



June 2019 Vol. 23, Issue 6 www.wahigroup.com



**Ric Thompson
President**



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Happy Spring Troops!

The weather lately hasn't shown it but the market sure has indicated that spring is here! This looks to be a very promising year for real estate again and plenty of opportunity for WAHI members to be successful!

What's going on with WAHI? Well, mainly, there is one item that all of our members can help us work on! As you may know, there has been an effort to update our Standards of Practice (SOPs). The committee, led by Mark Thomas, has put in some hard work to bring those up to speed and that work has, not only led to an updated version the Board is considering but, also, has begun taking us down a path that should ultimately help all those involved in the real estate transaction.

A combination of the review of the SOPs and the new "Defect" definition (that we have been working with over the past year) has led us to ask, "What can be done, on both sides of the transaction, to make life easier for all involved?"

So, this is where you, the members, come in. Ask the agents you interact with how they address the items in the report with their buyers. Once you get a few answers, let your Chapter-Elected Member at Large know what you find out - feel free to let me know too!

This groundwork will allow us to discuss changes to be made with the Wisconsin Realtors Association without really focusing on that dreaded word... "Defect!" I think we are all discovering the effort to redefine "defect" hasn't taken away much of the subjectivity of the items we note in our reports.

We are hoping this groundwork will help us take a path that will lessen the follow-up calls to inspectors and give realtors something clearer and more concise to work with.

Stay tuned for results of the "casual poll." Based on what I am hearing, I think you may be a little surprised by the results!

Be safe out there!
Ric Thompson, WAHI President



NEXT MEETING: Wednesday, June 19

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

[Sconni's Alehouse & Eatery, 1239 Schofield Ave, Schofield, WI 54467](#)

Education: Robert Brown, A Custom Electric

Robert will address electrical issues encountered during a home inspection.

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



NEXT MEETING: Wednesday, June 5

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

NEW LOCATION! [Pizza Ranch, 2451 Truax Blvd, Eau Claire, WI 54703](#)

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

Greg will be discussing radon testing and mitigation.

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



NEXT MEETING: Tuesday, June 18

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

[The Stone Toad, 1109 S. Oneida St., Menasha](#)

Roundtable Discussion: Specific topic yet to be determined. Bring pictures on your smart phone or jump drive to load onto the projector!

Education: To be determined

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



NEXT MEETING: Thursday, June 20

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

[Great Dane Pub and Brewing, 2980 Cahill Main, Fitchburg](#)

Education: Ethan Turriff, North Star Environmental Testing

Ethan will discuss mold, asbestos, and lead paint in residential houses.

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, June 11

Social time starts at 5:30 pm, Buffet Dinner available from 6:00 - 7:00 pm

Meeting/Education at 7:00 pm

[The Pallas Restaurant, 1657 S 108th St, Milwaukee](#)

Education: To be determined

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

Meeting with DSPS Leadership

On May 16th, Julie Arnstein, Ric Thompson, David Strandberg and I had the opportunity to meet with the new Department of Safety and Professional Services (DSPS) Secretary-Designee Dawn Crim and Assistant Deputy Secretary Dan Hereth. It was a “meet and greet” meeting to introduce the new DSPS leadership to WAHI. The meeting focused on the membership of WAHI and our stellar continuing education programs.

We asked Crim and Hereth what would become of the Wisconsin Occupational Licensing Study that was prepared by the Department under Governor Walker’s administration for the State Legislature. They said the Department had no “action items” in the report and it was in the “hands of the Legislature.” We will be watching for any occupational licensing legislation impacting home inspectors BUT the report did not raise issues about home inspectors.

Crim and Hereth asked thoughtful questions and Dan Hereth offered to be the Association’s main contact for the Department. All and all, it was a positive meeting and we hope that the DSPS team will be able to attend the Fall Conference and even a chapter meeting or two. (Dawn Crim is the “Secretary-Designee” because her appointment as DSPS Secretary has not yet been confirmed by the State Senate.)

Update to Administrative Code Standards of Practice

As of June 1, 2019, the Home Inspector Administrative Code and Standards of Practice in SPS 131 will be updated to recognize the change made to State Statutes in 2018. The language that was added pertains to defect and has been the law of the land since July 1, 2018. The rule change just ensures that the Administrative Code matches the State Statutes. Watch for the updated “Administrative Code with Standards of Practice” on the WAHI website, under the “State Standards” tab.

Legislation to Eliminate the Personal Property Tax

Every business has to pay taxes on the “personal property” that it owns. As you know as small business-people you pay sales tax when your purchase items and then year after year you pay personal property tax to your local municipality for that same item. Over the years, a number of “exceptions” from the tax have been granted in state law. Included in these “exceptions” from the tax are computers, printers, fax machines (if you still have one!) and, more recently, some “machinery” and tools.

Legislation will be introduced soon by Representatives Dan Knodl and Bob Kulp and Senators Ducey Stroebel, Howard Marklein and Devin LeMahieu to eliminate the personal property tax on the items that remain subject to the personal property tax. The legislation would make the remaining categories of personal property subject to the personal property tax exempt from tax assessment beginning on January 1, 2020. The bill would also “back-fill” the loss of the personal property tax revenue to local governments.

If you are interested in the passage of this legislation, you can contact your local legislators. You can find your legislators’ names and contact information at: <https://maps.legis.wisconsin.gov/> and type in your address in the box in the upper right corner.



**WAHI Lobbyist
Kathi Kilgore,
Swandby/Kilgore
Associates, Inc.**

Questions or Concerns

As always, feel free to contact me about any issues related to the State Budget, legislation, laws or rules that may affect you as a home inspector.

I can be reached at 608.286.9599 or at Kilgore@swandby.com.

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

May 2019

- **Updated Inspection Agreement:** As you know, training for the new arbitration program was conducted in April - WAHI now has qualified arbitrators around the state. The WAHI Inspection Agreement has been updated to reflect the new program and administrator and was distributed to all Home Inspector members via email on May 22, 2019. Incoming members will receive the updated agreement in their membership confirmation email. It is also posted in the Members Only section of the WAHI website - see page 7 in this newsletter for step-by-step log-in instructions.
- **Board Meetings:** The minutes from the March 29th meeting in Milwaukee have been posted in the Member Only section of the WAHI website. Ric Thompson did a great job leading the May 1st meeting in Eau Claire! I want to thank Scott Jarvis, Mike Weidman and Dave Welch, all from the Chippewa Valley Chapter, for joining us for the meeting - that is the purpose in holding "traveling board meetings!" Watch for the May 1st minutes on the website in early June.
- **Meeting with DSPS Leadership:** WAHI Legislative Committee Chair David Strandberg, State President Ric Thompson, myself and our lobbyist, Kathi Kilgore, met with the new leadership on Thursday, May 16th. This was a brief but very worthwhile "meet and greet" opportunity. As the only Wisconsin-focused home inspectors association, it is critical WAHI establish a positive relationship with the DSPS administration. See WAHI Lobbyist Kathi Kilgore's article on page 3 in this newsletter for more information coming out of Madison!



Julie Arnstein
Executive Director

June 2019 and Beyond...

- **Membership Renewal:** Membership renewal begins June 1st - submit your renewal before July 1st to avoid the \$25.00 late fee.
- **WAHI CHAPTER Facebook Pages:** Our Long-Range Planning Committee came up with an idea to generate greater awareness and, as a result, increased business for our members on the chapter level. We are starting local Facebook pages for each chapter - all chapter members and local realtors will be invited to join the page. Fox Valley member, WAHI Public Relations Chair and WAHI Facebook "guru" Bob Turicik will set up each page, then Bob and I will serve as "behind the scenes" administrators, but we are seeking a moderator from each chapter. If you would like to serve in that role, contact your chapter president or me - julie@wahigroup.com or 414.531.3199.
- **WRA Conference:** WAHI has had a presence at the annual WRA Convention each fall for many years now but this fall WAHI has been invited to participate in a panel discussion of real estate experts during the convention. This invitation is due to the efforts of WAHI President Ric Thompson and is another GREAT opportunity to increase WAHI awareness.
- **Fall 2019 Education House and Training Seminar:** Save the date.....Friday, November 8th and Saturday, November 9th at Chula Vista in the WI Dells!
- **2020 Education House and Training Seminar:** The WAHI Board is looking at Eau Claire, La Crosse and Steven's Point for our spring event and the WI Dells again in fall - stay tuned!

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

SAVE THE DATE...

November 8th and 9th
WAHI Fall 2019 Education House and Training Seminar
in the WI Dells!

OFFICE DEPOT

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 14 for information on their in-store program and page 15 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!"



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See page 10 for an informative article provided by InspectorPro

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dairylandhomeinspection@gmail.com

Richard Lebakken (Milwaukee)
Home Inspector Member
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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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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 7 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.



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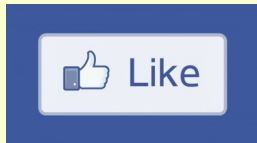
WAHI ARBITRATION PROGRAM

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: Executive Director Julie Arnstein at 414.299.9766 or julie@wahigroup.com

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



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HOW TO MAKE HALF OF YOUR INSURANCE DEDUCTIBLE DISAPPEAR

By Stephanie Jaynes, Marketing Director at [InspectorPro Insurance](#)

From our decade of claims data, we know that the majority of home inspectors receive at least one claim in their career. And, when they do, it never feels great—particularly when that claim is meritless as about 80 percent of home inspection claims are.

In [his recent article](#), home inspector Randy Sipe described the feeling of a first claim as “the most emotional roller coaster ride of your professional life,” primarily due to the financial worries associated with claims. As Sipe pointed out, the first step toward peace of mind is carrying errors and omissions (E&O) and general liability (GL) insurance.

But your protection doesn't have to stop there. Some insurance providers provide deductible discounts to home inspectors based on how infrequently they receive claims. In this article, we go over how you can make half of your insurance deductible disappear.

A diminishing deductible endorsement—also referred to as a reducing, depreciating, or disappearing deductible—rewards you for your consecutive years with your current insurance provider and without claims. Below, we address some key characteristics:

Some diminishing deductible endorsements only affect your E&O coverage.

In home inspection insurance, most policies come with separate E&O and general liability deductibles. Often, home inspectors have the opportunity to choose the E&O deductible that's right for them. (InspectorPro offers E&O deductibles of \$1,500, \$2,500, and \$5,000.) On the other hand, insurance carriers typically determine the general liability deductible amount. (Typically, InspectorPro's GL deductibles are \$1,000.)

Since many carriers standardize most GL deductibles for home inspectors based on their own risk calculations, some diminishing deductibles only affect your E&O coverage, including ours. In order to confirm which deductible(s) your endorsement affects, read the endorsement form in your insurance policy.

Most diminishing deductible endorsements have a standard and a maximum reduction.

Is it possible to reduce your deductible to \$0? Or to reduce your deductible by a larger percentage one year than the next? Not with a diminishing deductible endorsement. Most (if not, all) diminishing deductible endorsements have a standard and a maximum reduction amount.

With InspectorPro, for each consecutive policy period that you do not have a claim, your E&O deductible will be reduced by 10 percent subject to a maximum reduction of 50 percent. So, each of your first five consecutive years are subject to a 10 percent reduction. And, even if you go 10 years consecutive years without a claim, the most your deductible will reduce is 50 percent.



[READ MORE](#)

To learn more about InspectorPro Insurance, please see our ad on page 5 of this newsletter.

Attorneys Roy Wagner and Lauren Triebenbach are in the midst of a move to the law firm of Michael Best and Friedrich. Both have expressed interest in continuing to work with WAHI and to provide their risk-free, initial legal counsel to WAHI members with legal concerns.

For now, as they transition to their new location, contact WAHI Executive Director Julie Arnstein at julie@wahigroup.com or 414.299.9766 for further details and their contact info.

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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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

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

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

Brittany Thomas - 414.486.2367 or thomasradontesting@gmail.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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Mike von Gunten
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Welcome

See page 13 in this newsletter

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