

CAHI MONTHLY NEWS



Presidents Corner



Here we are in December 2021, closing out another year. To me, it almost seems like we just started 2021. The real estate market seemed to drop off a bit the last quarter by all accounts from other inspectors I have spoken with. I myself have seen price drops and have had Realtors tell me there is a bit more room for negotiations lately. Nevertheless, I think we have all had a pretty good year overall. It will be interesting to see what 2022 has in store for us as inhabitants of the planet earth, citizens of the USA, and home inspectors in the real estate industry.

In an article I read, it is predicted the cost of construction will come down a bit in 2022. A big part of the problem with the low inventory in the new construction segment was the high cost of production. There is an inflation problem affecting the manufacturing industry. This has driven up the prices of building materials for homes and even automobiles. Lumber prices alone added about \$36,000 to new home prices. In the 2022 real estate market, bottlenecks in the supply chain hopefully will be fixed and there will be economic growth, and many companies will restock their shelves.

Buyers chased out of the market by high prices and bidding wars have waited around for 2022 as the year to pounce. We will see these buyers re-enter the market in droves. Although prices may still be high in 2022, they would probably not appreciate at the high flying rates we witnessed in 2020 and 2021.

Again, we approach another year with our eyes wide open to see what the real estate world and the real world have in store for us.

Continued on pg 2



MONTHLY MEETINGS – Details & Info

CAHI's regular monthly meetings are held at the Best Western located at 201 Washington Ave (RT 5), North Haven. Meetings are also broadcast via Zoom.

Meetings are still free to members but RESERVATIONS are a MUST.

Reservations can be made at our CAHI website.

Most meetings are on the fourth Wednesday of the month from 7-9pm. Guests are always welcome! Guests may attend 2 free monthly meetings to experience our presentations, meet our members, and receive a CE attendance certificate. Joining CAHI may be done at anytime of the year through our Membership Page.

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Meeting Dates!

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Dec - No Meeting

Have a Great Holiday and New year!

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Jan 26th 2022

Presenter -Steven Bushnik

Velux-The no leak skylight

VELUX offers a complete line of skylight products and complementary accessories from installation to the finishing touches. Choose from a wide variety of skylight models to find the best skylight for your home!

Presidents Message Continued:

Let's finish off 2021 with thanks, hopefulness and joy during the rest of this holiday season. Spread some love because God knows we need it. On behalf of the CAHI board, I wish you all a very Merry Christmas, happy holidays, and a happy New Year.

Stan

*"Hope smiles from the threshold of the year to come, Whispering
'it will be happier'..."*
— Alfred Lord Tennyson



REMINDER!

“No December Meeting”

***Have a Great Holiday
and New year!***

6 Year-End Tax Planning Moves For Small Business Owners

by David Rae

David Rae Contributor

Personal Finance

CFP who writes about having a Wealthier Healthier and Happier Life.

While tax season 2022 may be months away, New Year's Eve will be here before you know it. The fourth quarter is the time for some proactive tax planning to lower your 2021 tax bill. For business owners, tax planning shouldn't be a once-per-year exercise when filing your taxes. With extensions, you may be able to delay filing your 2021 taxes until late 2022. However, many tax planning moves that can help lower your total taxes owed may need to be made before the end of the current year.

Review How Your Business Is Set Up

What is the corporate structure of your business? Are you a sole proprietor, S-Corp, LLC, Partnership or C-Corp? As your business and income grows, the best structure for your business may change. This is something you should review with your CPA and certified financial planner every few years (more often if your business is growing rapidly or if there have been changes to the ownership).



Maximizing the benefits of a retirement plan can help you save on taxes and get to that dream ...

Review Your Business Retirement Plan

One of the best ways for small business owners to slash their taxes is to establish a retirement plan. This could be anything from a SEP IRA to a Solo 401(k), up to the combination of a 401(k) with a defined-benefit pension plan. Would you rather write a big check to the IRS or to your own retirement account? The choice is obvious to me. In case you were wondering, high-income small businesses can potentially defer income taxes on hundreds of thousands of dollars per year.

Here are a few of the most common [retirement plans](#) for high-income small business owners.

SEP IRA - If you are self-employed, you can contribute 20% of your self-employment earnings into a SEP IRA, per year, with a maximum contribution of \$58,000 for 2021. There are no catch-up contributions for SEP IRAs. With no year-end deadline, a SEP IRA can be set up just before filing your taxes for the previous year.

Solo 401(k) - Typically, a Solo 401(k) will allow for the largest pre-tax contributions, which should translate into fewer taxes being owed. Business employees are allowed to contribute up to \$19,500 for 2021 plus a \$6,500 catch-up contribution if they are at least 50 years old. Additionally, the business will be able to make a profit-sharing contribution, up to 25% of payroll. That means a grand total of \$58,000 (or \$64,500 for those over 50) could be saved provided the individual contributes the maximum amount allowed by the IRS (\$19,500 for 2021) and the business contributed the maximum allowable amount for payroll.

You can also benefit from a Roth Solo 401(k) for the employee portion of your contributions, \$19,500 plus a \$6,500 catch-up contribution for business owners over the age of 50. If your spouse also works with you in the business, he or she can be included in the plan, essentially doubling the amount you can contribute and the tax savings.

Defined-Benefit Pension Plan – For those needing huge tax savings, the defined-benefit pension plan is king. Combine it with a 401(k) profit-sharing plan, and your business could sock away a few hundred thousand dollars per year. You may also hear this called a cash-balance plan.

Defined benefit pension plans are the most complicated of the small business retirement plans to set up because the plan design is complex and time-consuming. If you think this may help your business keep more of its hard-earned money, talk to your trusted fiduciary financial planner ASAP. The extra work is more than worth it for high-income small-business owners willing and able to max out contributions to their 401(k) and defined benefit plans. Contribution limits will depend on age and income, but they can often run north of \$150,000 per business owner per year. The tax savings can be huge, especially for those in high-tax states like California and New York.

Are You Eligible for The Home Office Deduction?

During the COVID pandemic, more and more small business owners have begun working from home full-time. Business owners reading this who work from home may be eligible to take the home office deduction. Here is what you need to know to determine if you qualify and get a better understanding of how this often-scary [home office deduction](#) works.

This valuable tax break can save hundreds, or even thousands, of dollars in taxes each year. The best part is that you are already incurring these expenses for housing regardless of your business

use. Take the time and discuss the home office deduction with your tax preparer to make sure you qualify.



A shoebox is not a great filing system if you are business owner looking to make filing your taxes ...

Don't Ignore Your Bookkeeping

Filing taxes are a stressful process for even the most organized business owner. Please don't try and file your taxes from a shoebox full of receipts. Break up your accounting and bookkeeping throughout the year. This can be easily done with software like QuickBooks. For a more complicated business with many invoices and expenses, consider hiring a bookkeeper. At a bare minimum, avoid procrastinating until tax time to get your books in order. Missed tax deductions increase your taxable income and are essentially like throwing money away.

Claim First-Year Bonus Depreciation

One of the positive changes from the Tax Cuts and Jobs Act (TCJA) is that you can now get a 100% first-year bonus depreciation for qualified used and new property that was acquired and placed in service during your 2021 business year. To put this more plainly, you may be able to get a tax break for the entire cost of assets purchased in 2021. If you are having a big income year, you may want to consider moving up some planned purchases into 2021.

Proactive Tax Planning for Potential 2022 Tax Changes

When planning for 2021 and 2022, there are proposals from the Biden Administration to increase taxes on those making more than \$400,00 per year as single filers and \$450,000 for those who are married, filing jointly. Many business owners find themselves with incomes above these levels. While you shouldn't make major tax planning decisions based on government proposals, you should be prepared for potential changes to the taxation of your income. The higher your tax bracket, the more valuable tax planning will be for you and your business.

Even without any changes to the tax law by the Biden Administration, many of the current changes from the TCJA (Trump tax plan) are only expected to last through 2025. While the TCJA was supposed to be a huge win for all taxpayers, many have complained that it only benefits the super-rich

and has shafted many in the middle class. Now, Trump is talking about a new tax cut for the middle class; how that would be paid for is anyone's guess.

Be Proactive with Your Tax Planning

With proper timing (from proactive tax planning), your income and deductions could become even more valuable. For those who use pass-through entities (Sole Proprietor, S Corp, LLC, or Partnership), your portion of the business profit and deductions are passed through to you and eventually taxed on your own personal tax returns. Taxes are based on your overall household income and filing status.

As it stands now, the 2021 federal income tax brackets are like the 2020 brackets, with a few small adjustments for inflation. If you expect to be in a similar or lower tax bracket next year, you may want to try and defer some income into 2022. Likewise, you may also want to move some tax deductions up into 2021. At the very least, these tax-saving strategies can help defer some of your taxes from 2021 to 2022, which will give you a little more time to pay Uncle Sam.

You will want to take the opposite tax planning approach if you are expecting to be in a higher tax bracket in 2022. In this case, you would want to accelerate income where possible into 2021. Or you may want to delay some deductions until 2022. Doing so would mean that you would have more income taxed this year (2021) but end up with an overall lower net tax rate for the two years combined.

For the self-employed, minimizing taxation is one of the best ways to increase the net profitability of your small business. Be proactive and work with your certified financial planner and CPA to develop a strategy to make proactive tax planning choices that will help you keep more of your hard-earned money. In the case of retirement accounts, would you rather write a check to yourself or the IRS? The choice is yours.



David Rae a Certified Financial Planner™ has been helping people make smarter financial decisions since 2003. 5x Investopedia "Top 100 Financial Advisors" Award Winner. He is the founder of the FinancialPlannerLA.com Blog. Rae is no stranger in front of the camera either, having been interviewed as financial expert for numerous segments from the Today Show, NBC Nightly News, ABC, KTLA, CBS News, Nightline, Fox and Friends, Bravo TV E! News and Comedy Central to name a few. The Fun Financial Planner page : www.davidraefp.com



Winter Tips for Home Inspectors:

The winter months can bring about additional safety concerns. Are you prepared to address these issues?

- **Check carbon monoxide detectors.**
- **Check for backdrafting of combustible appliances like gas water heaters and furnaces as well as for fan failures.**
- **Check ancillary heat units for proper operation.**
- **Make sure power strips are not being overused.**
- **Check for pest casts near ancillary heating units - they are extremely flammable.**
- **Check for pest nests.**
- **Take notice of Christmas Tree lights - older ones can be fire hazards.**

Spending the extra time to investigate these scenarios could make a huge difference to your customers and add to your bottom line!

Home Inspectors and Crazy Stories

by Ian Robertson, Inspector Toolbelt

I have been a home inspector for many years, and one thing we accumulate a lot of are stories—and we would love to hear yours. Here is how it works: After reading this story, email info@inspectortoolbelt.com to share your own story!

Stories have to be true and anonymous: don't add any information that will make others in the story identifiable (i.e. a seller's name).

Be sure to add your website address, company name, and other things like that for a boost on Google for your website when we repost it at inspectortoolbelt.com.

After we review it, we will send you a notification that your story is posted. To get the ball rolling, here are a few of my own crazy home inspection experiences.

The Dog Days of...January?

I once pulled up to an inspection in the middle of January and everything was covered in ice. I heard dogs barking so I waited in my truck. No one was there and the dogs appeared to be just inside the house. So I walked over toward the door to ring the bell and look for a hose bib. Just then, the door opened, and out came two Dobermans snarling and growling at me. I pulled out a screwdriver (I don't know...it seemed like the thing to do) and slowly made my way to my truck facing the dogs. Then a third one came out and jumped toward my head. I turned quickly but it clawed at my back and snipped at my head (fortunately I was wearing a thin, tear-proof coat that protected me). At that point I had no choice but to run...and then a fourth one came out and latched into my leg. I then dragged it to my truck and got it off of me and closed my door—and just sat there bleeding. The lady came out and seemed unphased and left her dogs attacking my truck trying to get to me—and left me bleeding. I called the police and an ambulance came. The lady wanted proof that I had actually been bitten; apparently because as I was laying in a pool of my own blood in her driveway—she took out a camera and starting yelling for me to take off my pants so she could take a picture...I still can't feel parts of my left leg.

No Bones About It

One time a client of mine hired me to inspect a building. He was foreign, but wouldn't tell me where he was from. He had a proxy sign all his documents and was very secretive. Well, as we inspected the house, we found bones...human bones (it was a 200+ year-old house). He knew a surprising amount about the bones though—like their names and he recognized them as human bones right away. He was about 70+ years old, and as we stood outside waiting for the police to check the remains, he thought that would be a good time to hit on me...so I left and I did not work for him again.

Just Awkward...

I was doing a pre-listing home inspection for a professional photographer. His home was absolutely beautiful and immaculate—and huge. As I came into one of his two-story living areas, he had a 20 foot by 9 foot enhanced photo of his wife...completely naked...where he and his family hang out. And just as I entered there, I also met his wife...and she wanted to discuss the inspection, next to the

naked picture of herself!

Butt of the Joke

There are a lot of naked people stories in the home inspection industry—too many to tell. But this one weirded me out just as much as the last experience. A woman loved to take nude photos of her husband apparently. So there were naked photos of this guy all over the seller's house. As I was trying not to look at any of them, I went into a speech to my client about defects. I was being long-winded with it, so when my clients and the agents kept giggling, I thought it was them laughing at how long I was talking. But then I looked over and there was a big picture of the husband's... well...a close-up of the middle of his butt...right there next to my face. The agent took a picture of my surprised face and the hole in question.

Down the Rabbit Hole

Once I climbed into one of the longest crawlspaces I have ever been down. As I crawled through it, I reached over to look at something and then got shocked and thrown to the side. After I came to, I found a buried service wire...it hurt like crazy. At the same inspection, I also found that their well was missing...not their pressure tank, not other equipment—but their actual well (hole in the ground, pipe, etc.) was gone! And no one knew where it was.

Poo Rocket

Another crawlspace story. I went into a crawlspace of this huge house that had been added on to a dozen times or more—and my client decided to come in with me. It was the weirdest crawlspace I have ever been in. It was a labyrinth—and we even got a little turned around. As we were making our way back, we heard the septic guy leaving and saying the septic system looked good—but he left the water running. A few moments later, something that was blocking a pipe broke loose and started shooting poo water everywhere in the crawlspace and flooding it. We ended up “wading out” instead of crawling out. Yikes!

“The Roof is Fine”

I went to inspect an empty home and the roof was reported to be composite tile and in great condition. I was able to get a better look and noticed that it was just old roofing that had been painted. I went into the home and my clients were in this house eating wings and drinking tequila. So, I mentioned the roof and they said that the inspection is just a formality, that the roof is fine, and there is nothing I could find that would make them think something is wrong with this house. So I go and turn the heating unit on and everything looks fine. I go to the attic and I couldn't believe it. There were bags of water taped to the roof sheathing. It turns out that when there was a leak, the sellers taped plastic to the roof sheathing and they would just fill up with water. Some areas just had plastic bags. As I was looking at this—I smell smoke and find that the heating unit has caught on fire! I race to take care of it and stop it—and also find the smoke detectors weren't working. So finally I go to my clients and say “your roof has bags of water hanging from it and your heating unit caught on fire—I think you should reconsider what you told me earlier.” They then put down their wings and booze and took it a bit more seriously.

Saving My Bacon

One time I was inspecting a home in a city and they apparently had a pet pig, but not a small one like you would expect in a city. This thing was a couple hundred pounds or more and came up to my waist. The pig got out of its pen and started chasing the agent around the house (the sellers told

us he was not pleasant). I got the pig's attention and it chased me right out the door and the agent escaped out the back door.

“It's Raining Men”

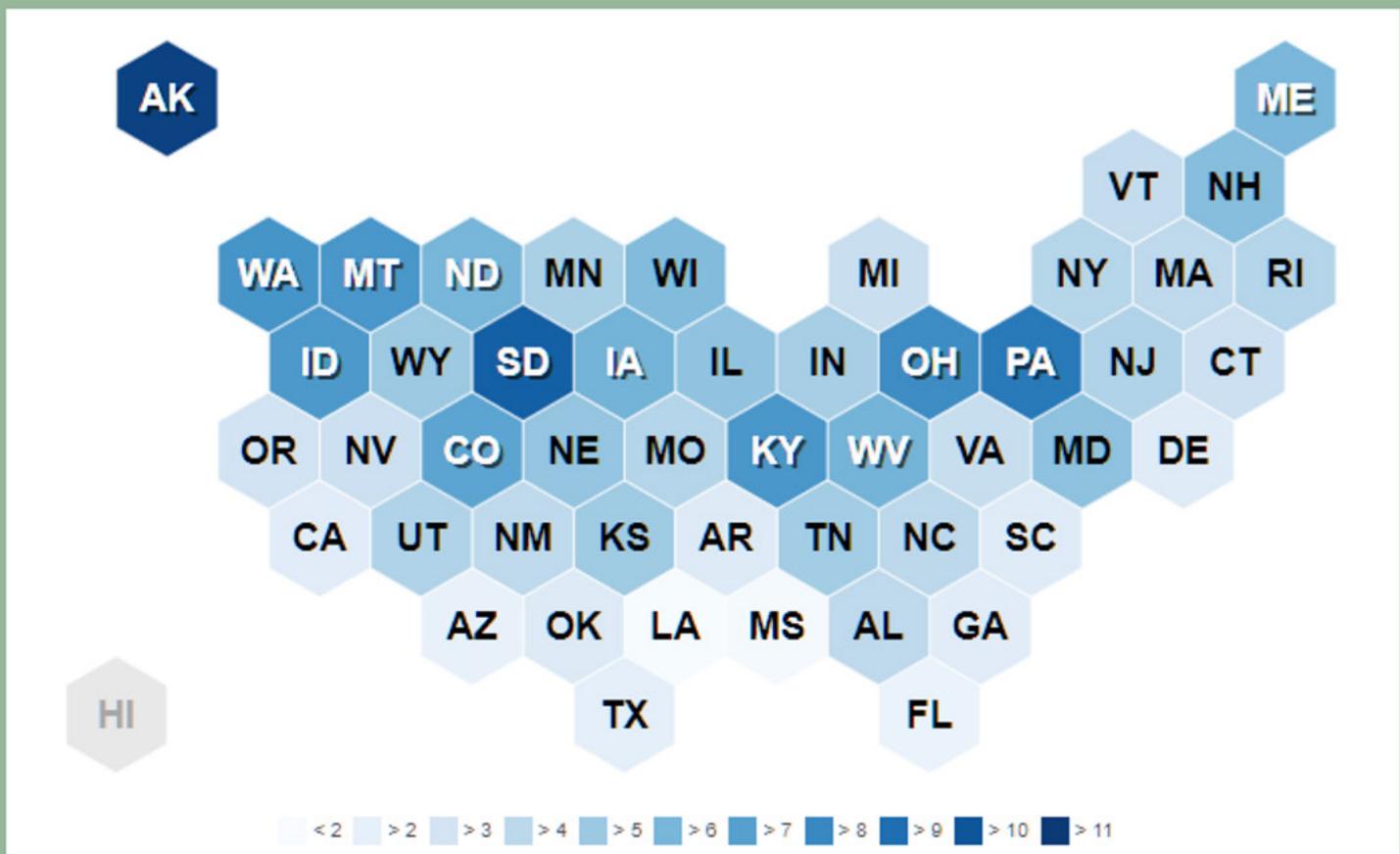
I climbed into an attic and the listing agent insisted on going in after me. I asked him several times not to and stated it was unsafe. He insisted, and as he was telling me how he wants to protect his clients' interest...he falls through the ceiling. He's OK (he caught himself on the ceiling framing), but he paid to fix the ceiling...and he was obviously embarrassed.

A River Runs Through It

I once called out a brand new \$15,000 patio because it leaned toward the house. Everyone (including my client) got upset at me because they thought I was just trying to make trouble. I told them that in heavy rains all that water hitting the patio would roll back into their basement. They walked away and I continued my inspection. Like something from a movie—we had a freak rainstorm while we were in the basement and, of course, the basement began to flood. The window wells filled up with water, a river began to form in the basement, and we all got buckets trying to help. I still have a video of the frogs literally swimming in the water. Let's just say, they believed me after that.

About the Author

Ian Robertson is a veteran home inspector, owner of three inspection companies, owner of Full View Home Inspector Marketing, and one of the founders of Inspector Toolbelt. Inspector Toolbelt is simple administrative and scheduling software for home inspectors that makes running your inspection business easy and automated.



Radon Levels by State 2021



Radon is a naturally occurring radioactive gas that is odorless, tasteless, and colorless. The natural radioactive decay of uranium forms it in rock, soil, and water. Radon is the second-leading cause of lung cancer, costing the United States over \$2 billion per year in both direct and indirect health care costs. Radon has no immediate symptoms that will alert someone of its presence, and it takes years of exposure before any problems become apparent.

According to the US EPA, nearly 1 in 3 homes checked in seven states had radon levels over the recommended action level for radon exposure of 4 pCi/L. The pCi in “pCi/L” is a picocurie, which is one-trillionth of a curie and measures the rate of radioactive decay of radon. At 4 pCi/L, there will be approximately 12,672 disintegrations in one liter of air during a 24-hour period.



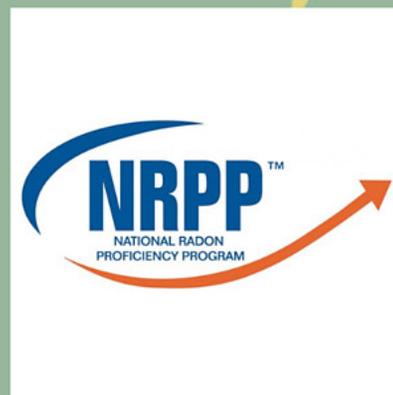
According to Air Chek, Inc., 31 states have radon exposure above 4 pCi/L. In general, these states are in the northern half of the United States. Only five states and the District of Columbia are considered to have low radon levels. Those states are:

- Arizona
- Florida
- District of Columbia
- Mississippi
- Louisiana
- Hawaii

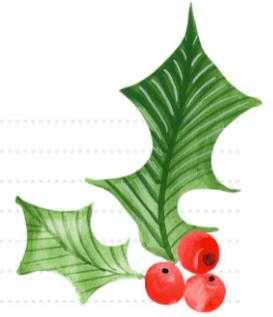
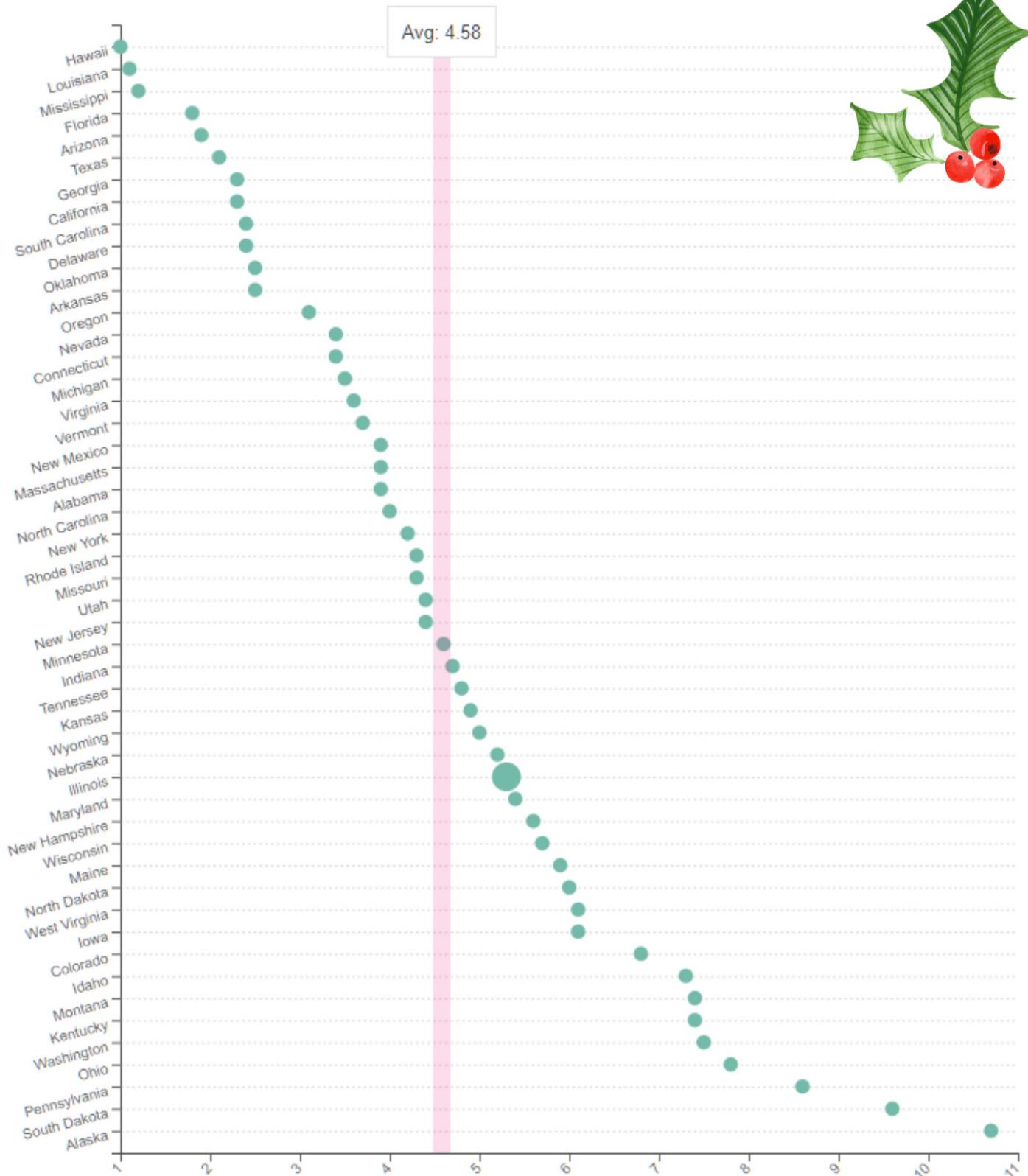
Hawaii has the lowest radon levels of all 50 states, with an average level of 0 pCi/L. The uranium content of Hawaiian rocks is low, and most rocks near the surface are porous, allowing for air infiltration to dilute radon. Alaska has the highest radon levels of 10.7 pCi/L. Homeowners in Alaska are encouraged to test for radon every two years.

Here are the 10 states with the highest Radon levels:

1. Alaska (10.7)
2. South Dakota (9.6)
3. Pennsylvania (8.6)
4. Ohio (7.8)
5. Washington (7.5)
6. Kentucky (7.4)
7. Montana (7.4)
8. Idaho (7.3)
9. Colorado (6.8)
10. Iowa (6.1)



Average Radon Level ▲



Radon Levels by State 2021 (worldpopulationreview.com)



Housing Forecasts for 2022 Predict Another Year of Steady Price Growth

By Brandon Cornett | October 12, 2021 | © HBI, all rights reserved

Key highlights from this report:

- A housing market forecast for 2022 predicted steady home-price growth.
- Another outlook said that inventory shortages will remain an issue in 2022.
- Home sales activity is expected to cool next year, partly due to high prices.

We're getting into housing market forecast "season." Every year around this time, real estate analysts and economists begin to offer their predictions for the following year. We've come across several housing market forecasts for 2022 in recent days, and there will certainly be more coming in the weeks ahead.

So, what is the outlook for 2022? Bearing in mind that real estate predictions are far from certain, the general consensus seems to be that home prices and sales will cool a bit next year.

While prices are expected to continue climbing in most U.S. cities, the gains will likely be smaller than what we've seen over the past year. On the sales side, one housing market forecast for 2022 suggested that home-buying demand could "soften" in the months ahead.

Housing Price Forecast Through Fall of 2022

Last month, the real estate data company Zillow published a positive home-price outlook extending through the summer of 2022. And more recently, the group predicted that home values in the U.S. would rise by 11.7% between now and early fall of 2022.

As for this year, Zillow projected that house prices would be up nearly 20% by the end 2021 (compared to a year earlier).

So their home-price forecast stretching into 2022 is a bit more modest than the current year's gains. And that's to be expected. In many housing markets across the country, prices have risen substantially over the past 12 – 15 months. So a slowdown would seem logical at this stage.

According to the company's price forecast issued last month: "Slowing monthly appreciation is not expected to be echoed in slower annual growth until early 2022."

In other words, they expect to see smaller home-price gains next year.

This outlook mirrors several other housing market forecasts for 2022, including one published by Freddie Mac's research team. The general consensus among these and other forecasters seems to be that house values will rise more slowly in 2022, compared to the gains recorded over the past year or so.

At this stage, a slowdown in price growth could actually benefit the real estate market and broader economy. It

could help us get back to something resembling normalcy and prevent a housing crash scenario. It could also help ease the housing affordability crisis that's plaguing so many cities across the U.S.

Fewer Home Sales Next Year?

In addition to slower price growth, we might also see fewer home sales next year. Several real estate market forecasts for 2022 have predicted a decline in the number of sales next year, compared to current trends.

In September, researchers from Fannie Mae published their latest "Economic and Housing Outlook." Among other things, that report pointed to a decline or "softening" of sales activity over the coming months.

To quote that report:

"other indicators, such as purchase mortgage applications and pending home sales, which lead closings by 30-45 days on average, point to near-term softening. As such, we upgraded our Q3 2021 sales forecast ... but left our near-term expectation for further softening intact. We believe home purchase demand is cooling somewhat as the housing market normalizes."

Softening. Cooling. Moderating. We've seen these terms a lot lately, in a number of housing market forecasts and predictions for 2022. So there might be something to it.

The Fannie Mae report added that the primary roadblock to home sales is a lack of properties for sale. Certainly, that's a big part of it. But there's more to the story as well as well.

In many real estate markets, sky-high home prices have pushed many would-be buyers out of the market altogether. Going forward, this could contribute to a decline in sales activity in many U.S. cities.

Still a Competitive Real Estate Scene

Housing market forecasts for 2022 suggest we could see a bit of a slowdown over the coming months. That would be a welcome change, after many months of overheated home-buying frenzy.

But don't let those predictions fool you. When a turbocharged real estate market slows down slightly, it's still moving at a pretty fast pace.

Last month, Zillow data analyst Nicole Bachaud explained it this way:

"the major demand drivers that have pushed the [housing] market to extremes this year are still present – we're moving from a white-hot mid-summer to somewhere closer to red-hot as we head into the fall."

The bottom line here is that the U.S. real estate market might be a little better for buyers in 2022. But in most cities, it will still continue to favor sellers. Low supply levels are the number-one reason for this.

Disclaimer: This article contains housing market forecasts and projection for 2022. Those predictions were issued by third-party sources not associated with the publisher. The Home Buying Institute makes no claims about future real estate or economic conditions.

Does carrying home inspector insurance make me a target?

By Stephanie Jaynes

As errors and omissions (E&O) and general liability (GL) insurance providers, we get this question from prospective clients all the time. Inspectors are wary of anything and everything that may put them at a greater risk of receiving a claim.

And we don't blame you. Based on our data, 80 percent of claims against home inspectors are highly exaggerated or without merit.

But the fact is that carrying insurance does not make you a target. In fact, carrying home inspector insurance can increase the likelihood of resolving claims cheaper and faster.



"Does carrying home inspector insurance make me a target?"

As much as we'd like to end the article there, we know that you may be skeptical hearing such an assertion from an insurance provider. After all, don't we benefit from you buying insurance—even if you don't?

Here at InspectorPro, we're all about our clients making educated purchasing decisions. We want you to know what you're buying—and why. So, in this article, we'll break down three reasons why insurance does not make you a target.

Your insurance information is private—unless you share it.

One reason why carrying insurance doesn't make you a target is because no one knows you have insurance unless you say so. Potential claimants don't know whether you have insurance unless you tell them voluntarily or after they file a lawsuit and discovery begins.

Your insurance information is private, meaning that it's up to you to disclose it if you deem it appropriate. Even your insurance provider doesn't have the right to share your insurance information without your authority. (That's why we can't request loss runs on your behalf or disclose your insurance limits to a claimant.)

So, don't advertise your insurance information on your website. Don't offer it to potential clients and real estate agents. In fact, if someone is pressing you about your insurance information before your inspection even begins, that may be grounds to walk away from the job.

Some exceptions to the rule:

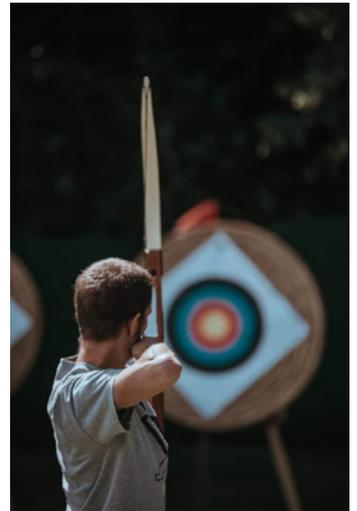
- **Franchises:** As a member of a home inspector franchise, you often need to submit an additional insured endorsement, indemnifying the franchise of claims made against you. Typically, franchises keep your policy information on file internally and only reference it if there is a claim.

- **Builders, banks, and homeowners' associations:** To perform inspections for corporate clients, you often need to provide proof of insurance. Usually, such clients won't allow you to perform certain jobs without meeting minimum insurance limits. They use your proof of insurance to verify those limits and expect your insurance to respond should they receive a claim for your work.
- **State licensing boards:** Some states require that you carry insurance and that you submit proof annually. It's safe and essential to share your policy information with these governing bodies. [Click here to learn more about your state's insurance requirements.](#)

Insured inspectors are no more likely to receive claims than uninsured inspectors.

Insured inspectors are no more likely to receive claims than uninsured inspectors. We know this based on our state-specific inspector data. Inspectors in states that require insurance are not more likely to receive claims than inspectors in unregulated states. That means that even in places where there's a guarantee that, if you sue an inspector, they'll have insurance, we're not seeing more claims. In fact, some states that lack insurance requirements, like California, are some of our most litigious.

Furthermore, insured inspectors may be less likely to receive claims than uninsured inspectors. With pre-claims assistance, inspectors get free help responding to unhappy clients in a way that may prevent said clients from making any demands. Since beginning to offer the service in 2016, our team has stifled 85 percent of inspection client complaints before they could turn into claims. By stifling complaints before they turn into claims, home inspectors can protect their reputations, avoid unnecessary lawsuits, and save money.



Clients and lawyers want easy money—which isn't always insurance money.

We'll be the first to admit that our industry has a bad rep. People assume that insurance companies are in it for themselves and will settle at the cost of their clients. And, in some cases, that's true.

You don't know the true value of your home inspector insurance until you have to file a claim. And, if you haven't had a claim already, it's likely you will. Over half of home inspectors face at least one claim during their careers. But with us, a claim doesn't have to be the end of your business.

Here at InspectorPro, our thorough and experienced claims handling procedures make sure your claims resolve in your best interest. Our claims adjusters have the professionalism and commitment to advocate for your inspection business, no matter what the covered cause. With our dedicated and knowledgeable team in your corner, you can inspect with more peace of mind.

When clients and their lawyers sue—especially with frivolous allegations—they want easy money. But easy money and insurance money aren't the same thing. Because our adjusters only handle pre-claims and claims in the inspection industry, they're better able to understand your clients' complaints and how to best handle them. Our

claims team's knowledge of the inspection field makes them better able to close claims quickly and cheaply for our insureds. We settle when it's best for our clients—not when it's best for their claimants.

Safeguard your business with home inspector insurance.

In today's litigious society, carrying insurance doesn't hurt you; it protects you. Without insurance, you're responsible to find and fund representation in a lawsuit. If you reach a settlement or judgement, you're responsible to pay that cost on your own. When home inspectors pay to resolve claims out of their own pockets, the emotional and financial burden can be so significant that they go out of business.

You don't have to go it alone. With first-rate insurance coverage, you can safeguard your inspection business. Here at InspectorPro, we strive to offer solutions that meet home inspectors' specific needs. We live and breathe the home inspection industry.

Today, InspectorPro Insurance is the leading home inspection insurance provider in the nation. With a reputation built on superior claims handling and quality customer service, we give clients peace of mind. Our risk management tools work to change the litigious culture plaguing home inspection businesses by helping inspectors educate their clients and avoid claims.

Our errors and omissions and general liability insurance policies are built to serve your unique business needs. Insuring with anyone else simply isn't worth the risk.

Comics



“Our home inspector is buried somewhere in this hoarder house. I’m calling a search and rescue team. In the mean time, start digging.”

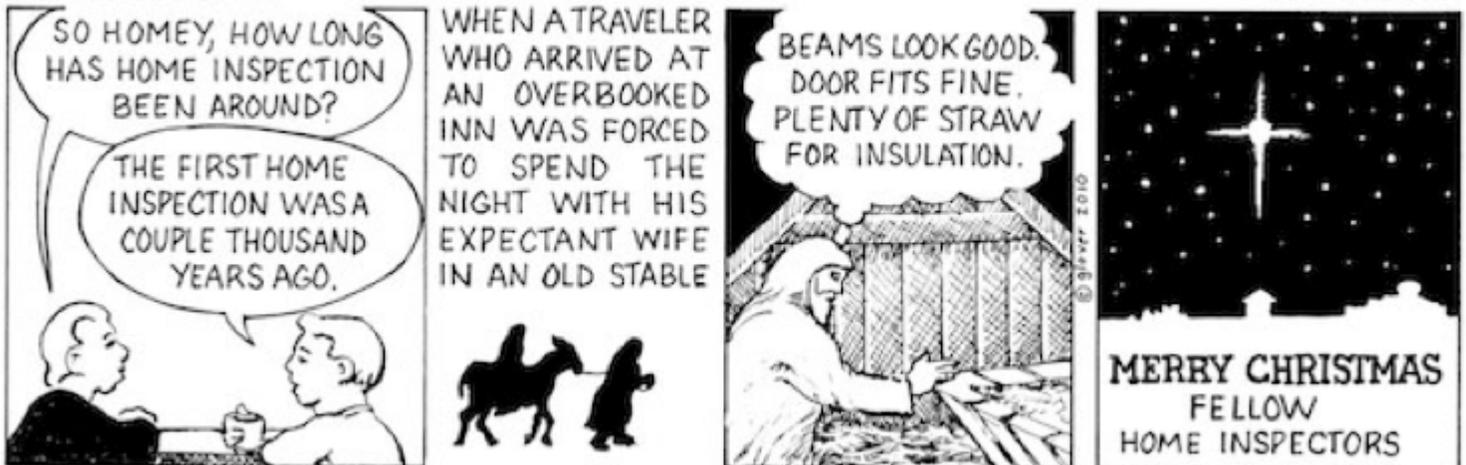
HOMEY SPECTOR

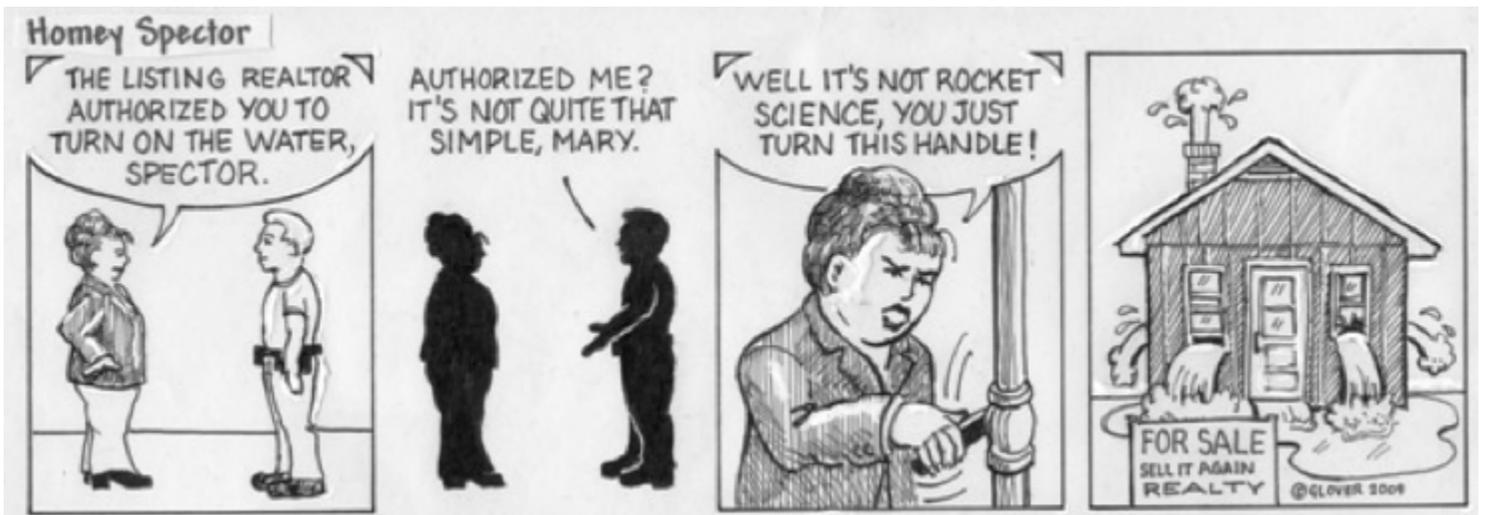
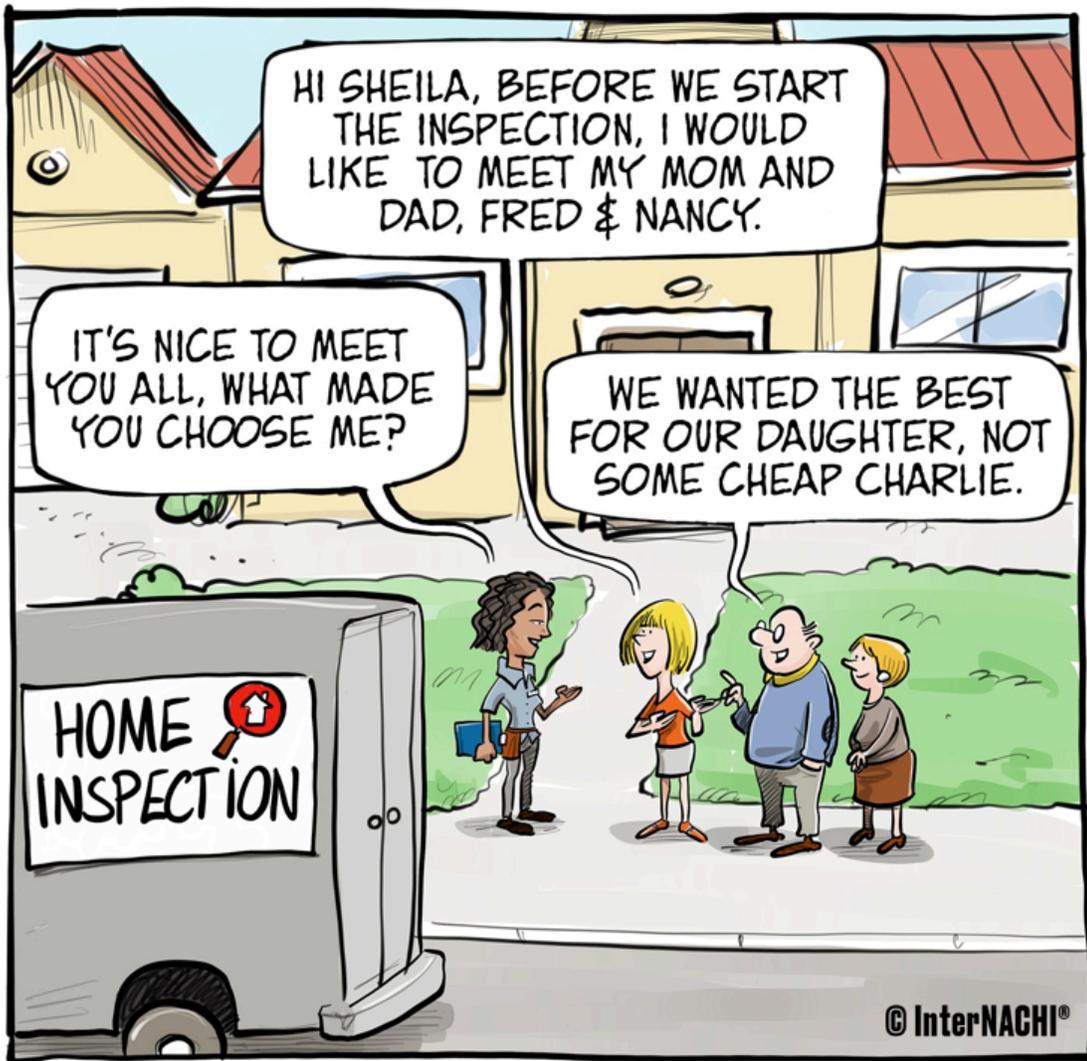
Ted Glover



HOMEY SPECTOR

TED GLOVER





Homey Spector



HOMEY SPECTOR



Ted Glover



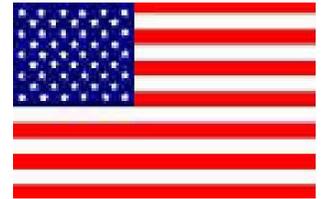
"The bad news is there's duct tape holding the house together. The good news is they used top of line duct tape."

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		Scott Monforte	<p><i>The Licensing Board meetings are held at 9:30 am Dept of Consumer Protection 165 Capitol Avenue. Hartford</i></p> <p>The public is always welcome.</p>	
		Joseph Pelliccio		
		Pete Petrino		
		Dwight Uffer		
		Dan Kristiansen		
		They have served as our primary leaders and in other capacities since 1992.		
		Please thank them for their service when you have a chance.		

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