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Mission

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

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From the Publisher

One Less Thing to Worry About

by David Brauner, Publisher

Cyber terrorism is not confined to elections or large corporations. We've seen and read how even small companies are "held up" by cyber criminals who will lock up your data or worse, unless and until you pay them a ransom. It can cost money or worse; it can cost you your business.

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Industry News

Save on Office Supplies, Telecom and More

It's natural to be skeptical about a "money-saving" offer. In fact, the Senior Broker of OREP, David Brauner, was also skeptical. That's why he decided to test OREP's corporate discount services before we offered it to OREP insureds. We are happy to report that this free program is all that it claims to be. You can receive discounts on products from Office Depot, Staples, Dell, FedEx, UPS, Sprint, car rentals, travel, and more. The savings are real.

OREP's own staff utilizes the program for both personal and professional use, they say, because the advantages are clear and there is no hidden "catch." Isaac Peck, Director of Marketing at OREP, takes advantage of the program for his frequent travel needs. On a recent vacation to Portland, OR he used the corporate savings for his rental car and saved over \$150. "My fiancé was thrilled with the savings." Peck says, "We use it on all vacations, and the discount makes a big difference in travel expenses."

OREP insurance agent Lori Muse saves 17 percent on her AT&T bill every month thanks to this same program. "Getting the discount was easy. I enrolled in the program, entered a promo code online for my cell phone bill, and that was it. I see the savings show up on my bill every month. I figure I will save just a little over \$300 per year on my family plan," Muse says. Utilizing this program for something like telecom makes it truly valuable because it's not just a one-time discount. The savings are recurring, which creates a significant impact over time.

Julia Merigan, another insurance agent at OREP, orders all company's office supplies through the corporate savings program, saving OREP well over \$1,000 a year. Julia stays on top of replenishing basic items such as paper, printer ink, envelopes, pens, paper clips, staples, and even coffee and office snacks for the team. In addition, she participates in the Office Depot recycling program, returning used cartridges in exchange for a credit towards supplies, which increases the savings even more. A cost comparison of a typical office shopping list netted a savings on supplies of \$500 (based on \$3,500 total order). Large company or small, you can enjoy significant discounts on the goods and services you use most. "We have even used the savings program to send gift baskets to our vendors, which is an easy, cost-effective way to show our appreciation and build relationships," Merigan says. In addition to gift baskets, the program offers discounts towards flowers, wine, electronics and more. Home inspectors insured with OREP enjoy this money saving program at no cost. OREP insureds please email isaac@orep.org for details. —Laura Mazzenga

InspectorAdvisor Answers Tough Questions

Inspectors in the field can now get their tough inspection questions answered at InspectorAdvisor.com. InspectorAdvisor.com is an on-demand inspection support service hosted by OREP, with Jerry Peck presiding. Peck is a veteran inspector and litigation consultant. InspectorAdvisor.com is free to all OREP insureds and \$59 annually for non-insureds. OREP insureds please email isaac@orep.org for free admission. **WRE**

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Nightmare Scenario: \$1 Million Deck Collapse

by Isaac Peck, Editor

It's one of those rare occurrences that you see unfold on the evening news but don't believe could happen to you or anyone you know. But it can and it does. And if that occurrence involves something that you are alleged to have "missed" in your inspection report, the result can be devastating to you and your business. Here's a real life story.

According to the North American Deck and Railing Association (NADRA), there are over 40 million decks in the United States over 20 years old. While there are no clear statistics on how many people are injured annually in a deck collapse, the most recent study by the U.S. Consumer Product Safety Commission found that over 20,000 people were hurt by the structural failure of a deck or porch over a five year period in the early 2000s; putting the number of injuries from deck and porch failures at over 4,000 per year.

When compared to the aggregate of injuries nationwide, this makes deck failure injuries relatively rare. The rarity of a total deck failure means that home inspectors seldom face these types of claims, yet when they do occur, they can be very costly. This means that properly inspecting a deck, as well as using the appropriate disclosures and disclaimers, is of critical importance to inspectors.

This is the true story of a home inspector's worst nightmare: the homebuyers move in, throw a party and the deck collapses with eight guests on it. The inspector is blamed for not properly identifying the deck as a safety issue. The result is six personal injury lawsuits against the inspector leading to inexorbitant defense and settlement costs.

To protect the privacy of these individuals, all names have been changed for this story.

Deck Collapse

Several years ago, homebuyers Bill and Melinda Smith are in the process of purchasing a 4,000+ sq. ft. home with a sizeable



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.



deck. To inspect the home, they hire XYZ Home Inspectors, a multi-inspector firm owned by Aaron Johnson. Johnson's son, Alex Johnson, inspects the Smith's desired home and finds no major issues. The Smiths close on the home four weeks later and move in. Less than 30 days after moving in, the Smiths host a party and invite several friends over. Later that evening, the unimaginable happens: the deck collapses. A total of eight people, the Smiths and six of their friends, are on the deck when it collapses.

According to the fire department chief who responded to the scene, six of the eight individuals who were on the deck had moderate, non-life-threatening injuries and were taken to the hospital.

These fictitious names of the six individuals hospitalized will help keep their stories straight: Bill and Melinda Smith (homeowners) and their friends Bob and Sandy Miller, Janet Wilson and Clark White.

First Lawsuit

Less than three months after the deck collapsed, the Smiths filed a lawsuit against both XYZ Home Inspectors (the LLC) and the inspectors Aaron and Alex Johnson for negligence and breach of contract. In the inspection, Alex Johnson noted a safety issue with the deck, but the note was specific to the railing. The other comments on the deck in the report simply recommend that the Smiths "monitor" the issues.

The home inspection report's comments on the deck are as follows:

Safety Issue: *The deck railing is loose. It is recommended that this be repaired for improved safety.*

Improve: *The deck should be painted or stained to improve durability.*

Monitor: *The deck is showing signs of wear and age. Some improvements may be desired but it is in generally serviceable condition.*

Monitor: *The deck does not appear to be lag bolted to the exterior of the home. Current building practices require that decks be properly secured to the home with lag bolts. If this home is over 10 years old, it may have been built prior to these requirements.*

While Johnson's report does mention that the deck was not lag-bolted to the exterior of the home, the Smiths allege in their lawsuit that the Johnsons failed to inform them the deck was "an immediate safety concern" and that the deck "was susceptible to collapse...and in need of immediate repair or replacement." The lawsuit also alleges that Alex Johnson "failed to verify that there was a positive connection of the deck to the home" and instead of warning the Smiths about the danger, suggested that they simply "monitor" the deck, per the inspection report.

The result of this alleged negligence and breach of contract was, according to the complaint, that Melinda Smith "sustained serious, permanent personal injuries, including injuries to her left foot, leg, Achilles tendon and body as a whole." For his part, Bill Smith also "sustained serious, permanent personal injuries,

including injuries to his right arm, elbow, wrist and body as a whole."

Both of the Smiths alleged that they incurred, and will continue to incur, medical expenses and loss of income because of their injuries. They also alleged that they incurred damage to their home, including the deck, resulting in a diminution of value in the home.

Me Too: Intervenor Lawsuit

Almost a year after the Smiths filed their initial lawsuit, party guests Bob and Sandy Miller filed an Intervenor Petition, which allowed them to join the Smiths' lawsuit as plaintiffs. The Intervenor Petition begins by leveling claims against the Smiths, alleging they "knew or by using ordinary care should have known of the dangerous condition posed by the second-story deck." However, court filings explain that the Smiths and Millers entered into an agreement wherein the homeowner Smiths assigned to their guests the Millers "all rights and/or causes of action the Smiths have or may have" against XYZ Home Inspectors and Aaron and Alex Johnson so they could join the suit and file a cross-claim against XYZ Home Inspectors and the Johnsons.

The Miller's list of injuries was long, including "right shoulder tear, bicep tendon tear, rotator cuff tendinopathy, right carpal

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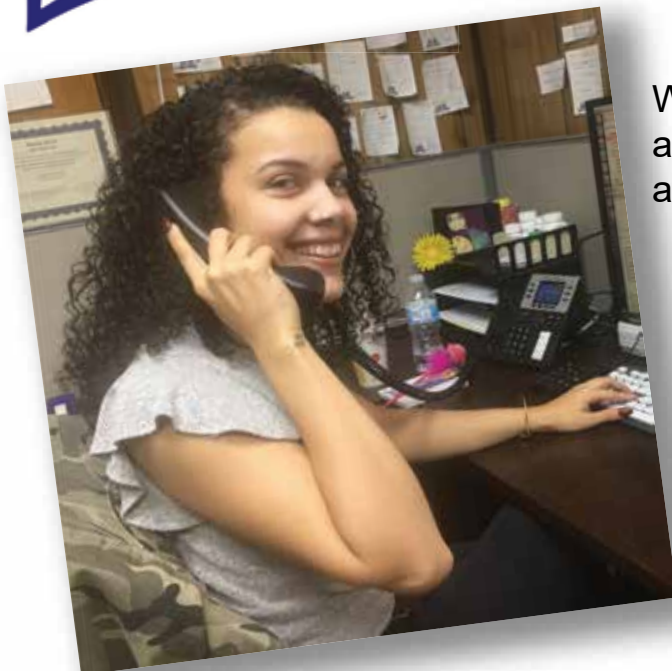
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tunnel syndrome, T12 burst fracture, pelvic fracture, fracture of fifth metatarsal left foot, left knee MCL sprain, post concussive syndrome, inability to perform activities of daily living, significant cosmetic injury, loss of enjoyment of life,” and much more.

The Millers further alleged that they lost “wages and income... and lost the ability to perform household chores and services, and will suffer said losses in the future.” They allege that “it was necessary, and will be necessary in the future...to obtain medical, surgical, nursing, home health, pharmacological, and various other medical treatment and health care services, including physical therapy, occupational therapy, the use of diagnostic films and medical devices, thereby incurring expenses for the same.”

Over Promising

The Smiths (homeowner plaintiffs) pointed out that as members of several professional home inspector associations, the inspectors had a duty to inspect to certain standards but failed to do so. The inspectors prominently advertised their membership in these organizations on their website and other marketing materials, which made matters worse.

The Millers’ cross-claim, like the Smiths, extensively cites the Standards of Practice of several associations to prove the Johnsons were negligent in the inspection. Going further, the Millers cite XYZ Home Inspectors’ own marketing messages, which included representations that XYZ put “real protection into every inspection” and “we tell you...what needs to be repaired.” XYZ’s website also included the following: “After the home inspection...you will know...If there are any safety issues that need immediate attention.”

The Millers included a claim that the Johnsons were in violation of state consumer protection laws because XYZ repeatedly stated in their marketing material that “We back up our findings with ironclad guarantees. We pay for repairs. We hold ourselves accountable.” XYZ also repeatedly warranted their work with an “iron-clad” 120-day “if we pass it, we will protect it”

assurance guarantee. Yet their inspection agreement included language indicating that “This inspection should not be considered a warranty or guarantee of any kind” and contained a clause limiting their clients to nothing but the return of their inspection fee in the event of a claim.

The Millers argued that this practice of advertising an assurance guarantee of their work, while at the same time disclaiming any liability, was a violation of their state law and constituted “deception, fraud, pretense, misrepresentation, unfair practice and concealment, and suppression of material facts.” The Millers alleged that this misrepresentation and fraud was in violation of state consumer protection laws and thereby entitled them to punitive damages to “punish these defendants for their conduct.”

Me Too: Intervenor #2

In the same way that the Millers joined the Smiths’ lawsuit against XYZ Home Inspectors and the Johnsons, Clark White filed an Intervenor’s Petition and joined the lawsuit. White also claimed to have sustained substantial injuries, including “L2 burst fracture with retropulsion of fracture fragments, comminuted, displaced right hip fracture, left lateral tibial fracture, significant physical pain and suffering, loss of enjoyment of life,” and more.

The remainder of White’s petition for the most part contained an explanation of damages and allegations that mirrored those of the Millers.

Me Three: Another Lawsuit

Unlike the Millers and White, Janet Wilson chose to file a separate lawsuit against XYZ Home Inspectors and the Johnsons. In her very short, three-page complaint, Wilson alleges that the Johnsons had a duty to report that the deck was in dangerous condition to the Smiths, and as a result of the breach of their duty to the Smiths, Wilson sustained severe injuries. Wilson’s injuries included “injury to her right foot, injury to her neck, loss of earnings, diminution of earning capacity, loss of household contributions,” and more.

Defense

For their part, the Johnsons argued that XYZ Home Inspectors was a limited liability company (LLC) and as such, the father and son “cannot be held individually liable for work performed as agents or employees of the company.” They also argued that the guests at the Smiths’ house, including Janet Wilson, had no business agreement with XYZ and as such, no cause of action to sue their company or them individually.

The Johnsons further argued that the personal injury of the plaintiffs was the result of “a latent issue within the home, specifically rotting and vastly deteriorated wood behind the aluminum siding of the home” and that XYZ Home Inspectors’ agreement specifically disavows any duties related to “hidden or latent defects.”

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The Johnsons' defense went on to cite multiple sections of the Inspection Agreement wherein it specifies that the liability of XYZ is "limited to a refund to the client of the fee paid." The agreement also had an arbitration clause which the plaintiffs chose to ignore by filing in civil court.

The Johnsons also had a number of exclusions in their agreement, including "for the adequacy of any design or installation process of any system, component, or other feature of the subject property."

Finally, the Johnsons had a clause in their agreement that required the Client to agree "that any claim alleging failure to accurately report a visually observable defective condition of the subject property shall be made in writing and delivered to the Inspector within two (2) business days of discovery" or else the Client would be waiving any right to make a claim, which the Millers failed to do.

Home Owner's Insurance

The Smiths also filed a claim with their homeowner's insurance, seeking damages for the collapsed deck and to cover the personal injuries of their guests. The home insurance company initially denied the claim, arguing that the deck collapsing was outside the scope of the homeowner's insurance policy. This led the Smiths to sue the insurance company for breach of contract. The insurance company counter-sued the Smiths in an attempt to make the claim go away. Ultimately the homeowner's insurance

company agreed to pay \$225,000 to the Millers and Mr. White for the injuries they sustained, with both the Smiths and their guests retaining the right to pursue XYZ Home Inspectors and the Johnsons for further damages.

Final Resolution

Despite the Johnson's strong contract wording, all of the plaintiffs' cases against XYZ and the Johnsons are believed to have resulted in over \$1 million in defense and settlement costs. This is in addition to the \$225,000 paid to the Millers and Mr. White by the Smith's homeowner's insurance company.

This story highlights several important lessons for home inspectors, according to David Brauner, Senior Broker at OREP E&O insurance. "First, home inspectors should be very careful when inspecting decks to note any safety issues or potential safety issues. When it comes to a high, second-story deck, the home inspector should carefully observe the construction of the deck and its attachment to the building. Any potential issues should be highlighted and strongly called out," says Brauner.

The less obvious lesson is that inspectors must be careful in their advertising and marketing not to promise more than they can deliver. "Every good businessperson knows that it's much smarter to under promise and over deliver than the other way around. This case illustrates the danger involved in promising more than you can deliver," Brauner said. (For more, visit WorkingRE.com, search "Risk Management Corner.") **WRE**

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The Importance of Customer Reviews

by Sheehan Thomson, Blipp Reviews

In 2004, two former PayPal employees started a business-referral list that allowed their friends to directly swap business reviews. From this list, Yelp was born.

The concept of leaving a review online was slow-going at first. Businesses had a hard time getting customers to leave a review. Some even offered discounts or money but that practice was frowned upon and quickly put to an end by review sites like Yelp, that found a way to track how customers were leaving reviews and then hid those reviews they deemed to be biased. Because of the unethical way some businesses were obtaining reviews, consumers became suspicious. When someone can pay for more reviews, it doesn't exactly instill confidence and trust in the process.

This was solved by making users have a login tied to their email address and their name so that there is a verification process. Earlier this year, Google removed all reviews in their system that had "Google User" as their name and that were not verified. Today, confidence in online reviews has been restored. As of this writing, 85% of consumers trust online reviews as much as a personal recommendation. This is a huge opportunity for businesses to attract potential customers and earn their business.

Review Revolution

In 2012, Google's review system finally took off. They had Google Local in 2004 but it didn't launch as successfully as Yelp. They added Google Maps, then Google Places, Google+ Business, Google+ Local and today, Google My Business.

It took years to get it right but when you combine online search with maps and reviews, you have a powerful system. Potential customers can type in a location followed by what they want and businesses show up with reviews. They can then choose which business they want to contact and with whom to do business.



Sheehan Thomson is the Owner of OnSite Home Inspections, the highest-rated home inspection firm in the state of Utah with 350+ reviews on Google. He created Blipp Reviews in 2017 to help other home inspectors get more reviews and business online. His company will do over 1,400 inspections this year, with 450 of those coming from Google searches.



Today, there are dozens of review sites. Customers write hundreds of thousands of reviews each month and potential customers rely on these reviews to make informed decisions when choosing a product or service when they do a search online.

How Online Reviews Help

1. More and more people are going online to decide who to do business with: a whopping 97% of consumers used the Internet to find a local business in 2017. If you don't have online review site listings or your reviews don't impress your potential customers, you will NOT be getting their business.

2. People are searching online for more than just product and restaurant reviews: with the addition of industry-specific review sites (Houzz, Porch, HomeAdvisor, Angie's List, etc. for home services), people are going online to find a dentist, home inspector, car dealer, baker, carpet cleaner, plumber and much more. This is where the world is going. If you can't be found online, then you'll be left behind.

3. Home inspectors in your market are catching on and building up their reviews: do a Google search for home inspectors in your area. Who has the most reviews? How many do they have? If you have three and they have 179, you are losing business. Start building up your reviews TODAY. Create a plan on how you will ask, when you will ask and how the customer can easily find you online and leave a review.

Review Evolution

Today, Google and Facebook dominate the growth of online reviews. Over the years, Yelp has received a lot of backlash for hiding legitimate reviews, so their popularity has diminished in a lot of cities but they are still in the top three for review sites. You will have to determine if Yelp is used in your city enough to justify your focus. Niche review sites like Zillow for real estate agents, TripAdvisor for travel, Angie's List for home services, and dozens more allow for more targeted searches for potential customers. To use online reviews effectively for your

business, it's a good idea to direct reviews to the sites where potential customers may be looking for a home inspector.

Eventually, companies and software were created to assist business owners in getting reviews.

Five Ways to Increase Your Online Reviews

1. Ask for feedback at the right time: 68% of consumers left a business an online review when asked. When they are not asked, it is less than 3%. The best time to ask is when the consumer is most impressed with your product or service. Ask too early and they will be confused. Ask too late and the feeling of being treated well will have worn off.

2. Get the wording right. This does not work so well: "If you are satisfied, leave me an online review!"

Better: "I'd really appreciate if you left me a review on my Google My Business page!"

Best: "You will receive a text and email shortly that will ask for feedback about your experience with us today. I'd really appreciate it if you took 30 seconds and let me know how I did."

3. Make it simple and easy: the more steps it takes or the harder it is for a customer to find you online, the less likely they are to leave a review. Don't expect them to go to Google, search your business, find your business, find the review button and then write you a review! They will give up in the middle of the process or worse; they won't even try. Don't give them too many

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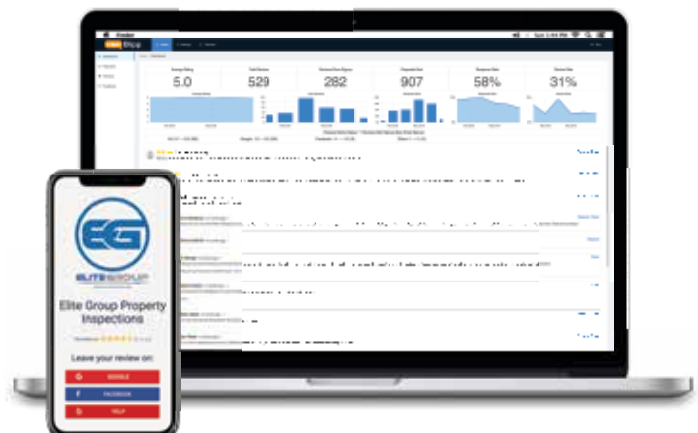


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review site options to choose from but don't give them just one either. They may not have a Gmail account but they most likely have Facebook. Keep it to two or three review site options to choose from.

4. Provide an excellent product or service: this may seem obvious but don't expect to get glowing online reviews if your product is cheap and breaks or if you don't provide a high level of customer service. Asking for feedback in this case will get you negative online reviews. Learn from customer feedback, improve your business, get training on customer service (words to use, how to act, etc.), and show respect and appreciation to those who keep your business running.

5. Use a review software service: software like Blipp Reviews, which specializes in the home inspector industry, can automate the first three steps above. They link up with scheduling software (like Inspection Support Network—ISN) to send customers a text and email with the right wording, at the right time and they make it simple and easy.

Review Conclusion

Your potential customers are looking online for services and they trust online reviews to make informed decisions. Creating a system for getting more online reviews is simple and there are

review-software companies that are extremely affordable when compared to other traditional marketing methods. Setting up your review request system is easy and it yields results. Some inspection companies are getting 400+ inspections a year from organic Google search and map results. Take the time to set your system up and you could be reaping the benefits of having online reviews. The more this catches on for business owners the faster you will be left behind, if you don't make a change yourself. **WRE**

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Q&A with InspectedHouses.com Co-Founder

by Isaac Peck, Editor

Editor's Note: *Working RE Home Inspector* sat down with one of the founders of InspectedHouses.com, Dave Klima, President of Aardvark Home Inspectors in Indiana.

As the home inspection industry continues to evolve, the concept of pre-listing inspections is again in the spotlight as a way to improve the transaction experience for all the stakeholders involved, as well as increasing business for home inspectors.

WRE: How did you get started as a home inspector?

Klima: My cousin Steve Klima and I started Aardvark Pest Control 20 years ago with a thousand dollars and a lot of sweat equity. We formed the home inspection side of the company a couple years later, added a partner, Joe Mishak, and we now have 38 Aardvark Family Members working with us!

WRE: Where do you see the industry headed in the next five to ten years?

Klima: I believe our best referral source is “word of mouth” from past customers and I do not think that will be affected, except for poor performance and losing contact with customers. However, I do believe that the inspector’s other referral sources, namely agent referrals and search engine optimization (SEO), are under attack. As far as SEO is concerned, all the “pay to play” companies pop up first when searching for home inspectors online. Everyone should Google home inspectors in their market and see for themselves. HomeAdvisor, Thumbtack, HomeBlue, etc. pop up in my market. We have over 200 5-star reviews and we are in the middle of the page.

As far as agents and the real estate industry at large, I believe we are already in the middle of some industry changes. The industry says 92 percent of people are shopping for houses online and in their living rooms. The general public does not need an agent to find a house because they can do that on their own. Agents are still used to open doors, negotiate pricing and repairs, market the house and get the deal closed but that may be changing as companies like Offerpad, Open Door, and Knock.com are entering the market with their products and services. As inspectors, we should consider adapting our marketing strategies, try to diversify our referral sources, and create ways to capture our own potential buyer leads. Imagine what it would do for our industry if we knew about potential buyers before or at the same time as agents?



WRE: How does InspectedHouses.com help home inspectors?

Klima: When you help agents market their listings and create potential buyer leads, you set yourself apart from your competition. Inspectors using this tool report they are getting agents to use them, getting teams to use them, and are generating a genuine excitement with their existing referral base. The secondary benefit is using the lead capture technology to get potential buyer leads. When a sign is placed in the yard there is text code on the sign that a potential buyer will text to obtain the report, learn more about a house, or possibly get a home inspection discount. When that happens, our system generates the lead from the phone number. Our users get the buyer’s phone number but can also get their name, their address, their gender, and their age. The lead capture technology can be used in many different ways, on various marketing materials, with QR codes, with text capture codes, with social media campaigns, etc.

Once the lead comes in, our system allows for the inspector to respond via text drip marketing campaigns or automated email marketing campaigns. Therefore our system not only captures leads but when the lead comes in there is a way to automatically communicate with the potential buyer. It has the potential to allow the inspection industry to know about buyers without being so reliant on agent referrals. The industry reports that 66 percent of people looking to buy a house do business with the first person they talk to. Certainly we need some agents to work with us but if we can identify these potential homebuyers upfront, we can rely less on agent referrals and gain some measure of independence and control.

WRE: What are the challenges and advantages of pre-listing inspections?

Klima: We believe strongly that pre-listing inspections have great value for everyone involved in the real estate transaction. For

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an inspector it should mean the opportunity for more business: when an inspector does a PLI he/she is able to leave copies of the report and marketing materials in the house. Potential buyers now have an inspector to call. If you have a great report sitting on the kitchen counter it may be your best form of marketing.

PLIs may not be for new inspectors. The last thing a new inspector wants is to have an experienced inspector come behind him/her and find a bunch of unreported deficiencies. Also, sellers and/or agents may have unrealistic expectations. It should be clearly stated by the inspector in the inspection agreement that a seller's report will not be the same as one prepared for a homebuyer. The buyer's report may be different because the condition of the house could be different, the SOP used could be different, the equipment used could be different, etc. Setting the right expectations with sellers and agents is very important. Ultimately, PLIs can help everyone involved in the transaction as they minimize surprises; can make a home more attractive and marketable; and help agents, sellers and buyers deal with problems upfront. All of this can lead to a smoother and more successful transaction.

WRE: Tell me about how the actual service works. Can you explain the technology a little?

Klima: The system is designed to help inspectors do more inspections, but our biggest goal is to create another home searching website which will greatly benefit the inspection

industry. The system allows inspectors to create a property page which can be posted to the website. Video footage can be included along with photos of the home. The property age can be posted with or without the home inspection report. A posted inspection report can be sold for \$19.95. The seller gets the money for all reports that are sold to the general public. The technology helps capture leads via text messaging, QR codes, filled out forms or sold home inspections reports. When the leads come into the system there are text and email drip campaigns which can be set up to automatically market to the potential buyer.

When the leads are captured, the platform delivers varying degrees of information. Phone number, name, address, and the age of the client can all be captured with a text. If a lead is captured with a sold report, then the potential buyer's email address is captured. The system can then connect to the person's social media pages and sometimes a picture of the potential buyer is captured.

For agent safety and marketing purposes the Realtor can connect to the potential buyer's social media pages or run a FREE sex offender report. Agent safety is a hot topic and these features impress agents.

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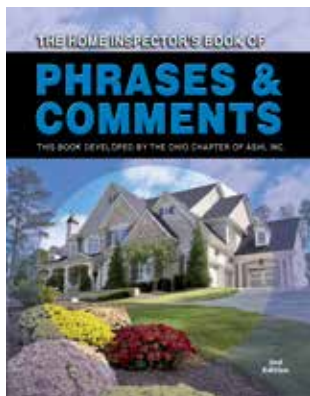
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Visual Inspection of Fiber Cement Siding Tips for Reporting Installation Defects and Changing Installation Requirements

by Dylan Chalk, ScribeWare

In much of the country, fiber cement siding has been an excellent replacement and even an upgrade over many of the 1990s era siding products which proved to be little more than disposable siding systems.

Depending on your climate zone, fiber cement is arguably better and more reliable than many of our traditional siding materials. Stocks of durable old growth lumber are long gone and other traditional siding materials such as brick and stucco are expensive and installation sensitive.

Inspecting fiber-cement siding presents a few challenges. First, it is rarely installed perfectly and to make matters worse, the installation requirements provided by the manufacturer have changed over the years. When we show up to a 2002 house sided with fiber cement, we know without getting out of the truck that several details will not be done the way the manufacturer now recommends. In addition, we are likely to spot other installation defects that could be more significant.

Some items we discover may be correctable, while others are nearly impossible to repair without replacing the siding or causing significant trauma to the existing system. The inherent subjectivity, urgency and need to repair these defects can be difficult to convey to homeowners and homebuyers during a home inspection.

This article will assume that you know the basics about fiber cement siding. We will focus on a few of the installation defects you are likely to see and suggest some language you can use in your reports to help guide your clients. I have broken some of the more common installation issues into four categories:

1. Defects that can be repaired;
2. Defects that can be repaired...but may be difficult to correct;
3. Defects that are nearly impossible to correct without a larger renovation-scale project;
4. Big red flags that indicate siding failure.



Dylan Chalk is the author of *The Confident House Hunter* – a book to teach home buyers how to look at and understand houses: Cedar Fort Press www.dylanchalk.com. He is also the founder of ScribeWare inspection report software offering innovative and simple report-writing solutions - www.getscribeware.com.

The information here is excerpted from a class that was presented at ASHI Western Washington's Spring Conference in 2018, where *Visual Inspection of Fiber Cement Siding* was taught with Troy Martsof, a west coast technical representative for the James Hardie Company. In this class, I was given permission to copy some of the Hardie Diagrams from their Best Practices Installation Guide. I took these from the HZ-10 climate zone. They are available for free download, just visit www.workingre.com/siding. Where installation requirements are discussed, we are referring to James Hardie installation guidelines as this is the most widely installed fiber cement siding.

Noteworthy Defects That Can Be Repaired

Missing butt joint back-flashing:

According to Troy, a back-flashing at the butt joint is not a requirement, but a recommendation that will be more reliable and better looking than caulking this joint (See Figure 1: Caulked Butt Joint). Metal flashing tabs can be inserted behind the field butt joints as a repair (See Figure 2: Metal Flashing). This may be worth correcting on weather-exposed sided of buildings. Here is a useful blog showing how this can be done: <http://www.buellinspections.com/how-to-flash-siding-butt-joints-after-the-siding-is-installed/>.



Figure 1: Caulked Butt Joint

can be inserted behind the field butt joints as a repair (See Figure 2: Metal Flashing). This may be worth correcting on weather-exposed sided of buildings. Here is a useful blog showing how this can be done: <http://www.buellinspections.com/how-to-flash-siding-butt-joints-after-the-siding-is-installed/>.

Gutter contact:

this is one of the few installation requirements from

Hardie that is not based in building code. This is a common defect in new construction because the gutter installers are unfamiliar with fiber cement installation requirements.

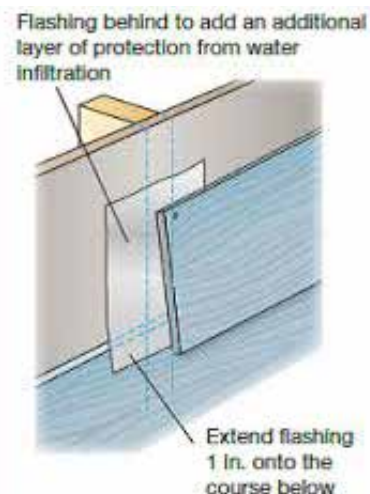


Figure 2: Metal Flashing

Missing kick-out flashings:

this is an easy repair that should be corrected as soon as possible. Depending on the exposure of the wall and roof, and the layout of the siding, missing kickout flashings can result in extensive concealed water damage. See Figure 3 for an illustration of a proper kick-out flashing.

Gutter and end cap should end a minimum 1 in. from siding.



Figure 3: Proper Kick-Out Flashing

Noteworthy Defects That Can Be Repaired... but Are Difficult to Correct

Holes and penetrations in the siding larger than 1.5 inches:

holes in the siding larger than 1.5 inches are required to have flashed mounting blocks. Think, for example, of a dryer vent or kitchen fan vent (See Figure 4). This starts getting us into a gray area. This is fixable, but cutting open the siding assembly to install a flashed mounting block is traumatic and could cause more harm than good. Recommending repair in this instance is a judgment call.



Figure 4: Kitchen Fan Vent

Loose siding: when considering loose siding, you need to distinguish localized problems from chronic dysfunction. Extensive loose siding, as shown in Figures 5 and 6, indicates the siding has not been fastened correctly and will require replacement. Poorly installed and loose siding like



Figure 5: Loose Siding

this can be vulnerable to wind damage. Here is a link to a video taken by former President of ASHI Western Washington, Mike Brisbon: <https://www.youtube.com/watch?v=ahEfeDZqDIU>

If you see loose siding, check the blind nailing to see if nails have been over-driven or are off the framing layout. You may also find extensive loose siding on the gable walls of truss systems where no sheathing was installed below the siding: yes you can install HardiPlank over a braced wall in this way. Localized areas of loose siding can easily be repaired with face nails and are not a significant defect. Fasteners should be corrosion resistant and pin-nails so the sheathing below the siding can expand and contract without damaging the siding. Loose siding should be



Figure 6: Loose Siding

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recommended for further evaluation by a qualified contractor to determine the scope and urgency of repair.

Hardie Wave: you may also find a wave in the siding. This is commonly referred to as the Hardie Wave and it is typical and often the result of minor expansion of the sheathing below the siding. A minor wave is not a significant defect and should be distinguished from the larger red flags of loose siding, which could indicate a poor installation. I would not advise any repair of the wave shown in Figure 7 here and I would report it as typical.



Figure 7: Hardie Wave

Siding in contact with horizontal flashing and caulked: this is typical in older installations from the early 2000s. This is not correct but it can be difficult to repair without causing trauma to the siding system. When I see this on new construction, I consider it an obvious red flag



Figure 8: Correct Flashing Installation

that the installer did not know how to install the siding, and I check the installation for additional defects. When I see this detail on older installations—say 2002, I can use other metrics to form opinions on the need or urgency for repair, such as how the overall installation has performed. On older installations it is hard to make the case that this detail should be corrected unless other more pressing defects present themselves. See Figure 8 above for an example of correct flashing.

Trim over siding trim detail: this is an interesting example of one James Hardie installation detail that is allowed by Hardie but inconsistent with building code. In Figure 9 below, you can see that the trim is nailed over the siding and not led into the siding and flashed. I am unaware of a flashing detail that could be used on the trim over, yet building code specifically recommends flashing all horizontal trim details. For more on this, visit WorkingRE.com/siding and click Building Code.



Figure 9: Trim installed over siding

Language Example: Below is an example of language I use when I see this detail. The “really substandard” comment highlights the fact that current building code does not allow for this detail. Many inspectors refrain from citing building code in their reports, and there are many good reasons for doing this. However, if you are in a dispute with a builder and it is new

construction, building code can provide much-needed leverage for your client. These are the difficult business decisions we make as home inspectors.

Sample Comment: *The exterior trim system here has been done as a picture framed trim, where the trim is not lead into the siding but laid over the top of the siding. This is a common practice but is really substandard. All exterior trim should have a head flashing at horizontal junctures. There is not a commonly accepted flashing detail for the "trim over detail" that I am aware of. The risk here is water can collect behind the trim and leak into the siding where nails from the trim penetrate the siding.*

Noteworthy Defects Nearly Impossible to Correct

Concrete over siding:

Once concrete has been poured over the fiber cement siding, you would obviously have to remove the concrete and start over. Hardie requires a one to two inch clearance depending on climate zone and the location of the installation. This simply is what it is until a larger project is undertaken. An inspector needs to combine visual clues and the amount of exposure to the weather to determine the urgency of correcting this defect. In Figure 10 shown here of siding to concrete contact, this was protected by a generous roof overhang and no other red flags were found. It is difficult to make the case this is an urgent repair despite being incorrectly installed. See Figure 11 for an example of a correct installation.



Figure 10: Concrete over siding

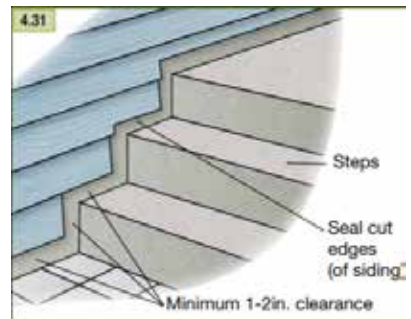


Figure 11: Correct Installation

Cracking corners: cracking corners are one of the more common defects, especially in older installations where full size face nails were used at butt joints. These can be difficult to correct. A few cracked corners are not that big a deal, but you will sometimes find installations with dozens of cracked corners and this starts to belie a poor installation, where there are likely additional defects that can be tagged onto a larger observation. See Figure 12 for an example of cracking corners.



Figure 12: Cracking Corners

Below is a basic statement I use when I find a series of defects that are not worth correcting.

Statement: *Visual inspection of the fiber cement siding installation showed details that are not consistent with modern manufacturers' installation requirements. This is typical for this age of construction. Some of the items noted can be repaired or improved, while others simply are the way they are until a larger re-siding is needed. In this case, I see nothing worth repairing currently.*

Examples of observations noted during inspection include:

- *Siding runs right to horizontal flashings—an air gap should be provided here. This is difficult to correct without causing trauma to the siding installation.*
- *Missing butt joint flashings—caulk can be used to seal these joints but must be maintained.*
- *Concrete has been run too close to the siding—no way to correct this without re-pouring the concrete. Not feasible to correct currently.*
- *A wave was noted in the siding—north face. This is typical and not worth repairing.*

I will then follow the statement(s) above with a sequence of photos, captions and diagrams that add specific detail to the general statement. There is a link to a video at the bottom of this article that shows one way to do this. It is a judgement call if you want to determine that these incorrect items are not worth repairing. If you are not comfortable making this distinction,

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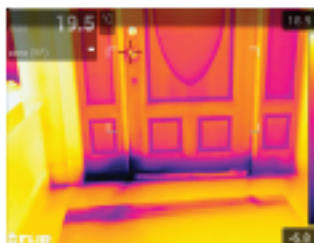
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you can always recommend additional inspection of these items by a qualified siding contractor but I am always wary of recommending repairs that could cause more harm than good.

Big Red Flags That Indicate Siding Failure
Blistering paint and mineralization stains indicate water is likely getting behind the siding, saturating the material and lifting off the paint. These are big red flags. See Figure 13 as an example.



Figure 13: Blistering paint

Failing material:

Fiber cement siding is an amazingly durable product. If poorly installed and exposed to vapor drive, sun and a freeze thaw cycle, it will deteriorate. Extensive product failure is extremely rare. Localized failure is not uncommon and typically found where one or more of the installation requirements have not been met. The photo shown in Figure 14, courtesy of Charles Buell, is not a James Hardie product but shows major failure of a fiber cement product used as part of a rain screen system.



Figure 14: Fiber cement product failure

Mushrooms: mushrooms do not grow on fiber cement. If you see mushrooms growing out of fiber cement siding, the mushrooms are really growing and living off the cellulose in the wood sheathing. This is a big red flag and dead giveaway of an envelope failure. See Figure 15 as an example.



Figure 15: Mushrooms

Here is a basic statement I might use when I find a series of defects on older fiber cement siding that are more deeply concerning, and I am recommending additional inspection.

The fiber cement siding system is not installed according to common manufacturer's installation requirements. This is typical for the age of installation, but the installation issues noted here can affect the reliability and longevity of this siding system. I recommend additional inspection of the siding by a qualified contractor. Implement repairs or updates as recommended to ensure the siding system is installed to manufacturer's specifications and will perform as intended.

Examples of some of the defects found during inspection include:

- *Cracked siding at butt joints—see extensive cracking on south and west face.*
- *Concrete poured in contact with siding—not recommended and hard to fix. Note the cracked siding board here.*
- *Loose siding at the west face—blind nails are over-driven here. The*

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whole face is loose and vulnerable to wind damage and may require replacement.

- Missing butt joint flashings—these can be maintained with caulking.
- Incorrect flashing details at horizontal trim—see diagram for proper installation technique and note the evidence of window leakage at the exposed south living room window.

For the link to a best practices guide for one of the most commonly installed brands of fiber cement siding, visit WorkingRE.com/siding and click James Hardie Guide.

Example Video: This video will give you some suggestions for ways to report on specific fiber cement defects combining specific observations with a more general statement. In this video, we are reporting on more significant installation defects and using our photos and captions to prove why we are recommending additional inspection. https://www.youtube.com/watch?v=_eHM63nnzps

Conclusion

I hope this article provides a refresher of some specific defects that we can look for when inspecting fiber cement siding systems as well as some language we can use in our reports to clarify routine maintenance and repair from true dysfunction. There is clearly no one correct way to report on these deficiencies, but I hope this article provides some ideas you can take and modify and make your own. **WRE**



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High-Efficiency Forced Air Furnaces

Science Behind Your Inspection

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

Homeowners today can enjoy the luxury of high-efficiency forced air furnaces. They are quieter, less expensive to operate and capable of providing stable temperature throughout the home.

It wasn't that long ago—from roughly 1920 to 1980—that the naturally drafted gas furnace was king. It operated at about 50% to 65% efficiency. With the flue gas maintained at about 350 degrees Fahrenheit, steam and products of combustion went right up the masonry chimney and there were no condensation problems. The steam looked like smoke as it wafted from the chimney.

You could recognize this 60% furnace by its metal flue pipe and a draft diverter or draft intake. From a distance the home looked great, but up close these problems were evident (See Figure 1: Naturally Drafted 60% Gas Furnace).

Burners were exposed at the bottom of the heat exchanger, and combustion air was drawn from the room into the burners. Controls were electro-mechanical, not digital. With this furnace drafting warm air up the chimney and transferring only about 60% of the natural gas energy into the home, much of the energy was wasted.

When energy costs increased dramatically in the 1980s, energy shortages were predicted. Incremental improvements in efficiency came into the market: flue dampers, electronic ignition, better heat exchangers and new control systems.

Condensing Furnace: One Giant Leap in Efficiency

Later came high-efficiency condensing furnaces, with dramatic improvements in efficiency (See Figure 2: 90% Condensing Gas Furnace). Note that there is no metal flue pipe; instead, there are two PVC pipes, one that delivers air for combustion into the furnace and one that exhausts the products of combustion away from the furnace. As its name implies, this furnace delivers about 90% of the combustion energy into the home. There's significantly less heated air going up the chimney than there was with the older models.

Today's condensing furnaces use a secondary heat exchanger. It captures more heat by lowering the temperature of the flue gas from 350 degrees Fahrenheit to about 120 degrees and condensing the steam into water. A drain line removes the condensation water away from the heat exchanger and burner assembly.

A Furnace by Any Other Name...

A high-efficiency furnace is better described as a "condensing" furnace because it condenses steam in the flue gas to grab more



Figure 1: Naturally Drafted 60% Gas Furnace



Figure 2: 90% Condensing Gas Furnace

Btus. A Btu is a unit of heat equivalent to burning one kitchen match (See Figure 3: BTU - Water, Steam). One Btu raises the temperature of one pound of water 1 degree Fahrenheit.

It takes 970 Btus to bring one pound of water to a boil. Think about cooking noodles in boiling water: the water is heated to about 212 degrees Fahrenheit and then begins to boil as the heat accumulates. Add more heat and the water just boils; the temperature does not increase. When you reverse the process and "condense" a pound of steam into water, 970 Btus transfer into the air. The energy necessary to change the phase of the water/steam is called latent heat.

The furnace pictured here is 96% efficient (See Figure 4: 96%, Three State Gas Furnace). It provides three controls and three firing rates. Its ECMs (electronically commutated motors) spin at a variable rate, providing greater efficiency and better comfort as well as substantial savings on electrical power. When firing at a lower rate, efficiency is improved and fan noise is reduced. The unit runs longer per heating cycle and provides greater comfort in the home.

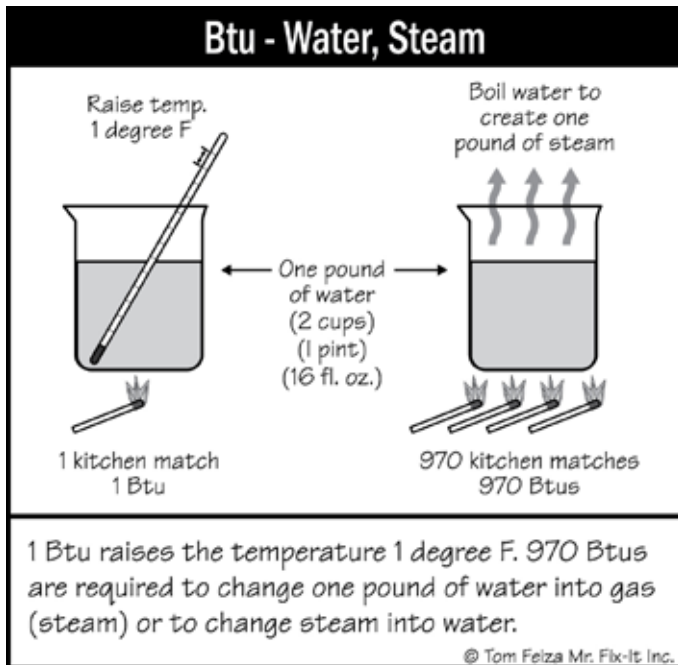


Figure 3: BTU - Water, Steam



Figure 4: 96%, Three Stage Gas Furnace

With this furnace, 96% of the energy remains in the home and only 4% goes up the chimney. The “chimney” is the PVC pipe to the outside. Notice the draft or inducer fan in the picture—it draws in combustion air and expels the products of combustion to the outside. The three control pressure switches (tagged 1-2-3 in the picture) provide safety switching for three firing rates. When you see three pressure switches, you know the furnace has three firing rates.

Getting Down to Details

Here’s a detailed view of what’s going on (see Figure 5: BTU–Condensing Furnace). Condensing steam captures the latent heat—that is, heat from the change of phase from steam into water—at a rate of 970 Btu per pound of water (steam). If a furnace uses about one therm of natural gas per hour (100,000 Btu/hr), that combustion creates about one gallon (8.33 lbs) of water. We capture 8,080 Btu per pound of steam by condensing it back into water in the secondary heat exchanger. In a larger home, we could capture ten times that amount of energy over 24 hours. Furnace efficiency has increased from 60% to more than 90% when steam is condensed.

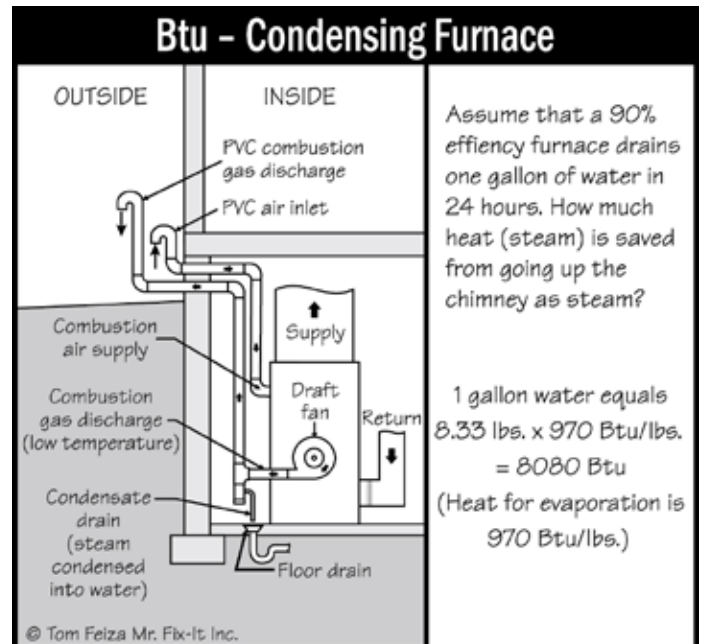


Figure 5: BTU - Condensing Furnace

ECM motors with sophisticated electronic controls also adjust the volume of air movement through the system and can allow the firing rate to change. The blower will match the burner output. In systems with zoned air delivery, the ECM variable-speed blower matches the flow to the zones calling for heat or cooling. This eliminates the need for an air bypass on the ductwork.

Condensation Issues Resolved

Initially, the heating industry had lots of issues related to the slightly corrosive condensate water in the heat exchangers and the burner assembly. Designers, manufacturers and repair workers had never dealt with corrosive water in a furnace.

Now, about 30 years since modern condensing furnaces were introduced, most of those issues have been resolved.

Tips: Inspecting 90%+ Condensing Furnaces

Most home inspection standards require inspectors to open readily accessible panels and inspect the heating equipment, including vent systems, flues, chimneys and distribution systems. Inspectors must describe the energy source and the heating system. Here are my tips for inspecting a condensing furnace.

1. Outdoors, check the exhaust and intake PVC piping. It should be secure and not too close to windows or doors (or the ground, in climates where snow accumulates).
2. Indoors, save steps by dropping off your tool box near the furnace at the start of the inspection and identifying the exhaust and intake locations. Turn the furnace disconnect to off.
3. While inspecting the rest of the house, set the thermostat to “heat” as you walk by. If the weather is cold, the home may have cooled during the inspection and the furnace may try to start before you get back to the furnace disconnect switch. If you need to raise the temperature setting, raise it 10 degrees

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Radon Testing: Myth of the Ideal Radon Device

by Shawn Price, Director of Laboratory Operations (AccuStar Labs), Spruce Environmental Technologies, Inc.

In my many years in the radon industry—I won't say how many—suffice it to say that I was a member of the group that developed the first EPA radon proficiency program and created the program to evaluate new radon measurement devices, I have observed that, even among professionals, the myth of the ideal radon device continues.

Some facets of the myth are:

- The more complex the radon device, the better it is.
- The more expensive the radon device, the better it is.
- The longer the radon device tests, the better it is.
- The best radon testing device is _____ (Fill in the blank).

The fact is that all radon devices have strengths and cautions. All depend on how well or poorly the tester uses them.

Only Use Listed Test Devices

To perform radon testing in the field, it's critical to use a device that is approved by a national agency. These are the two agencies that certify radon professionals and devices: National Radon Proficiency Program (NRPP) and National Radon Safety Board (NRSB). The goal for the device when performance testing is +/- 25%. ALL devices must meet that goal.

To achieve a device listing:

- All listed devices must be chamber-tested.
- All must meet requirements to be used in field.

Accuracy = Precision and Bias

- Good precision is like having a good "group" of shots. That is, everything is consistent...but it can be off target.
- Good bias is when the average of a group is close to the bullseye...but some hits may be off the mark.

How can you know you have "hit the bullseye?" In Figure 1 above, you can see that the navy blue and the yellow dots have good precision: the measurement results are very close to each other. But the blue dots are not accurate. We need another measure. "Bias" tells us whether the calibration process was done correctly, if contamination has gotten into the system, or if there



Shawn Price has 28 years of radon industry experience and is currently the Director of Laboratory Operations for the AccuStar Labs Division of Spruce Environmental Technologies, Inc., Price is also the Past-President of the American Association of Radon Scientists and Technologists (AARST), and a member of the National Radon Proficiency Program (NRPP) Policy Advisory Board.



is another systematic problem that can repeatedly skew the results high or low. While the goal is to hit the bullseye every time, the reality is that measuring radioactive materials is an error-prone process. If

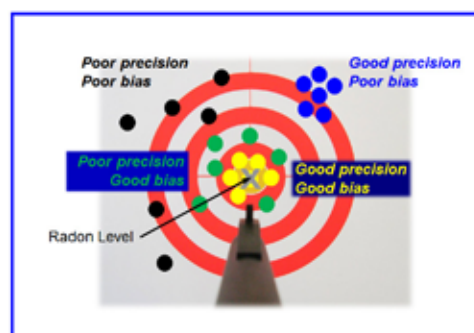


Figure 1: Bullseye precision example

devices are calibrated properly, we should have some measurements slightly above and slightly below the target. Always missing on one side of the target is an indication of poor bias, as shown with the blue dots. The green dots have good bias: if you added them all up, they would be right on target. However, they have poor precision, so they're not accurate either. We need to have BOTH good precision and good bias to tell us whether our device is reading what's there. We might compare precision and bias measurements, in our car analogy, to checking our speedometer by having another car drive next to us at a certain speed, or checking the exhaust with a device that measures some contaminants or using a timing light and so on.

Accuracy Based on Following Directions

If you follow the manufacturer's directions explicitly, you should receive good enough data to help the client make a good radon decision. THAT IS THE point of the test: To mitigate or not to mitigate?

Know Your Device

The most important thing you can do to get good radon readings is to KNOW YOUR DEVICE and follow the manufacturer's instructions.

Common Radon Devices

Electret Ion Chambers consist of an electrically conductive chamber attached to an electret, a Teflon plate that is positively charged. Negative ions produced from the decay of radon reduce

the voltage on the electret. This change in voltage over time is used to calculate the radon concentration.

Charcoal Canisters use activated charcoal to adsorb radon. The charcoal canisters can then be counted using gamma spectroscopy to determine the radon concentration.

Liquid Scintillation Vials use activated charcoal to absorb radon as well but then use a different analysis process. After exposure, a “cocktail” is added to the vial which fluoresces when radioactive decay occurs. These light pulses can then be used to determine the radon concentration.

Alpha Tracks use a certain type of plastic that is sensitive to alpha particles. When an alpha particle hits the surface of the plastic, the alpha particle leaves a track. The plastic is then soaked in a caustic solution to enlarge the tracks. When put under a microscope the tracks are counted and used to determine the radon concentration.

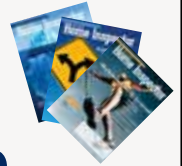
Continuous Monitors use several different types of technology, like solid state detectors, alpha scintillation or ionization chambers, to determine the radon concentration. Continuous monitors are the only type of device that gives an hourly average of the radon concentration. **WRE**

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Making Happy Clients

Laura Mazzenga, Freelance Writer for *Working RE*

Editor's Note: Inspector Tom Sullivan explains how he keeps his clients happy.

There is one simple service that can contribute mightily to great customer service for your company, and a great customer experience for your clients, that might surprise you: offering a home warranty. There are many well-known benefits to offering warranties with your home inspections, including protecting you from liability, giving you a leg up on the competition and helping you create a great experience for your customer. Here are a few real life stories.

Tom Sullivan, home inspector and founder of Inspecl0 in AZ, shared his experiences with one warranty program, The Complete Protection (CPTTM) 90-Day Guarantee, that OREP provides discounted access to for its insureds.

Sullivan says that Inspecl0 is the first inspection company in Arizona to offer the Complete Protection program. They have been in business 19 years and regard service and quality as their top priorities. "Our philosophy is that everyone deserves a good inspection," Sullivan says. "And the warranty program fits squarely in line with our approach to business."

The CPTTM commitment to service is what attracted Sullivan to the warranty program as an additional benefit to his customers. The program has an A+ BBB rating (just like Inspecl0) and offers benefits that many warranty programs do not. For as little as \$12.50 per warranty, you can roll this benefit right into your inspection fee, offering a service that does not affect your bottom line.

"Most warranty programs usually have a 30-day exclusion, meaning everything that breaks within that time period is considered 'pre-existing.' CP does not do that. They cover 90 days from the date of inspection or 30 days from close of escrow (whichever is later). I like to think of it as a form of gap insurance for me and my clients," Sullivan says.

The Complete Protection program includes a number of features, such as no age restriction on appliances or heating & cooling systems, no limit on mechanical repairs, and 24/7 customer service. Unlike other programs, all claims are done over the phone without having to submit any documentation in order to receive service. Also, there is another aspect of the program which Sullivan finds unique: you can use your own contractor for repairs, rather than a recommended professional. "It really has been a positive experience, both for me and my customers," says Sullivan.

Real Life

Everything can appear perfect in a marketing brochure but what about if there's a claim? That's when it counts to have a solid



warranty in place, according to Sullivan. He has experienced this as well, and says that CPTTM handled the entire claims process with excellence.

In a recent incident, Sullivan was performing a pre-listing inspection and noticed that the panel with buttons over the stove was loose. "I noted this in my report—that the covered appliances were working, but the control panel was loose," Sullivan explained. Shortly after, Sullivan received a call from the agent. While the owners were cooking, smoke had started coming out of the stove in the exact area that was loose during the inspection. Sullivan called CPTTM to report the issue, asking if there was anything that could be done—even though it was already broken at the time of the inspection. They immediately took care of it, Sullivan says. Both Sullivan and his customer were very pleased. "They stand behind everything they say, and the commitment really shows."

Sullivan mentioned another recent incident in which CPTTM took positive steps to address an issue. After closing on a home, the buyer had an 18-year-old air conditioning unit which needed to be replaced. The buyer received an estimate from their contractor, which was very steep. They notified CPTTM, who immediately offered to contribute money towards the new unit. The incident was eventually resolved by CPTTM sending their own contractor to the home (at no charge to the buyer) who replaced the unit.

These situations gave Inspecl0 the opportunity to provide better service, or what Tom calls a "seamless experience" for buyers. And who wouldn't want an opportunity like that?

Excellence in Service

In addition to providing his customers with a warranty, Sullivan and his team have found other ways to differentiate Inspecl0 as

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Time to Update Your Business Toolkit

by Kate Ivey, HomeGauge

You probably have your own “secret sauce” for making a successful inspection business. But have you taken a look at the ingredients recently? It’s easy to get into the routine of doing the same thing day in and day out, year after year. After all, if it ain’t broke, don’t fix it—right?

Not necessarily.

You should often evaluate and adjust your business model, your marketing strategy, and the tools you use to do your job. Over time, you’ve probably upgraded some things—your vehicle, ladder or camera (and hopefully your wardrobe!). But you might want to consider looking at the other tools in your proverbial “toolkit” to see if you could be improving not only your business, but also your life.

After a long day of inspecting, the last thing you probably want to do is sit down for hours of report writing. (I bet your family doesn’t appreciate it either.) But what if you could change that? Get more done on site, do less work at home, and all without increasing the length of your work day? Sounds too good to be true, but it isn’t. Using the right software and online services can be a game changer for you and your business.

Ditch the Clipboard

There are several different ways you can save time while collecting information, images and other data during the inspection. You should ditch the clipboard if you haven’t already and carry a handheld device (such as a smartphone or tablet) to input comments, pictures, videos, and recordings as needed. Think about it—if you’re putting all that information into the report during the inspection there isn’t much left to do once you get home other than review, edit, upload, and deliver.

Get a 360° Camera

What if I told you that you can save a ton of time taking photos while also impressing your clients and reducing your liability risk? Let me explain: there’s a new piece of technology called a 360° camera that you can use to eliminate hundreds of extra



pictures in the report. Bonus: you’re also creating a virtual home tour for your client. Camera models start at under \$100 and can run as high as \$500 or more. Simply take the 360° camera into the room and snap a single photo. It captures a complete 360-degree panoramic image of the room—or the view from outside, the roof, etc.—which you can then insert into the report.

Some may call it unnecessary or a gimmick but I have seen real reviews from real homebuyers who were absolutely thrilled with their inspector for including these images in their report. I have also seen these images save an inspector from a potential liability because it shows an entire 360 degree view of the room at the exact time of inspection. Of course, you’ll need to make sure that the report writing software you use will accept this kind of image.

Use the Internet

The way you deliver your inspection report and the experience the homebuyer receives while viewing it shouldn’t be overlooked. Sure, you can send an email with a PDF copy of the report attached. But have you ever really sat down and looked at one of those PDFs from a homebuyer’s point of view? I personally find myself wishing for more.

Your clients want to be able to click on the pictures and expand them so they can really see what you’re talking about. And videos are becoming standard for inspection reports—try putting one of those in a PDF. The fact is, there are some problems that are hard to describe in words or capture in the snap of a photo but are easy to show and explain in a short video clip.

Posting your report online is a better alternative to PDFs because it allows you do more with photos and video and it shows you are an inspector who understands modern technology (which most buyers feel is key for inspecting today’s high-tech homes). Face it—we live in a world where people do pretty much everything online and increasingly that’s the way homebuyers expect their inspection reports, too. And if it makes you feel better, these HTML reports can easily be saved as a PDF for storage anyway. So what’s the hold up? Take your reports online and I’ll bet you’ll be impressed with the response you get from your clients and agents.



Kate Ivey has been in the home inspection industry for more than five 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 toward home inspectors. You can check out examples of their work at www.HomeGauge.com.

Make Your Website Work for You

Of course, if you don't have any inspections scheduled, it doesn't matter how cool your reports look. So a key question is, "What tools will help me win the business in the first place?" It's probably not your office—most inspection companies don't have or need a physical office location.

This means that your website doubles as your company's storefront—and the impression it makes can win or lose you business. With all the online website building tools around today, many businesses opt to build their own websites. But the Internet is fast-paced and ever-changing, so if you're not actually working in that business it can be hard to keep up with industry standards and best practices. Just like home inspecting, web design is a service better left to the pros.

Two key aspects to consider with your website are its content and age. A website's lifespan is only about two and a half years, so if it's been a while since you updated yours, it might be time for a new one. Website trends are always changing but in 2018, content remains king and there are no signs that Google is going to refocus the majority of its algorithms on a different factor.

That's right—while your viewers may simply be scanning your website for the information they need, search engines are paying close attention to what is actually written on your site. There is also technical data on your site that help search engines better understand your website, though you won't see this on the front end.

If you want your company name to show up in an internet search, you have to make sure your content is helping you get found. But it also needs to be more than a bunch of searchable words thrown on a page. Well-written content answers the questions your audience has about your business, makes those answers easy to find, and conveys how you can help in such a way that readers are converted into customers. Content needs to be engaging and relevant to readers. If that sounds like a tall order, it is.

Each page should follow certain guidelines regarding length, keyword density and originality. For example, you might really like that section on mold you read on another website. But you don't want to put it on yours, since you could potentially pay a penalty for duplicate content. Google will know it is not original and posting somebody else's content can affect your ranking and, in some cases, keep the search engines from indexing your site at all. If you already know your website is lacking (or if you don't have one), find a web design company that knows the home inspection industry and provides unique, professionally-written content as part of the deal.

Put a Blog In Your Toolbox

Having an attractive and engaging website is not enough these days. You should be reminding both users and search engines that the lights are on and your business is open! Adding a blog and updating it periodically is a great way to accomplish this and is vital to being successful with your Search Engine

Optimization (SEO) efforts, the mechanism that helps customers find you online.

One tip about writing blog posts: make sure you're speaking to your audience in a way they'll understand and appreciate. Don't get too technical in a mistaken attempt to sound like an expert. The blog should cater towards homeowners, buyers, your community, and real estate agents—the people you want coming to your website—rather than other home inspectors. As with all web content, length and keyword density are key to getting the best results.

Throw In Some Special Offers & Tips

A blog is just one way to keep your website updated with fresh content. Make sure to promote any new services you offer, discounts and promotions and tips and tricks. You can also put your scheduler on your website so that agents and clients can book an inspection online without making a phone call. And don't forget to send your clients to your website to get their inspection report. This not only creates a brand identity for you but also continues to drive traffic back to your website. It's a win-win!

Of course, the main ingredient to the "secret sauce" of a successful inspection business is you, the inspector. You need to be out there networking, asking for reviews, staying active on social media, showing off your awesome reports, and letting everyone and their mother know to visit your website. Make it work 24/7 so you don't have to. **WRE**

« page 32 (Making Happy Clients)

a local leader in the inspection industry. Their philosophy is rooted in service, both to their customers and their own employees. And even their name, Inspect10, was engineered with a very specific idea in mind: to perform the best inspections—a 10 out of 10!

How do they do this? One example is their inspection reports. Rather than a 30-page report, Inspect10 produces a copyrighted report that's 13 pages long, includes images and color-coding, and is free of technical jargon or confusing language. There are plenty of other things they do to set themselves apart, such as offering flexible pricing and discounts to military personnel and first responders. They require a high level of training for staff and keep in close communication with former customers to keep their business name top of mind.

Adding a warranty fits in perfectly with these strategies that helped make Inspect10 a solid success. It can serve as an excellent way to tie together everything that you do to succeed—nurturing relationships, stressing service and quality.

Details about the CPTM warranty program can be found at OREP.org/warranty with the lowest prices available nationally. The program is open to every inspector. OREP insureds enjoy a discount on every warranty, which can add up to real savings over the course of a year. **WRE**

Inspector Advisor Q&A

by Jerry Peck, InspectorAdvisor.com



Editor's Note: This question is from InspectorAdvisor.com, a free inspection support service for OREP insureds. Others can subscribe for just \$59 per year at InspectorAdvisor.com.

Question

We are being told that vinyl flex is not to code when used in an attic to connect to the dryer vent in soffit. Is vinyl flex accepted as meeting dryer vent code or not? If it is not, when did that change?
—Home Inspector

Answer

It is not to code, that is correct. Vinyl has not been accepted since day one of the codes addressing dryer ducts. Vinyl is not even approved for use as a dryer connector (connects the dryer to the dryer duct). Even the connectors should be rigid or flexible metal. While there may be some thinner and more flexible types which are listed for that use, the plastic vinyl ones are not. I haven't seen any which were listed for that use available at hardware or big box stores. However, there are a lot of products for sale which are not "listed" for actual installation and use.

Here is the code section on dryer ducts and dryer connectors:

From the 2017 IRC:

M1502. 4 Dyer exhaust ducts.

M1502. 4.1 Material and size.

Exhaust ducts shall have a smooth interior finish and shall be constructed of metal not less than 0.0157 inch (0.3950 mm) in thickness (No. 28 gage). The duct shall be 4 inches (102 mm) nominal diameter.

My note: No. 28 gage is not quite correct as 0.0157 is actually slightly thicker than 28 gage. So 27 gage would be required to meet the 0.0157 inch thickness.

The dryer connector I reference is "transition duct" in the code: *M1502. 4.3 Transition duct. Transition ducts used to connect the dryer to the exhaust duct systems shall be a single length that is listed and labeled in accordance with UL 2158A. Transition ducts shall be not greater than 8 feet (2438 mm) in length. Transition ducts shall not be concealed within construction.*—Jerry Peck **WRE**

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FULL OR PART TIME

SAVE ENERGY FOR YOUR HOBBIES

BE QUALIFIED. NOT JUST CERTIFIED.

Insurance IQ: Insuring Agreement

by David Brauner, Senior Broker OREP

At a recent event, *Working RE* Editor Isaac Peck and I participated in a presentation for real estate appraisers on a new type of real estate valuation product called a “hybrid appraisal.” We were asked because OREP is also a leading provider of E&O insurance for appraisers. The question was simple: are these new hybrid appraisals covered? While each situation is unique, I explained that since there is no exclusion for hybrid appraisals in any appraiser policy that OREP handles, they are not excluded from coverage, so the policy should respond to a covered claim.

In order to fully explain this, I had to wander off into a little “insurance IQ,” which I share here. Because many of you may already know this, I’ll keep it brief.

Your OREP policy, or one from another E&O insurance provider, works the same way. The Insuring Agreement in your insurance policy summarizes the major promises of the insurance company, as well as stating what is covered. In the Insuring Agreement, the insurer agrees to do certain things, such as paying losses for covered perils, providing certain services or agreeing to defend the insured in a liability lawsuit. This is the section of the policy contract that specifies the hazards the insured is covered against (like an error or omission), the people covered (like the Named Insured) and the length of the contract (usually one year).

For inspector policies (and other professionals), the insurance policy usually starts with a definition of Professional Services, i.e. what is covered. Here is an example from a policy OREP offers: Professional home inspection services means “the non-invasive visual examination of the readily accessible installed systems and components of a building, as identified and agreed to in writing by the client and insured prior to the inspection process,



performed for others for a fee, and for which a written home inspection report is generated.”

This provides inspectors with broad coverage for the variety inspection-related issues, whether or not you provide particular service or perform a specific test. Other specific coverages are spelled out elsewhere.

What is specifically excluded from the insurance coverage can be found in the Exclusions Section of the policy. An Exclusion is a provision within an insurance policy that eliminates coverage for certain acts, property, types of damage or locations; such as this one excluding fraud, which is found in most inspector policies: Alleging, based on, arising out of, or attributable to any dishonest, fraudulent, criminal or malicious act or omission, or any intentional or knowing violation of the law by an “insured.”

Accordingly, in the example with appraiser insurance, there should be coverage for hybrid appraisals because they are not excluded in the appraisers' policies: not yet anyway. As a side note, the way insurance policies are set up—a definition of covered services and exclusions, explains why agents are trained to avoid saying that something is “covered” if it is not specifically mentioned. Rather than say there is (or isn't) coverage for something that has no reference in the policy, it is more common to say it is not excluded...so there should be coverage, but every claim is handled case-by-case.

For home inspection professionals, the OREP home inspector policy provides very broad coverage at very competitive rates, which should provide you peace of mind. I have been helping inspectors secure coverage for nearly 25 years and today OREP is a leading provider of home inspector E&O/GL insurance. Call or visit OREP.org to see what we have to offer you—we're always happy to help and we answer the phone! **WRE**



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.

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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."



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Risk Management: 90-Day Guarantees Increase Your Business/Reduce Your Headaches

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. 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. Visit OREP.org/warranty or see page 33 to learn more or call (888) 347-5273. OREP E&O insureds save.

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Nationally recognized home inspector attorney Joe Denneker adds a layer of protection to your inspection business by providing inspection contracts written to the home inspection standards specific to your state. OREP insureds enjoy a 25 percent discount on this essential service. This service is part of the OREP Professional Support Network; OREP E&O insureds email isaac@orep.org for your discount code.

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so you can easily remember where it was set originally.

4. Always use the normal controls to operate the furnace.
5. When back at the furnace, turn the furnace disconnect switch on and open the cover to observe the draft fan as the unit starts running. Listen for any excessive noise. A noisy or vibrating draft fan means the fan bearings may be failing.
6. Inspect the intake and exhaust piping. It should be solid and secure with no water leaks.
7. The burner should start a few minutes after the draft fan runs.
8. After the burner starts and runs for a few minutes, the blower/fan should start. Watch for excessive noise or vibration.
9. Reduce the temperature of the thermostat setting to cycle the unit off. If you did not raise the temperature setting just allow the home temperature to reach the original set point.
10. Look for any water leaks or corrosion—they indicate a potentially serious problem.
11. Open the fan chamber cover and check for leaks and dirt. Visually inspect the fan blades for dirt if possible.
12. Pull out the filter and check for dirt or defects.
13. If the unit is more than 10 to 15 years old, you may want to describe the unit as “at or near the end of its useful life.”
14. On a furnace with a zoned air distribution system, you are not required to check each zone—but it might be a good idea to do so anyway. Otherwise, note that you checked only one zone and the system should be evaluated by a furnace specialist.
15. Report excessive dirt, lack of maintenance, signs of leaks,

vibrations, and noise. If any defects are visible, don't just suggest maintenance service—suggest a full evaluation.

Get Client Involved

Explain the furnace operation to the client and describe the advantages of its efficiency. Condensing furnaces are a big plus for homes. If possible, have the customer watch as you start and run the furnace. This gives you a chance to explain the sequence of operation, startup, filter, air flow and any defects you identify. **WRE**

To learn more, attend Tom's technical presentations at educational sessions for home inspector groups. Tom will be presenting "Describe That Defect" and "The Practical Science Behind Great Home Inspection" at ASHI Inspection World® 2019 in San Diego. Tom can also provide his knowledge for your educational event; contact him at Tom@HTOYH.com.

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 © 2018 by Tom Feiza, Mr. Fix-It, Inc. Reproduced with permission. Visit HowToOperateYourHome.com (or htoyh.com) for more information about building science, books, articles, marketing, and illustrations for home inspectors. Or e-mail Tom (Tom@misterfix-it.com) with questions and comments. Or call 262-303-4884.



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