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Happy New Year!

As we bid farewell to 2020 and welcome 2021 (with OPEN ARMS!), I would like to look back and review what was definitely a "trying" year!

The pandemic pushed WAHI into an area we had not yet embarked...online education. While not perfect, our chapters made great effort to provide their members with CE credits from the safety of their home.

WAHI put a lot of silver behind a dark cloud in planning the WAHI Fall 2020 Education House and Training Seminar. We put on a great event despite several last-minute changes and necessary adjustments. We provided a safe, quality education experience for our attendees (in person and online) and developed new programs that may very well become the norm as we move forward. I feel we moved from the Stone Age to 2020 in terms of our educational programming.

While awaiting the outcome of AB 655, WAHI developed an Inspection Guideline to help both new and experienced inspectors navigate through the new requirements. As a fairly new inspector, I didn't know what I didn't know! This guideline should help minimize that for new inspectors. WAHI is always striving to improve our industry and I believe this is a huge jump for us.

WAHI has also been working on a curriculum to provide pre-licensing education to incoming inspectors. This will benefit WAHI in two ways – financially and raise awareness. WAHI will focus our pre-licensing education on Wisconsin - the Standards of Practice, construction methods, extreme weather changes and specific Wisconsin laws. In additional, we plan to tap into the invaluable knowledge of our retired members by using them as instructors.

Hopefully 2021 will find us returning to what we considered "normal". As we set our new goals for WAHI, we will continue to raise the standard of home inspectors and strive to make the home inspection industry in Wisconsin the best it can be!

Stay safe out there - Ric Thompson



NEXT MEETING: Wednesday, January 20

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, January 6

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: Brian Frion, H&R Electric

Brian will address...Important Electrical Concerns Every Home Inspector Should Report

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



NEXT MEETING: Tuesday, January 19

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, January 12 - A January meeting 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, January 12

Check-in at 6:00 pm, Dinner at 6:30 pm

The Pallas Restaurant, 1657 S 108th St, Milwaukee

Education: Radon 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.

December 2020

- Board Meeting: WAHI always invites and encourages the general membership to attend the WAHI State Board Meetings. Unfortunately, due to COVID, for the November 13th meeting we did limit attendance to the Board only. The minutes from the meeting can be found on the website under the Members Only tab.
- Home Inspector License Renewal: Wisconsin Home Inspectors renew their certification every 2 years this WAS the year! Renewals were to be completed by December 15th. If COVID impacted your ability to obtain all of your required CE credits, the Department of Safety and Professional Services (DSPS) is extending the deadline for Dec 2018 to Dec 2020 continuing education requirement (not your renewal). See emails sent by me on Nov 30th and Dec 1st for details.
- Fall Seminar and Chapter Meeting Credit Certificates: If you have not yet received your credit
 certificate but have submitted the required Questions/Answers and Password for each training
 event, never fear...it is coming! Lots of members took advantage of this option and the chapter
 treasurer's and I are working together to distribute the certificates to all members who took
 advantage of the online option.



Julie Arnstein Executive Director

January 2021 and Beyond

- State Election: 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 5 in this newsletter. Due to the Coronavirus, we may extend the contest beyond the spring
 2021 seminar.
- Chapter Meetings: 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: In spite of COVID, our fall training event
 was a GREAT success! As a result, we are going to plan a very similar event for Spring. We will
 conduct the Education House in the very safe manner conducted this fall and will offer our
 Saturday seminar in-person and online. If you plan to physically attend, know that we will be in
 the Fox Valley area this time. Stay tuned as plans come together.

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

BUSINESS PLANNING FOR 2021

With the uncertainty of the full impact COVID will have on our economy in the short- and long-term, now, more than ever, is the time to develop a business plan for the coming year.

Longtime and continually active member Andy Helgeson (former State President, chair of MANY committees and current State Board Member at Large) has often advised members on the importance of developing an annual business plan. When he saw a great article in the December SunRADON Newsletter, he shared it with me for the newsletter! I am happy to report that ASHI, where the article originally ran, was more than happy to grant their approval. Click on Read More below.

Home Inspection Business Planning for 2021 - ASHI Reporter

By Rick Bunzel "What can we expect for 2021? Will there be a financial crash that will stall the real estate market? We can't predict the future, but home inspection business owners can put a plan in place to ensure that any changes in the market do not have a significant negative impact on their bottom line."

Read More



STATE TREASURER

After nearly 5 years, Tom Kruse has decided to step down as State Treasurer. During his time in office, Tom served in this board-appointed position with complete dedication!

Between Tom's busy multi-inspector firm and spending time with his grown children and their growing families, he decided to focus his volunteering on his true passion, education. Tom will continue to serve as WAHI Education Committee Co-Chair with John Moore, to provide the quality seminars WAHI members have come to expect.

Tom - WAHI thanks you for your continued dedication to WAHI. We would not be where we are today without members like you!

WAHI State Treasurer is a board-appointed position with full voting rights. The position involves attending Board meetings several times per year (in-person and online) to share the financial reports provided by the WAHI accountant and monthly oversight of WAHI State finances. The State Treasurer does not make deposits or write checks – those duties are the responsibility of the WAHI Executive Director and Accountant, respectively.

Andy Helgeson has agreed to serve as Interim Treasurer, but the Board would like to make the membership aware of this opportunity to serve should it be of interest to anyone. Please contact WAHI Executive Director Julie Arnstein at julie@wahigroup.com or 414.299.9766 with questions or to "throw your name in the hat!"



NEW MEMBERS

Mike Auch (Fox Valley) Home Inspector Member A+ Inspections, LLC 920.980.5153 mikeauch83@gmail.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

RISK MANAGEMENT ARTICLE

HOW TO AVOID FROZEN PLUMBING CLAIMS

By Stephanie Jaynes, Marketing Director at InspectorPro Insurance

Recently, a seller alleged that a home inspector turned off the boiler during his inspection. Four days later, when a real estate

agent arrived to show the house, water was pouring out the front door. When they entered the property, the real estate agent witnessed water cascading from the light fixtures and door frames.

Upon investigation, the sellers discovered that the house had reached single-digit temperatures, resulting in over 20 breaks in the water pipes. The ceiling in the front room and the hallway had collapsed, and the sheetrock on many of the walls had been destroyed. The furnace, plumbing, ad baseboard heating all required repairs.

While the inspector didn't recall turning the boiler off, he admitted that he may have turned off the boiler switch on his way out of the home. With our assistance, he settled the claim for the cost of the repairs: about \$6,000. The inspector was responsible for his deductible of \$1,000, and the insurance carrier covered the rest.



Why are frozen plumbing claims so common?

Frozen plumbing allegations—or claims in which a home inspector causes pipes to freeze during an inspection—are the fifth most common type of general liability (GL) claim in the home inspection industry. Unlike errors and omissions (E&O) claims, general liability claims don't typically question the quality of your home inspection or service. Rather, GL claims involve bodily injury or property damage that result from the inspection. (Learn more about the two coverage types for these claims and why they're important here.)

But why are the claims so common? While plumbing can freeze due to quick drops in temperature and poor insulation, a thermostat that's off or set too low is usually the culprit for inspectors' plumbing-related general liability claims. When checking major systems and components, you often must turn those systems off. With so many items to examine during your inspection, it's easy to forget to turn things like the thermostat back on.

I most of our frozen plumbing claims, home inspectors neglect to leave the furnace, heater, or boiler on when they leave a winter inspection. When their oversight goes unnoticed—often because the home isn't occupied—frozen pipes can result. Occasionally, inspectors fails to adequately seal crawlspace accesses, which can lead to the same consequence.

What can you do to prevent frozen plumbing claims?

There are several ways you can prevent frozen plumbing claims, including:

- 1. Have procedures in place.
- 2. In the winter, double-check the heating before you leave.
- 3. If the power shuts off in the winter, promptly notify the current owners or occupants.

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

READ MORE

See our ad on page 10!

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.

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:

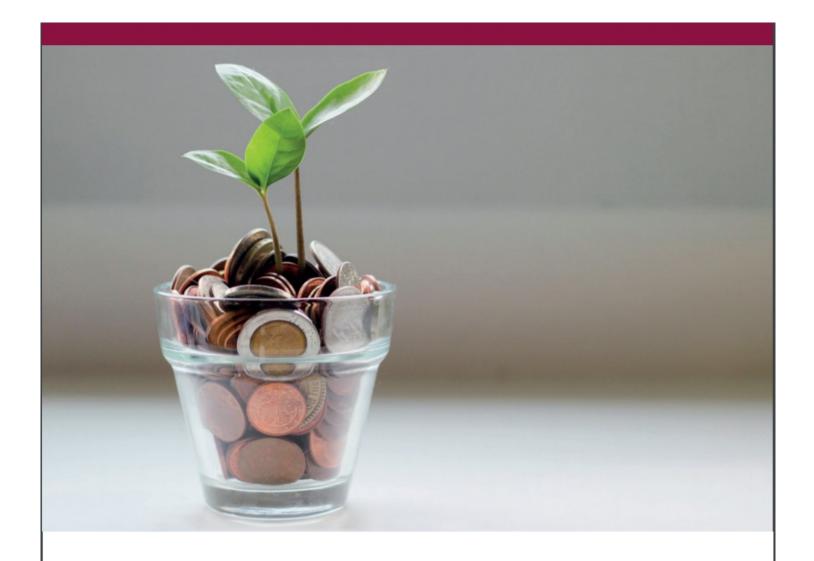
995.60 (2) USE OF SURVEILLANCE DEVICES. Except as provided under sub. (3), an owner of real estate may use a surveillance device in or on the real estate to observe or record an individual who is present in or on the real estate for a private showing, open house, or other viewing of the real estate in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





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See page 7 for an informative article provided by InspectorPro

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/Affiliate-

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!"

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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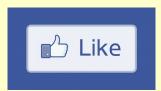
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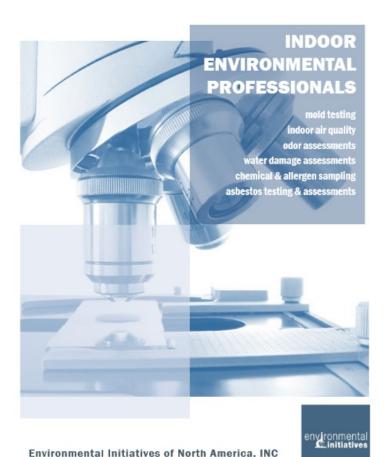
Stay in touch with the WAHI Facebook page!

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





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 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 12 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.

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
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 mike@lahigroup.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.

Contact: Paul Gomez

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

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Andy Helgeson 262.377.0751

Ron Miller 608.235.9836

Brian Opelt 715937,2002 Dave Pribyl 920.660.3000

David Strandburg 608.255.3966

Marc Steig 715.797.1475

Mike von Gunten 262.945.2446

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Chippewa Valley Terry Elliot

715.577.4211

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Madison Sean Martinson 608.206.1108

Milwaukee Jim Oezer 262.636.9909 WAHI COMMITTEES

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Blake Teschner

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Mike Carson Ryan Eigenfeld

Tyler Groshek • Scott Hansen

Andy Maliszewski Ron Miller Mike von Gunten David Welch Kvle Zimmerman

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Andy Helgeson, Chair Tom Greenwaldt Roger Kautz

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Julie Arnstein Nick Hammetter

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

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