
ASHTON ADVOCACY CONSULTING

MEMORANDUM

TO: International Association of Certified Home Inspectors

FROM: Jennifer Ashton

DATE: February 24, 2025

SUBJECT: Pre- Legislative Session Overview

Committee Meeting Overview

Over the last three months, the legislature has conducted pre-session meetings referred to as Legislative Committee Meetings. This is a time where elected officials receive presentations from agency and department heads, along with many others to determine the needs of the state from a policy and funding standpoint. During this time, bills and budget requests are filed with the hopes of being moving through the committee process during the legislative session.

InterNACHI has been very hands on in this process and will continue to track legislation as the session convenes on March 4, 2025. We have presented several priorities both legislative and agency based and are excited to share that our efforts are paying off and the industry is being heard.

InterNACHI Conference Legislative Update

InterNACHI lobbyist, Jennifer Ashton was excited to meet with the membership and present an update at the InterNACHI Convention on February 17th. This was a great opportunity for the membership to ask questions and gain insight on the progress of their priorities. While many of the topics are listed in an updated format here, but should anyone who did not attend wish to receive a copy of the presentation deck, please reach out to Michelle Shishilla or myself directly.

InterNACHI Statewide Collaborations

Office of Insurance Regulation:

On February 13-14 OIR hosted their Wind Mitigation Form workshop in response to the ARA study that was conducted in spring of 2024 and released in the fall. This workshop was open to those who chose to call in or present their thoughts in an open forum setting.

InterNACHI's Michelle Shishilla was present for this and made collaborative recommendations for the new wind mitigation form which at the earliest could be adopted in April and at the very latest August.

For a copy of the InterNACHI Four-Point form, please reach out to myself or Michelle directly to request.

Citizens Property Insurance Corporation:

Back in November, InterNACHI met with Citizens to discuss the appetite of creating an updated sample four-points form. We met with the underwriting, products and legislative team to present the InterNACHI version of the form along with definitions.

Just this week, Citizens responded to InterNACHI agreeing to make changes to their four-point form based on the recommendations we provided. Below is an overview of InterNACHI requests and Citizens proposed decisions with their detailed feedback:

InterNACHI request:

Minimum Photo Requirements

Add the following: A/C systems and visible labels, air handler stand and condensate line; TPRV on water heater

Recommendation/rationale:

Add TPRV only. These valves are required by code, underwriting currently confirms their presence, and we do have a question confirming TPRV on the 4 point. We need to decline other additions since adding these to the main body of the form makes it a Citizens' underwriting requirement. Also, a request for photos of these units is already in the "supplemental information" of the HVAC section.

InterNACHI request:

Electrical system

1. Specify that required documentation of aluminum wiring refer to *single strand aluminum wiring*.
2. Add additional types of wiring in the *supplemental information* section.

Recommendation/rationale:

1. Agreed; the additional clarification may be helpful, especially since multi strand aluminum wiring is acceptable.
2. Agreed; additional types of wiring with check boxes may be useful to inspectors since it will not require writing out this information.

InterNACHI request:

HVAC

Change the single question regarding whether any wood-burning stove or gas was professionally installed into a 2 part question regarding the presence of these units, followed by the professional installation question.

Recommendation/rationale:

Agreed; this change was already requested by UW and adds clarity

InterNACHI request:

Plumbing

1. Add a question about water heater age
2. Separate age of piping question into two parts: supply lines and drain lines
3. Add additional pipe types, including year installed of PEX

Recommendation/rationale:

1. Citizens does not underwrite the age of a water heater, though many companies do. Rather than incorporate this into the body of the document, it's been added to the supplemental information section.
2. Agreed; this is already in the supplemental information section.
3. Agreed; as with #2 above.

InterNACHI request:

Roof

1. Modify visible signs of leak question to: "visible signs of ACTIVE leaks"
2. Add "permit information"

Recommendation/rationale:

1. A. After review and discussion, staff prefers to leave this question more open-ended. By example, an “active” leak could be identified by the presence of dampness/moisture. However, an unresolved leak may not present this way if, for example, it hasn’t rained in several days. Signs of leakage should prompt inquiry by the inspector.
2. B. Agreed internally with Citizens’ staff: Add requirement to provide details of any leaks noted.
3. Permits: Citizens does not use information from a 4 point to document roof updates; this is beyond the scope of this inspection and is subject to separate Citizens’ underwriting requirements. An inspector is free to provide information beyond the “Date of last roofing permit” question if they choose.

Office of the Insurance Consumer Advocate:

InterNACHI has been collaborating with ICA Carter to bring a Home Inspection and Four-Point Consumer Resource Guide to the Department of Financial Services Consumer Resources website. The Foundation of this guide is based on InterNACHI principals and will be an added resource for members to share with consumers.

This project is currently in the design phase and should hopefully be completed in Mid-March.