



# News and Notes for North Central Ohio's Premier Home Inspectors

October 2008

## EPA Relative Mold Index (ERMI) A Powerful New Standardized Investigation Tool for Screening Homes for Mold Contamination

**M**old and its health effects present a growing concern for home owners, physicians, real estate professionals and new home buyers. For the detection and quantification of mold, the Relative Moldiness Index (ERMI) has recently been developed by EPA (Environmental Protection Agency) scientists.

This is a significant and exciting new development as it applies a new DNA technology in a meaningful test for mold in homes. states Guaranteed Property Inspection and Mold Investigation (GPI) Senior Microbial Consultant Steve Zivolich.

In initial studies by the EPA, the concentrations of different mold species in moldy homes (homes with visible mold) and reference homes (homes with no visible mold) were compared. Based on those results, mold species were selected and grouped into those with higher concentrations in moldy homes and those with lower concentrations.

The ERMI test involves the analysis of a single sample of dust from a home. The sample is analyzed using a highly specific DNA-based method for quantifying mold species. The ERMI report includes the detection and concentrations 36 mold species along with the ERMI value itself. This provides a single number to rank the moldiness making it easy to compare the results to a national scale.

In addition to the simplicity of taking only one sample, the ERMI offers several advantages over traditional mold screening methods. Carpet dust acts as a reservoir for mold spores and is more representative of mold levels over time versus traditional short term air samples. Further, the use of a DNA-based method for this test allows for increased precision of mold identification as it is based on a biochemical assay using calibrated instrumentation.

The EPA is conducting further research that will link the ERMI scores to assessing health risks for susceptible individuals. This new scientific information, along with the national database will be invaluable in providing a more objective and standardized method for screening homes for mold.

## 2008 NEC Changes

### 406.8(B) Wet Locations

All 15- and 20-ampere, 125- through 250-volt receptacles installed in wet locations shall meet the following:



It shall have a weatherproof enclosure whether the attachment plug is inserted or not.

The receptacle is required to be listed as weather-resistant. This requirement shall become effective January 1, 2011.

## Can a Thorough Home Inspection Really be Conducted in an Hour?

by Martin D. Lehman of SOLID FOUNDATION Home Inspection Service

**I**n my opinion, and I know many professional home inspectors will agree, no home inspector, in any case, regardless of qualifications, certifications, or experience, can perform a thorough home inspection in an hour or less. Hence the name Home Inspection – we are supposed to inspect the home. Any home inspection performed in an hour is not a thorough inspection. Moreover, any inspector who spends an hour inspecting a home is taking advantage of their clients, making a mockery of the profession, and acting negligent in the process.

Now, I will say that there are countless excellent home inspectors in the San Diego area that offer a very good, thorough service for their clients. However, there are those inspectors who for

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## FALL Study Sessions

### NEW LOCATION

Brunswick Library  
3649 Center Road

**October 9**  
ETHICS

**November 13**  
Water Quality  
WDI

**December 11**  
The Marko and Jim Show

**January 8**  
Energy Auditing

**February 12**  
ASHI Standards

## CPR CLASS

**Oct 22 ~ 5-9 PM ~ \$40**  
Brunswick library  
Contact Tony Scolaro

## NCO ASHI Officers

**Rod Whittington**  
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**THANKS TO CRAIG HAAS FOR AN ENJOYABLE AND INFORMATIVE FALL SEMINAR**

# Hour Inspection Continued

some reason think they can give a thorough inspection in an hour or less.

The following are a couple of things you may want to watch out for to make sure you don't hire the "1 hour inspector".

## **The inspector performs numerous home inspections a day**

These home inspectors schedule too many inspections a day and rush through each home inspection to get to the next. Look out for this! A new friend of mine regretfully hired a home inspector who spent 40 minutes inspecting his home. Not surprisingly, this home inspector missed many conditions that should have been found. Not only is this irresponsible on the inspector's part, but he left his trusting client with costly repairs. This is why it's best to go with the home inspector that performs one or two inspections a day. This way he or she is not rushed and can spend the appropriate amount of time inspecting the home. Be sure to ask how many home inspections a home inspector performs a day, and if they give you a number that is higher than two – I would think twice.

## **The inspector is not licensed or certified**

This is a warning that the home inspector may not have the knowledge or experience to inspect a home properly. The reason this inspector is so fast is because he or she may not know what to look for. The inspector can end up missing conditions or they may even be oblivious to certain warning signs within a home. Here in California, home inspectors don't need to be licensed, certified or anything else to perform a home inspection. So in theory anybody off the street can call him or herself a home inspector – scary isn't it? This is why we have organizations like CREIA, ASHI or the ICC to certify inspectors through tests and education so you know you can gauge whether a home inspector is actually knowledgeable enough to inspect a home.

## **The inspector is priced low**

The inspector doesn't charge enough for the inspection and ends up short changing their clients with the "1 hour inspection". Basically you pay for an inspector's time. This means if you pay a little you get a little, probably an hour. These inspectors are usually the ones that get first time homebuyers and agents because they are the cheapest. I know that a lot of homebuyer's and particularly first timers and even some agents don't understand the purpose of a home inspection and how to choose a good inspector. I am warning you right now don't price shop - THIS IS A HUGE MISTAKE! You must ask for qualifications, experience and certifications. If a home inspector charges \$250 for a 2,000 square foot house, he or she cannot perform a thorough inspection and make enough money to break even - I guarantee it - they will end up giving you a 1 hour inspection.

Don't be afraid to ask these questions, it will only help you weed out the home inspectors you don't want. Also, keep in mind that when you buy a home you are spending hundreds of thousands of dollars. It is a shock to me that countless home buyers actually invest this amount of money in a home and look to hire the cheapest, or the fastest, home inspector they can find – it makes little sense.

I always suggest getting a good, thorough home inspection. Odds are it will save you much more money than it costs. And even if the home has only a couple minor conditions, then think of the inspection as some relatively inexpensive peace of mind.

# Have You Seen? ? ?



*StablWall uses carbon fiber technology to strengthen basement walls and concrete structures. For the first time, homeowners and residential contractors can benefit from carbon fiber's strength – until recently, carbon fiber was only available to commercial or government contractors.*

*StablWall consists of carbon fiber sheets. Those sheets consist of thousands of strands linked together and running in the same direction. When those sheets are bonded to a concrete structure, they add tremendous strength to that structure.*

*For homeowners and contractors, it's a breath of fresh air. It is being used prior to basement remodeling projects so that homeowners can remodel with the assurance that their walls are solid. It is being used for all types of home foundation repairs, crawl space repairs, and foundation cracks that previously couldn't be repaired inexpensively, easily, or effectively.*

*From: <http://stablwall.com/>*



## D'OH! OF THE MONTH



**Submitted By: Bob Margiotti, Century Home Inspections**

**If you have a good picture for a future D'OH! Of the month, please send it to Bob Margiotti at [Century@wowway.com](mailto:Century@wowway.com)**

# American Housing Rescue & Foreclosure Prevention Act

## Selected Highlights Affecting ASHI members

*By Randall Pence, Capitol Hill Advocates, July 29, 2008*

### **Tax Provisions to Spur Home Buying and Expand Refinancing Opportunities**

- Gives first-time homebuyers a refundable tax credit that works like an interest-free loan of up to \$7,500 (to be paid back over 15 years) to spur home buying and stabilize the market. The credit will begin to phase out for taxpayers with adjusted gross income in excess of \$75,000 (\$150,000 in the case of a joint return).
- Provides taxpayers that claim the standard deduction with up to an additional \$500 (\$1,000 for a joint return) standard deduction for property taxes in 2008.

### **Stabilizing Neighborhoods Hurt by the Foreclosure Crisis**

- Provides \$4 billion in emergency assistance (CDBG Funds) to communities hardest hit by the foreclosure and sub prime crisis to purchase foreclosed homes, at a discount.
- Foreclosed and rehabilitated homes would be sold or rented to moderate-income individuals and families -- whose incomes do not exceed 120 percent of the area median income.
- Provides \$180 million for pre-foreclosure counseling, to be distributed in grants by the Neighborhood Reinvestment Cooperation (NeighborWorks) – with 15 percent targeted for low-income and minority homeowners and neighborhoods, and \$30 million in grants for legal counseling to assist homeowners in foreclosure.

### **FHA Housing Stabilization and Homeownership Retention**

- Provides mortgage refinancing assistance to keep at least 400,000 families from losing their homes, to protect neighboring home values, and to help stabilize the housing market at no cost to American taxpayers.
- Expands the FHA program so many borrowers in danger of losing their home can refinance into lower-cost government-insured mortgages they can afford to repay.
- Protects taxpayers by requiring lenders and homeowners to take responsibility. In order to participate, lenders and mortgage investors must take significant losses by reducing the loan principal.
- Contains critical protections for taxpayers' dollars, including higher refinancing fees to cover possible losses from defaults on these government-backed mortgages.
- Only primary residences are eligible: no speculators, investment properties, second or third homes will be refinanced.
- Provides \$180 million for financial counseling and legal assistance to help families stay in their homes.

### **Strengthening Regulations of the GSEs**

- Raises the GSE loan limits for single family homes to create affordable mortgage loans for moderately priced homes by allowing GSE loans up to 115% of the local area median home price, and to make GSE loans effective in high cost areas by raising the permanent loan limit from \$417,000 to \$625,500.

### **Backstopping Fannie Mae and Freddie Mac To Shore Up the Housing Market**

- Allows the Secretary of the Treasury to increase the already existing line of credit to Freddie and Fannie for the next 18 months, as well as giving the Treasury Department standby authority to buy stock in those companies to stabilize housing finance markets. Taxpayers should be first in line for being paid back, before other shareholders. There should be restrictions on dividends for shareholders and on compensation for the executives of the GSE's until taxpayers are fully reimbursed.

### **Preventing Future Abuses and Crises**

- Establishes a nationwide loan originator licensing and registration system that will set minimum standards for loan originator licensing substantially improving the oversight of mortgage brokers and bank loan officers.
- Establishes improved mortgage disclosure requirements that will help ensure that mortgage borrowers understand their mortgage loan terms.

### **FHA Modernization**

- Raises FHA loan limits to create affordable mortgage loans for moderately priced homes by allowing FHA loans up to 115% of the local area median home price, and to make GSE loans more available in high cost areas by raising the permanent loan limit from \$362,790 to \$625,500.

### **Preserving the American Dream for Our Nation's Veterans**

- Increases VA Home Loan limit, as was done in the stimulus package, for high-cost housing areas so that veterans have more homeownership opportunities.
- Helps returning soldiers avoid foreclosure and stay in their home by lengthening the time a lender must wait before starting foreclosure.