

Working RE Home Inspector

Winter 2018, Volume 6

Communication: Inspector's #1 Job

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That's Up to Code**

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– Alan, HousePro Home Inspections





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Mission

Working RE Home Inspector is published to help home inspectors build their businesses, reduce their risk of liability and stay informed on important technology and industry issues.

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Publisher

David Brauner: dbrauner@orep.org

Editor

Isaac Peck: isaac@orep.org

Working RE

6760 University Ave, #250
San Diego, CA 92115
(888) 347-5273
Fax: (619) 704-0567
www.workingre.com

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From the Editor

Setting Direction in 2018

by Isaac Peck, Editor

There is something special about the start of a new year. Don't you think? A sense of new beginnings, a fresh start and the prospect of new opportunities.

As small business operators, the start of a new year is also a time for setting goals and making plans for what we'd like to accomplish in our businesses in the coming year.

As we plan the road ahead here at OREP Insurance and *Working RE* magazine, I'm reminded of a lecture from Warren Buffet that I recently listened to while driving home. Speaking to a business class at the University of Georgia, Buffet recounts the story of Bill Child who took over his father-in-law's furniture business, RC. Wiley, in 1954 when it was doing just over \$250,000 per year in sales. At the time of Buffet's lecture, RC. Wiley was selling over \$400 million of products per year. Today, it is exceeding \$800 million in sales per year.

Buffet explains that the reason Child was successful in the face of large, resourceful and fierce competitors such as Sears and Levitz Furniture (at the time), was because "all he thought about from the moment he got up in the morning was: how do I take care of my customers."

"We won't go out of business by putting the customer first."

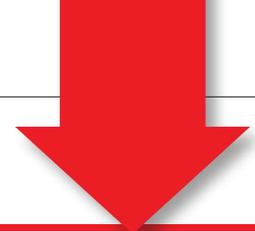
And so as you and I make our plans for 2018 and set the goals for our businesses, don't forget this simple fact: we won't go out of business by putting the customer first. When we prioritize our customers, take time to communicate with them (see pg. 6), and do our best to solve their problems—it pays off in spades.

I always remind myself of our mission statement here at OREP and *Working RE*, which is "Business by the Golden Rule." To put our customers first and treat everyone who contacts us as we would like to be treated.

2018 marks the 16th year OREP has served home inspectors with comprehensive E&O and GL insurance and that we have faithfully published valuable news and information to home inspectors and real estate professionals through the pages of *Working RE*.

Last year, a personal goal of mine was to increase our circulation to home inspectors, and I'm proud that *Working RE Home Inspector* now reaches over 20,000+ home inspectors with every print issue—connecting the industry in a way that's never been done before.

As a reader of our magazine, I hope you find something of value in the pages of this issue. Our goal is to provide you with risk management tools, marketing tips and expert advice that you can use to grow your business and stay claim free. Wishing you happiness and prosperity in the year ahead! **WRE**



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Readers Respond

History of Home Inspection

I am the recognized founder of the American Society of Home Inspectors, (ASHI) and I have been interviewed by most major newspapers and national network TV stations. In all of those interviews, I don't recall once, the writer capturing the essence of what ASHI was all about. Your article brings to the forefront that ASHI was the embryo of a new profession. ASHI continues to set a higher standard for its members. We were carpenters, plumbers, builders, architects, etc. but something different! We were home inspectors! We were not recognized as a profession or even a trade. ASHI has been the catalyst that has elevated home inspectors to a higher level from where they were. Your article has captured the essence of the home inspection profession from its birth to where we are today. Thank you. —Ron Passaro, *ASHI Founder #000001*



I read your article on the history of the home inspection and felt compelled to interject. My father, Ken Austin, and his partner John Heyn had a thriving home inspection business covering both the NY/NJ and Baltimore markets by the early '70s. It was my father who reached out to Ron Passaro to suggest the forming of a national trade association. That call triggered the meetings in NJ that resulted in the formation of ASHI. My dad even designed the ASHI logo which is currently still in use today. Only a few short years later my father founded HouseMaster, the first company to franchise in the home inspection industry. Through Ken's passion, promotion and vision, along with others like Mr. Passaro, home inspections

have become an integral part of the real estate transaction. I am proud to share that Ken's grandson, my youngest son, has joined the ranks as a home inspector with our local HouseMaster office owned by my husband, Mike. Although we lost my dad this year, I can proudly say he was a pioneer in this industry and left a great legacy that now spans three generations. —*Kathleen A. Kuhn, CFE President, HouseMaster*



Agent Referrals: How to Succeed Ethically

Great article. We had an inspector save us from a real problematic home we walked away from, but had not really thought about the importance of using that same inspector when we eventually landed a different home with a different agent some time later. The new agent's inspector under-reported. This surprised us because the other inspector was more thorough and had a very detailed report, while this second inspector delivered a less detailed report for half the price. The deal went through quickly and at a low cost which is what we requested. In the end though, it cost a lot to repair concealed utility system issues which we could have had the seller pay for with a better home inspection. Ever since, I always refer the first inspector. Buyers would be better positioned to make these decisions in a short time frame by better qualifying this service beforehand. Make sure you've got a great inspector before you find the home. —*Jeremy H. WRE*

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Communication: Inspector's #1 Job

by Isaac Peck, Editor

Like many other small business owners, home inspectors often wear many hats: salesman, scheduler, complaint manager, counselor, advisor, writer, technician, and much more. While the responsibilities of the home inspector are many, there is one common thread that is central to performing each of these roles successfully—good communication.

Many articles (and a quite a few books) have been written on how inspectors can market themselves, grow their businesses, or understand the many technical issues and systems within a home. Less often discussed is what many industry veterans consider to be the home inspector's number one job: communicating.

Let's analyze just a few of the critical processes that are key to the home inspector's success:

- Answering the phone and getting the order—closing the inspection.
- Setting the client's expectations regarding what a home inspection covers (and does not cover).
- Communicating the results of your inspection in the report.
- Verbally communicating with customers (and agents) during the inspection and after about defects and problems.

This short list does not include many pre-sale processes, such as having a well-designed website and effective marketing materials, cultivating relationships within the community, and finding referral mavens. Nor does it mention the many post-inspection tasks, such as staying in touch with past customers and sending thank you notes to referring agents.

However, in each case, your ability to communicate, from what you say about yourself in your marketing materials, how you answer the phone, sell your services, set expectations and write the inspection report, is one of the most important factors for the success of your business.

To make a sports analogy, effective communication is both offense and defense for your business. It is not only critical to the growth of your business but it also accomplishes another



Isaac Peck is the Editor of *Working RE* magazine and the Director of Marketing at OREP, a leading provider of E&O insurance for home inspectors, appraisers, and other real estate professionals in all 50 states and D.C. He received his master's degree in accounting at San Diego State University. He can be contacted at isaac@orep.org or (888) 347-5273.



important objective: it helps limit your liability and the likelihood of a claim.

Making the Sale

The first step is selling your services. Josh Fulfer, owner at KVF Marketing, a firm that helps home inspectors market their businesses, says that he was recently at a home inspector meeting in his state giving a presentation, when he decided to do a quick test; he called 15 inspectors to see how many would answer their phone. "I called during regular business hours and mid-week. The results: only five businesses answered their phone. That's only one out of three! That's pretty bad!" says Fulfer.

Communicating with your client begins with answering the phone. "If you don't answer when people are calling to give you their money, then you're losing a lot of money. So if you want to earn more this year, start by simply answering your phone. Your competitors aren't answering it, so take advantage of that," advises Fulfer.

No one knows better than home inspectors that it can be a challenge to answer the phone when you're on the job. "If you are with a client or in the middle of an inspection, sometimes it's just not possible to answer the phone. Some inspectors take a moment to text the person right away to let them know they will call once they are finished with the inspection, rather than taking the call. Sure that takes a moment to do but from what they have told me, it doesn't really interrupt their inspection and the customers are fine with it," says Fulfer.

Another approach is to use an answering service or call center to take your missed calls. "There are different models available. Some charge by the minute while others are a flat rate. But for a few hundred dollars each month, you can use their services to ensure that you don't miss any calls or business opportunities," reports Fulfer.

The importance of always answering your phone cannot be underestimated, according to Fulfer. This is because when a potential client calls, if they can't reach a live person, they will move on down the list and call the next home inspector, which leads to lost business. "Many potential customers will hire the first person who answers the phone," argues Fulfer.

Setting Expectations

Of course communication is front and center when it comes to getting the business, but it becomes even more important before, during, and after the home inspection, especially if you hope to make your client happy while protecting your business and limiting your liability.

The challenge begins well before the inspection when setting a client's expectations. "The temptation to oversell what you do and what they should expect from you and your inspection may be great but ... that may lead to dissatisfaction if you do not meet the expectations YOU set. A seasoned inspector learns to balance how to deliver more, while not promising more than they can deliver," says Jerry Peck, a home inspector veteran, litigation consultant and host of InspectorAdvisor.com, an online service that provides on-demand inspection support (free to OREP insureds).

Another important communication item with your client is the home inspection agreement. "An effective pre-inspection

agreement describes the scope of the inspection, the standards of practice being used, the exclusions and, where appropriate, gives notice of certain defenses to claims," says Joseph Denneker, a veteran home inspection attorney who also runs InspectionContracts.com, a site that provides customized, state-specific home inspection contracts for a wide variety of services. (OREP E&O insureds enjoy a discount on Denneker's state-customized contracts, email isaac@orep.org for details.)

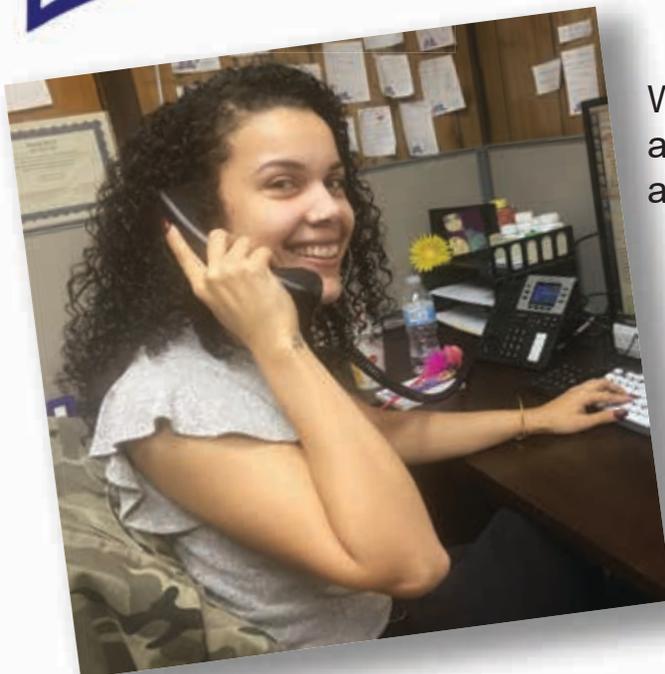
Inspection and Report

Once at the property, if the buyer, seller and/or agent are also present, the home inspector is usually encouraged to provide feedback on the spot. A potential problem is that there is no record of what the inspector communicates verbally. "Given how verbal communication can be manipulated, it's best to write down any verbal comments you give the client and save the notes in case they're needed later to defend a claim," says Denneker. In other words, any verbal warnings or insights shared on site should also be communicated in writing via the home inspection report. The written home inspection should be organized, detailed, and include a summary of defects and potential issues so the users of the report can easily understand what was discovered. It must also be comprehensive and consistent. (For more, see *Why Effective Communication is Your Best Defense*; visit WorkingRE.com; search "communication.")

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Name: Makala McFee

Occupation: Customer Service Lead
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Christopher Chirafisi, a veteran inspector and the Product & Technical Training Manager at American Home Inspectors Training (AHIT), one of the largest home inspection training schools nationwide, explains that the written home inspection report is a double-edged sword. “Report writing is an essential part of risk management for inspectors but is equally important in helping your client understand the condition of the home they are buying. Don’t just tell the client what you saw, but what it means,” said Chirafisi. “Keep things in perspective and ask yourself: is the item/component you are inspecting serving its intended purpose, is it a safety/health/fire issue, or could it be a liability issue/great expense to the client?”

Explaining items in the report becomes especially important when dealing with potential issues in a home. “Let’s say that an issue is found in the electrical panel (non-manufacturer approved circuit breakers installed, double tapping on the main). It is critical to show and explain it in the report as well as to make the appropriate recommendations to your client, such as further evaluation, repair or monitoring. Will they understand what you are explaining? Maybe not, but it is your job as an inspector to educate your client. Don’t use technical jargon to sound smart; explain your findings in layman’s terms so the client won’t misinterpret or misunderstand what you are explaining,” advises Chirafisi.

To balance the need to communicate effectively with the desire to be efficient when writing reports, Chirafisi recommends including pictures and having pre-written statements and recommendations that you can deploy as needed. “Always document what you see and take pictures. With the example of the electrical panel above, I will document the double tapping on the main and the non-approved breakers, and then for liability reasons I will usually use a disclaimer such as ‘recommend that a qualified electrical contractor evaluate and repair or replace any unsafe conditions or safety hazards in the electrical service panel,’ or something along those lines,” says Chirafisi.

Staying Out of Trouble

Oftentimes the main reason a home inspector can wind up with an angry client, or worse, a lawsuit, is because of a failure to effectively communicate both verbally and in writing.

David Brauner, Senior Broker at OREP Insurance (OREP.org), a leading provider of home inspector E&O and GL insurance for over 16 years, reports that good communication is one of the most important factors for limiting an inspector’s liability. “In addition to a thorough inspection and a solid report, you need to set accurate expectations about your services in your Scope of Work, Standards of Practice, and in your contract,” says Brauner. “You also have to have the discipline to not undo all that great preparation in those written documents with random remarks made during the inspection that can undercut or contradict the protections set out in your agreement or the findings that will be in your report,” Brauner says.

Echoing attorney Denneler’s comments regarding verbal comments, Brauner recommends always putting your observations

in writing. “Take ample pictures to document everything and limit stray comments during the inspection. People mishear things and sometimes we misspeak—so it’s better to reserve your comments for the report. Let your report do the talking,” Brauner says. The same goes for when a problem arises after the inspection. “It’s equally important to be careful about what you say to a client who is in the beginning stages of the complaint process. If the complaint seems credible, don’t try to handle it yourself—that can be a disaster. Let your insurance company help you if you have insurance, and if you don’t, it’s best to get a seasoned attorney in your corner right away,” says Brauner.

Follow Up

Once the sale is made and the report is delivered, what’s left? An important final step for home inspectors is to follow up with their past clients and maintain relationships with their customers. One source of business that inspectors often neglect are referrals. Not from agents, but from previous home buying clients. Jack Huntress, CEO of HomeBinder, a digital 3-ring binder for the homeowner, says that there is growing awareness of the importance of this. “In the past, many inspectors wanted their clients to forget their names as they felt the sooner they forgot them, the sooner they could stop worrying about people calling with issues,” says Huntress. That’s changing as many inspectors realize the value of cultivating these relationships.

Some inspectors send a monthly email with home tips to their clients; others use a six-month check-in. Others use the opportunity around maintenance reminders (“sweep your chimney,” “pump your septic tank”) as a chance to keep their name and brand in front of clients. “The key is to make the communication relevant and timely to the needs of the homeowner. Today’s generation of buyer really needs guidance as Millennials are probably the least informed on homeownership,” Huntress says.

This creates an opportunity for the inspector to deliver value beyond the inspection. “In fact, we are working on an annual home inspection concept with many of our home inspector clients who recognize the value to their business and the need in the marketplace,” says Huntress.

Conclusion

With many inspectors coming from technical, trade and construction-related backgrounds, it can be all too easy to overlook the importance of the key trait that will spell success or failure for a home inspection business—communication. From marketing, building relationships and making the initial sale, to setting expectations, writing the report and staying in touch with clients, communicating effectively is crucial to both growing one’s business and thriving as a home inspector. It is also vital for staying out of trouble and avoiding unhappy (and litigious) clients.

Stay safe out there! **WRE**

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Building an Online Presence that's Up to Code

by Kate Ivey, HomeGauge

Here's the simple reason why every home inspector needs a website: according to *Entrepreneur* magazine, more than 80 percent of Americans say they do online research before making a purchase. This happens whether they got your name from a neighbor or a real estate professional or because they saw your logo on a vehicle. If you're not putting your best face forward online, you might miss out on the large and ever-growing number of potential customers who rely on their online experience to make a decision.

The future success of every small business depends on building an online presence. This is especially true of the home inspection business, where more often than not, you don't actually meet your customer until after you're hired. Customers want to feel confident about hiring you. A great website is the best and most economical way to win their trust.

Don't have a website? You're not alone. In 2016, 46 percent of all small businesses still hadn't made the leap online. But the latest numbers from Clutch, a Washington DC.-based research firm, show that number is shrinking fast—from 46 percent to less than 30 percent in one year. As more business owners recognize the importance of a website for their customers, this number will go down even more. That said, now is the time to act so you don't get left behind.

Have You Inspected Your Website Lately?

If you have a website for your home inspection business, congratulations! You're a step ahead of some of your competition. But simply having a website isn't enough; a website also needs to be functional and flexible. For example, more and more people are using mobile phones and devices to access the Internet. According to *Entrepreneur*, nearly a quarter of all small businesses say their website isn't compatible with mobile platforms, meaning you've just lost a good bit of traffic from those devices.

A well-designed site draws a visitor in and is more likely to convert them than an outdated site that's not mobile-friendly and



Kate Ivey has been in the home inspection industry for more than 5 years and currently manages the web services team at HomeGauge. Kate and her team create custom websites and offer a variety of affordable hosting and SEO packages geared towards home inspectors. You can check out examples of their work at www.HomeGauge.com.



where contact information is often hard to find. A successful website, built with today's best design practices, easily guides the user through your company's services, and offers multiple opportunities to contact via phone, email, or a contact form. You can even allow your customers to request an inspection directly from your website, increasing productivity for you and offering a valuable convenience for your customer.

Whether you're building your first website or replacing your existing site, here are some key points you'll want to keep in mind.

Where Do I Start?

One of the first decisions you'll want to make is which website building platform to use. There are various platforms available, but the most recommended is WordPress. WordPress is the most popular open source Content Management System (CMS) for websites worldwide. There are thousands of plugins and customizable themes available to enhance the look and functionality of each site, making it one of the most versatile platforms out there. In addition to written content, WordPress supports multimedia files so you can easily add images, videos, and audio files to your website.

Content Matters

Website content includes all text and media on your site, and it should be informative, relevant, interesting, and useful. It isn't simply a matter of taking the sales pitch from a flyer or brochure and putting it on your website. Some of the best content doesn't "sell" at all—at least not directly. Tips about quick fixes a homeowner can make or common problems you encounter are useful to a potential customer and help establish you as an expert in the inspection field.

Other effective content includes customer testimonials, information about your certifications or continuing education, and

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an explanation of your inspection services. This kind of content helps create an all-important relationship with a customer who will likely hire you before you actually meet in person. Content can come in the form of words, images (photos and illustrations or infographics) or video. Mix it up if you can—words, pictures, and videos of your work—and you'll have a website that gets visitors to hang around. The longer they stay, the better your chance of getting the business.

One of the great things about websites is that, unlike flyers and brochures, which can require significant investments of time and money to change or update, website content can be easily updated at any time, and should be. Regularly adding fresh content to your website—new tips, updates about your business, news about home improvement, etc.—keeps your audience engaged and will boost your organic search results (how prominently your company appears when someone searches online for a home inspector) over time.

The content should be original, not copied from another source. In fact, simply duplicating content can negatively impact your search engine rankings and traffic to your site. That's because when content appears in more than one place online, search engines can't decide which location is more relevant, so each link where the content lives has diluted visibility and link equity. It's fine to draw from existing material, but turn it into original content by putting your unique spin on it, and then include an external link to the original source of the material that you're referencing.

The other great thing about fresh content is that you can repurpose it. You may want to consider doing monthly specials, blogs, and newsletters, which you can then share on social media with a link back to your site for even more exposure. In the online world, the idea is to be as visible as possible.

What is SEO and Why Should You Care

Sometimes, prospective customers will search for you online by name. However, it's more likely they're conducting a search for "home inspector." What can you do to improve where you show up on that generic search? The answer is Search Engine Optimization or SEO. You optimize your website for Google and other leading Internet search engines by understanding what potential customers are looking for and making sure your website tells the search engines you're a great fit.

One of the many advantages of WordPress websites is that they're SEO friendly, meaning that they fulfill the parameters established by search engines to rank better in search results. There are also many free and paid SEO plugins you can install to further improve your website's visibility.

There are many ways to improve your position in search results. Publishing fresh content to your website and then sharing the content on social media is one of them. A pattern of doing so encourages search engines to more frequently crawl your site, which can boost SEO and generate more traffic. Google wants to see that your site is alive and dynamic rather than stale and static. Most people mistakenly believe once they've launched

a website that they're good to go and their business will grow with little further attention online. This simply isn't true. Staying active online will bring you more attention and a higher ranking, which go hand-in-hand.

SEO Best Practices

Common sense—and keeping your website fresh—go a long way when it comes to Search Engine Optimization. But if you're the kind of person who wants to understand the fine points, you'll find plenty of information out there. Two of the terms you'll encounter are "Link Building" (when you link to other websites) and "Backlinks" (when other sites link back to your website). You'll want to know how to monitor backlinks (and fix broken links), do outreach to industry leaders and influencers when possible, track your brand mentions, use Google AdWords, and so on.

It sounds complicated, but there are books and websites that can help. What's that? You have enough to keep you busy already? No problem. If you're too busy or SEO isn't your thing, there are many experts you can hire to perform SEO services.

Social Media and Reviews

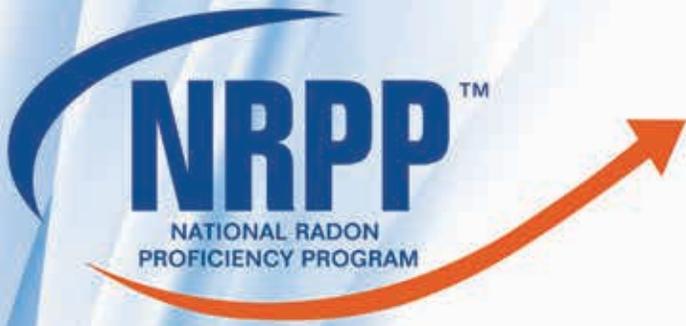
Social media is invaluable to your business and your website. Tools such as Facebook Ads can be used strategically to add value. It's important that you both encourage and manage customer reviews. Respond to every review, good or bad, in a calm, professional manner. Sometimes how you deal with an unhappy customer says more about you than a rave review. But remember—social media isn't a replacement for having a solid website. A post or a tweet alone probably won't tell them what they need to know before hiring you to inspect their home.

Get Your Website up to Code

For most of your customers—who will never physically come to you—your website is your storefront. Like any storefront, your site should be clean, fresh, updated, and relevant. Your website showcases your brand and invites visitors to find out who you are and how you can help them. A responsive, beautifully designed, user-friendly website is one of the best investments a home inspector can make.

A website can extend your reach locally—and expand your market geographically. It can help you build a brand identity and educate your customers. It increases your visibility by putting you online where most customer are looking for a home inspector. Last but not least, it stays open even when you call it quits for the day or the week.

Many home inspection customers look for inspectors during their off-hours—in the evening after work and on weekends. By offering them a 24/7 quality online presence—a website that's easy to find, easy to navigate, and populated with relevant information, you'll be getting more calls, more emails, and more customers. **WRE**



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Radon Detection: Being Experts in the Invisible

by Billy McFadden, General Manager at Airthings



When a home inspector walks into a house he or she is expected to know safety code, to uncover potential hazards and to see the invisible. Is the roof in good shape? Does the plumbing work as it should? Is the electrical system safe enough to handle the current load? Beyond the visible, inspectors must be experts in the invisible. This includes detecting invisible radon gas.

Radon is a colorless, odorless and tasteless radioactive gas. It is the number one cause of lung cancer among non-smokers, killing about 58 people per day in the United States. The only way to discover how much radon is present in a home is through testing.

Radon is found everywhere as part of the air we breathe. It concentrates when it becomes trapped indoors. According to the EPA, radon can be found in all 50 states and in one in 15 US homes. Radon levels often vary significantly—two homes right next to each other can have completely different radon levels. That is why no region is exempt from measuring radon. Modern buildings are often well insulated and windows are usually kept closed. This can allow radon to build up to levels where our internal DNA repair system can no longer keep all cells healthy. Radon can enter a home or workplace through the hot water tank, sink, shower, and microscopic cracks in a building's foundation.

Most people haven't heard about radon or the danger it poses because it does not show symptoms until years later. The process that forms radon is also complex. The rocks and soil beneath our homes contain traces of uranium. Over time, the uranium breaks down and forms other elements. This is called radioactive decay. Radon is one link in the decay process which emits radioactive radiation in the form of an alpha particle.

These particles can't hurt you through your skin but when you breathe them in, they can cause damage. Because the tissue inside your lungs is living, the radon particles are absorbed.

The way radon is measured is complicated and unlike anything else measured for home inspection, which is why so many inspectors are now radon certified. When testing from the progeny, rather than radon itself, the measurements are usually expressed in working level (WL) units. When radiation from radon is measured directly, the amount is usually expressed in picocuries per liter of air (pCi/L).

There is no safe level of radon according to the EPA. However, radon is something that can be mitigated. The EPA recommends mitigation if your home measures more than 4 pCi/L on average. It is best to measure levels over a long period because of the fluctuating nature of radon, however, most home inspector tests are between two-seven days. The longer you test, the more accurate your reading. And it is important to remember there is no such thing as a safe level of radon.

Radon is a serious health issue and the leading cause of lung cancer for non-smokers. Radon is responsible for 21,000 deaths each year in the United States alone. This is more than six times the number of deaths annually attributed to house fires and carbon monoxide poisoning combined.

Radon exposure is easily managed by monitoring your daily levels. Radon detectors and awareness are becoming increasingly common. Detectors, such as the Corentium Pro—made by Airthings, is made with home inspectors in mind. **WRE**



Billy McFadden is the General Manager, Head of Sales US at Airthings. Founded in 2008, Airthings is a tech-based company specializing in cutting-edge products to easily monitor radon levels in indoor air. The Corentium Pro, made by Airthings, is the new standard for professional radon detectors. Its proprietary detection system combines accuracy with the ease of use and portability of a digital device. Since it is battery powered, there is no need to find an outlet, and the battery lasts for at least 1.5 years. It has quadruple redundancy built into its system, with four detection chambers to make sure results are both accurate and deliverable on time.

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Winter Marketing: Have You Turned Up the Heat Yet?

by Mike Crow, Mastermind Inspector Community

As you get closer to winter and the weather turns cooler and then downright cold – what do you do?

In my first year of college I took a test and they told me: “Mike, you are an idealist.” I said: “No, that is not right. I am a realist—I expect things to go right when I do it.” In other words, I expect to have enough business to survive the winter profitably.

As your home starts to get colder what do you do? I bet you walk over to the thermostat and turn on the heat, and the colder it gets, the more heat you want or the longer you want your heater to run. Or even better, the heating system adjusts for you to keep your home the same temperature, no matter how cold it is out there. You like having your home at a nice comfortable temperature—right?

So, apply this thought process to your business – how are you going to turn up the heat to keep the right amount of business coming in? Here are six responses to winter that can help your business.

Winter Response #1

You have to make sure you pay close attention to every single lead opportunity you get. One of the things that we do is track the response from all our marketing and advertising as much as we possibly can. If we can't see that it is really doing anything, we might drop that marketing, especially during the wintertime.

One of the things you need to create are KPIs or key performance indicators. And once you have those key performance indicators up and running, you can determine whether things are working or not so much. Every night for instance, I know how many calls we took at the office and I know how many of those we scheduled.

Also, you must hone your sales process at the initial point of contact. And you actually have two initial points of contact. One is when you are walking in and out of the real estate offices trying to make sure they are willing to recommend and refer you to other people. The second initial sales process or initial



point of contact is when you get the phone call. The question is how good are you at answering the phone?

The first thing you must do is *Answer the Phone* and then you must get the inspection scheduled. For starters, AATP—*Always Answer the Phone!* If you don't answer the phone they are calling the next person on the list. Then when you do have them on the call, you must make sure you are making the best of that opportunity to get them to say yes on that call. Ask yourself: what are you doing to get more folks to say yes, and even say yes to additional services?

Here is some good news for you about your competition and mine: most of the competition will stop their marketing, or significantly slow down their marketing, as we go into wintertime. This means the phone rings less. Of course they think it is because of winter. And I think that is just brilliant on their part. Because here is number two.

Winter Response #2

I call this going to the amusement park when there is a chance of rain. I love amusement parks. I love taking my grandkids to amusement parks. I have season passes at Six Flags here locally and then every five years we get annual passes for Walt Disney World. When we go and there is a chance of rain we know it is going to be a great day at the park because most people will not go when there is a chance of rain. The same is true with most of your competitors during winter. They will abandon their marketing during the wintertime. They will either slow down or they will stop marketing all together. And they give me some of the most fabulous excuses for not marketing.

“Real estate agents aren't doing as much business this time of year” or “Not as many of the agents are in the offices during November and December.” Both of these are true statements which they used as an excuse to say, “I don't really think it is a good idea for me to be in the office and marketing as much during the wintertime.” I love my competition!

Here is the thing: you actually need to be in real estate offices almost twice as often during the wintertime. If there are fewer



Mike Crow is the founder of *Mastermind Inspector Community* and has personally performed 10,000+ inspections and built two 7-figure+ inspection businesses. Get a FREE copy of Mike's book "Home Inspector Marketing Secrets" at www.OREPinspectors.com.

people, if there are fewer jobs available out there, then you need to be working harder. When business is slower than normal we actually need to turn up our marketing, just like you turn up the heat when gets colder.

Winter Response #3

One of the things I tell people is to create a marketing team. Talk to other companies that market to the same folks you do, whether it is real estate agents, mortgage or title companies, real estate attorneys, moving companies or insurance agencies. Join forces to market together toward your common client and make it a win/win situation. A lot of times we will team up with a mortgage, title or even a roofing company to market together. Visit TopAgentMovie.com for an example.

Winter Response #4

This is really important and is different from everything I have talked about up to this point. This is one thing you cannot do: you cannot sing the winter blues. You can't go out and say: "Wow, guys you know, man, business sure has slacked off." You can't do it with the real estate agents or the mortgage or title company. You can't do it with anybody.

Winter response #5

Look at what revenue streams you are missing or that you are not taking advantage of right now. Now is a great time to add radon inspections or maybe even mold inspections or some other service that you haven't done before. At least use this time to get the proper training to do these and other types of inspections once the regular season is back.

Also, look around. What other type of work is available in your industry that your competition is ignoring? Here are a couple of unusual examples. One of the things that people often ignore is winterizing and dewinterizing. Now, I will tell you that I don't really want to do these. However, I don't want them to stop me from getting inspections either. Plus, if I do them, there can be extra money for doing it. Some of our members of the Mastermind Inspector Community, especially in really cold areas, are doing them and they are getting paid good money—from \$125 to \$250 to winterize the property.

Winter Response #6

Go back to your customers, or as I call them, "mavens." Do business with old customers instead of just leaving them and going on to the next. Call all of your top agents to tell them: "thank you." This is important. This is actually something that we emphasize, especially as November hits. Again, tell all of the agents who have been working with you "thank you" and how much you appreciate them and what a great year it's been. You don't ask for business. You don't even have to ask for referrals. Just making those calls to top agents will help you get more referrals and give you an upswing in business as you go into November and December.

The bottom line is to make sure that you are out there because the people who are working during winter also appreciate other people who are working during winter to run and grow their businesses. They are there working hard, and they love it when

they see you working hard as well. It makes them want to work with you.

So, what do we do as we get into the winter months? We do more marketing and we do it more consistently. In fact, the colder it gets, the more marketing you need to do. Your competition might be doing more marketing as well but I doubt it. Even if they are, it won't come close to what you can do.

Here are a couple of quick items to help with your Winter Marketing Plan:

- Plan five phone calls per day—just to say thanks for helping you have a great year.
- Send cards to all the agents who sent you business this year.
- Send a thank you card to all the managers who you did presentations for this year and want to do presentations for next year.
- Send out calendars to all your top agents.

The bottom line is that there are reasons our Mastermind Inspector Community outpaces the competition and why so many are having their best year ever, when so many other inspectors struggle. Just be careful not to fall into their trap of making excuses.

When you hang around the right people you will find they are working on solutions, not excuses. Be successful and be around those who are successful too. **WRE**

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Managing Liability

by David Brauner, OREP.org Home Inspector E&O Insurance

A frequent question from OREP insureds is how to respond to a customer complaint. This is my careful and considered advice no matter where you get your coverage.

The answer is easy when a certified letter arrives from an attorney's office: in this case, you definitely have a claim on your hands and it's time to get it on the record with your insurance carrier and let the claims folks earn their money. But the answer is less straightforward when the seriousness of the "complaint" is uncertain—like in the case of a "rant" from an irate client via phone or email. Will it blow over or not? How you respond can have serious consequences for your business, whether you have insurance or not. If you missed something, that's a clear sign to prepare for trouble. But what if you're sure your report is solid?

First, if you have insurance you should report anything to your carrier that has any hint of credibility, even if you believe your report is error-free. If you have errors and omissions insurance (E&O), also called professional liability insurance, you undoubtedly will breathe a sigh of relief and sleep much easier. If you do not have insurance you should hire an attorney early in process if you think there are grounds for concern. Why? Because it's very easy to make things worse when trying to handle a complaint on your own. (For expert advice from a noted home inspector attorney on how best to respond to a complaint, see *Five Tips for Managing Client Complaints*; Visit WorkingRE.com, search "Complaints.")

The gray area is when you're not sure how serious the complaint is. When it comes to notifying an insurance carrier about a possible incident, many inspectors are hesitant to report something that might not turn into anything, except higher premiums. Even if there is a small problem, many believe it's better to "handle" it themselves. The trouble is trying to predict what will or won't mushroom into a bigger problem that you can't handle. Many inspectors choose to fix a problem or refund the inspection fee just to get it off their plate quickly. They worry if they report it to their insurer, their premiums will go up. Hopefully, if you do take this route, you are savvy enough to get a release signed absolving you from further liability.



David Brauner is Senior Broker at OREP, a leading provider of E&O Insurance for home inspectors and other real estate professionals in 50 states (OREP.org). He has provided E&O insurance to home inspectors for over 20 years. Contact him at dbrauner@orep.org or (888) 347-5273. OREP—Organization of Real Estate Professionals Insurance, LLC. Calif. Lic. #0K99465.



Whatever you decide when the complaint falls into the gray area, you should understand a couple of things: your insurance policy/contract requires you to notify the carrier. This is because a delay can hurt your defense. Not reporting an incident can give your carrier legal footing to decline to respond to an otherwise covered claim, if it turns into something later. It's rare for a carrier to pull this card—refusing to respond to an incident because it was not reported in a timely manner, but it can happen, especially if the delay in reporting hurts the defense.

Here's another issue: if you renewed your E&O in the meantime and checked the box certifying that "you have no knowledge of any claims or incidents," now you have made a misrepresentation on your application/contract. This is grounds for cancellation by the carrier, which may not have been possible otherwise under the laws of certain states. If you are cancelled, this will have to be reported to the next carrier on their application. If you choose to conceal it and get caught...well...it can snowball fast, making your initial error in judgement result in your becoming a "bad risk." If you're lucky, a good agent will find you coverage but it won't be cheap. Who needs that?

Case for Notifying

My advice is that if you have insurance, report it to your insurance carrier and/or agent without delay. First, you'll fare better with the help of experts. Most carriers have free help lines and in-house attorneys and risk managers who know how to make a problem go away if possible. It is easy to make a problem worse when you attempt to "handle" it yourself, if you are not experienced; admitting guilt is just one problem. So let the pros help you.

Many inspectors don't report smaller issues because they believe their insurance rates will automatically rise—like auto insurance. While every situation is unique, at OREP we don't typically see a change in premium where there is no loss. In plain English, this means where it does not cost the insurance company any money to resolve. There is what's called a "loss reserve" put on every open incident, which is the insurance company's estimate of how much the claim might potentially

cost to settle. Insurance companies are required to keep enough cash on reserve to cover potential claims, which is one of the reasons for this. If you have ever been asked for a “loss run” when trying to obtain insurance, this is what they are asking for—a report from your current or previous insurance company showing your claims history, if any. If the issue is closed/resolved, it will show how much it cost, if anything. If it is open or still not settled, you’ll see a “reserve” estimate of how much it could cost to resolve.

To recap, reporting an incident when it happens keeps you “right” with your insurance carrier and enlists experts who can help you, often for free. If the complaint is frivolous and results in no loss/expense, it likely will not result in any increase in premium. Again, it’s case by case. But that is more typical than not.

Vanishing Coverage

Here’s another important reason to report a potential claim. Let’s say you don’t report an incident to your insurance company, and then fail to renew on time or intentionally choose to end the policy and it lapses. In this case, if you did not report the incident from the past in a timely manner and you let your policy lapse, there is no coverage for that claim at all, even if you were covered at the time of the inspection! I know, it’s a difficult concept to accept, but please don’t shoot the messenger! All Claims Made insurance works this way and I know of no

E&O program for home inspectors that is not Claims Made. In fact, most professionals have Claims Made policies: appraisers, doctors, lawyers, accountants, engineers and so forth.

On the other hand, if you reported the incident when it happened, while the policy was in force, the insurance should be there for you even if you don’t have insurance any longer. That is best reason to report even seemingly small incidents. Switching carriers at renewal is fine as long as the new program offers what’s called “prior acts” coverage, which continues the coverage from the old policy/carrier forward to the new one, covering all your past work from the “inception” or start date of the policy. Always ask about prior acts if you are switching carriers.

If you have questions, ask your agent for answers. If you want great rates, broad coverage and many business-building benefits, call OREP! The latest offering from OREP is a 90-day home warranty program that takes many of the small nuisance complaints we’ve been discussing off your plate. Let the professionals resolve warranty-covered issues for you to the satisfaction of your clients (but still report them!). Providing a home warranty to your clients is like “guaranteeing” your work and puts you ahead of the competition. And the small, warranty-related claims are handled professionally—without you getting involved! For more, see page 30. **WRE**

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Help! My House Stinks

by Tom Feiza, HowToOperateYourHome.com

Well, it may not actually stink but we often experience unwanted odors in our homes. Their source can be difficult to locate. Let's explore the "secret solution" to several common odors. Home inspectors can use this information to help customers trace down smells and provide practical solutions.

When you detect a sewer smell in your home, there may be a dry trap in the drainage system. Often the smell comes from a seldom-used floor drain in the basement or laundry room. This is the most common source of sewer smells in a home. (See Figure 1: Floor Drain Trap.)

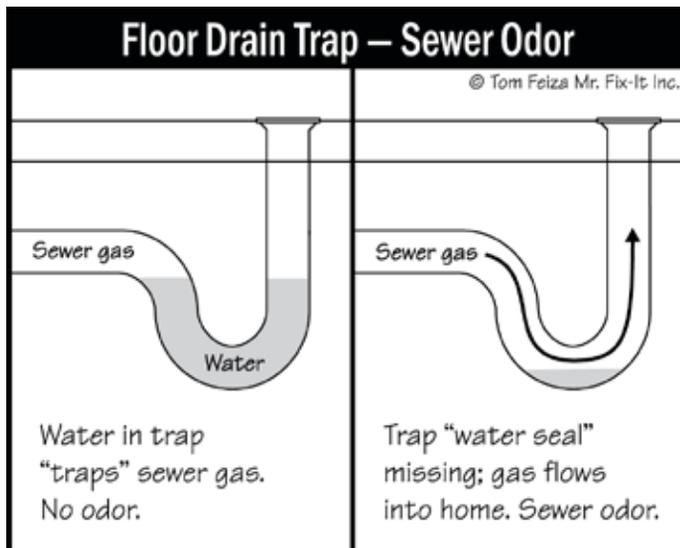


Figure 1: Floor Drain Trap

All drains to a sewer system have a P-shaped trap which is usually filled with water. The trap provides a seal to keep out sewer gas. If a floor drain is rarely used, water evaporates from the trap over time. Eventually the seal is eliminated, allowing sewer gas (and odor) into your house. The solution is easy: pour water into the drain every few months.

This dry trap problem often occurs in a condo where there is an overflow/drain pan for a water heater on an upper level. The drain pan is piped into a drain line but it only receives water if the water heater is on or the temperature and pressure valve on the water heater is leaking. The solution is simple – routinely pour some water down the drain to fill the trap. The drain in the picture has a funnel and a plastic hose to make the job easy. (See Figure 2: Pan Drain at Water Heater.)

If the trap is okay and the smell is noticeable mainly around a bathroom sink, try flushing a strong cleaner and bleach down the sink's overflow—the small hole(s) inside the bowl near the rim. This area may have an odor because when the sink fills to near overflowing, water is routed through this inner overflow chamber to the drain. Debris can collect inside the inner chamber, causing mold and odor. (See Figure 3: Sink Overflow Odor.)



Figure 2: Pan Drain at Water Heater

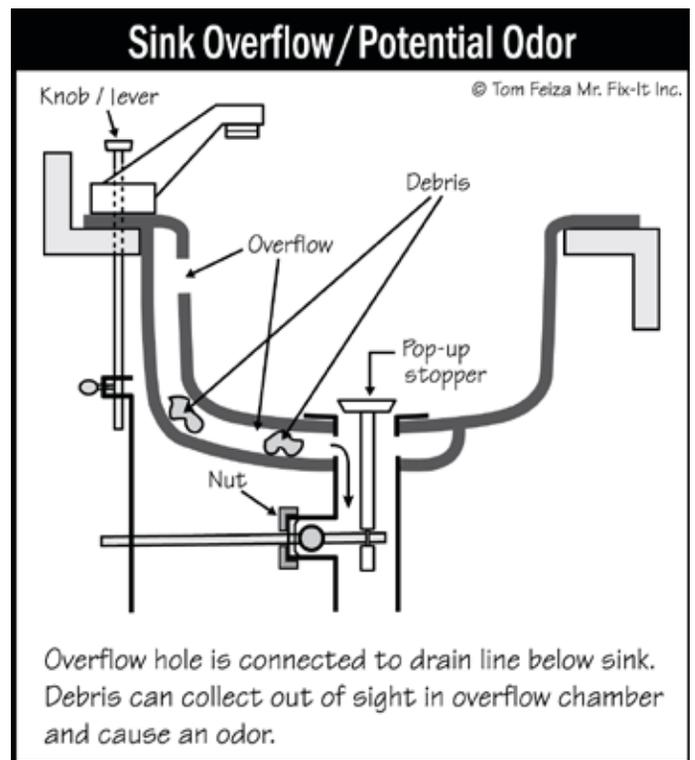


Figure 3: Sink Overflow Odor

If the trap is okay and the smell is noticeable mainly around a bathroom sink, try flushing a strong cleaner and bleach down the sink's overflow—the small hole(s) inside the bowl near the rim. This area may have an odor because when the sink fills to near overflowing, water is routed through this inner overflow chamber to the drain. Debris can collect inside the inner chamber, causing mold and odor. (See pg. 23, Figure 4: Drainage, Waste and Vent [DWV] Detail.)

If neither of these measures solves a sewer smell problem, there may be a small leak in one of the vent lines of the plumbing

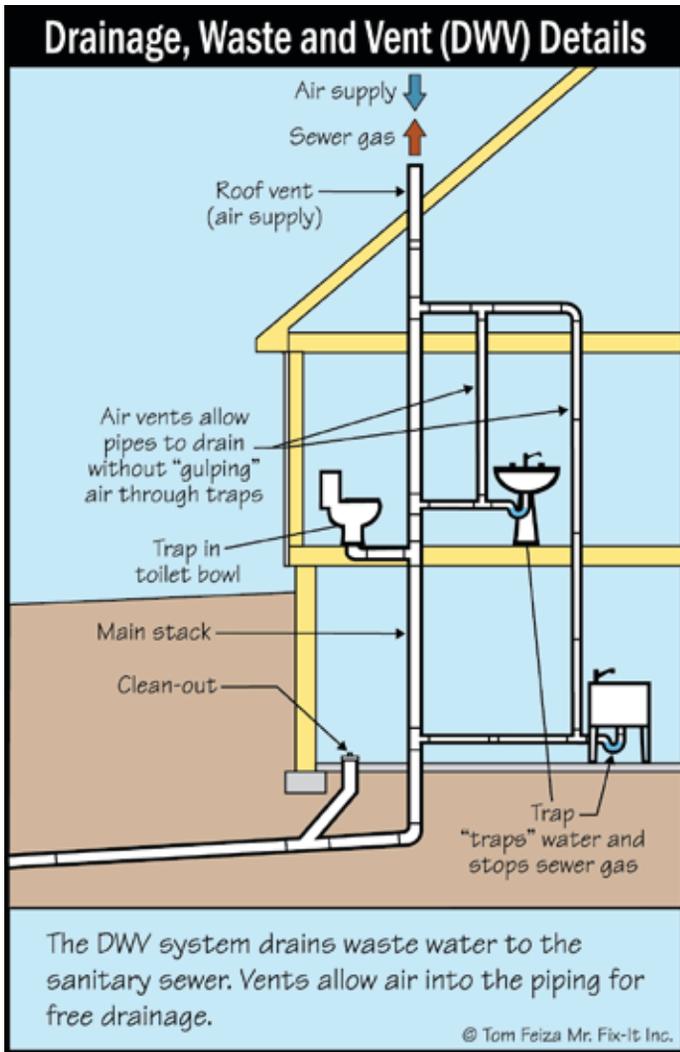


Figure 4: Drainage, Waste and Vent [DWV] Detail

system, or a small leak around the base of a toilet or other fixture. You may need the help of a plumber. Check for loose fittings, corrosion, or holes in vent piping. Also, check the top side of horizontal drain pipes. If the top is rusted, the pipe may never leak liquid but it will leak sewer gas. Drain lines made of copper, steel or cast iron may all exhibit this problem. Corrosion and holes are not visible unless you look on the top of the pipe – often a difficult task.

Sewer Smell from Toilet

When urine and sewer smells persist near a toilet despite careful cleaning, try to identify the source of the smell. Is it from the hot water? Is it from the floor around the toilet? Is it from the sink or tub?

If the smell comes from the area around the toilet, there may be an air leak at the wax ring of the toilet or in the vent pipe. Check to see if the toilet is tightly sealed to the floor. Grab the bowl of the toilet and try to slide it from side to side. It should resist a few pounds of pressure. If the toilet rocks from side to side, the wax ring has failed and is a potential source of a sewer smell. (See Figure 6: Floor Stain at Toilet.)

To replace the wax ring, hire a professional plumber. It's necessary to check the spacing between the pipe flange and the toilet base, and it is difficult to properly secure a toilet and new wax ring in place over the toilet flange.



Figure 5: Floor Stain at Toilet

To replace the wax ring, hire a professional plumber. It's necessary to check the spacing between the pipe flange and the toilet base, and it is difficult to properly secure a toilet and new wax ring in place over the toilet flange.

Smells from the floor area may indicate that the toilet wax ring is leaking, wetting the subfloor: a rotting subfloor and floor covering stinks! If the floor is vinyl, you will notice gray or dark stains in the vinyl that can't be removed. The gray stains are from water leaks around the toilet, under the vinyl.

Sewer Smell from Hot Water

Smells from the hot water may be caused by bacteria in the water heater and reaction with the anode rod in the water heater. Some private well systems have naturally occurring sulfite reducing bacteria in the water table. The bacteria are not harmful to humans but it does create a smell like rotten eggs.

The water heater helps activate the bacteria. The anode rod in the water heater also reacts with the bacteria. You can remove the anode rod to limit the smell but this will void the water heater warranty. You can also have a professional treat the well and your plumbing system with a disinfectant that will temporarily kill the bacteria. This is often called shocking the well and may need to be repeated on a routine basis.

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Smoke Smells from the Fireplace—Without a Fire

A smoky smell coming from a fireplace that's not in use is probably caused by negative pressure that draws air down the chimney, through the stinky flue and ashes into your home. (See Figure 7: Backdrafting Fireplace, Kitchen Fan.)

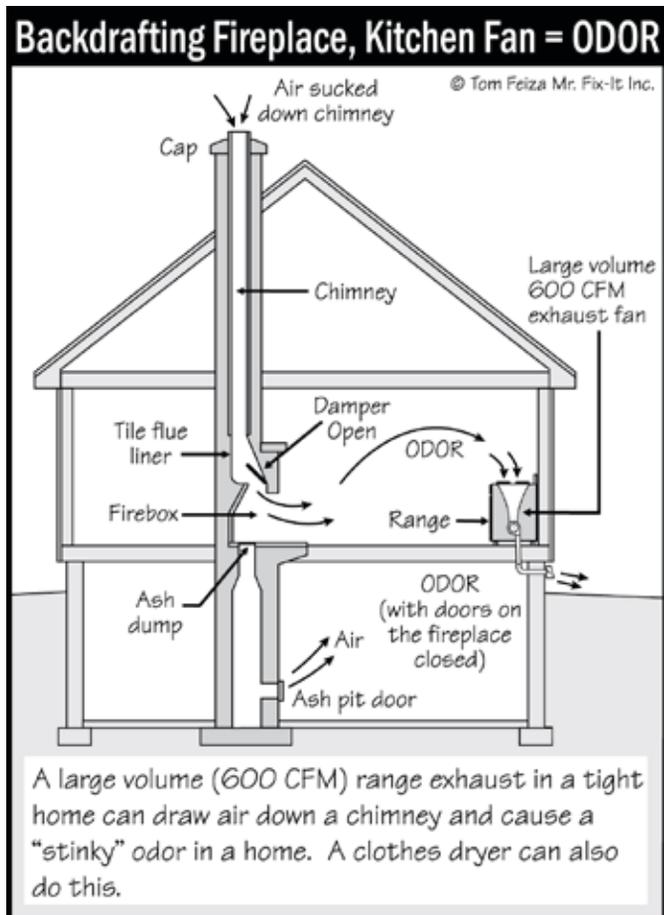


Figure 7: Backdrafting Fireplace, Kitchen Fan

First, check that the damper is in good condition and is tightly closed. If there are fireplace glass doors, close them. Close any outside air supply to the fire box.

Now think about what may be causing the pressure that draws air down the chimney. Clothes dryers and kitchen exhaust fans are notorious for this. Bathroom fans and other ventilation fans also remove air but a smaller quantity. A whole-house ventilation fan is another likely culprit. A naturally drafted gas appliance like a water heater or furnace also removes air from your home and sends it up a different chimney along with combustion gas. Some high-efficiency furnaces and water heaters have a draft fan that draw air from inside your home. Analyze this problem carefully because the negative pressure could also cause a gas furnace or water heater to backdraft, sending combustion gas into your home. Backdrafting is a serious safety concern. You need to have a heating contractor or an engineer analyze the problem.

A home inspector should always check naturally drafted gas appliances for signs of back drafting – condensation on the

flue pipe, rust, burn marks around the burner or melted plastic or insulation around the draft diverter. Backdrafting is always a home inspection defect that needs further evaluation. A gas water heater that vents up a chimney is a good example of a naturally drafted gas appliance.

The solution may also be simple if the problem is caused by a tight home. Open a window slightly when running the clothes dryer or kitchen exhaust fan to provide another air source so air won't be drawn down the fireplace chimney.

Fireplace Smells in the Basement

I have been in homes with a fire smell in a basement when a wood burning fireplace is used on the first level. If there is a lack of combustion and draft air for the fireplace, the fireplace creates a negative pressure and cause gas appliances to backdraft. It can draw air down water heater chimney. The air flowing down into the draft diverter of the water heater comes from the smoky and smelly air near the top of the chimney so there is a fireplace smell in the basement. Again the solution is opening a window near the fireplace and an evaluation by a building scientist.

Smelly Kitchen Sink

Food deposits sitting in a kitchen sink trap or disposal may develop a foul smell. You can clean the trap by pouring a gallon or two of boiling water down the drain and then following with about a half-gallon of vinegar. Allow the vinegar to sit in the trap overnight, and then flush with water. (See Figure 8: Disposal Odor.)

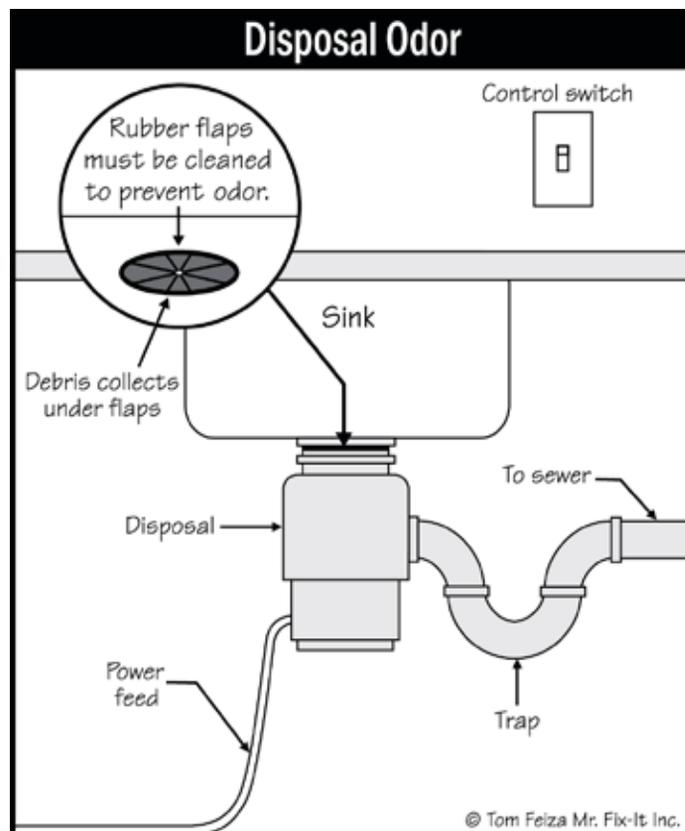


Figure 8: Disposal Odor

If you like the feel and excitement of a little foaming action, add baking soda to the trap before you add the vinegar. It will foam and froth, and some claim this improves the cleaning process. (See Figure 9: Clean Disposal.)

To clean the disposal: run cold water down the drain, turn on the disposal, and run several handfuls of ice cubes down the disposal. The hard chunks of ice will help dislodge food particles. Follow with a lemon rind or orange rind to help remove deposits and create a clean aroma.

You should also clean the rubber flaps at the top of the disposal. The underside of these flaps can be coated with food, another source of a foul smell. Scrub the flaps with a stiff bristle brush and a strong detergent. Flush well after cleaning. **WRE**

Tom Feiza has been a professional home inspector since 1992 and has a degree in engineering. Through HowToOperateYourHome.com, he provides high-quality marketing materials that help professional home inspectors boost their business. Copyright © 2017 by Tom Feiza, Mr. Fix-It, Inc. Reproduced with permission.

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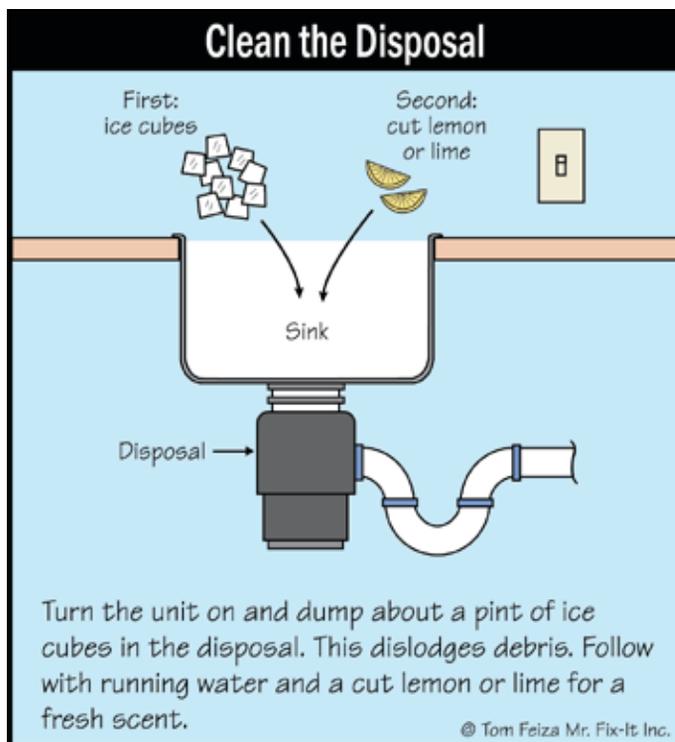
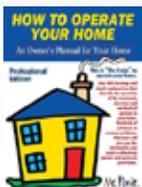


Figure 9: Clean Disposal

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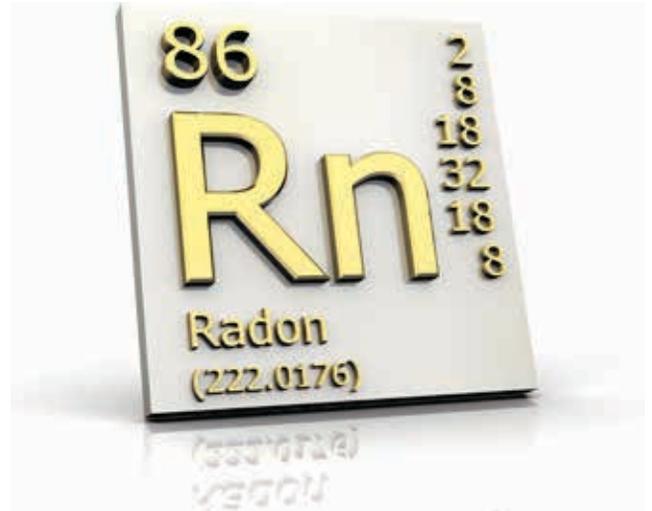
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Radon Testing for Real Estate Transactions

by Dave Sieg, AirChek, Inc.



Imagine for just a moment visiting a busy restaurant kitchen.

Over here, the smell of frying bacon fills the air.

Walk over there and someone chopping onions brings tears to your eyes.

And there, next to the oven, the smell of baking bread... mmmmm!

Most of us possess an incredibly fine-tuned sense of smell and we can literally follow our noses to the source of a smell, especially a good one!

Radon gas fills spaces in a similar manner, but unfortunately we can't smell it or see it.

And unfortunately, in enough concentration, radon can be deadly.

The best we can hope to do is detect it, measure it, find its entry point and divert it elsewhere.

But finding its entry point can be tricky, and where and when we measure it can be critical.

Factors affecting the way radon fills a space:

- Geography: Some areas are more prone to high radon than others. The EPA map of radon zones (see pg. 27, Figure 1) shows average test results (red zones being higher) for various zones.

- Topography: Receding glaciers seem to have been responsible for stirring up the soil in many high radon zones. Homes built atop Karst geology or on mountain tops often read high levels of radon.



Dave Sieg is the laboratory QC manager at AirChek, Inc.

- Lay of the land the dwelling is sited on: are there partly or completely underground walls?

- Construction details: what is under the foundation? Is a radon mitigation system installed but not in use? Are there open-top cinder block outside walls, and if so, how are they sealed?

- What is the HVAC configuration? Are thermostats manual or programmable? Are there multiple units for different parts of the home? Where do they take in air?

- Air-tightness of the home (airtight drywall—ADA—or caulk and seal—SCS).

Newer homes tend to be much more air-tight, which is great for energy efficiency, but can keep radon trapped with less outside air coming in and fewer places for it to leak out. With a half-life of 3.8 days, the radon trapped in a home will eventually decay, but with a continuous inflow of new radon gas, the sustained concentration can accumulate.

Weather and seasonal variations also play a major role. Several days of a soaking rain can cause radon levels to spike simply by pushing down on the radon gas in the ground surrounding the house, leaving the footprint of the house as the only dry ground for it to escape up through. I have seen radon levels of 2-3 pCi/L spike upwards of 60 pCi/L that lasted 2-3 days during and after a hard rainfall. Snowfall and even high winds can have a similar effect.

Winter months are usually recommended for radon testing because the dwelling is typically much better sealed during winter months. Also, heating systems can produce a “chimney effect,” since heat rises, thus potentially drawing more air up through any openings in the foundation.

The latest standard from AARST, the MAH-2014 (Protocol for Conducting Measurements of Radon and Radon Decay Products in Homes) recommends additional testing for homes larger than 2,000 square feet, homes with multiple heating and cooling systems, and homes with multiple foundation types.

In still air, in a confined space, over many days, radon will eventually equilibrate, reading pretty much the same everywhere. But houses, especially with people actively living in them, can be quite a different environment. This is why placing one or two charcoal test kits can miss important clues about a particular dwelling.

The conventional wisdom is that testing the lowest livable space will reveal the worst case.

page 28 ►►

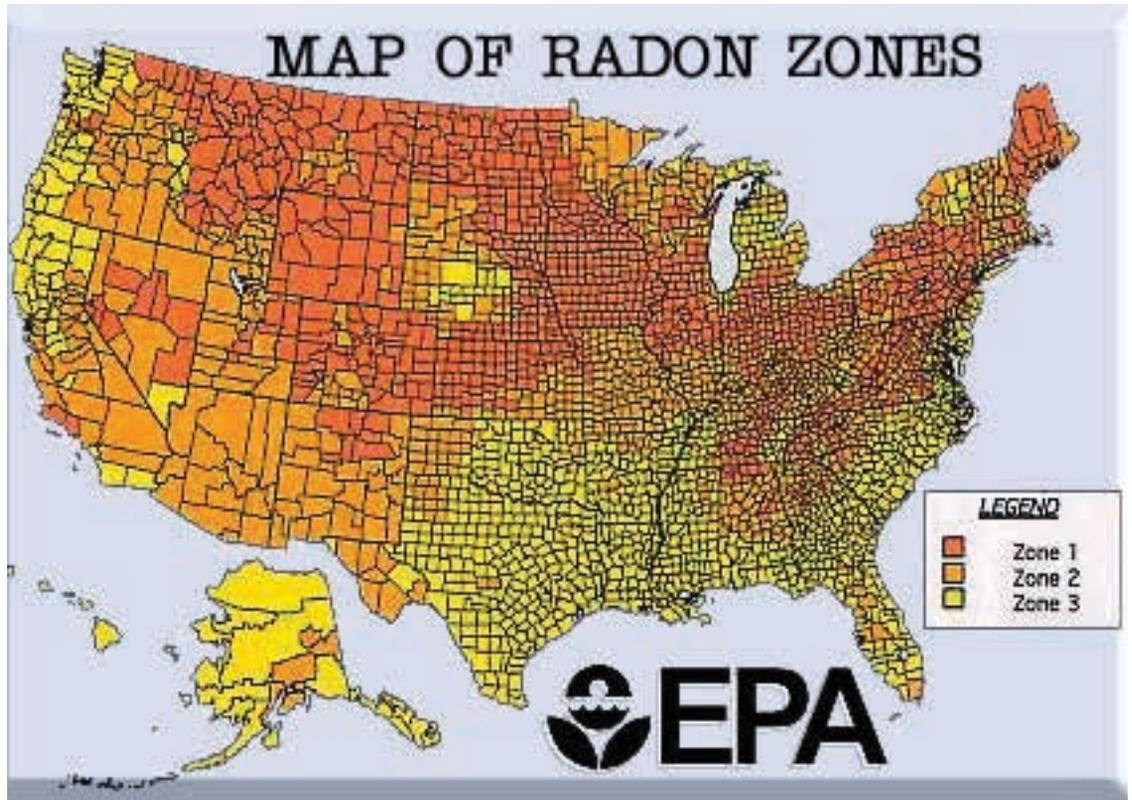


Figure 1: EPA Map of Radon Zones

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Since radon is a gas that comes up from underground, this makes some sense, and indeed, the majority of houses that have radon do read higher in the basement, but not always! I have seen upper floors test higher than a basement. I have seen two tests in different locations in the same large room give widely differing results. Both of these situations indicate that there is more than just a simple model for how and where the radon enters, and how it flows throughout the house.

Theorizing and proving (or disproving) your hypothesis about this model is critical to developing a strategy for any mitigation work. These are examples of situations where just a few more test kits could provide valuable data explaining why such patterns exist, and how to fix them.

Many basements have considerably lower air distribution than upper floors. Perhaps there are separate heating and cooling systems for the basement that run less frequently. Perhaps the entry point is a crawl-space adjacent to but isolated from the basement. Perhaps the pattern of airflow and people coming and going results in a high concentration near the entry point (see pg. 17, Figure 2) but a low level across the room.

In such cases, the placement of the detector or test kit can make a world of difference. Being willing to spend a few extra bucks on multiple test kits can help provide much-needed information about the true picture of radon distribution and flow in such a space. Since we can't rely on our noses to detect radon, expensive nuclear particle detectors are often viewed as the most reliable way to get accurate readings. But here again, the readings from such a detector are just a snapshot from one single point in a large and probably moving volume of air.

I have observed that placing multiple charcoal test kits in a wide variety of locations is the only way to truly get an accurate reading on the concentration and location of hot spots, particularly in a large multi-level dwelling. If you haven't been able to pinpoint the radon's entry point, the more sampling points you have, a clearer picture of the problem emerges (and how to fix it!).

The good news is that charcoal test kits are inexpensive and the results are fast and accurate.

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Especially if you are testing in a potentially "hostile" environment (where someone might tamper with, damage, or even steal an expensive radon monitor), the loss of a charcoal test kit is no big deal compared with the loss of a thousand dollar monitor!

It is probably a blessing in disguise that we can't smell radon but following your nose to the source of frying bacon is a good model to keep in mind as you test for radon in a large dwelling.

Now if you'll excuse me, for some reason I've suddenly gotten hungry!

Some common radon entry points:

- Cracks in slabs
- Open top block walls
- Utility service penetrations
- Floor-wall joints
- Pores & cracks in concrete blocks
- Sump pump holes
- Floor drains
- Mortar joints
- Space behind brick veneer walls

(See Figure 2 for details.) **WRE**

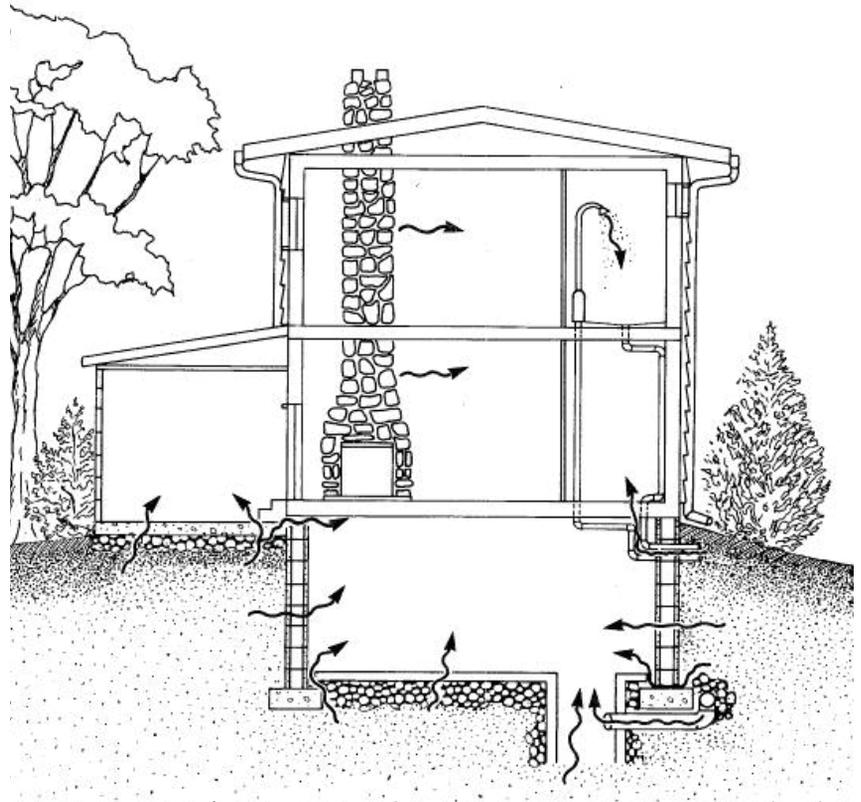


Figure 2: Radon Entry Points



PROFILES OF RADON PROFESSIONALS

Name: **Greg Schmit**

Occupation: **Asheville Home Inspections**

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by Isaac Peck, Editor

Sometimes you only get one conversation with a potential client to close the deal. Right? One conversation to sound credible or one visit to your website. Offering a solid and simple, no-gimmick Home Warranty can grow your business when you include with your home inspections. Offering a valuable home warranty will make you the obvious choice for homebuyers. And it doesn't have to cost you anything. And it will reduce your headaches.

A warranty “backs up” the quality of your service for clients and gives them peace of mind about their very important purchase. It puts you ahead of the competition and closes the deal! Who would choose an inspection without a warranty when they could get the peace of mind for free?

More importantly for you, a busy business owner, a warranty removes the nuisance complaints from your plate. No more losing sleep or valuable work/play time trying to resolve small, time-consuming complaints that plague every inspector from time to time. Issues covered under the home warranty are resolved directly by the pros at the warranty company—bypassing you completely.

And the process is simple for all involved. With the Complete Protection (CPT™) 24/7 Warranty, you simply register it online with your client's information. That's it. You receive straightforward marketing materials for your website and to provide to your client, including the warranty itself. Once you register the warranty with the client's name, it is activated for them and good to go. That's it. If there's a problem, they call the warranty company, not you.

Warranty Coverage Details

The warranty coverage is 90 days or 30 days after closing, whatever is later and covers the following: furnace, air conditioner, water heater, dishwasher and range. Anything inside the unit is covered, anything outside is not. Furnace/AC—condensate drain line, air filter, humidifier, duct work, vent piping (gas exhausts), freon lines between the inside and outside units, external gas lines and electrical lines bringing service to the unit. Water heater—piping bringing in and taking away the heated water, vent piping for gas exhausts, external gas lines and electrical lines bringing service to the unit. Oven/Cook Top (range)—vent



hoods above the cook top, external gas piping to bring the gas to the unit and outside electrical lines to bring electricity to the unit. Dishwasher—drain line outside the unit, external wiring bringing electricity to the unit.

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The homeowner can use their own pro to do the work. Everything is done over the phone—no submission of itemized claims for review before receiving service. You are left out of it. Customers can call Complete Protection 24/7. And you don't have to provide a copy of your home inspection report.

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- Customer can call customer service 24/7.
- Customer doesn't have to provide a copy of the home inspection report.
- You don't have to collect the model and serial number.

The program is not valid in all states.

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Annual Home Inspections: New Frontier?

by Jack Huntress, CEO of HomeBinder

Although the concept of an “annual home inspection” has been around for over 20 years, the time has come for people to want them and for inspectors to perform them. Admittedly there remains a lot of skepticism in the market about their potential. But with a fresh approach this concept can catch on and build upon what often are called “maintenance inspections” or “home health checkups.”

Shifting Landscape

There is no question that lives are busier and more scheduled than ever before. Weekends are really just an extension of the work week with birthday parties, soccer, family events, work commitments, church, a night out, or an endless list of other commitments; it is often Monday before we know it.

As inspectors, you likely see the implications of this with every inspection: more deferred maintenance. Homeowners aren't puttering around checking on things and making small but meaningful adjustments to their abode, and it shows.

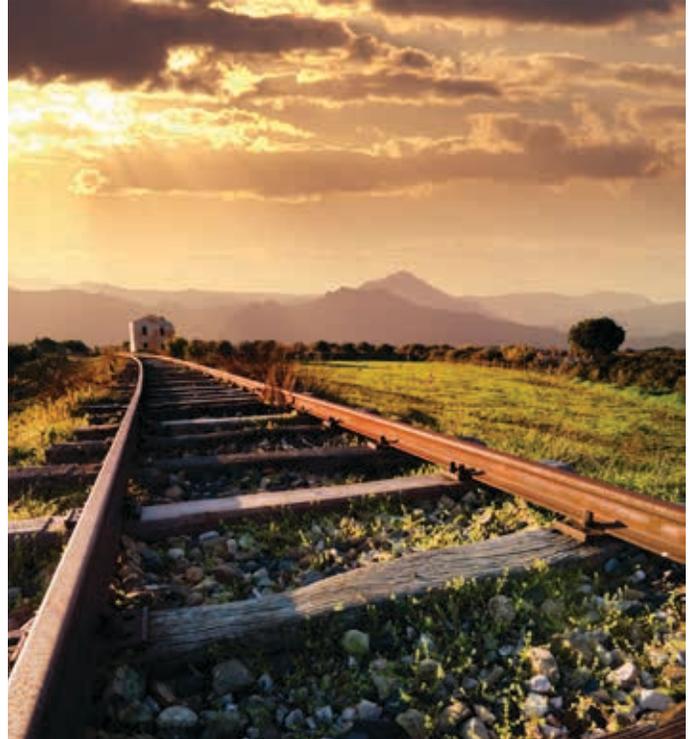
Add to that, the next generation of buyers, millennials, who have less knowledge than any generation before when it comes to the TLC that a home needs. Their childhoods were equally scheduled, and spending time doing projects around the house “with dad” just didn't happen for the most part. As such, many of them don't know the fundamentals of what needs to get done (gutter cleaning, changing an HVAC filter, etc.) and when, never mind how.

Making It Work

With that shifting landscape in mind, let's take a look at some of common issues when it comes to the annual home maintenance concept.



Jack Huntress is the founder and CEO of HomeBinder, an online “digital 3-ring binder” for the homeowner (to store everything about their home down to paint colors) that inspectors give to help market their business to both agents and homeowners. He has a background in environmental consulting and previously helped EDR roll out the Neighborhood Environmental Report to home inspectors as well as an online learning platform. He can be reached at jack@homebinder.com.



1. Follow-Up – In order to be successful in keeping a relationship with the homeowner, and setting the stage for coming back in a year (and every year), the messaging to the homeowner from the first point of engagement has to be: “I'm not here for this one transaction only but I am an ongoing resource.” If that isn't done, and you try to reach out 12 months later to get work, well...I can tell you from experience that it is incredibly difficult.

2. Fear of Clients – I've been on enough trade show floors with inspectors to know that there is a tendency for some to fear staying in touch with previous clients. Some inspectors cringe when their phone rings from someone they did an inspection for in the last year. Anyone who has that fear will not succeed with this, as it is necessary to build a relationship. I'll add this observation that in the last five years more inspectors are realizing that staying in touch with clients isn't such a bad thing.

3. Messaging – Most homeowners get the concept when presented to them in a way that makes sense, such as: “We take our cars to mechanics for checkups; we take ourselves to doctors but who has inspected your largest investment since you bought it?” Almost without exception, people get this and understand the objective.

4. Deliverable – The work product for a home inspection needs to be rethought to offer value to the homeowner when done on an annual basis. The homeowner needs a two to three page report at the most, not a 40-page document. They are looking for an easy to understand to-do list.

5. Thinking Like an Inspector – This may be the largest challenge of them all. Having been in the field with a number of inspectors exploring this concept, the orientation is to offer a typical

scope of work and inspection. Keep in mind, there is no agent involved, so cosmetic items can and should be brought up and improvements to the home suggested.

Furthermore, from a time and scope perspective, it isn't logical to get caught up in doing things that aren't necessary (opening windows, turning on sinks...the homeowner lives there and can tell you) or spending too much time investigating problems (Why is this happening?). For the purposes of an annual home inspection, it is important to be sensitive to your role and the amount of time spent on the project. It therefore is better to direct the homeowner to a person who has the time and the skillset to fully assess what might be going on, rather than speculate.

6. Offering Problems, not Solutions – A home inspection is about identifying issues and problems. However, inspectors generally don't tie those issues directly to a pro who can do the work. I'd suggest that relationships with home pros are an integral part of doing annual home inspections and actually needs to become a core competency of the inspector. If a homeowner is given a list of things to do, without a person to call, they likely will be in the same boat next year and if they are, why bother having you back to identify the same things as last year?

If you plan to dive into this new source of business, study the above in some detail. Great inspectors think like great inspectors. That is the nature of being experienced in an industry and honing your craft. Getting proficient at your task is a matter of optimization (efficiency), risk reduction and self-preservation. But inspections require a fresh approach. Annual inspections need not be limited to property deficiencies, for instance. Sitting down with your client and asking them what they'd like to accomplish in their home may be a cornerstone of what you are offering. Further, because they live in the home and would value small repairs, why not do something while on site such as adjust a door spring, or grease a track on a garage door, or put some caulk around a window? This is not something you would do in a traditional home inspection but would be greatly appreciated by the owner (check with your inspector E&O provider as most policies do not cover repairs). Think more like a consultant/coach and less like a traditional inspector.

Benefits and Risks

Consider doing annual reviews on homes from your vantage point as an inspector. What would it be like to have something like this as part of an inspection business? Here are a few of the benefits that immediately come to mind: one could have business booked in advance of the year even starting. Relationships would form directly with homeowners and you'd probably get a lot higher percentage of referrals from them. Hires could be added and they could be put right to work on these projects, provided they are trained and competent. The down season wouldn't have to be so slow...maybe multi-inspector firms wouldn't have to lay inspectors off for a period of the year. If the real estate sales take a turn for the worse or if people start skipping home inspections (as they are in some hot markets like Toronto), you'd be more insulated.

Is there risk? Of course. There is with any business. As anyone will tell you, it is all about risk management and that starts with great communication, a clear scope, top-rate service and a quality product. But none of these are new to inspectors.

What is new is the shift in mindset from the way an inspection practice works today and what goes into to being successful at this. In fact it can't be underestimated. Use all the knowledge but not all the protocols is the simplest way to say it.

Conclusions

We all know the logic. Spend \$100 today to prevent \$1,000 (or more) later. Get peace of mind that you have a good handle on how your home is performing so you have fewer surprises. Treat your home like your largest asset and maximize your investment. This is all about education, awareness and conditioning. In the 1970s people hardly did home inspections, but today a friend (or father-in-law) would question your judgement in not getting one.

The majority of homeowners want to protect their investment. They care for and love their homes. As the professional who first advises and educates them on it, the inspector is well-positioned to keep that relationship going, provided they speak about their role to the buyer from Day 1. Let them know you are their home consultant for life. **WRE**



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Claim Rebuttal Letter

Editor's Note: This is a sample claims rebuttal letter written on behalf of an OREP E&O insured. OREP insureds enjoy pre-claims assistance and risk management.



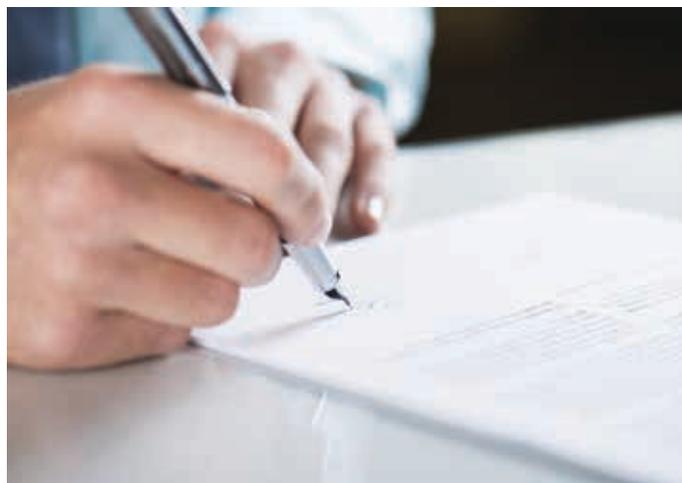
January 3, 2017
RE: Claim No.: 6977
Insured: John Insured
Claimant: Phil Suesalot

Dear Mr. Smith:

This letter serves to acknowledge our receipt of a claim made by Phil Suesalot against John Insured. XYZ Claims Managers is the third party claims administrator for the Underwriters of Mr. Insured's Professional Liability insurance carrier. According to the August 21, 2010 letter you sent to Mr. Insured on behalf of your client, Mr. Suesalot, you state that the property which Mr. Insured inspected for Mr. Suesalot, 567 Austin Rd., Houston, TX 75013 (the "Property"), was found to have alleged floor defects, repairs of which totaled \$14,202.90. You enclosed a letter from Art Repairshigh with Home Fix Company, who was the contractor hired by Mr. Suesalot to make the aforementioned repairs to the Property. Of great importance, Mr. Repairshigh states in his letter that "[u]pon removal of carpet and vinyl we discovered..." the alleged flooring defects to the Property. (emphasis added).

In response to your claim, I would like to bring several provisions of the Pre-Inspection Agreement (the "Agreement") entered into by and between Mr. Suesalot and Mr. Insured to your attention. First, the section of the Agreement entitled PURPOSE provides that, "[t]he purpose of the inspection to be performed under this contract is solely an attempt to identify major defects or deficiencies in the items on the inspection report, which are reasonably observable at the time of inspection." (emphasis added).

Further, the section of the Agreement entitled SCOPE provides that, "[t]he inspection to be done is limited to those reasonably



accessible items (or parts of items) by visual inspection only. Discovery of defects which are latent or concealed is not within the scope of the inspection." (emphasis added).

Moreover, the Property Inspection Report (the "Report") prepared by Mr. Insured for the Property states, "[t]he inspection is of conditions which are present and visible at the time of the inspection..." (emphasis added).

As stated in the Agreement, the scope of the inspection services provided are defined and limited in accordance with the Texas Real Estate Commission Standards of Practice, Texas Administrative Code sections 535.227 through 535.231. Section 535.227 (b) Scope states, "(2) The inspector shall: (A) inspect items, parts, systems, components and conditions which are present and visible at the time of the inspection..." (emphasis added). Further, (c) Departure Provision of this same section states, "(2) An inspector may exclude any part, component or system required for inspection by the standards of practice which is inaccessible..." (emphasis added).

In the Report, section 1. STRUCTURAL SYSTEMS, A. Foundations, Mr. Insured specifically states that, "[t]he condition of the foundation/slab/flooring underneath coverings, carpet, tile, vinyl etc. are obscured from view, and are specifically excluded from report." (emphasis added). Mr. Insured, in the "Summary of Findings" section of the Report, then states, as to CEILINGS AND FLOORS, "[a]s you enter dining area from rear family room flooring is uneven (bowing), appears to be add-on and reason unknown by the inspector."

To the extent that Mr. Insured was able to observe any alleged flooring defects, he noted those, as indicated above, in the Report. However, any further alleged defects not visible at the time of his inspection were specifically excluded from the inspection, as noted in the Agreement, Report and Texas Administrative Code guidelines for home inspections. Mr. Suesalot's own contractor even specifically reported that it was not until he removed floor coverings that he was able to observe the alleged flooring defects that are the subject of this claim.

Inspector Advisor

Q&A

by Jerry Peck, InspectorAdvisor.com

Editor's Note: InspectorAdvisor.com is an online help forum where inspectors can get their tough questions answered—fast! InspectorAdvisor is hosted by veteran inspector Jerry Peck and is free for OREP E&O insureds (\$50 annually for others).

Question

On a frame structure, is stucco on frame allowed to go all the way down into the ground? – Home Inspector

Answer

No, on frame structures the stucco is required to stop above the ground to provide a termite inspection space on the side of the foundation/slab below the framing. While the “recognized national code” does not specifically call for a termite inspection space by name, that code does call for a weep screed at the bottom of the stucco on frame when it changes to a solid substrate such as a slab or foundation wall—that defines the bottom of the stucco on frame, leaving the space below to serve as a termite inspection area.

From the 2012 IRC:

R703.6.2.1 Weep screeds. A minimum 0.019-inch (0.5 mm) (No. 26 galvanized sheet gage), corrosion-resistant weep screed or plastic weep screed, with a minimum vertical attachment flange of 3 1/2 inches (89 mm) shall be provided at or below the foundation plate line on exterior stud walls in accordance with ASTM C 926. The weep screed shall be placed a minimum of 4 inches (102 mm) above the earth or 2 inches (51 mm) above paved areas and shall be of a type that will allow trapped water to drain to the exterior of the building. The weather-resistant barrier shall lap the attachment flange. The exterior lath shall cover and terminate on the attachment flange of the weep screed.

The above code has an error in it—it references 'ASTM C 926' for the installation of the weep screed; however, ASTM C 926 addresses exterior plaster (stucco), not lath. ASTM C 1063 is the standard which addresses lath and the installation of weep screed.

Jerry Peck has been in construction since 1972, first as a contractor then as an inspector; he has been inspecting since 1991. He is the owner of Construction Litigation Consultants, LLC and does construction consulting, construction defect litigation consulting, and personal injury litigation consulting relating to construction of new and existing buildings. Jerry is a licensed General Contractor, Plans Examiner, and Code Inspector in Florida. Jerry answers your questions at InspectorAdvisor.com.



ASTM C 1063 states:
(definition of terms)

6. Material

6.3.2 Foundation Weep Screed - Accessory used to terminate portland cement based stucco at the bottom of exterior walls. This accessory shall have a sloped, solid, or perforated ground or screed flange to facilitate the removal of moisture from the wall cavity and a vertical attachment flange not less than 3 1/2 in. (89 mm) long.

(installation of items)

7.11 Application of Accessories:

7.11.5 Foundation Weep Screed - Foundation weep screed shall be installed at the bottom of all steel or wood frame exterior walls to receive lath and plaster. Place the bottom edge of the foundation weep screed not less than 1 in. (25 mm) below the joint formed by the foundation and framing. The nose of the screed shall be placed not less than 4 in. (102 mm) above raw earth or 2 in. (51 mm) above paved surfaces. The weather resistant barrier and lath shall entirely cover the vertical attachment flange and terminate at the top edge of the nose or ground flange.

The foundation weep screed shall be at least 4 inches above ground and at least 2 inches above paved areas. That space creates a “termite inspection area” between the stucco on frame and the ground below.

Presumably, “paved areas” refers to asphalt or concrete as “pavers” leave exposed ground between each paver and would require the foundation weep screed to be at least 4 inches above “pavers” ... even though many refer to areas with “pavers” as being “paved areas.”

The “pavers” being referred to are typically either concrete pavers or brick pavers which are laid on a compacted bed and are used to define a surface area, typically for driving on, walking, or as hardscaping (versus landscaping).— Jerry Peck **WRE**

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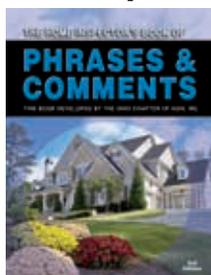


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The One That Almost Got Away

by Russell Kirk



I had my most satisfying inspection today. I always pull the public records prior to an inspection and this one showed a 979 square foot (SF) single family residence (SFR) built in 1972. The buyer's agent told us that it was a 1,500 SF SFR, confirmed by the listing agent's flyer as a 1,498 square foot SFR.

When we got to the inspection, something just didn't look right. The stuccoed foundation was huge, about two feet tall; very unusual. The rear had cracks every four feet, again very unusual. It looked like a raised foundation at the right and rear but with a tall slab at the front and left. Weird. There was no access to the crawl space.

In looking at the cracks at the rear, I decided to take off one of the vent screens to see what I could see. We typically don't remove vent screens since we usually have access via a crawl space opening.

Well, low and behold. A manufactured home! The cracks at rear were where the skirt sections met. They were metal but had been stuccoed to match the rest of the house.

The buyer and buyer's agent were aghast, not to mention pretty angry. The reason? The house was selling for \$475,000, definitely the price for a 1,500 SF house in that neighborhood (San Diego, Calif.). The most expensive manufactured home in San Diego County that I could find, however, was \$175,000 and that was for a 2,300 SF, 2004 double-wide, double-long, double-tall, double this, double that model! That's a \$300,000 difference. Whoa! Of course, now that I had opened the can of worms, the home would never appraise for \$475,000.

Russel Kirk has owned the HomeTeam Inspection Service in San Diego since July 2001.

The interesting thing is that the current owners paid \$235,000 in November 2000, and the owners before them paid \$165,000 in June 1994, all normal prices for 1,500 SF houses in this neighborhood at those time periods.

Conclusion? No one ever had the home inspected before and had no idea that it was a manufactured home.

The current owners are within their five and half year discovery period, so I see a lengthy lawsuit, which may lead nowhere depending on where the 1994-2000 owners currently reside and what they claim they did and did not know.

Liability Nightmare

In this part of the country, if there's a lawsuit, everyone even remotely involved is sued. Now where would I be if I had not taken off those vent screens and just disclaimed the crawl space because there was no access? Notwithstanding anything I might have said in my report about further evaluation by structural engineers after access is gained, etc., I can guarantee you that I would be part of a lawsuit down the road when someone found out that it was a manufactured home.

The \$300,000 in potential damages is a significant amount of money, and even if I were found to be one-eighth liable (seller, seller's agent, former seller, former seller's agent, home inspector, title company, throw someone else in for good measure), that would have been \$37,500 minimum, with court costs not included. And if the former seller has moved to a different state and the former seller's agent dead or can't be found, I could be one-sixth liable—\$50,000 or more. And it could get worse, much worse. That's why I carry E&O insurance.

I suspect I'll be doing another inspection for them quite soon.
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