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Summer 2018, Volume 7

Guerrilla Marketing: Stories from the Trenches

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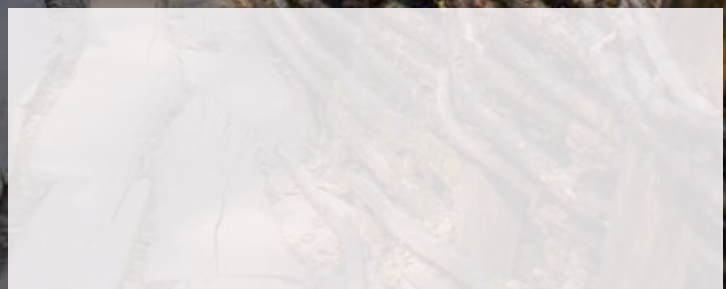
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From the Editor

Change

by Isaac Peck, Editor

Change is a constant in life and in business. As the Editor of *Working RE*, I manage the publication of the two most widely read magazines in two separate industries: home inspection and real estate appraisal. For their part, real estate appraisers are facing a great deal of change and challenges in their industry, including competition from lower-cost automated valuation models (AVMs), appraisal waivers and exemptions that can replace them, and middleman companies that continue to drive down appraisal fees.

Home inspectors also have seen a number of changes with large investor money finally setting their sights on the industry, pouring money into the market and buying up software companies and inspection firms alike. Porch has acquired the Inspection Support Network (ISN), raising concerns amongst home inspectors who are worried about third-parties accessing the personal contact information of their clients. Several home inspection software companies have also been acquired. Some venture-backed firms have plans to begin buying up inspection firms and building national inspection companies in an effort to transform the industry from a smattering of small business owners to a handful of large national chains (think RE/Max and Coldwell Banker); a feat that until now has not been achieved by franchise or firm alike in the inspection space.

Meanwhile, there is talk of “free” home inspections and pre-listing inspection schemes that some are predicting will take the industry by storm. This remains to be seen.

When big changes start happening in our industry, it's natural to ponder what the future holds. But in many ways, even as things change, the core tenets of what make a successful business remain. A relentless commitment to our customers, a consistent drive to improve the products and services we offer, systems that help us organize it all, and a fresh outlook that keeps us vigilant and ready to adapt and respond to the inevitable changes. These are all qualities that will help you (and me!) survive and thrive in today's ever-changing business world.

With that in mind, I hope you enjoy this issue of *Working RE Home Inspector*, where our goal is to help you keep up with the latest news, products, technologies, and tactics in the industry.

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Readers Respond

Home Inspector Sued by Seller

We just lost a buyer due to a bad home inspection report. Some of the items were not surprises as we were already aware of them and prepared to correct if the buyer requested it. But half of the report was pure lies. He said our tree limbs were over the roof and touching our house (easy to prove that was not true) and some comments were clearly opinions and not facts. He said we had just painted the house so we may have been trying to cover up mold or mildew. Really? Don't most people paint their house before putting it on the market? He put on the report that the floor seemed unlevel. He clearly did not read our structural engineer's report or the foundation work report that showed we had our foundation repaired earlier in the year and the floor was now level. I have never seen such a bad report where he was speculating on why we painted our house. How do we challenge this inspector? —Karen

I too lost a buyer because the inspector said we had truss and structural damage to our roof. Had in two roofers and both said no truss or structural problems. The only damage done was to scare off buyer and put us through a lot of grief because of his ignorance. —Nancy Meyer

I am a home inspector and I don't give a damn about the transaction. My job is to call them like I see them. My duty is to find safety hazards, material defects, and what is stopping the house from being a healthy house. If the seller is unhappy with the issues found he can lower the price or fix the problem. The client (usually the buyer) is who I have a contractual agreement with and they are due an honest, knowledgeable report and that's

what they get. I want my clients to know the truth before they decide to buy. That's my job and I'm sticking to it. —Morgan Home Inspection

There should be an ethics violation when a real estate agent on either side gets between the buyer and the home inspector. Buyers should never listen to any real estate agent or any real estate broker when it comes to home inspectors. Real estate brokers and real estate agents on both sides of the deal need to stay far away from that communication. —Anonymous

Managing Liability

What issues and/or concerns are there when a homebuyer uses a video camera to video the entire home inspection? Can you legally stop them from doing a video? —Peter Ottowitz

Should the Buyer's Agent Attend the Home Inspection

I am an inspector, and the buyer has to be there to actually see any deficiencies found. The buyer's agent should keep his/her mouth closed during the inspection. And, the buyer's agent should NOT be involved at all in negotiating the home inspection fee. The buyer is paying \$750,000 for a home and the buyer's agent is attempting to lower my fee by \$25, while he or she is making maybe \$50,000 on the deal. Stay out of my business or pay the extra \$25 out of your own pocket. If \$25 is a make or break, I don't want to do your inspection! —Tony WRE

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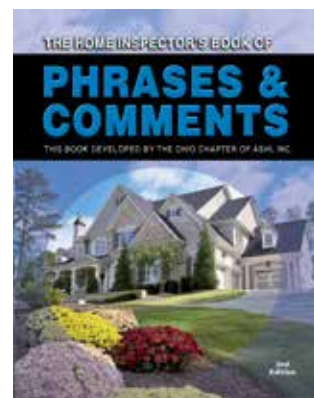
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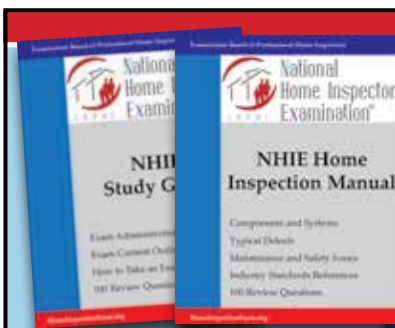
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Guerrilla Marketing: Stories from the Trenches

by Isaac Peck, Editor

Home inspectors know the value of marketing. With often no visible “main street” office location and no walk-in customers, home inspectors must frequently take bold, direct action in order to spread the word about their services and keep a steady flow of business coming in the door. These tactics often include a combination of personal, face-to-face networking, presentations at real estate offices, targeted online marketing across search engines and social media, as well as many other unconventional methods that have been tested in the field and been proven effective.

This foundational importance of marketing for the inspector cannot be understated. Those who cannot market their businesses successfully don’t survive. For this reason, home inspectors, both new and experienced, often work hard to perfect their marketing tactics and stay on the lookout for new ways to promote their services and build lasting competitive advantages in their markets.

Here are several “tried and true” marketing techniques used by inspectors across the country. It’s likely that some of these are already in your marketing “toolbox,” but hopefully one or two will be fresh and can make a difference in your business success.

Vehicle Decals

Having your branding on your vehicle is a great way to establish your brand and make an impression on your clients at the same time. Dave Klima, President of Aardvark Home Inspectors, Inc., who has a fleet of fully decaled vehicles for his full service home inspection, pest control, and radon testing and mitigation businesses, says that his approach was developed over time as his company grew. “When you first start out, your budget is limited and you can’t go out and spend big money on a wrap. We started with magnetic stickers that go on the side of a car, on the door. It was just our logo and phone number. From there we evolved and invested in newer vehicles with full wraps on them,” reports Klima.



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.



In terms of the cost of the wraps, Klima says some wraps might cost as little as \$1,000 or as much as \$3,000. “The cost depends on how detailed we want it to get. We started putting reflective wraps on a lot of our vehicles. That way they can market at night, as well as in the daytime. When our vehicles are driving home at night, the wrap lights up and people can still see our branding. It definitely makes an impression,” says Klima. (See pg. 7, Figure 1: Aardvark Reflective Wrap.)

Vehicle wraps provide a number of benefits to a home inspector, including branding, affordable advertising, and even safety, according to Klima. “We absolutely get a lot of comments on them. Our clients often mention seeing our vehicles around town. For our pest control business, our slogan is, ‘If we can’t kill it, we’ll eat it’ and people tend to remember the slogan as much as the vehicles. Every individual picks up something different. As long as they’re grabbing something, that’s great. People don’t necessarily remember the phone numbers, but they will remember the pictures or visual image of what they saw, our logo and the name of our company,” Klima says.

While he doesn’t have any hard data on how many leads the vehicle wraps bring to his businesses, Klima says that they are an important piece of the marketing puzzle. “When you have wrapped vehicles, it goes along with all the other marketing that you do. You can’t just do one thing. It’s all part of a package that you do to create a presence in your market. If you think about it, it’s a cheap way of advertising your business. It may be expensive upfront, but we’ve had some of our vehicles for eight years. It’s not very expensive at all,” says Klima.

In addition to being a cost effective form of advertising and brand building, Klima says that it also adds a level of



Figure 1: Aardvark Home Inspectors Reflective Wrap



Figure 2: Aardvark Home Inspection/Radon Vehicle

professionalism to an inspection. “When you show up at the customer’s door, it gives you a level of professionalism versus showing up in an unmarked vehicle. There’s also a safety advantage, as if you’re in a marked vehicle the home’s occupants are going to feel more comfortable,” says Klima. (See Figure 2, Aardvark Home Inspection/Radon Vehicle.)

Marketing Gadgets

Many home inspectors build their brands and generate leads by handing out gadgets to agents and homebuyers alike. Home inspector Dan Harris, from Arizona, reports that he has experimented with a variety of approaches and found the one that works for him. “I’ve tried giving out coffee mugs, pens,

notepads, chip clips, calculators and a few other trinkets, but the most effective tool that everyone seems to appreciate is tape measures,” says Harris. Harris says he can directly credit over 100 inspections in the past two years from simply handing out tape measures (Search WorkingRE.com, *Tape Measures Measure Up Big*). Giving out tape measures is cheaper than you might think. Shrewd home inspectors can buy tape measures for \$1 each in bulk, then have a small label produced with company information for about for 10 to 20 cents, for a total cost per tape measure of under \$1.50. Harris says he can find 16’ tape measures at the dollar store for \$1 each, and he’s found a place

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PROFILES OF RADON PROFESSIONALS

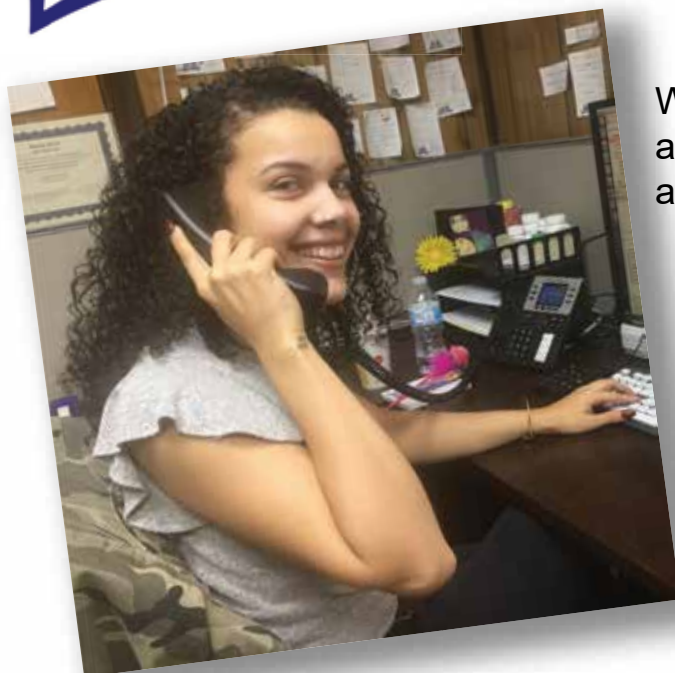
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that can make stick-on company logos for \$0.04 each, giving him a total cost of just over \$1 each.

Welmoed Sisson, a home inspector in Maryland, has had similar success when it comes to using tape measures as an affordable marketing tool. Sisson says, "Tape measures are without a doubt what has worked best for us. We've had clients and agents call us after several years because they keep the tape measure. I think there are a couple reasons why they're kept so long. First, they're useful, plain and simple. Second, they feel hefty, substantial and expensive, so people are more inclined to keep them; a pen is easy to toss in the trash."

Many inspectors, who struggle in a competitive field, understand the importance of spreading the word about their businesses and finding affordable ways to grow their clientele. On that note, Harris advises inspectors to avoid spending too much on any one marketing item and instead develop a targeted marketing strategy. Harris says that if you can focus your marketing dollars on promoting your own company, instead of a local home inspector association, and limit your expenses to \$1 per "promotional product," you are well on your way to developing a marketing strategy that maximizes your budget.

Social Media Marketing

Social media is also another marketing tactic that is sometimes ignored by inspectors, but when used successfully, can be a great way to make connections and reach potential customers and referral sources. Keith Silvas, owner of Red Rock Home

Inspections, reports that he has had success reaching agents with Instagram. "If you're not working Instagram, you are missing out on potential business. I have been able to build relationships with a half-dozen agents in a short time. It takes active interaction and not just generic comments like 'nice' on agent photos. Search for common hashtags that agents in your area use, for example #atlantarealestate. Then start following and engaging agents and wait for the business. It costs nothing to get started," says Silvas.

Leveraging Customer Reviews

Sheehan Thomson, home inspector and founder of BlippReviews, says that building up your online reviews is a little-used but incredibly effective strategy for boosting your sales. "Think about when you need to order pizza, get a haircut, fix a leaky pipe, or find a nice Italian restaurant. What do you do if you don't already know where to find what you're looking for? Most people go to Google and search. You want to be on page one when they search; even better is to be in what's called the Map Pack: the top three companies in Google's Map Search results. The top result gets 34% of search clicks, the second result gets 14%, and the third gets 7%," Thomson says.

A lot of inspectors don't understand why this is important, says Thomson. "Many inspectors don't understand that they CAN indeed get business from online searches. They may hire a marketing person instead of focusing on their online presence. Now, I'm not saying that's bad but you're paying someone, managing them, and paying taxes to have them and you could have optimized your SEO and built up reviews for a lot less with no one to manage. Last year we did 377 inspections (35% of our business) from people who found us on Google. Most inspectors do 0-5% from online," reports Thomson.

So how do home inspectors go about building up their online reviews? "The best way to get more reviews is to make sure you have a *Google My Business Listing*, *Facebook Business Page* with the Reviews tab showing, and a *Yelp* listing, if that is effective in your area. Once you have these listings you will want to send your clients there. Sixty-eight percent of people leave an online review when asked and almost none will leave a review if not asked. So start asking! Odds are that other inspectors in your area are not asking and it will be that much easier for you to get more reviews than everyone else in your market. You go from almost no website search traffic to 7%, 14%, then 35% and you start to get a huge return," explains Thomson.

The problem is that many inspectors don't remember or say they don't have time to take that extra step to ask their clients for feedback after the inspection. "For those inspectors who have trouble asking for the reviews, you can use a review software service that sends an email and text to your client after the inspection and which has a system for avoiding negative reviews. Or you can ask and send a text and email on your own once the inspection is completed. This automates the process and can quickly turn you into a leader in your area," reports Thomson.

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As more and more homebuyers are younger and more Internet-savvy, your online presence and the reviews of your business will become more and more important, Thomson argues. "The majority of your potential clients are starting to trend towards being younger millennials who are getting older. I am one and most of us don't like to call people. We want to get on our phone, open Google, search for what we need, and then check out reviews and websites. That's where the trend is going, so inspectors would be wise to get ahead of it or risk being left behind," says Thomson.

Thank You Cards (and Brownies!)

Brian Hannigan, owner of *InspectionReferral.com*, is a strong advocate for following up with your network with personalized cards and even brownies! "In this fast-paced digital world, everyone is moving forward faster than ever trying to find the next client and close the next deal. All too often our "thank you" to a client is an automated email triggered by office or reporting software. What has been forgotten is the old saying 'the fortune is in the follow up' and that follow up should be one of quality, sincerity and regularity, not just an email," says Hannigan.

The traditional thank you card is an effective approach that has long been forgotten by far too many, according to Hannigan. "You have read it in every marketing book, listened to it in every marketing seminar and your parents probably told you the same... 'write and mail a thank you card.' That is a real card: one with a picture of the home or something meaningful to that person that will evoke an emotion and leave an impression that cannot be obtained in an email. It sounds simple enough but it rarely gets done," Hannigan says.


All too often, inspectors see a client as a one-time inspection fee rather than their true potential: being the first link in a chain of future referrals and income, says Hannigan. "Where would your business be today if you had a system in place to proactively follow up with kindness and gratitude on a regular basis, so you are remembered and referred more often? This goes for past clients and agent referral sources alike. An average of just one referral for every client you have served in the past would have doubled your business today," says Hannigan. "Sounds pretty good, doesn't it?"

So why don't those thank you cards get written? Hannigan says that many business owners think it's inconvenient, takes too much time and costs too much. That's why Hannigan initially founded *InspectionReferral.com* (powered by Send Out Cards) which makes it much easier to send out personalized cards, at your fingertips. "As easy as a post on Facebook, from a phone app or computer you can drop a photo(s) on to the front and/or inside of a card, you can have your handwriting font & signature pre-scanned so the card is written in your own font and signed by you, and you can custom brand the back of the card. You can even add gifts, like brownies, with your card. The card is printed on high quality card stock. You can even set cards to go out automatically at a future date. And all of this is done, including the stamp, for less than the cost of a card at a store," says Hannigan.


Staying in Contact

In addition to sending thank you cards and keeping in personal touch with clients, many industry veterans say that working with a platform that keeps the relationship going is a key factor. Jack Huntress, CEO of HomeBinder, a digital 3-ring binder for the homeowner, says that there is growing awareness of how important leveraging the relationship with past buyers really is. "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. **WRE**





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Risk Management Corner

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

What does a very specialized cancer surgeon have in common with you and your home inspection business? It turns out, quite a bit when it comes to setting proper expectations for patients and clients.

In his TED Talk (Google it), renowned cancer surgeon Kevin Jones talks about two qualities he believes are important to every doctor: humility and curiosity. Humility, he says, to stave off overconfidence, and curiosity, which he sees as the key to continual improvement. I believe these qualities are important in managing risk for home inspectors as well. Why? Read on!

Jones shares the story of a colleague who after a difficult surgery to remove cancer told his patient, “I got it all and you’re good to go.” A few months later, Jones says, it was clear that his colleague had not gotten it all and that his patient was not good to go. As a result, his colleague was too “embarrassed” to continue with the patient he felt he had let down, even though he made no “mistake” in the surgery. He asked Jones to take over the patient’s care, which he did. After a more radical surgery, Jones says he told the patient, “I most likely got it all and you’re most likely good to go.”

Here is the heart of the matter for Jones and for us. That simple qualification (the words *most likely*) may seem small but setting realistic expectations is not an insignificant matter either for doctors or home inspectors. In his talk, Jones advocates that doctors leave a little room for uncertainty when discussing outcomes with patients; to avoid overconfidence and to acknowledge room for error. That’s not bad advice for home inspectors too.

What the good doctor is really talking about is what every good businessperson already knows: setting proper expectations is vital to customer satisfaction. For home inspectors, it is most definitely a key risk management strategy. Setting proper expectations has another benefit: it makes you far less likely to be sued when there is a disappointing outcome of any kind—related to your health or your home. Avoiding complaints is what risk management is all about because even if you do nothing wrong, facing a claim or complaint can be agonizing and costly.



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.



Walking the Line

We know that people generally respond favorably to confidence and sometimes more favorably to overconfidence. This is true when selecting a surgeon or a home inspector. But the wisest business people make it a habit to under promise and over deliver. When “selling” the client on your services, overconfidence might be a good strategy for closing the deal but it has a downside. If expectations are set too high, when there is an unfavorable outcome you can bet that trouble will follow. If expectations are reasonable, the chances of a frivolous claim are minimized—at least when dealing with honorable folks. Additionally, if you acknowledge that you are not perfect, you will be more mindful and likely to catch a mistake before it can hurt you and your business.

So the formula for success is to express your competency and expertise while also acknowledging the honest limitations of your (any) inspection report. I’ll say it again because repetition works: setting proper expectations is one of the keys to minimizing risk. You need to develop a style that you are comfortable with for selling your services and explaining the limitations of your craft. In this way you are just like doctors.

Your clients should understand that the report is not a home warranty or guarantee that every little thing, seen and unseen, is working correctly and will continue to do so for months or years into the future. It is a snapshot of what is visible on the day of the inspection. You must follow an accepted scope of work. Your scope of work and inspection agreement should be tailored to you, your services and your geographic location. There are volumes written on this topic. OREP provides free risk management bulletins to its E&O insureds on these topics. For now, here are a few bullet points to consider.

- Set proper expectations by following a recognized scope of work set forth in a professionally drafted inspection agreement tailored to your business. E&O provider OREP offers insureds access to a personalized pre-inspection agreement drafted by an industry expert (at a discount). This is the number one risk management tool.

• Use a good reporting system—more about this in future stories.

• Limit the extraneous chat during the inspection that can undermine what is in the report. For instance: calling out a potentially serious issue in the report but casually minimizing it during the walkthrough, such as: “Oh, don’t worry about it. It’s not that big a deal.”

• Take lots of digital pictures for your own protection. Conditions change after the inspection. A good picture that shows the condition at the time of the inspection has the potential to shut down a frivolous claim in its tracks.

• Respond carefully to complaints: If you have E&O, report any and all complaints to your carrier at once to protect yourself and to get professional assistance (search “Claims Made Insurance” on *WorkingRE.com* for more on this topic). OREP insureds are provided free pre-claim assistance. Premiums typically are not affected by reporting a problem, unless and until there is a cost to the carrier. Even then, premiums do not always rise, depending on the carrier and the expense. Don’t implicate yourself or make things worse by trying to resolve the issue on your own. Let the experts handle it. If you don’t have E&O, hire counsel who is experienced with home inspector issues. If you try to handle it yourself, you are risking making things worse.

• Don’t sweat the small stuff. Many of the smaller complaints are really home warranty issues, not E&O claims. Consider providing a low-cost, short-term home warranty with your inspection that will handle much of the small stuff for you—like appliances and the furnace/AC. Providing the added bonus of a free home warranty to your clients is also a good marketing tool. OREP insureds enjoy a discount on 90-day home warranties provided by a best-in-class home warranty company (www.OREP.org/warranty). They handle warranty-related issues for you, so you can concentrate on inspecting. OREP insureds save on the purchase of these warranties which are very low cost and can be added to the price of your services.

• Provide a good inspection report. More on this in future issues. For now, get the education and training you need to be competent. Use good products and never stop learning through continuing education. If you don’t know an answer, never bluff, always ask and furnish the right answer. OREP provides its insureds with free and discounted education and sponsors *InspectorAdvisor.com*, which is an online service that provides expert answers on demand to tough inspection questions. This service is free to OREP insureds and \$59 to others.

So, to repeat the good doctor’s prescription for a better outcome in business: be humble, be curious and be careful! **WRE**

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7 Tips for Successful Office Presentations

by Jamison Krugger, Preferred Systems, Inc.



Office presentations are a great strategy for growing your home inspection business. Office presentations involve contacting local real estate offices and scheduling short presentations on home inspection related topics. The goal of these presentations is to educate agents on the home inspection while making new contacts, showcasing your business and gaining trust and credibility in your market.

These seven tips will help you get the most out of your next office presentation.

1. Become Certified by Your State to Offer Continuing Education for Your Courses

The best way to book office presentations with real estate agencies is to get certified by your state to teach continuing education courses for agents. This is important because real estate agencies get contacted by many organizations, all of whom are offering to do some type of presentation. It can be very difficult to set yourself apart from your competition and get your foot in the door. When you can give presentations that include continuing education credits, real estate agencies view this as valuable to their agents and will be very receptive when you contact them. In many cases, you can get booked on your first call when you offer to do a presentation that includes CE credits. (In the About the Author, you will learn how to bypass all of the paperwork and administrative hurdles associated with setting up and maintaining a continuing education program.)

2. Offer a Range of Options for Presentations

There are many important topic areas regarding home inspections that agents should be familiar with in order to effectively assist buyers and sellers during a real estate transaction. If you can present on a number of topics, you will have more opportunities to get in front of agents and you will be invited

back more frequently. A few examples of presentation topics include: Managing the Home Inspection, Home Energy Options, Lead Safety, Mold, Radon, Septic Systems, Common Home Defects, Inspecting the Peripherals, Kitchen & Bath Appliances, Understanding Newer Homes, and Advantages of Move-In Ready Homes.

You have several options for creating a presentation of your own. With all the information available online, you can find an existing course and modify it to suit your presentation style or build a new course from scratch, using your own photos and content. It is also important to offer presentations of varying lengths to suit the individual needs of the agency. The length of the presentation can range from a short 20-minute presentation up to three hours. To provide presentations of an hour or more, you will typically need to offer continuing education credits to make it worthwhile for agents.

3. Personalize Your Presentation

Sometimes the content can be dry and/or boring, so it is important to make the presentation your own by adding personal stories and humor to keep agents engaged. You can also consider adding any interesting photos that you may have taken from your past home inspections to illustrate various points in your presentation. The best time to present your services and let agents know more about your company and what you have to offer is after you have completed your presentation. Agents are very busy, so it is important to be brief and to the point when discussing your services. Include your contact information in your



Jamison L. Krugger is the Director of Education Systems for Preferred Systems, Inc. and co-founder of the InspectionMarketer Program. The InspectionMarketer Program is a turn-key service that enables home inspection companies throughout the United States to establish and manage a continuing education program. Preferred Systems handles all the paperwork and administrative tasks including instructor filings, course filings, course offering notifications, credit filings for agents and ongoing customer support. To learn more about the InspectionMarketer Program you can attend an upcoming webinar at www.InspectionMarketer.com or you can arrange a private one-on-one demonstration by calling 888.455.7437. For more information about Preferred Systems, please visit www.PreferredEducation.com.

presentation and bring plenty of business cards to make sure that everyone can get in touch with you.

4. Find a Partner/Sponsor

Mortgage companies, movers, stagers, and many other businesses would jump at the opportunity to get in front of a room full of agents. Once you book a presentation you could contact some of these businesses and ask them if they would like to sponsor your presentation.

Suggest that your sponsor cover the cost of breakfast, lunch or beverages and snacks depending upon when you schedule the presentation. If your presentation is an hour or longer, lunch works great because you can see how many agents show up at the start of the presentation and order just the right amount of food. You should give your sponsor the opportunity to speak at the end of your presentation and be sure to let the agents know who provided the meal or refreshments. For a smooth transition, you could ask the sponsor to send you a few PowerPoint slides and append them to the end of your presentation.

5. Be Prepared

After you have scheduled your presentation, make sure that you understand the audio/visual (AV) technology in the room where you are presenting. You will need to find out if you will be presenting on a TV/monitor or projector screen and if they will be providing the PC or laptop connected to the display. If they are providing everything, you will simply need to bring a

portable USB drive with your PowerPoint presentation on it. In some cases, you may need to bring a laptop and plug into the display device in the room. Make sure you get there at least 30 minutes early so you can test your presentation and make sure that everything is working correctly. Always bring a printed copy of your presentation so that in the event of a technical issue, you could still give your presentation.

You should also bring an attendance sheet and collect contact information for every agent who attends, including email addresses. This will enable you to follow up with everyone after the presentation.

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6. Track Your Results

There is a simple strategy for tracking the referrals you get from your presentations. Create business-card-sized discount cards with an offer, such as \$50 off a home inspection. On the card you can include the name of the agency along with the date that you did the presentation.

Give these cards to agents at the end. It will provide the agent with a nice gift that they can offer to their clients and will increase the likelihood that they will choose your company for an inspection. When these cards are redeemed, you will know exactly which presentation resulted in the referral and it will assist you in tracking the effectiveness of your presentations. You can also offer more cards to agents who are using them.

7. Follow Up

It is very important to follow up after every presentation. You should first follow up with each agent who attends your presentation. You can send a simple email to thank them for attending. In the email you should include a list of your services along with your contact information so they can get in touch with you in the future. Let them know that if they have any questions about home inspections they can call or email you. Personal touches can go a long way in building long-term relationships with agents.

In addition to following up with the agents, you should also follow up with the office manager for the agency and try to schedule another presentation on a different topic. The more you can get in front of agents face-to-face, the more likely they will be to trust you and recommend you to their clients. Implementing these seven tips will increase the effectiveness of your office presentations and lead to more referrals from agents.

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- Jerry Linhorn, Linkhorn Inspections, Columbus, OH



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Home Inspectors: What's Your Business Worth?

by Jack Huntress, CEO at HomeBinder

There are many ways to accurately measure the value of a business. This article will briefly touch on a few. The real trick is increasing the value of your home inspection business. We'll give you some tips on this too.

Many small businesses are valued on either a multiple of revenue or a multiple of what is called EBITDA (Earnings before Interest, Taxes, Depreciation and Amortization). This is used to gauge a company's operating profitability—that is, the earnings it generates in the normal course of business, ignoring capital expenditures and financing costs (effectively a measure of cash flow).

Multiples are calculated typically at 1–3x revenues or 3–9x EBITDA, based on the projected growth rate of the company. For example, consider a company that is growing at 100% a year versus a company that has hasn't grown in three years and has no significant projected growth. The growing company would command a higher multiple than the one that is stagnant. The other significant value factor of a business is the kind of revenue it has. In other words, how much of the revenue is tied to multi-year contracts or subscription revenue versus a business that has transactional revenue only, with no recurring customers or long-term contracts.

If you grasp this, you'll probably understand the difference between how a dentist's business is valued versus a home inspector's and what to think about next.

Perceived vs. Actual Value

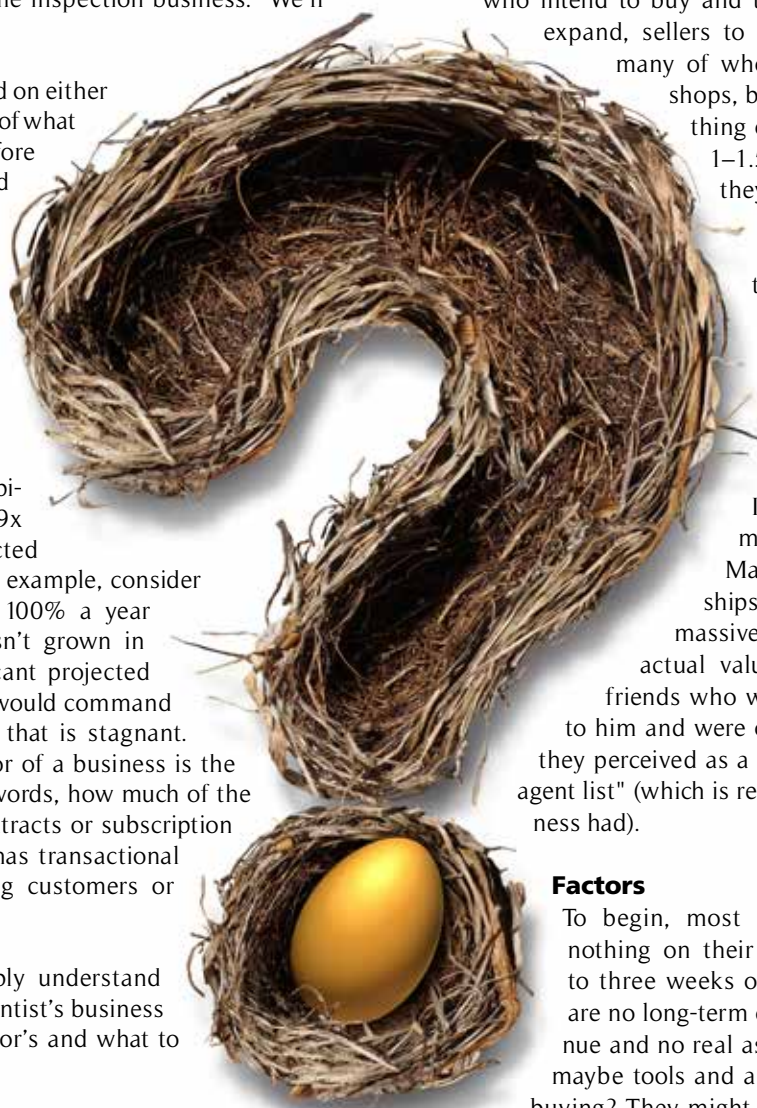
In the last year I've spoken with a number of inspectors, those who intend to buy and to sell. Buyers may want to expand, sellers to retire. The owners/sellers, many of whom are one or two person shops, believe they have built something of value that can be sold for 1–1.5x revenues. In many cases they are told this by friends, their accountant or some other person who has them thinking "nest egg."

But here's the reality. Most inspection firms doing \$150,000 in revenue a year may only be worth about \$5,000–\$10,000. Ouch!

I talked to an owner of a multi-inspection firm here in Mass., who has seen friendships disintegrate because of this massive "gap" in perceived versus actual value. He was approached by friends who wanted to sell their business to him and were offended and upset by what they perceived as a "low ball" offer to "buy the agent list" (which is really the only value the business had).

Factors

To begin, most inspectors have effectively nothing on their calendar further than two to three weeks out at any given time. There are no long-term contracts, no recurring revenue and no real assets to the business (except maybe tools and a truck). What would one be buying? They might be better off spending their money on marketing and training. The truth is, inspectors have relationships they've cultivated with agents but agents aren't the inspector's direct customers. In fact, this can work against you because a potential buyer will recognize that these relationships are just that...relationships between you and the agents. Without a VERY integrated handoff (see point #3 below), most agents will just as soon go with another firm. They won't have any loyalty to the potential purchaser of your business.



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.

Here are a few options.

1. Do nothing. As with anything, the choice can be to accept this and just factor it in to your plans.

2. Grow. If you grow your business into a multi-inspector firm with a number of people working for you, with more assets (vehicles, equipment) and more value to your brand, you'll have something that you can sell to someone wanting to get into the industry quickly.

3. Plan for Sale. Get out there and talk to potential buyers in your area who MIGHT buy your business if you gave them a plan that really worked for them. This means perhaps going to work for them for 12–18 months, introducing them to agents, and helping to train one or two people in the process. That creates real value to the buyer. You might not get everything you'd like but you'll get more than you would otherwise.

4. Add "Subscription" Revenue. This can come in a variety of ways but at the core it means that you have a set number of clients who pay you every year. Some firms call them Annual Maintenance Inspections (or something similar). At HomeBinder, we call them Annual Property Reviews. If you have 50, 100, 200 clients who have you back every year to pay you for a service, that revenue is bankable just as it would be to a dentist, mechanic or doctor. Having revenue that is predictable

comes from customers who keep coming back (meaning you have a low churn rate or high retention rate).

5. Create Value. Value can be created in other ways too. For example, a website that attracts inbound leads because it has great content and a customer acquisition funnel. If you can show that your website is bringing in 30% of your business and does so every year with some level of predictability, it has value. You could also have a long-term contract for inspections with an insurance company, home builder, or big box retailer (Sears, Lowes, Home Depot), that shows stable revenue that is guaranteed to come in again next year: business that is "contract focused" rather than "relationship focused" (big difference).

Of the 22,000 home inspection businesses in the U.S. and Canada, I can say with some degree of certainty that most single-home inspector owners have not fully considered the implications of enterprise value. Further, many multi-inspectors would be well served to consider ways to create even more enterprise value. If you are a 60-year-old inspector who grew up with the industry and has retirement on the horizon, spend a few minutes considering what this means for you and whether you've factored your retirement plans accurately. If you are in your 40s, it's never too early to think about your enterprise value because starting early will pay dividends just like any investment. **WRE**

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New Kids on the Block: How Millennials Sell Faster and Buy Smarter

by Brent Loya, InspectionDepot.com

As the generation with the largest and most diverse share of the U.S. population, Millennials are shaping industries to improve the nature of our culture and the products in it. The real estate industry is no exception.

In fact, energy efficiency is the greatest consumer demand of our day. This is why it's important to you and the future of your business. The nation is experiencing a growing number of people who want to be more efficient in how they consume energy. The automotive industry is moving towards an electric future with certain manufacturers changing their entire fleets. We see technology doing more and costing less. The companies behind these technologies are setting records in erecting sustainable buildings and factories. Consumer studies show huge sales drops in candy and soda as large manufacturers are investing in "healthy options."

The millennials were the largest group of home buyers (34 percent) for the fourth consecutive year, according to NAR's 2017 Homebuyer and Seller Generational Trends study. As this group is buying homes later in life than previous generations, it is only natural that they will continue to lead the market, at even higher percentages potentially. Millennials show vast distinctions from previous generations but there are some particulars that stand out.

A poll from Alliance for Market Solutions shows that, aside from any political affiliation, "slightly over three-fourths of Millennials agree that humans should take steps to slow or stop climate change." Usually a taboo topic, this generation of early-20s to late-30-year-olds is not shy about weighing in. This is truly a group of people who demand sustainability in their daily lives and similarly, in their homes. This is true, not only for the sake of comfort and savings but because of a world view that prioritizes the health and safety of their futures. The idea and practice of energy efficiency has become more than a consumer demand for my generation—it has become our cultural movement.



Brent received his degree in Interior Design and quickly sought out to find solutions to energy efficiency. Working with the U.S. DOE he became a Home Energy Score Assessor, Mentor, received a BPI certification, and helped to form I.D. Energy as the Home Energy Score Program Manager. In January 2018 Brent was awarded the U.S. DOE Leadership Award for "Championing the Home Energy Score" and continues to work with assessors and real estate professional nationally.



Homebuyers are taking note and are seeking homes with energy efficient features. Portland OR, a city whose median age is 36, has a real estate market that is being flooded by newcomers from all over the country. A new "Home Energy Score Ordinance" has been initiated this year in Portland. This program enhances consumer awareness, immediately initiates a cultural energy conversation, and promotes investment in energy efficiency. For a home to be listed on the public MLS, it needs to have an official Home Energy Score completed by an approved Assessor.

The U.S. Department of Energy (DOE) describes their Home Energy Score program as a report that "...estimates a home's energy use, associated costs and provides energy solutions to cost-effectively improve the home's efficiency. Each Home Energy Score is shown on a simple one-to-ten scale, where a ten represents the most efficient homes." This allows potential buyers in a real estate transaction to understand the estimated energy costs to expect from the home. In many instances homebuyers are unaware of the ease and availability of this information. Normal agent-to-client discussions cover property taxes and the homeowner's insurance rates but typically don't educate their clients about energy costs. The U.S. Census shows that besides the mortgage payment, energy bills are the highest annual cost to a homeowner, and as such deserve to be a major consideration when home buyers calculate their projected monthly expenses.

Many millennial buyers are more focused on the monthly costs than the selling price. Besides the actual cost of the mortgage, energy will be the biggest impact on the monthly outlay. When a real estate professional recommends the Home Energy Score, it sets them apart because it gives their clients a valuable tool to simply and accurately project their monthly expenses.

From a real estate perspective, when it comes to giving a home a "score" there is believed to be an ill-fated outcome... a low score. This is a shortsighted view for buyers, sellers, and homeowners as a whole. As the DOE states in their literature for Home Energy Score recipients, "A low score does not mean your home is poorly built, and a high score does not mean your home cannot improve." The Home Energy Score rates a home and estimates the actual energy cost and discloses how much

homebuyers can save by implementing listed recommendations. This furthers a consumer's awareness to their "total investment opportunity." The strength of this in the real estate transaction has been proven in a study by Elevate Energy in which "... analysis shows that the Chicago single family real estate listings that disclosed energy costs spent less time on the market and had a higher closing rate," regardless of the energy costs being high or low. This allows the real estate professional to sell faster, and the client to buy smarter.

The study also suggests that energy disclosure will affect the seller positively. Initiating the Home Energy Score at the time of listing, like in Portland, shows that the home will spend less time on the market. Not to mention, homes that do contain energy efficient assets can help to increase the resale value of the home. If a real estate professional or home inspector can identify energy efficient aspects, recommending a Home Energy Score to your client may help them sell their home faster and give them a larger price tag! A study by Redfin shows that "energy efficient homes sell for seven percent more" than the median sale price.

The Home Energy Score can also help a lower-scoring home with its recommendations to increase the score. Sellers in Portland are opting to add insulation over new paint to improve their Home Energy Score and make their listing more competitive. An article from the Oregonian, a Portland-based newspaper, quotes Hilary Bourasa, a principal broker with Meadows Group Inc., talking about the newly initiated Home Energy Score ordinance. "It's taking the focus away from granite countertops and stainless-steel appliances and putting it on housing affordability," Bourasa said. Energy efficiency adds housing affordability in the form of reduced energy bills for the owner or buyer, adds more value to the home for the seller, and leverages the home in a competitive market. If you want to sell your home, energy efficiency is the new granite countertop. Everyone wants it!

The Millennials' coalition seeks energy-efficient features, but they want to receive this information easily and effortlessly. Some outlets have seen this as a flaw: the "instant gratification" generation! When looked at from a business perspective, millennials again are changing the landscape and simplifying the way services are offered. As the people who popularized services like Uber and Airbnb, today's consumers want to "click and confirm."

Home inspector expo conference halls are filled with new technologies built to handle the online service demand with millennial "clickbait." These products give consumers greater access to their services. Likewise, such tech has improved the productivity of inspectors. The Department of Energy (DOE) provides an online scoring tool for approved inspectors that will instantly generate fully formatted reports ready for delivery. App-based and integrated tools are working their way into inspection software to make the Home Energy Score a ten-minute addition to the average home inspection. Clients can fulfill the one-stop shop they desire when choosing a home inspector or home inspection company who offers the Home Energy Score. DOE program partners provide their approved

assessors with materials, presentations and resources designed specifically for home inspectors to market to the real estate community. Inspectors can help an agent sell a home faster, for more money, and surpass their client's expectations of service! It has become common practice for inspectors to diversify by offering and marketing additional services to comply with growing needs of clients and real estate professionals. Still, many of these services are typical of most experienced inspectors. The Home Energy Score is a valued service that will separate an inspector from their competitors instantly, as energy is all the rage and boasts major benefits to all parties involved. Many inspectors who have already become Home Energy Score assessors are receiving interest solely by being approved by the U.S. Department of Energy. Not just a federal department, also a highly recognized brand to wear on their sleeve.

As a millennial myself, I am not only reporting the vast findings and statistics of surrounding studies, but asking the inspectors of America to make a move and change the game. Demand will only continue to grow for energy efficiency as a force in the marketplace, and this is the inspection industry's opportunity to get in on the ground floor. An opportunity to use their outstanding building knowledge and experience to generate a service that has a greater and deeper impact on each client and community. The fleet of energy-concerned millennials is not a fading trend...the new kids on the block are here to stay. **WRE**

OREP provides stand-alone E&O for energy assessors or combined with home inspector E&O in a single policy. Visit www.OREP.org for more.

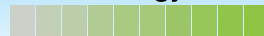


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Inspecting New Siding – Devil’s in the Details

by Tom Feiza, Mr. Fix-It, Inc. (www.htoyh.com)

Siding products have changed dramatically over the past 20 years. In addition to vinyl, many homeowners are choosing fiber cement or a modern wood fiber product. When properly installed, these synthetic siding products are an excellent replacement for cedar wood lap siding. They look like real cedar, and the coatings perform better because the synthetic products transfer less moisture through the siding – but they must be installed properly. Contractors must follow the manufacturer’s instructions.

Why are the new siding products sensitive to moisture intrusion? Because we don’t build homes like we used to. We wrap them in a plastic vapor barrier on the inside to keep water vapor out of the wall assemblies. We insulate wall cavities to slow heat loss. We wrap the outside with water-resistant barriers. While all of this makes new homes warmer, more comfortable, and less expensive to heat, it’s vital to keep almost all water out of the wall assemblies.

Back in the Old Days...

Older homes had simple roof lines. The roof and siding were easy to install, and no one ever heard of a “kick-out” flashing. Large overhangs protected the siding, doors and windows from water. These old homes leaked lots of air and lots of heat. If any water intrusion occurred, the wall soon dried naturally through this air loss and heat loss. In contrast, tightly wrapped new homes trap water, resulting in rot and mold.

Modern Siding-Replacement Issues

That brings us to replacement siding projects and inspecting siding and trim. Here’s an example from my personal experience. I recently worked with a homeowner whose 30-year-old home had a total siding replacement with fiber cement lap siding. Fiber cement is a great product and it performs well if installed according to the manufacturer’s instructions. This homeowner specifically chose a contractor certified by the siding manufacturer (See Figure 1: Home with Cement Siding). The contractor removed the old cedar and placed a new water-resistant barrier over the wall assembly. Workers replaced flashings at windows, doors, and horizontal trim. They also installed kick-out flashings. The new siding looked great until leaks occurred over the front entrance and over the garage door. Now the owner was concerned. He had paid extra to reframe the front entrance because of long-term water leaks.

Visual Signs to Note During Your Inspection

From a distance the home looked great but up close these problems were evident:

- Above the garage door jamb, there was evidence of minor water damage and peeling paint below horizontal trim (See Figure 2: Garage Door Issues). Similar water damage was occurring below horizontal trim at the front entrance where the structure was rebuilt. Leaks should not occur in either place.



Figure 1: Home with Cement Siding



Figure 2: Garage Door Issues



Figure 3: Nailing Through OSB

- In the attic above the garage, the back side of the OSB sheathing (oriented strand board) was visible. Hundreds of nails had missed studs (See Figure 3: Nailing Through OSB). Fiber cement siding must be fastened to studs.
- Some cap flashings were caulked to the siding (See pg. 23, Figure 4: Cap Siding and Caulk). Some were pitched into the wall assembly, and some had inadequate clearance to the siding—a minimum gap of ¼ inch is required.
- Some nails were visible even though this was a blind nailing installation. Nails were overdriven and breaking through the surface of the siding.



Figure 4: Cap Siding and Caulk

- Kick-out flashings were not properly installed (See Figure 5: Kick-Out Flashing).



Figure 5: Kick-Out Flashing

- There was no starter strip at the starter edge of the siding.
- Cut siding and trim edges were not painted.
- The roof-to-siding clearance was too small.

Because so many installation errors and leaks were apparent, I asked if we could investigate further by removing siding in several areas. (This is what a home inspector should report.) We met with the contractor at the home and reviewed my list of concerns. He agreed to remove siding for further evaluation.

Let the Demolition Begin

During siding removal, we reviewed the installation over the garage door and found improper layering of the cap flashing and the water-resistant barrier (See Figure 6: Defective Layering at Garage). At several windows, metal cap flashings were placed over the water barrier, not tucked under the barrier (See Figure 7: Improper Layering at Window). By identifying the now visible nail spacing, we also found that the siding was not nailed to studs.

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Figure 6: Defective Layering at Garage



Figure 7: Improper Layering at Window

We found some nails overdriven and puncturing the siding. We agreed that kick-out flashings were improperly installed; the clearance to the roof and flashings was too small. Some siding was improperly caulked to the flashing. (See Figure 8: Wall Flashing – Water Flow Fundamentals, and Figure 9: Metal Head / Cap Flashing Edge.)

This Reputable Contractor Took Action

After some difficult and frank discussions with the owner and the contractor, the contractor decided to completely remove the siding and replace it with proper flashing and layering of materials. The original project had cost about \$30,000, so the contractor was making a major commitment to do the job right. This high-quality contractor unfortunately had assigned an inexperienced crew to this particular job.

Advice for home inspectors:

- Study the installation instructions for products used in home construction. Specifically, study the manufacturer's instructions for all siding products, trim, housewrap, flashing, adhered masonry veneer (faux stone) and asphalt shingles. All manufacturers provide highly detailed instructions online. Also, study instructions provided by industry associations. Carry the instructions in your vehicle so you can refer to them during inspections.
- Attend local and national educational seminars on report

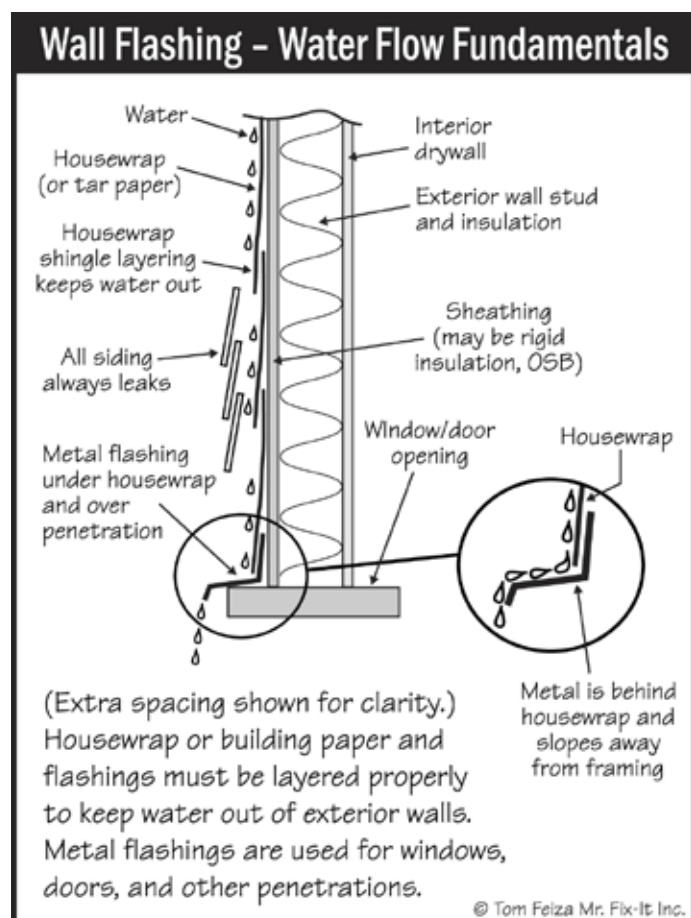


Figure 8: Wall Flashing - Water Flow Fundamentals

writing; identification of defects; and siding, roofing, flashing and water intrusion.

- In your home inspection report, always detail any installation errors you notice – for example, caulking a cap flashing to siding.
- When you notice installation errors, watch for signs of damage. You will often see fresh paint over rotted siding, and paint and caulk over window and trim rot. Take pictures, and identify the issues in your report.
- Remember that exterior leaks or installation errors might not always create visible leaks inside a home. They can create hidden leaks inside a wall assembly and eventually cause a catastrophic failure. The interior plastic vapor barrier under the drywall does a great job of trapping moisture inside a wall assembly. The leak or moisture problem is not visible inside the home because it's behind the plastic.
- Don't own a big problem by failing to report visible issues. If you notice installation issues and moisture problems, note that in your report and suggest further evaluation.
- Be ready for a contractor, homeowner or even a manufacturer's representative (the salesperson) to challenge your findings. When that happens, point them to the installation instructions, the improper installation and the visible damage.
- Understand that manufacturers' representatives (who are often salespeople) have a difficult conflict of interest when evaluating a contractor who buys their products. Understandably, most representatives just will not admit that there is an issue.

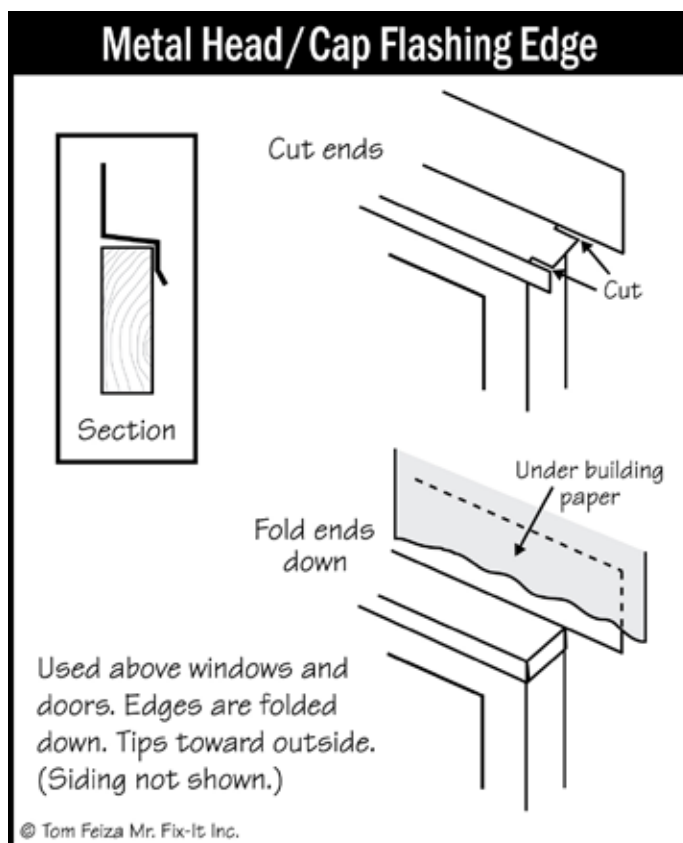


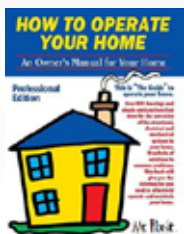
Figure 9: Metal Head / Cap Flashing Edge

In my consulting work I have seen more and more moisture issues caused by improper installation of materials on homes built since 1990. I rarely see a product failure cause a moisture problem. Some of the water intrusion problems require rebuilding sheathing and studs.

The scope of my investigation on this siding failure goes far beyond the usual responsibility of a home inspector. But every home inspector should identify visible issues and recommend further evaluation. **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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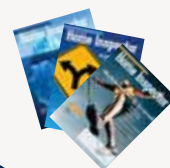


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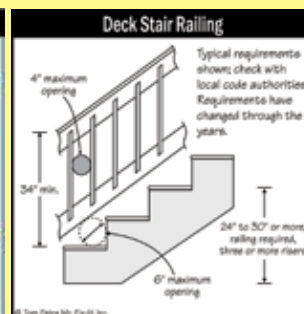
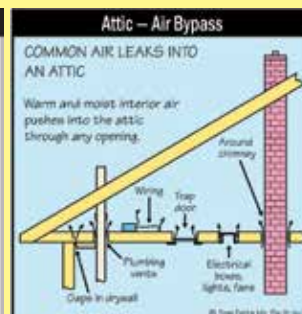
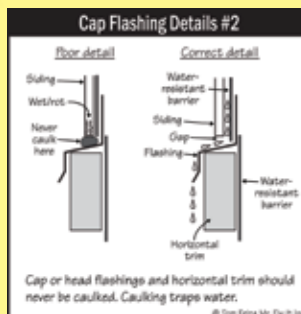
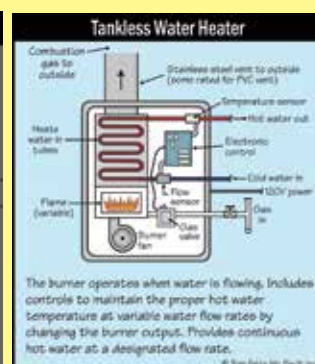
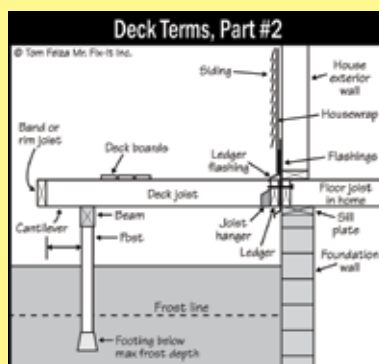
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Benefits and Challenges of 90-Day Warranties

by Andrea Worley, Complete Protection

The 90-day warranty is designed for you, the home inspector, with two purposes in mind: 1) to provide a layer of protection from liability and 2) to allow you to stand out from your competitors.

Coverage will vary depending on the company administering the warranty. Warranties will typically become effective on the date of inspection, lasting 90 days, or may last up to 45 days beyond the date of closing. Some warranties will charge a per occurrence deductible, while another may not. Regardless of the warranty company, the basic approach is the same: the customer moves in and can make claims with the warranty company on covered items. The customer makes claims directly with the company so you don't have to deal with any of it. Your customer is satisfied and their repair problems are solved, meanwhile you avoid the hassle of it. Instead you are free to perform inspections and focus on growing your business. Sounds good, doesn't it?

Protection from Liability

If your client moves in and has issues with a covered item you've cleared in your inspection report, they may feel you are to blame due to some kind of negligence or preventable oversight. This can result in negative reviews for your home inspection company, either online or by word of mouth. Now your reputation is on the line and it may not stop there. If the new homeowner doesn't receive the resolution or compensation they feel they are due, insurance claims and possible legal action may ensue. It can be expensive, time consuming, and likely an enormous emotional drain, not to mention, it'll keep you from being out in the field doing what you do best. No matter how you slice it, unhappy customers are bad for business.

Marketing Tool

Most consumers are savvy enough to have a home inspection completed when buying a new home. Oftentimes, the buyer's agent will provide a list of referrals, while others may search for an inspector online. But how exactly should the buyer choose which home inspector to use? Many offer similar services, at roughly similar price points. Plus, a lot of buyers are strapped for cash because they've put most of their liquidity into their new home purchase. With closing approaching, the home inspection is yet another few hundred bucks they have to cough up.

Andrea Worley is Vice President of Complete Protection, offering 90-Day warranties through OREP.org. Click OREP.org/warranty to read more about the CP 90-Day Warranty and begin offering it to your clients today! OREP insureds enjoy a discount.



You don't want to have to always compete on price. So, what makes ABC Home Inspection better and different than XYZ Home Inspection? A quality warranty product is an easy, sensible and very low-cost way for you to set yourself apart from your competitors. It provides peace of mind to the client and at the same time serves as a practical outlet for possible problems they encounter after moving in. Any value-driven customer will appreciate a warranty with their inspection and most warranty products can be inexpensively incorporated into your standard home inspection package. "Any service is valuable if it will enhance your business prospects and remove the hassle of dealing with warranty-covered problems that may pop up after the inspection," says David Brauner, Senior Broker at OREP E&O insurance. "And if you're an OREP insured, the cost for this service is reduced."

Selecting and Implementing a Warranty Provider

First, you must select the warranty plan that is right for you and your clients. Once you've selected a product, you have to implement your new marketing strategy. This means changes to your website, printed materials and ongoing customer education.

Pricing to the Customer

Be wary of a mark up. Warranty products work best when they are included as a part of one of your standard packages. If you try to sell the warranty as a separate item on top of the inspection package, you may have a difficult time winning clients over. While it is a great addition to your home inspection service, many clients won't be enticed by it as a stand-alone offer. Some inspection firms bundle warranties as part of a "Silver, Gold, Platinum" package system which can work but most inspectors we've spoken to choose to include it with every inspection, as it is a risk mitigation tool. Most increase the cost of their inspections by a few dollars to offset or cover the cost of including the warranty.

What to Look Out For

Poor Claims Process—A poor claims process is difficult if not impossible for the homeowner to utilize. Whether it is a system

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What Home Inspectors Need to Know About Chimneys

by Russ Dimmitt, Chimney Safety Institute of America

Chimneys can be a bit of a mystery. They are not only something that many homeowners never think about but they are dark, dank and oftentimes smelly. For home inspectors, it is important to understand what a chimney is and isn't, what the standard of care is when inspecting a chimney and what sort of defects might commonly be found in chimneys.

A chimney is defined as a vertical or nearly vertical structure that contains one or more flues for conveying the products of combustion to the outside atmosphere. A vent differs from a chimney in that they are only designed to vent the products of combustion from certain gas, oil or pellet-fired appliances. In other words, a chimney can serve as a vent but a vent cannot serve as a chimney. Residential chimneys can be constructed of either masonry or metal.

Masonry chimneys should be constructed according to standards or the code in force at the time of construction. Unfortunately that often is not the case. Metal chimneys are often referred to by terms such as pre-fabs or factory-built. There are two common, basic styles of factory-built chimneys. One type of factory-built chimney uses insulation that is normally double wall. The other type of masonry chimney utilizes air or air in combination with insulation; these may be double or triple wall. Vents are constructed of metal and utilize the similar insulation methods as those found in chimneys. Codes and standards typically defer to the manufacturer's listing of a metal chimney for installation and clearance requirements.

The measuring stick typically used by chimney inspectors is either the IRC (International Residential Code) for one and two family dwellings, or the NFPA 211, published by the National Fire Protection Association for Chimneys, Fireplaces, Vents and Solid Fuel Burning Appliances. Manufacturers' listing and installation instructions are used to determine proper installation and condition of factory-built chimneys and vents. IRC and NFPA 211 are similar in many requirements. NFPA 211 includes chapters on maintenance and standards of inspection



of existing chimneys which are not found in IRC. The NFPA 211 is considered the Standard of Care regarding inspections. Consult NFPA 211 for exact language and additional explanation. NFPA 211 spells out the scope, degree of access required, circumstances and indications for each level of inspection. NFPA 211 delineates three levels of inspection with each being more intrusive.

Levels of Inspection

A Level One inspection is required during routine cleaning of a chimney flue or, upon direct replacement of an appliance that is similar in all aspects. The degree of access required for a Level One inspection is: all readily accessible portions of the chimney's exterior and interior and accessible portions of the appliance and connection. As part of a Level One, it must be verified that the flue does not contain any obstructions or combustible deposits.

A Level Two inspection is required upon removal of an appliance (whether in a flue or still in use), or replacement of an appliance with a dissimilar one, prior to relining a flue, when there is an operating malfunction or external event likely to have caused damage to the chimney and upon sale or transfer of a property. The requirements for this level of inspection are all the requirements of a level one inspection, plus areas within accessible attics, crawl spaces and basements. A Level Two inspection also includes a video scan or other means to do an interior inspection of the flue. As part of a Level Two inspection, proper clearances from combustibles in accessible areas must be verified along with verifying the flues are of a suitable size and material. It will be common for a Level Two inspection to be called for in the course of a home inspectors work.

Level Three inspections require some degree of destruction or disassembly, as hidden portions of the system must be accessed. This level of inspection is not as commonly performed as the



Russ Dimmitt is the Director of Education for the Chimney Safety Institute of America and the National Chimney Sweep Guild. Connect with Russ via www.csia.org.

first two levels of inspection. Level Three inspections are triggered when there is suspicion of an issue that cannot be properly evaluated with a Level One or Two inspection.

One question many home inspectors have is whether they are required to perform a video scanning of a chimney flue. While the level two inspection calls for an internal inspection of the flue with a video scan system or other means, a video scan is considered the proper way to perform this inspection. Field experience and controlled testing have both shown that various visual inspections with different technologies are inferior to a video scan. Video inspection systems are readily available at a wide range of price points.

Defects

Defects in chimneys fall into four categories:

- Latent defects
- Wear and tear
- Moisture/condensation
- Sudden occurrence

One defect may allow another to happen. For example, an improperly constructed chimney crown, considered a latent defect, would allow water to enter the chimney and accelerate deterioration. It is important to remember that the inspector is only required to follow the prescribed level of inspection and that it is allowable to perform some portion function of the next

level of inspection, without performing a full inspection to the next level.

Latent Defects

A latent defect would be one that was part of incorrect initial chimney construction. Latent defects are not commonly found in the construction of factory built systems due to quality control in the manufacturing process. There may be latent defects in the installation of factory-built systems, such as improper clearances or improper component usage. In order to be certain a factory-built chimney is properly installed, it is necessary to have the installation instructions in hand. Common latent defects that are found in masonry chimney construction include improper crown, improper clearances, improper materials and poor-quality workmanship.

A proper chimney crown is often lacking on masonry chimneys. In many areas of the country, chimneys are often topped off with a mortar wash that runs from the flue tile to the edge of the brick. This results in moisture damage to the brick or stone chimney structure. The mortar wash allows rain to run down the side of the chimney and be absorbed into the masonry. In addition, these washes often crack and allow water into the flue cavity. If the mortar is placed against the flue tile, as is commonly done, the lack of room for expansion will cause cracking of both the flue tile and the wash itself.

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A properly constructed chimney crown has several features. The crown is poured of concrete rather than mortar. There is a minimum thickness of four inches next to the flue tile and a slope to a minimum thickness of two inches on the outer edge. There is a drip edge in the bottom of the crown to divert water away from the chimney structure. There is a bond break next to the tile allowing for expansion. This gap is filled with silicone sealant or other compressive material. In addition, there is a bond break and flashing under the crown, isolating it from the brick or stone chimney. If one were strong enough, a properly constructed chimney crown could be lifted off the chimney.

Clearances to combustibles are a common issue with masonry chimneys. Internal chimneys should have a minimum clearance of two inches to combustibles and external chimneys should have a minimum clearance of one inch from combustibles. This is often not the case. While less than the required minimum clearances may not cause a fire immediately, a potential hazard still exists. Combustible materials exposed to heat start to pyrolyze. Pyrolyzation is the first step of combustion. The temperatures that start the process of pyrolyzation are relatively low, in the mid-200 degree range. The more pyrolyzation that has occurred, the lower the temperature of combustion becomes. Masonry materials absorb heat and continue to conduct that heat to the surrounding materials after the heat source is gone. (See Figure 1, Stages of Combustion.)

Wear and Tear

Wear and tear take a myriad of forms, however, inspectors will usually only see deterioration from heat, expansion and contraction, settling and general weathering.

Moisture/Condensation

Many feel that a masonry structure, such as a chimney, are permanent but this is not the case. Water is the number one enemy

Heat + Air + Fuel = Fire

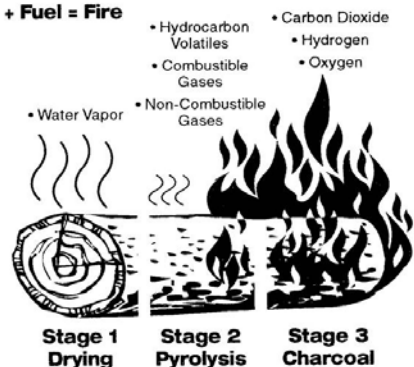


Figure 1: Stages of Combustion

of masonry. Damage takes two forms: either mortar or brick softening and failing and/or freeze thaw damage. Chimneys that lack a rain cap allow water to enter the chimney flue. All flue gases contain some level of acid that vary by fuel type. Water entry into the flue make these acids more active and accelerate deterioration. While codes and standards have called for a non-water soluble refractory between tiles since the early 1990s, older chimneys may not have it. Even newer chimneys may have the same mortar used to build the chimney between the tiles. These missing mortar joints allow flue gases to escape and cause chimney deterioration and flammable products to exit the flue. Because water expands when it freezes, any water absorbed by the masonry causes damage when freezing temperatures are reached. Flue tiles and joints will be broken down by this freezing. The brick or stone structure itself will also suffer damage. The first sign often noticed on the structure itself is spalling or delamination of the bricks with the faces popping off.

Water entry in masonry chimneys can occur in several ways, including faulty washes and crowns, bad or incorrectly installed

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flashings and incorrectly applied waterproofing. Proper waterproofing materials are breathable to allow moisture to escape but not allow entry of more moisture.

One avenue of water entry that is often overlooked is water from inside the chimney. This is most commonly seen when venting gas-fired appliances into a chimney. When burning either natural gas or liquid propane, approximately one gallon of water vapor is produced for every 100,000 BTUs of fuel burned. If the flue gases cool enough in the flue to condense, that condensate either soaks into the flue tiles and joints or the chimney structure and the deterioration starts.

Sudden Occurrences

The most commonly thought of sudden occurrence is a chimney fire (See Figure 2, Chimney Fire). However there can be other thermal events that would fall into this category, as they cause the same sort of damages. Clay flue tiles function well under normal operating temperatures but can fail with sudden temperature changes. Thermal damage is most often seen on flues venting wood-fired appliances but can occur with any fuel. Flue tiles are a ceramic and a dense material. The mechanics of flue tile failure are due to temperature differences between the outer and inner surfaces of the tile.



Figure 2: Chimney Fire

Rapid heating of the inner surface causes expansion. While the inner surface is attempting to expand, the outer is relatively cool. This stress between the two surfaces causes a longitudinal crack to occur. The cracks may go other directions but always start longitudinally. This rapid rise in temperature may be caused by a chimney fire which can reach temperatures over 2,000 degrees Fahrenheit. A quick, hot fire can cause the same thermal expansion and crack flue tiles without a chimney fire occurring. When flue tiles are cracked they can no longer contain the products of combustion and are no longer suitable for use.

It is important that home inspectors be aware of the standard of care for a chimney inspection. We have listed some of the shortcomings found in chimneys. A great source for inspectors, when they encounter things that they are not comfortable or experienced with, or when they need to have a video inspection performed, is the Chimney Safety Institute of America and a local Certified Chimney Sweep®. Visit www.csia.org for a list of chimney experts near you and for great homeowner resources.

WRE

◀ page 26 (Benefits and Challenges of 90-Day Warranties)

that regularly denies claims or has a burdensome process of claim submission, make sure that your warranty provider's service reflects well on you.

Free Warranties—If the inspector is not paying the warranty company for the warranty, the company is most likely selling the information to a third party. Is this okay with you and with your clients?

Customer Harassment—In line with the above, the customer may be pressured or harassed to buy an annual warranty plan that might range from \$30–\$60 a month when the 90 day expires. Again, know what you are getting yourself and your clients into. You don't want to upset them and kill your chances for future referrals.

Take Away

The benefits of providing a warranty product with your inspection are apparent. Like any service you offer, it will take time and dedication to implement and deliver successfully. The long-term payoff and potential rewards can only be quantified in relation to your own personal drive to be the best and most profitable home inspection company in your market. Enhance your services and don't waste time dealing with hassles. What is as valuable as your profit margin? Your time! **WRE**

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Realtors, Referrals & Relationships

by Joel L. Singer, CEO, APPLICA / Home Wizard

You are a good home inspector. No wait...you are a GREAT home inspector! But do real estate agents consistently give out your name for referrals to homeowners?

There is no substitute for being qualified in your inspection work and treating real estate agents and homeowners with the respect they deserve. But the secret for growing your inspection business is building strong relationships with agents who continually generate ongoing referrals for you. You do that by:

- staying top-of-mind,
- helping them personally, and
- helping them professionally.

Top of Mind

We all know the expression: If a tree falls in the forest, is it heard? Similarly, doing a great job or making a great sales pitch to a group of real estate agents is essential but what good is it if they don't remember you when opportunities come up? The key to achieving instant recall is staying top-of-mind with agents by continually sending them reminders of who you are and the good work that you stand for. It is one thing if they remember your name when asked but when you truly occupy top-of-mind status, your name is the first one they think of without even being prompted.

Achieving this level of awareness is challenging. There's a name for contact when the receiver does NOT find it valuable . . . it is called SPAM. So the ongoing reminders agents receive must be valuable to them personally or professionally. Of course the best is when they are helpful personally AND professionally.

According to a survey done by the National Association of REALTORS, repeat clients account for an average of 20 percent of most real estate transactions. Even more significant is that higher-producing real estate professionals report that up to 40 percent of their business is repeat business. When you add that another 24 percent comes from referrals from existing clients, it paints a picture where up to 64 percent of real estate business can be generated by referrals and repeat business! That's almost two-thirds! If the story is even close to being similar for your business, it means that the potential is great for increasing your business from existing clients and contacts. These stats make a very compelling argument for the power of staying top-of-mind with the contacts in your current sphere of influence. But there



is another compelling reason for staying top-of-mind, and that is that it is highly cost effective. The reason is that it leverages the efforts you have already made in getting to know these contacts and demonstrating the great work you can do. More than just leveraging your efforts, it leverages the investment you've made in the years of training and business experience that have made you who you are. Just compare this to the high cost of generating leads from scratch with people who have never met you and still need to be convinced of your capabilities. Staying top-of-mind is more than just people remembering your name. It is helping them remember the positive experience they've had from working with you. This positive experience is a very precious commodity. This is pure gold!

Ideally you want to stay top-of-mind in ways that deliver value to clients and will show them that you respect the privilege they have given you of allowing you to keep in contact with them on an ongoing basis. And further, these regular contacts will help build your brand.

Helping Them Personally

Real estate agents are people. As such, continually connecting with them personally is important for favorably maintaining a top-of-mind business relationship with them. So how can you help make their lives personally better? Like you, they tend to be very busy people, so making it easier for them to take care of their home is something that they will definitely appreciate. Providing them with timely home care reminders and tips is a great way to help them take care of their homes. But these reminders MUST be personalized for their goals and particular home, otherwise they will not be considered valuable.

For example, APPLICA/Home Wizard provides home inspectors with an interactive e-Newsletter that gives each of their subscribers personalized monthly home care reminders and tips for their specific home features and the particular goals that they have for their home. So if an agent's home has a heat pump and one of their top goals is saving energy, then their monthly reminders and tips would include energy saving tips for operating a heat pump . . . which provides valuable,



Joel L. Singer is CEO of APPLICA / Home Wizard, which offers marketing automation tools for home inspectors: interactive e-Newsletters with personalized home care reminders & tips; automated social media postings; customizable mobile apps; and web SEO enhancers. To learn more, visit: www.applika-solutions.com/homewizard

personalized, ongoing contact with this agent. The nice thing about helping make it easier for them to take care of their homes is that since they are in the real estate business, this increased knowledge of home care can also help them professionally.

Helping Them Professionally

Conducting a home inspection is a critical part of the overall real estate transaction process. The more a real estate agent understands the ins and outs of home inspection, the more effective they will be professionally. Sending your real estate contacts helpful articles that help them understand the subtle and not-so-subtle nuances of the inspection business will help make them better at their jobs. They will also appreciate you including articles with tips that will help them improve their marketing and sales techniques. Another way to help agents is by sharing your knowledge of who you believe are the good local contractors. This of course can help them both professionally and personally. The more you can help agents professionally, the more you will have opportunities to stay top-of-mind with them.

Other Examples of How to Stay in Contact

There are other ways to keep in on-going contact with agents without seeming "spammy." These include:

- Social Media: consistently posting helpful home care tips, improvement ideas, articles and videos.
- Web SEO Enhancement: Providing helpful information on your website that is frequently updated on a daily and monthly basis.
- Mobile: Offering a customized mobile app that provides value-added information, which serves to keep your "business card" with them in their pocket, purse, or tablet on an ongoing basis.

Summary

You've worked hard to build your qualifications and reputation as an excellent home inspector. This is a solid foundation for


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How to Drive Traffic to Your Site Organically

by Kate Ivey, HomeGauge

Having a functional and attractive website is the first step to creating a great online presence. Already have one? Way to go! The next challenge is making sure your investment in a website pays off.

“Paying off” means doing everything you can to bring people to your site. Because, after all, what good is a great website if no one visits it? There are many different strategies for SEO (Search Engine Optimization) and very different approaches. You may have already been contacted by people or agencies claiming to increase your traffic and ranking and to get you to the top of Google. My advice? Tread lightly and do your research before signing contracts or spending your hard-earned money. Just like the home inspection industry, Google’s algorithms are ever-changing. After six years in this industry, here are what I believe to be the three easiest ways to drive traffic to your website in 2018.

1. Publish Fresh Content Regularly

Having a great website with well-written content is fantastic. But it’s not enough. If you really want to drive traffic to your site and increase your ranking with search engines, you need to publish fresh content on your site. What does that mean? Blogging. Or, in other words, writing original articles with quality content, keywords and links. I know it sounds daunting and cumbersome but it really will pay off in the long run. SEO is a marathon, not a sprint, so you’ll need to stay on top of maintaining your website’s content and making sure it’s useful and relevant to both search engines and customers. If the sound of all this makes you want to run in the other direction, consider hiring a professional to handle it for you.

2. Get Social with Your Business

Now that you have some great content, you need to share it with the world. First stop? Facebook. Why? For one thing, it’s the social media platform used by most businesses. Today, there are 70 million small businesses on Facebook. And if that many businesses are going there, you can be sure people who need those businesses are going there too. Facebook is also flexible.



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.



You don’t have to be as brief as you do on Twitter or as visually focused as you do on Instagram.

So what should you do for your business on Facebook? Start by setting up a Facebook business page—if you don’t already have one. Make sure your branding for that page is consistent with your company and with what you’re saying and showing on your website. If branding and marketing skills aren’t necessarily in your wheelhouse, hire someone who knows what they’re doing. After all, you wouldn’t expect a graphic designer to inspect their own home and they wouldn’t want you to create your own logo (trust me!).

For many inspectors, setting up a Facebook business page is the easy part. The hard part is figuring out what to post on it. The only real rules are to make it interesting and mix it up a little. You don’t want every post to be another straightforward advertisement for your business. Mix in some education, some practical information and even some fun. Share tips and tricks for home repair, maintenance or improvement. Link to blog articles you wrote for your website (with a little teaser or introduction to get them to click over), and post photos from your inspections. Are you or your company involved in charitable events, sports or other activities? Post photos from those too and let potential customers know that you’re dedicated to the community. Or why not simply thank a client or agent for choosing you for the inspection? That small gesture says a lot about you as businessperson. Bonus points if you ask the people you thank to follow you on Facebook and you “tag” them in your post. Keep in mind that whatever you post, the main goal is to get followers to go from Facebook to your website. So don’t forget that link!

3. Deliver Your Inspection Reports Online

You may not think of your inspection software as a tool you can use to drive traffic to your site but it absolutely is. Many inspectors today create their reports using software applications but deliver them by PDF. When they do that they’re missing a great opportunity to build website traffic. Quality home inspection software allows you to create reports in HTML instead of delivering them in printed form or as emailed PDFs. I know what

you're thinking—EVERYBODY uses PDFs. But it's time for PDFs to die—or at least go away. If that sounds a little harsh, consider this: the quickest, surest way to increase your traffic is to stop sending PDFs. With the right software you can easily generate reports that are more visually impressive and functional and that have some nifty time-saving features built right in. Both clients and agents will be happy. (And yes, they can convert those HTML reports to PDFs if they really want to.) But the real payoff, traffic-wise, is that HTML reports mean clients and agents have to come to your website, where you have a chance to impress them with your knowledge and professionalism.

My grievance with PDFs aside, think about how many times your website would get visited each month if you have a full featured software solution that allows parties to come to the website to complete the business agreement, access their report, and not only access an invoice but pay it as well. Or if agents could go to your site to retrieve an older report for reference. More visits lead to a greater sense of familiarity and comfort with you. And that means more referrals and repeat business. And guess what? Those multiple visits help you in another way as well. Internet search engines keep track of visits to your site. More visits tell them your website is relevant and useful, and that helps boost you in search results. It's a win-win!

Don't Forget to Track It!

While each one of these tools can help increase your organic traffic, you need to be tracking and monitoring it too. Because our industry changes from month to month and especially season to season, it's crucial to be able to compare traffic data year over year. That way, when you're focusing on planning your summer marketing for 2018, you can compare what you did in those months in 2017 to those same months in 2016. Did your traffic increase or decrease? What did you do differently this year to affect that change? Be sure to install Google Analytics on your site as soon as possible so that you can begin tracking your website data.

Facebook Page Insights help you improve your social media presence by telling you what types of content (videos vs. still photos, etc.) are engaging your audience, which topics visitors like most, and if there are optimal days and times to post. Most quality software packages give you ways to view all activity on a report, including report views and views by third parties, so you know exactly what is going on with your uploaded report.

Remember, a quality website is essential for inspectors. But you can't just have a beautiful website built and then hope for the best. By driving traffic to the site, you're taking a big step in driving more clients to your business. **WRE**



PROFILES OF RADON PROFESSIONALS



Name: **Greg Schmit**

Occupation: **Asheville Home
Inspections**

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Industry News

New 90-Day Warranty/Guarantee Available to Home Inspectors

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Offering a solid and simple, no-gimmick home warranty grows your business and makes your clients happy when you include it free with your home inspections. It tells your clients that your product is good enough to guarantee. Sometimes you only get one conversation with a potential client or one click to your website to close the deal. Make your business the obvious choice for homebuyers AND reduce your headaches: warranty-related nuisance claims are handled professionally and quickly by the experts, instead of burning up your time and attention trying to “fix the problem.” You concentrate on inspecting, not problem solving; meanwhile your clients are in good hands. The Complete Protection (CPT™) 90-Day Guarantee provides your clients with a warranty on the major mechanical systems in the home. The Complete Protection Program, offered to OREP insureds and others, also includes professionally designed, effective marketing materials that you can use to get more business. The 90-Day Guarantee is valid for 90 days from the day of inspection or 30 days after house closing (whichever comes later) and has no dollar caps on repairs with no deductible or copay. Unlike other

programs, all claims are done over the phone without having to submit any documentation in order to receive service. Home inspectors can offer a warranty to every client for as little as \$12.50, which can be easily built into your fee without notice. Visit OREP.org/warranty or see page 26 to learn more or call (888) 347-5273. OREP E&O insureds save.

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Inspectors can now get their tough home inspection questions answered thanks to InspectorAdvisor.com. InspectorAdvisor.com is an on-demand inspection support service hosted by OREP and moderated by veteran home inspector, code compliance expert and litigation consultant Jerry Peck. The service provides inspectors with timely answers to their tough technical questions—in plain English! The site notifies all subscribers when every new question and answer is posted so everyone learns from each other. This exclusive on-demand service is only \$59 annually and free to those who purchase their insurance through OREP.org as part of the OREP Professional Support Network. The service has a money-back guarantee. Visit InspectorAdvisor.com for more.



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Broad coverage should never be optional, according to David Brauner, Senior Insurance Broker at OREP. "If you want to do the best for yourself, your family and your business, be sure to choose a professional insurance policy that will protect you adequately should the unexpected happen," Brauner says. "A broad policy covers you for the threats that you can anticipate as well as the unexpected ones that you don't see coming. A broad policy covers all the bases and keeps you safe." The OREP E&O insurance program offers Errors and Omissions, General Liability, Radon, Termite/WDI/WDO, Lead Paint, Pool & Spa, EIFS/Stucco, Indoor Air Quality Testing, Green Building Inspections, Infrared Thermography, Rodent Inspections, Mold and Septic/Water testing, and more (most states). Prior Acts, multiple inspectors, commercial, additional insured for agents/referring parties and much more are available. Minimum premiums start at \$1,000 for \$300,000 coverage limits. Premiums differ by state; please ask your OREP agent for details. All insureds enjoy automatic membership in the OREP Professional Support Network (\$95 value), which includes free, on-demand inspection support, savings on professional contracts, discounted state-approved education and training, *Working RE* magazine, discounts on office supplies, technology and more. Visit OREP.org. Or call toll-free (888) 347-5273. OREP—Organization of Real Estate Professionals Insurance Services, LLC. Calif. Lic. #0K99465



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Lead in the Water

by Neil Perry

Will our new home come with a dangerous level of lead? That question is being asked to home inspectors more and more by homebuyers as they become aware of the serious dangers of lead, most recently in a home's water supply.

There is no question that lead can pose a serious health threat. It is particularly dangerous for pregnant women, young children and infants. Research has shown that lead exposure can be linked to many a variety of issues in kids:

- Reduced I.Q.s
- Attention Disorders
- Delays in Physical Development
- Behavioral issues
- Damage to brain development and growth

Not only is lead dangerous to the very young, it can pose health risks for adults as well, such as kidney problems, increased risk of cardiovascular death, and high blood pressure.

Water Supply Lead Dangers

One way lead can become present in a home is via the water supply. We all remember the water crisis in Flint, Mich., and it's important to realize that this was not an isolated incident.

USA Today reports have identified 2,000 additional water systems spanning all 50 states where testing has shown excessive levels of lead contamination over the past four years. The water systems, which report lead levels exceeding Environmental Protection Agency standards (15 ppb), collectively supply water to six million people (*Young and Nichols; USA Today*).

The EPA reports that scores of major cities in our country still utilize lead piping to supply water to homes, schools and businesses. It will take time and money to address this lead pipe issue on a municipality level, and as you can surmise, that will not happen quickly enough. The pipes carrying water to homes, daycare centers and schools can begin to corrode, leaching lead into a home's drinking water. Interestingly, water that has a high acidity level or low mineral content is especially corrosive to pipes and fixtures.



Neil Perry is an independent consultant serving the home inspection industry. Neil serves as a consultant to ANDalyze, the water testing company based in Illinois. ANDalyze Inc. provides hand-held, portable testing units to the Home Inspector marketplace capable of onsite, instant analysis of lead in a home's water supply. <http://www.andalyze.com/>



In-Home Lead Dangers

Most water pipes today are made of copper. However, homes built before 1986 may still have pipes with lead solder connections, so the potential for lead becomes very high. The Centers for Disease Control and Prevention estimates that as many as four million households in our country have children who may be exposed to unsafe levels of lead.

Each municipality issues a water quality report at least once a year, and in some instances twice annually. Home inspectors can receive a copy of the Consumer Confidence Report (CCR) by visiting the EPA website www.epa.gov/ccr.

Inspectors are most likely checking the municipality's water report card already but you should also test the water supply once it enters the home. While the water may be safe to drink as it enters the home, once it gets into a home's piping it can pick up unhealthy levels of lead from old fixtures, or pipes that were assembled using lead solder. This is particularly important if a home was built over 30 years ago. Each water outlet should be tested.

You can test for lead in water in a couple of ways. Inspectors who test for lead gather up water samples from each primary water outlet in a home and send them to an approved laboratory for analysis. While the process is a little slow and cumbersome, it will effectively determine if a home has safe water. A faster and less expensive approach is to use a mobile water testing system. This approach has the inspector test the water in a home from every outlet and allows the inspector to provide immediate feedback as to lead levels in the water system.

If lead is detected in a home, inspectors should refer their clients to a reputable plumbing contractor to learn how to remediate the lead problems discovered in one or more of the water outlets. These plumbing contractors or larger plumbing firms can walk a new homebuyer through the remediation process and provide an estimate for services. **WRE**

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