come across during your inspections. Bring pictures on your smart phone or jump drive to load onto the projector! <u>Education</u>: Aaron Radtke, Diamond Water Systems

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



## DATE CHANGE - February ONLY!

NEXT MEETING: Thursday, February 28 - 4th Thursday! Round Table at 5:30 pm & Dinner, Meeting and Educational Presentation at 6:00 pm Great Dane Pub and Brewing, 2980 Cahill Main, Fitchburg Education: To be determined

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 12

Social time starts at 5:30 pm or later, Buffet Dinner available from 6:00 - 7:00 pm Business Meeting and Educational Presentation at 7:00 pm **Remember...NEW LOCATION**: <u>The Pallas Restaurant, 1657 S 108th St, Milwaukee</u> <u>Education</u>: Affiliate member Jeff Frank, Robertson Ryan and Associates and Milwaukee Chapter President Jay Paulson Jeff and Jay will lead an informative group discussion regarding E&O coverage and the WAHI poll recently conducted.

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

# WHAT'S HAPPENING IN WAHI?

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 2019

- Amended By-Laws and New Policy Manual: The amended By-Laws and new Policy Manual were put to a vote before all WAHI members with voting rights Home Inspector and Retired and both documents passed. Thank you to all who participated. They will be posted on the WAHI website and provided to all new incoming members.
- Statute of Limitations: WAHI was made aware, by the law office of von Briesen & Roper, s.c. (Atty Lauren Triebenbach), that there have been attempts by local attorneys to attack and undermine the 2 year statute of limitations found in Wis. Stat. 440.977. The WAHI Board felt this to be an important issue for all of our members and decided to get involved in a very limited capacity. von Briesen & Roper, s.c. researched the legislative history behind the enactment of Wis. Stat. 440.977, and what they found indicates that the intention of the legislature, at the time Chapter 440 was written, was to limit <u>all claims</u> to 2 years. If you are sued after the passage of 2 years since you conducted an inspection, please contact me or Attorney Lauren Triebenbach at 414.287.1531 or Itrieben@vonbriesen.com for access to this research.

## February 2019 and Beyond...

- **2019 State and Chapter Elections:** All chapter officer positions (including Chapter-Elected Member at Large on the State Board) are up for election in odd numbered years. State President is up for election as well. All positions carry a 2-year term.
- New Arbitration Program: Training for the new program will be conducted by an outside vendor and is planned for April 11, 12 and 13 in Milwaukee. Please contact WAHI President Andy Helgeson at 414.315.0266 or helge4674@outlook.com, Arbitration Committee Chair (new) David Nason at 262.443.8958 or bestinspectionsllc@gmail.com or me at 414.299.9766 or julie@wahigroup.com with questions or interest.
- Spring 2019 Education House and Training Seminar: Mark those calendars... Friday, March 29<sup>th</sup> and Saturday, March 30<sup>th</sup> at the Four Points Sheraton in Milwaukee! Details and registration <u>HERE</u>.
- Fall 2019 Education House and Training Seminar: This seminar date and location are locked in too...Friday, November 8<sup>th</sup> and Saturday, November 9<sup>th</sup> at Chula Vista in the WI Dells!
- WAHI Board Meeting: The next scheduled meeting is Friday, March 29th at 2pm, held in conjunction with the Spring 2019 seminar weekend. All members are welcome to attend - contact me if you are interested.



Julie Arnstein Executive Director

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

# PRESIDENT (CONT'D)

Over the last couple of years, while reviewing individual cases our members were involved in, we saw a trend where the process was not meeting our expectations. We sought out input from those involved, and based on that feedback, especially from a firm that manages E & O claims for one of the big insurance carriers in our industry and one used by many of our members, we started down the road to revise the program to get back to our initial goals:

- Fair judgement of claims.
- A defined process for all to see beforehand.
- Claims expedited in months, not years. (If you look at the claims history nationally, it is not uncommon for a claim to run over a couple years, and one I reviewed recently was still going on in its 7<sup>th</sup> year!)
- Limiting the cost to defend ourselves.

Where we are today...

We've spent a lot of time looking at the entire program, potential alternatives, and what changes are desired to ensure we meet our goals.

One change we see as necessary is to move from a 3-person Arbitration Panel to a single Arbitrator. That single Arbitrator would have a background in construction and be professionally trained to follow the program.

Another significant issue, most of our WAHI Chapters don't have a full slate of trained Contractors Arbitrators to call upon. By full slate, I mean 2-3 trained Contractor Arbitrators who are experienced contractors specializing in a variety of "big ticket" systems such as foundations, roofs, heating and cooling, etc. Not having a "full slate," leads to Contractor Arbitrators being assigned to a case when they are not an expert in that field.

We also had been advised that having members of WAHI serve as a Contractor or Home Inspector Arbitrator may pose a conflict of interest. Participants on the "home owner side" have questioned the impartiality of our program for this reason. The fellowship among our members also limits our pool of trained arbitrators who are able to serve if the members are well acquainted.

So...we are embarking on the path of a single arbitrator program. The training will be conducted by an outside party, not run by WAHI as in the past. Only qualified individuals with a construction background will be accepted for the training. The training will emphasize the importance that all arbitrators have a clear understanding of the specifics of the claim, have a clear understanding of the requirements of home inspectors in the State of Wisconsin, have a clear understanding of the program rules and, last but not least, agree to follow the program rules. For home inspectors going through arbitration, it will be quite simple - you will be judged based on your Inspection Agreement (which sets the limits of the inspection) and if in fact you followed the State Statues/Standards of Practice.

All the training and guidance WAHI has provided regarding the State Statutes, the State Standards of Practice and using the WAHI Inspection Agreement will be even more critical now.

To be clear, regarding conflict of interest, WAHI members would not be used to judge arbitrations of fellow WAHI members. The upcoming training will be offered to nonmembers in order to establish a new pool of arbitrators, as well as our existing arbitrators and all WAHI members, who can serve on cases not involving WAHI members. This new program would be used to settle claims beyond just WAHI.

At this point, I strongly feel the new program will be a great improvement. Until we are up and running, the existing program is still in effect. WAHI is more monitoring things closely in an effort to ensure our rules of our existing program are followed.

There are more specific announcements coming soon but this gives you an outline of what to expect.

Looking forward to seeing you at our Spring Seminar in Milwaukee!

Andy Helgeson

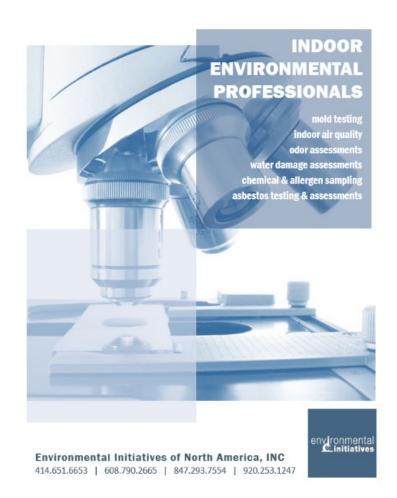
# STATE AND CHAPTER ELECTIONS

Since the amended By-Laws and new Policy Manual have both passed it is now official that chapter elections and the State election for the position of President will be held in odd-numbered calendar years (i.e. 2019). This change allows for a balanced turn-over of State Board positions - odd years could result in a new President and 5 new Chapter-Elected Members at Large, even years could result in a new Vice President and 4 new State-Elected Members at Large.

Please give serious consideration in how you could be a more active participant in serving the State association or your chapter.

Watch your email and future newsletters for important State election deadline dates. It is our intention to have the voting dates overlap with the Spring seminar to enable attendees to cast their vote at the seminar. Julie will be happy to assist anyone uncertain about the online process.

Chapter elections are typically held in February, March or April (at the chapter's discretion). As elections occur changes will be made to the website, once all chapter elections have concluded the new officers will be announced in the newsletter.



Click <u>HERE</u> to register for...

# March 29th and 30th -

WAHI Spring 2019 Education House and Training Seminar Four Points Sheraton in Milwaukee!

Save the date for...

# November 8th and 9th -

WAHI Fall 2019 Education House and Training Seminar Chula Vista in WI Dells!



# AMENDED BY-LAWS & NEW POLICY MANUAL

I am happy to report the amended By-Laws and new Policy Manual have successfully passed and are effective immediately. The final products will be posted on the WAHI website.

THANK YOU to all who participated!

Next up using the new polling feature...the State election!

# **BOARD MEETINGS**

It looks like the Board of Directors will be increasing their frequency of meetings in 2019. Stay tuned for the meeting schedule via email and future newsletters.

All WAHI members are welcome to attend any and all board meetings.





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## David Bugenhagen (Milwaukee)

Home Inspector Member Humble Home Inspection, LLC. 262.424.1706 bugen3029@hotmail.com

## Mark Reid (Central)

Home Inspector Member Eagle Eye Inspections. LLC. 715.617.3363 mark.v.reid@gmail.com

## **NEW COMMITTEE!**

WAHI is excited to announce a new, and extremely important, committee has been formed -Long Range Planning.

See President Andy Helgeson's article this month for further details. Contact Andy at 414.315.0266 or <u>helge4674@outlook.com</u> or Executive Director Julie Arnstein at 414.299.9766 or julie@wahigroup.com with questions or interest!





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## See page 10 for an informative article provided by InspectorPro

# **RISK MANAGEMENT ARTICLE**

# INSPECTION ASSETS: HOW TO STORE INSPECTION CONTRACTS, REPORTS, PHOTOS, AND VIDEOS

By InspectorPro Insurance

Last year, we published an infographic featuring the cop five claims home inspectors face each year and what you can do to mitigate your risk. One year ater, those allegations—water damage, roof issues, foundation defects, mold, and plumbing problems continue to be common. We revisit each claim type by looking at recent claims from our archives and the essons we can learn from each of them.



A year and a few months after the inspection, a nome inspector received an attorney letter demanding thousands in repair expenses. The

claimants, a married couple, alleged that the home inspector failed to report significant defects to the property's front stoop. Since the inspection, water had entered the basement between the front porch and the vinyl siding, causing damage to the home. The claimants argued that they could have avoided this damage had the inspection report provided more information.

By the time the inspector received the attorney letter, the claimants had already removed and replaced the stoop. The construction company that repaired the stoop had written a "ive-page letter on the claimants' behalf. In that letter, the company argued that the nspector had failed to perform an adequate inspection. The inspector should have noticed "he "musty smell" in the basement, the company argued. He photographed but did not call but the water stains on the exterior siding, the company wrote. Lastly, the company stated, "he inspector should have made recommendations to prevent future water intrusion."

But the construction company's letter was inaccurate. According to the American Society of Home Inspectors' (ASHI) Standard of Practice (SOP), the home inspector was "NOT required to determine...the strength, adequacy, effectiveness, and efficiency of systems and components." The home inspector was only required to report on and describe the type of materials used, which he did.

Find out how the above claim and four others were resolved and what you can learn from them by clicking "Read More" below.

## **READ MORE**

To learn more about InspectorPro Insurance, please see our ad on page 9 of this newsletter.

The WAHI Inspector

# **Members Only - Interactive Forum**

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 <u>directly with fellow members and with our</u> <u>large membership, chances are very good that you will find someone who has a shared</u> <u>experience similar to yours or an answer to your question!</u>

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

See WAHI 101 on page 14 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.

## 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 at 920.892.7654 or homeview@wi.rr.com



# **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.

The process begins when the complainant (homeowner) contacts the Program Administrator at Resolute Systems by one of the following ways:

> Mail: 1550 N. Prospect Ave, Milwaukee, WI 53020 Email: info@ResoluteSystems.com Website: <u>www.resolutesystems.com</u>

For more information, please contact: Executive Director Julie Arnstein at 414.299.9766 or julie@wahigroup.com



# **OFFICE DEPOT**

Office Max and Office Depot merged this past year. 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 16 for information on their in-store program and page 17 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!"

## WAHI Legal Support

Attorneys Roy Wagner and Lauren Triebenbach, of von Briesen and Roper, continue to 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 us at 414.287.1250 <a href="mailto:rwagner@vonbriesen.com">rwagner@vonbriesen.com</a> or <a href="mailto:ltrieben@vonbriesen.com">ltrieben@vonbriesen.com</a>

## **DISPUTE PROCESS**

All member-to-member or member-to-association disputes must go through the Membership Committee.

A member going public, with disputes of these types, risks disciplinary action. The Membership Committee will implement this policy.

For more information on this process, contact Membership Committee Chair: Ron Miller at 608.235.9836 or ronmiller547@gmail.com





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Focus on Energy, Wisconsin utilities' statewide program for energy efficiency and renewable energy, helps eligible residents and businesses save energy and money while protecting the environment. Focus on Energy information, resources and financial incentives help to implement energy efficiency and renewable energy projects that otherwise would not be completed. © 2018 Wisconsin Focus on Energy

## WAHI 101: INSTRUCTIONS TO UPDATE YOUR PROFILE IN 5 EASY STEPS

- 1. Go to <u>www.wahigroup.com</u>.
- From the Home Page upper right corner, select "LOGIN."
  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.

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 Rich Duerkop - 715.241.8222 or americansentry1@charter.net Nate Petersen - 715.218.6365 or nppmpp01@yahoo.com

## **CHIPPEWA VALLEY**

Jon Hempel - 715.210.3217 or jhempel@newageinspection.com Joel Markeson - 715.225.0385 or jpmarkuson@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

Andy Helgeson - 414.315.0266 or helge4674@outlook.com Steve Knoebel - 414.828.4217 or stevek@knoebelinspect.com Scott LeMarr - 262.424.5587 or scott@honesthomeinspections.com Mike von Gunten - 262.945.2446 or mike@lahigroup.com Chuck Weber - 414.536.1300 or cweber81@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 your Account Manager for more information.

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Phone:	(855) 337-6811 ext. 12809
Email:	paul.gomez1@officedepot.com

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For assistance with gaining on-line access, please contact:

Paul Gomez

WAHI National Program Manager | Office Depot

Tel: (855) 337-6811, Ext 12809 | paul.gomez1@officedepot.com

# **BOARD OF DIRECTORS**

President Andrew Helgeson 262.377.0751

Co-Vice Presidents Terry Elliott 715.577.4211

Tom Greenwaldt 262.271.0124

**Secretary & Executive Director** Julie Arnstein 414.299.9766

Treasurer Tom Kruse 608.782.8831

### Members-at-Large Mike Carson

715.212.4051

Tom Dempsey 262.367.1536

Dennis Kruger 608.575.0371

Scot McLean 414.228.6573 Ron Miller 608.235.9836

Brian Opelt 715.937.2002

Dave Pribyl 920.660.3000

David Strandburg 608.255.3966

Mike von Gunten 262.945.2446

**Chapter Presidents** Mike Carson, Central 715.212.4051

Terry Elliott, Chippewa Valley 715.577.4211

Dave Pribyl, Fox Valley 920.660.3000

Sean Martinson, Madison 608.206.1108

Jay Paulson, Milwaukee 262.751.5992

## WAHI COMMITTEES

Arbitration David Nason, Chair Dave Brading Ron Nohre • Mark Thomas Attorney Roy Wagner

Audit Tom Kruse, Chair Dave Corby • James Davis Nathan Peterson • Misty Russell Dave Stoinski

Education Tom Kruse, Co-Chair John Moore, Co-Chair Mike Carson Mike von Gunten

**Education House** Mike Carson, Chair Mike von Gunten

Legal Support Ron Miller Attorney Roy Wagner

Legislative David Strandberg, Chair Tom Dempsey Scot McLean Ron Miller Ken Smith Mark Thomas

Membership

Ron Miller, Chair Mike Carson Roger Kautz Scot McLean Brian Opelt David Pribyl

### **Nominations/Elections**

Andy Helgeson, Chair Mike Carson Terry Elliott Sean Martinson Jay Paulson Dave Pribyl

#### **Public Relations**

Bob Turicik, Chair **Troy Beasley** Bruce Low

#### **Rules & By-laws**

Andy Helgeson, Chair Tom Greenwaldt Roger Kautz

Website

Julie Arnstein, Chair Nick Hammetter Todd Jones

Welcome See page 15 in this newsletter

# **E&O INSURANCE FOR INSPECTORS**

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#### Associations Liability Insurance Agency

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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 www.inspectorproinsurance.com General liability and E&O insurance for home and building inspectors.

#### **Coverra Insurance Services**

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.robertsonryan.com

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#### **Mutual of Omaha**

N7365 Lost Nation Road, Elkhorn, WI 53121 Contact: Bruce Blum, 262.215.9123 bblum1031@yahoo.com www.BruceBlum.biz

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