

# CAHI MONTHLY NEWS



## Presidents Corner

Angi

Angi, Angie’s List, Home advisor, whatever they are called now. They are a persistent bunch. They send me emails weekly, sometimes twice a week. And telephone calls, they’re weekly and many times different people leaving a message. I have talked to them in the past out of curiosity. I have asked them why, if I said no to the last person, another calls me? I added their emails to spam, but they keep on coming.

I know several inspectors who use these types of referral programs and I always wondered why. Since I still get Angi emails, I decided to talk to them for the purpose of writing this presidents corner.

I had a conversation with a fellow named Brandon. No relation, I asked. He was a hot *shite* probably fresh out of college. He informed me that they were bought out by a dating app company. He laid out the new “platform” for me and I listened intently. He was determined to reel me in. The new program consists of a monthly fee, minimum \$300 per month. CT was divided into regions, and I would have to pick the regions that I want coverage in and of course pay extra. If those regions were not bought out by another participator, I would pay the fee for each region. Leads would be directed my way. They would rotate with the other participators in that region, unless they were bought out-right. No way to tell how many leads you will get, because as Brandon stated, you cannot guarantee advertising. My fee that day and that moment for all the available regions was \$850 per month.

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### Meeting Dates!

**March 22th**

**Rescheduled  
Law Seminar  
5-9 pm**



**March 30th**

Joey Sonntag from Schluter Systems will discuss Tile Cracking and Mortar Joint Issues.



**April 27th**

Henry Boyd from Artesian Well talking about Well Drilling and Well Problems

### 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.

*Presidents Message Continued:*

So, let's do some math. We will keep the number simple and round so they are easier to work with. At a minimum fee of \$300 per month, the yearly total would be \$3600. If you charge \$515 per inspection and you book 7 leads in that year, you will break even. In other words, you would have made enough money from Angi referrals to pay for the monthly fees. Nothing in your pocket you can call "profit", and you will have a loss, whatever the cost of doing business was for those seven inspections. Book 14 inspections and you would be working for half price. Take out the cost of doing business and you would be making very little profit. Convert 21 leads and your only making \$343 per inspection. I think you get the picture. You may increase the number of inspections you do, but you work for less while increasing your liability. No Angi for me thank you.

Onward to CAHI business. The radon certification class was well attended. 21 brave souls spent the weekend downing radon info. Most took the test. Becoming certified adds a level of quality and integrity to your business. Thank you, Scott, for pulling all that together.

Based on room availability and speaker availability, we have rescheduled the law seminar for Tuesday March 22, 5PM to 9PM. We be moving the regular monthly meeting to Wednesday the 30th. This will be posted on our website. We will send an email blast as well.

That's it for now. Hope the market improves so we can all get busy!

Stan

Don't judge each day by the harvest you reap but by the seeds that you plant.

— Robert Louis Stevenson

## **Law Seminar Update**

**Based on room availability and speaker availability, we have rescheduled the law seminar for Tuesday March 22, 5PM to 9PM.**

***Buffet provided so come early or go hungry!***

**We will be moving the regular monthly meeting and the March board meeting to Wednesday the 30th. This will be posted on our website. We will send post cards and email blasts as well.**

# February Meeting Pictures



# Insurance vs. Bonds: What Home Inspectors Should Know

By Alyssa Cink



If you run a home inspection business, then chances are you've encountered the term "surety bond" and wondered if it applies to you. You may have asked yourself: What does it mean to be bonded? Are bonds a type of insurance? If I already have a bond, do I still need insurance?

Some individuals refer to surety bonds and insurance policies interchangeably. However, being insured and being bonded are not the same thing. In fact, as a business owner, understanding the differences between these products is crucial to securing the best protection for your business. Additionally, it helps ensure your compliance with state, federal, and other requirements.

We answer frequently asked questions about bonds for home inspectors below.

## What is a surety bond?

A surety bond is a contract between three parties. These parties include:

1. **Principal:** The party—typically, a business or professional—that's purchasing the bond
2. **Obligee:** The party—often a client or government entity—that wants the principal to get a bond
3. **Surety:** The insurance company that issues the bond

Under bond contracts, the surety financially guarantees the obligee that the principal will comply with the terms outlined in the bond, SuretyBonds.com states in their definition.

Here's how it works: The principal pays a premium to their insurance company for a bond with a specified limit (e.g., \$250 for a bond valued at \$25,000). In exchange, the surety vouches that, if the principal violates their agreed upon conditions and wrongs the obligee, then the obligee "may file a claim against the bond to request compensation," Bryant Surety Bonds explains in their blog post.

In the event of a claim, the surety pays the obligee up to the bond's specified limit. Then, the principal must reimburse the surety. For example, say a home inspector purchased a \$10,000 bond for an annual premium of \$100. If their insurance company paid \$6,000 to resolve a claim, the inspector would pay \$6,000 plus their premium that year.

What terms does the surety guarantee? It depends on the type of bond the principal acquires.

## Why do inspectors get bonds?

Bonds come in a variety of categories designed to meet a business' or professional's needs. However, many of these needs are not applicable to home inspectors. Here at InspectorPro, the two bonds we most frequently write for home inspectors include license and permit bonds and business service bonds.

### License and Permit Bonds

Some states will not grant a home inspector their license unless they have insurance and/or a license and permit surety bond. To protect consumers, states use these bonds to regulate the industry and encourage honest services.

We often see license and permit bond requirements in the following states:

- Alaska
- Arizona
- Ohio
- Oregon
- Washington



The list above isn't exhaustive. To verify whether your state recommends or requires license and permit bonds, visit your state's website.

### Business Services Bonds

Business services surety bonds make up most of the bonds we write at InspectorPro. If the principal or their employees commit theft while performing a service for their client, on the client's premises, then a business services bond would address it. The bonded principal contractually agrees to take financial responsibility for their client's loss of money, securities, or personal property, should any dishonest acts (or theft) take place. Let's illustrate with an example:

Shortly after your inspection, the homeowner suspects you of stealing their watch. The homeowner, knowing you have a business services bond, reports their concerns to your insurance company. If an investigation found you guilty of stealing the watch, your insurance company would compensate the homeowner. However, as the principal, you would then have to pay the surety back.

The idea is that the home inspector who purchases the bond will be less likely to steal if they're personally responsible for their client's financial loss. Moreover, while businessowners may purchase a

commercial crime policy, this policy would only cover theft or forgery committed by the employees—not the employer. As such, some inspectors purchase bonds to market additional peace of mind for the clients and agents they work with.

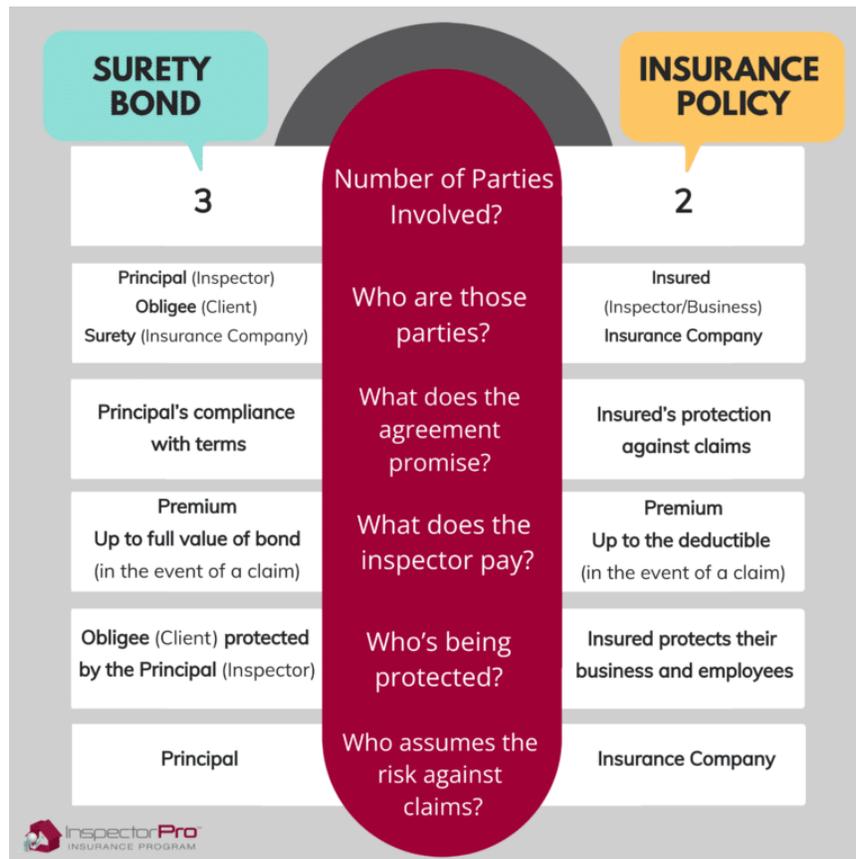
## How can inspectors purchase bonds?

Did you know that InspectorPro offers both bonds and policies? If you're already insured with us, and you'd like to become bonded, then call your broker for assistance. They'll send you an application based on the type of bond you need.

Note that this application is separate from our primary insurance application. Therefore, if you're not currently insured with us, then let us know during the application process if you're shopping for a bond. We'll be happy to help in any ways we can!

## Insurance vs. Bonds: How are they different?

Now that we've defined a surety bond, we can explore why this risk management tool is not the same as an insurance policy. We compare these two concepts below.



Both bonds and policies aim to manage risk. The main distinction, however, lies in how they handle risk, explains an article from [Bryant Surety Bonds](#).

Under a policy, the insurance company (insurer) assumes liability for the home inspector and/or the home inspection business. The insurer also agrees to defend the insured in the event of a claim. Therefore, insurance steps in to protect the home inspector—rather than the third party—and pay for losses on their behalf.

At worst, the insurer may charge a deductible for defending you against a claim. But, with diminishing deductibles, early reporting discounts, and our free pre-claims assistance program, many of InspectorPro's insureds have opportunities to reduce or eliminate their deductibles entirely. Keep in mind that these benefits do not apply to a commercial crime policy.

Alternatively, a bond signifies that the home inspector can cover losses themselves up to the bond's total value (\$10,000, \$25,000, \$50,000, etc.). Unlike an insurance policy, the bond does not pay losses for you. Furthermore, bonds do not provide indemnity or any benefits to the principals who purchase them. They protect third parties, which means, in the event of a claim, the liability falls entirely on the inspector's shoulders.

## Why should bonded inspectors also become insured?



Ultimately, insurance policies offer the most robust protections, especially against inspectors' two most common types of claims:

**Errors and omissions (E&O):** accusations of missing something during the inspection or leaving something out of your report

**General liability (GL):** claims involving bodily injury or property damage that results from the inspection

Even if you live in a state with bond requirements, carrying [E&O and GL insurance](#), on top of that, guarantees you have all the coverage necessary to keep you, your inspection business, and your clients safe.

Finally, claims are far less stressful when you have a knowledgeable and responsive claims team at your side. Without insurance, you're responsible for covering claims 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.

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.

Apply for a quote for our insurance program [HERE](#).

# March Maintenance Guide

Anne Reagan

February 28, 2019



## It's spring! Get going on these important home maintenance projects.

Daylight savings time begins on March 14th and the first day of spring is officially March 20th, so this month marks that great transition from winter to spring. You may already be experiencing the first signs of spring like bulbs blooming, first blossoms on the trees and the inevitable spring allergies.

Use this month to prep for your outdoor work, like getting out the outdoor tools and cleaning them off ([here's how](#)). You'll want to tune up your lawnmower and service any other outdoor equipment that helps you in the yard. Some regions find this is a great month to hire a [pressure washing](#) company and remove moss from walkways. As you walk around your home outside, take a look at the structure and see what needs taking care of. Your roof should be clear of moss, branches, and leaves, so should your gutters. The siding may need to be cleaned or painted so if you need to get quotes from any professionals, this is the month to get them out to your house.

Although many of us are anxious to get out into the yard this month, there are still plenty of important projects to get done on the inside too. Transition months like March are perfect for reorganizing closets and putting away winter items and getting out the summer gear. The Southern States can expect the start of tornado season (March – May) and these homeowners will want to make sure their emergency kits are ready and their home inventory up to date with their insurance company.

Roofs and gutters are the first defense for keeping the home dry and free from mold, so be sure to regularly remove snow and make sure the gutters and downspouts are clear for the spring thaw. If spring storms or flooding is expected in your area, [prepare your home for potential floods](#).

March 15-21 is Fix A Leak Week, sponsored by the Environmental Protection Agency (EPA). The EPA encourages all homeowners to take a look around their home and look for obvious leaks in toilets, showers, faucets or sprinkler systems. It's estimated that 10% of homes in the U.S. have leaks that waste as much as 90 gallons or more each day. Fortunately, many of these leaks are easy to fix. Read our printer-friendly tips for the most common water-wasting areas within the home and [how to save water and money](#). If you've been meaning to replace your toilets or faucets, look for the WaterSense label.

## March Home Maintenance Tasks

- Perform monthly smoke alarm test. Holding down the button tests the actual sound, but a more accurate test is to mimic the alarm's ability to detect smoke. [Read more about smoke alarms](#).
- Start cleaning up flower beds and apply any nutrients or mulch (learn how to [make your own fertilizer](#))
- Locate and remove early signs of bird nests or pests
- Inspect the basement or attic for [signs of water damage](#)
- Are you getting ready to grill? Check out our [tips for getting your grill clean](#) and ready for BBQ season
- This may be your last month to get Mason bees for your yard. [Read more about these prolific pollinators that don't sting!](#)
- Start your spring cleaning by washing the windows and tackling the places inside that contribute to allergens (like under the bed). [Check out these easy spring cleaning tips](#).



With a background in furniture and antiques, Anne has spent the last several years writing about home improvement and interior design. An avid traveler, she loves to collect pieces that tell a story and in her off hours she can be found hunting for vintage furniture and textiles.

# Flipped Home Inspections: More Than Meets the Eye

By Alyssa Cink  
February 1, 2022

“Things are not always as they seem; the first appearance deceives many.”

Although composed in the fourth century BC, this line from Plato’s “Phaedrus” continues to resonate with audiences today. Those who’ve worked with flipped homes understand it all too well.

Flipped homes are a common grievance among home inspectors and buyers alike. While impressive at first glance, “flippers” often make cosmetic changes while ignoring or concealing serious issues, explains Mark Turner of Inspectus Home Inspections, LLC in Missouri.

“The biggest issue I have found with flipped homes is that more effort is spent on the cosmetics of the home and not much effort is spent on repairing the major defects,” Turner said. “One home I inspected was during a heavy rain. The home looked amazing. But when I got to the basement, one wall had about a foot long vertical crack covered up with paint and a substantial amount of water standing in the floor.”

For this reason, many in the inspection industry compare house flipping to putting “lipstick on a pig.” That is to say: What you see isn’t always what you get.

This raises several questions: What are the biggest issues inspectors see with flipped homes? Should flipped home inspections differ from standard residential inspections? How can you manage your risk while inspecting these deceiving properties? We spoke with our claims team and inspectors like you to find out.

## Flipped Homes: What to Expect

What does it mean to “flip” a house? It’s the practice of buying, renovating, and repairing property, then promptly reselling it to turn a profit, explains Washington Post writer Haisten Willis in an October 2021 article.

Megan Polom writes in a Rocket Mortgage post that, under the right circumstances—e.g., using a licensed, esteemed contractor, high-quality materials, and proper permits—flipped homes can



become buyers' dreams. However, some house flippers do not take the time to ensure quality repairs.

## Neglected Issues

Real estate investors are looking to make a profit: Buy low, sell high, and sell fast, advises James McWhinney in an Investopedia article. McWhinney explains that the longer an investor owns the house, the more money they lose due to costs such as property taxes and utilities. Incentivized to work quickly, investors may prioritize superficial upgrades, take shortcuts, or neglect the most crucial and expensive repairs that will cause problems later, say inspectors like Mike Leggett of The BrickKicker of Georgia.



“In my experience, [a flipped home] is a rushed job with a tight budget, so they only give attention to the things that are obviously going to hinder an offer for purchase,” Leggett said.

According to our research and interviews, some commonly neglected and concealed areas in flipped homes include:

- Roof repairs and replacements,
- Plumbing,
- HVAC,
- Structural damage, like sagging ceilings due to removal of load bearing walls,
- Damages from wood-destroying organisms (WDO), like termites, and
- Electrical issues, especially related to wiring.

Interestingly, these issues directly correspond with the [top 12 claims home](#) inspectors face industry-wide. On the other hand, because signs of serious defects are likely to be covered with paint or secluded in inaccessible areas, these same defects can be more difficult to identify in a flipped home. The combination of hidden damages and unprofessional labor creates a perfect storm for home inspectors' risk.

## Poor Workmanship

In addition to rushed repairs and poorly addressed defects, home inspectors should also prepare to find repairs that have not been completed by licensed, reputable specialists in flipped homes. Waypoint Property Inspection, LLC in Florida explains in their blog post that flippers, despite lacking relevant skills and experience, may attempt to do their own repairs. Or, to save money, flippers may hire inexpensive and unskilled workers.

In either case, poor workmanship can lead to cutting corners and, ultimately, additional expenses for the buyer down the road. This could include injuries or costly repairs to get the house up to code, Polom says in her article.

Ian Scott from HomeTeam of North Shore Wisconsin made a similar observation.

“Flipped homes look the part. However, they are usually all show and no go,” Scott said. “[There’s] lots of amateur or non-standard work in flipped homes. Although we aren’t code inspectors, most things usually are not up to current codes.”

## **Clients with Unrealistic Expectations**

If these issues weren’t challenging enough, dealing with clients’ unrealistic expectations adds more fuel to the fire. Unfortunately, this is a challenge for many flipped home inspectors, like Kevin Smith of Forward Assist in Texas.

“[The] biggest problem I have run into in flip houses is the clients’ lack of understanding regarding the scope and budget required to bring the property to a good and marketable condition,” Smith said. “They have seen too many of the rehab TV shows and think that all you do is sign the line and watch the money roll in.”

Leggett has had similar encounters.

“[Buyers and realtors] think that a recently renovated home will be free of defects,” Leggett said. “[But] it is rare for a flipper to fully assess the condition of a home. They go straight for cosmetic issues. They rarely enter the attic or crawlspace to fix anything and may have the HVAC system serviced so it seems to work during the inspection.”

## **Managing Risk with Flipped Home Inspections**

Inspecting a flipped home has some unique challenges. But many of the risk management practices you follow for standard home inspections also apply to flipped homes. In fact, inspectors like Mike Morgan of Morgan Home Inspection in Texas and Bruce Barker of Dream Home Consultants in North Carolina recommend treating flipped homes like any other inspection.

“I don’t feel that inspecting a flipped home is much different than inspecting a normal home,” Morgan said. “As long as the inspector does a thorough, competent inspection, he or she should be able to find most serious issues on either type of home.”

“You should do a good, competent inspection according to the standard of practice, regardless of whether the home’s a flip,” Barker said. “You may want to keep your spidey senses a little bit more attuned if it appears to be a flip.... [But] there’s really nothing that you apply to a flipped home that you wouldn’t apply to any other home.”

At the same time, don’t get lost in the charm of the house’s cosmetic upgrades. As with standard home inspections, mentally prepare yourself for previous or existing issues that may be hiding beneath the surface. And, of course, it’s crucial to perform thorough inspections, follow your standards of practice (SOPs), and report any areas you couldn’t access or inspect fully, Morgan says.

We share additional tips for avoiding flipped-home-related claims below.

## Research the property's condition beforehand.

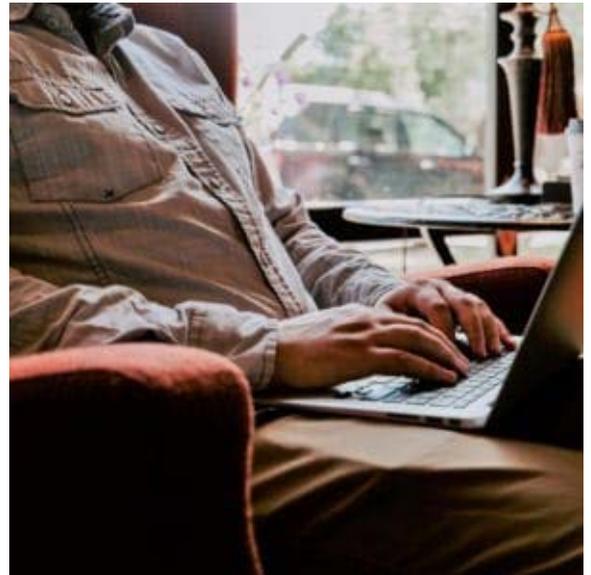
Carl Henley of HomeVue Inspection Services in Idaho encourages his fellow inspectors to research the house's condition and value histories online before the day of the inspection. This preparation is especially helpful if the condition you observe doesn't match what the seller described.

"Too many inspectors do not prepare properly before going to the site, which [puts them at a] disadvantage if there is an argument over the specs and price," Henley said. "I take a few minutes to research the listing...just to ensure I get a perspective on their interpretation of 'condition.'"

## Do NOT check permits yourself.

Along with researching the property online, you may want to look at permits from the city to gather more information. However, pulling permits yourself is outside a home inspector's scope and is, therefore, *not* something our claims team recommends. Home inspectors are not required to hold permits or identify whether the property has filed the right permits for the completed renovations. In doing so, inspectors open themselves up to unnecessary risk.

Rather than pulling the permits yourself, our claims team suggests including recommendations in your home inspection reports. In such recommendations, you may note that an area appears to have been renovated or added to the property. You could also encourage your client to investigate whether the proper permits were obtained for that work.



This approach has proved advantageous for several inspectors, including Barker and Jerry Stronger of Preferred Inspection Services in California.

"When I'm teaching reporting in flipped houses in particular, one of the most powerful recommendations is the permit check recommendation," Barker said. "If it appears to be a flip, or even if it doesn't appear to be a flip, but you see a number of issues that lead you to wonder whether somebody has been doing work that requires a permit, recommend a permit check."

"Since the remodeling is typically significant [in a flipped home], I always recommend that the buyer do their own investigation with the local building department to see what permits were issued, if any," Stronger said. "[Permits] also [help the client] obtain any warranties, if available, from either the general contractor, the trade contractors, or both."

## Get your pre-inspection agreement signed every time.

Pre-inspection agreements are a home inspector's first line of defense. These agreements define inspection parameters, limit your liability and control dispute resolution. Without this agreement,

clients are left to assume what your inspection covers and what repair expenses they can put on your shoulders.

For most of you, getting a contract signed is second nature. But are you getting it signed prior to the inspection 100 percent of the time? If not, you're putting your business at risk.

## **Have a disclaimer.**

Most of your clients don't have much of an idea what an inspection is and isn't until you tell them. By explaining what happens during the inspection and what you may uncover, clients are better equipped to understand your findings. Furthermore, reminding your clients what's realistic for a flipped home will make them less likely to file claims without merit.

You can set and reset expectations in person and in writing. Set expectations on the phone call when booking the inspection and during the inspection itself. Make sure your inspection contract and your report frame your clients' expectations, too.

One way to set expectations in your inspection report is with a flipped home disclaimer. Our claims team suggests that home inspectors include a disclaimer for flipped homes early in their report. It should acknowledge that the property is a flipped home. It should also acknowledge that some underlying deficiencies may remain unaddressed and may be unidentifiable during the inspection. Such a disclaimer could read:

This property has recently been purchased and has undergone renovations for the intent of reselling. There is a high probability that there will be issues that cannot be visually identified on the day of the inspection, or that have been concealed.

Read our previous articles on writing recommendations and easy-to-understand reports for additional tips. You can also learn how you can encourage clients to read your reports here.

## **Don't rush.**

Although your inspection process should look identical, set aside additional time to evaluate flipped homes—and charge accordingly, advises Craig Parent of 406 Home Inspection, LLC in Montana. Stronger and Mike Hamilton of MBH Services, LLC in Arizona agree that slowing down and cautioning yourself gives you the freedom to investigate anything that doesn't feel right.

“Allow yourself extra time on a flipped home,” Stronger said. “We often joke [that], when a realtor calls to request the inspection and says ‘It's an older home, but it shouldn't take too long because it's been recently remodeled,’ that translates to ‘Add an hour to the normal inspection time.’”

“Managing risk on a flipped home is difficult because you hope you've found all of the issues, but you know that some of them are fully concealed inside the walls,” Hamilton said. “My advice would be to slow way down and look everywhere, especially in the attic.”

## Take LOTS of photos.

In case you haven't heard it enough, here's the old adage again: A picture is worth 1,000 words. In an industry like home inspections, photos can do wonders. They can help inspection clients understand your findings and put them into context. They can bring reports filled with descriptions laced with technical jargon to life.

And, from a risk management perspective, photos can prove what was there on the day of the inspection—and what wasn't. That's why our claims team recommends taking pictures of everything and of every room in a flipped home. This includes problem areas and areas without any defects. If a client accuses you of missing a ceiling stain, having a photo from three months earlier proves the stain didn't exist on the day of the inspection.



The more pictures you have, the more evidence we have to defend you against meritless claims. Read our past article to explore the role that photos play in managing your risk.

## Be familiar with code, but do NOT cite code.

Being familiar with code may help you recognize potential issues that the builders tried to conceal, explained Richard Stockton of A Better Home Inspection Service, LLC in Virginia. Just remember not to cite code in your inspection report if you aren't performing a code inspection.

"Home inspections is really knowing [the] field you're in, your building codes. Even though it's not a code inspection, you still have to know all that stuff and have a keen eye for problems that builders did and shortcuts that they've done...especially [with] flipped homes," Stockton said. "They do try to hide a lot of the little things that they know a home inspector is going to be looking for."

## Safeguard your business with home inspector insurance.

Finally, as insurance providers, we recommend that inspectors carry errors and omissions (E&O) and general liability (GL) insurance. These insurance types protect you from claims, meritless or not.

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 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.

Apply for a quote for our insurance program [here](#).

## **Flipped Homes: Moving Forward**

Flipped home inspections can be tricky. But, with the right precautions, you can mitigate your risk and help your clients recognize a great deal.

# Crawl Bots for Home Inspectors: Are they worth the investment?

By Alyssa Cink  
September 15, 2021



Crawlspace aren't exactly the highlight of a home inspector's day. Stuffy, cramped, and poorly lit, these areas present a significant challenge. In fact, with some inspectors reporting hazards such as animals, exposed wiring, and toxins like mold and sewage, crawlspace can be more than uncomfortable. They can be dangerous.

It isn't surprising, then, that many home inspectors want to find an easier way to examine these spaces. The crawlspace robot has emerged, and, like any new tool, has brought with it a storm of questions. In this article, we address the advantages and disadvantages of using a crawl bot to help you decide if this technology is right for your business. We also offer suggestions for mitigating your risk while using a crawl bot.

## Why Home Inspectors Use Crawl Bots

Crawlspace robots, also known as crawl bots or crawlers, are remote-operated, unmanned ground vehicles (UGVs) designed to capture photos and videos in otherwise inaccessible crawlspace. Although newer to the inspection industry, this technology has a decades-long history in other fields, such as space, agriculture, mining, emergency response, and military.

When asked why they use robots to perform crawlspace inspections, the home inspectors we interviewed shared the following reasons:

### 1. They wanted to perform more crawlspace inspections.

Certain limitations—like narrow entrances, dangerous or disease-carrying animals, and signs of airborne toxins—may prevent an inspector from personally inspecting crawlspace. Thus, inspectors may worry about providing an incomplete service.

That concern is exactly why inspectors like Morgan Blau of Roof To Floor Home Inspection in Texas choose to invest in crawl bots. Between him and the bot, he rarely encounters a crawlspace he can't access. This allows him to provide more thorough and consistent inspections.

"I try to provide the best service possible, as long as I am safe," Blau said. "With the bot, I can get into more places."

Todd Thuss of Integra Inspection Services LLC in Alabama felt a similar motive. In the rare situations where he couldn't enter a crawlspace, he wondered about any defects or issues he may have missed by not inspecting it. He hoped a crawl bot would ease these concerns.



"There were just some crawlspaces that even a small guy like me couldn't fit in," Thuss said. "I was worried: What could I have overlooked? What lingering problems were back there that I just couldn't see? I don't like disclaiming things [when I don't have to]. It just goes against the grain."

## 2. They wanted to reduce exposure to harm.

Another reason for using a crawl bot is to reduce your direct exposure to uncomfortable and hazardous environments. For example, if wet crawlspaces or dangerous snakes are more common in your inspection region, you may prefer to observe these hazards from a distance—without skipping the crawlspace altogether.

"In this part of the country, [crawlspaces are] almost always wet and moldy. They're not healthy places," Thuss said. "But it's such a critical place to inspect, and it's really a locus of a lot of the problems that I see."

Thuss also appreciates that he can easily disinfect his bot. Rather than worrying about his personal protective equipment (PPE) spreading crawlspace toxins on site or in his home, Thuss minimizes potential harm by cleaning his bot after using it to inspect the space.

## 3. They wanted a more efficient way to perform crawlspace inspections.

Navigating a crawlspace requires lots of multitasking. In addition to documenting observations and looking for safety concerns, you must do so while crawling on hands, knees, or elbows in tight spaces and extreme temperatures.

Thuss wanted a solution that would allow him to reach more of a crawlspace, and more comfortably.

"[Crawlspaces] can be physically demanding. The impetus was there for me to try to find a better way," he said. "The machine...can really cover some ground pretty quickly."

Crawl bots can also assist in providing higher quality footage with 360-degree view cameras, bright

lights, and the ability to take pictures with an uninterrupted video feed. Although an added convenience for some, these features may introduce more issues than advantages for other inspectors.

## Why Home Inspectors Choose NOT to Use Crawl Bots

Crawlers are not ideal for every home inspector. They're a newly emerging technology, and they don't have tried and tested models or years of research to fall back on. For many in the industry, the benefits of using a crawl bot do not outweigh the potential costs.

### 1. Crawl bots can be expensive.

When it comes to crawlers, price is one of the most common reservations inspectors have. That's because high-end bots, much like drones, can be expensive to purchase and replace. This can be particularly true if the inspector rarely uses it.

"I think a crawl bot is worth it for an owner-operator as a market differentiator. But it may not be a useful tool for most inspectors," said Mike Leggett of The BrickKicker of Georgia. "They are expensive, and I could see them being one of those tools that sits in your truck and has a dead battery the day you actually need it."

The average crawler ranges from \$70 to \$100 on the lower end and \$3,000 to \$5,000 on the higher end. Expense largely depends on whether you purchase a base model or a ready-to-ship crawler and how advanced the bot's features are.



For inspectors with a knack for hardware, building from a base model is a great option. By purchasing a pre-made platform and customizing it yourself, you can build to your preferences and save money. Alternatively, ready-to-ship crawlspace bots come ready to use and don't require the technical skills to assemble. For many inspectors, that convenience is worth the hefty price tag.

Footage storage, too, can be expensive. Depending on how long you run your crawler during a given inspection, the video files may be large, and your computer may be unable to store the footage for extended periods of time. Thus, you may need to invest in additional storage solutions, such as external hard drives or cloud storage.

Once recorded and stored, how long should you keep your crawl bot footage? Claims professionals urge home inspectors to keep inspection assets—including videos—for a minimum of five years. For more information about storing your videos, read our [article](#).

### 2. The technology has too many limitations.

Another common reservation is that UGV technology is not advanced enough to navigate crawlspace reliably or to gather the information needed for a thorough report. Inspectors like Gary Youness of House to Home Complete Structure & Property Inspections in Michigan argue that bots

are likely to get stuck while attempting to cross obstacles, like large pipes, debris, or ledges. Chuck Lambert of Sunrise Inspection Services in California agrees, adding that operating the bot in reverse can exacerbate inspectors' vulnerability to obstructions.

“As the vehicle is moving away from you, everything's fine. But when it starts moving towards you, everything's reversed. A lot of people don't realize that, and that's how they get tangled up with the cables, the wires underneath the building, [and from] crawling over plumbing pipes,” Lambert said.

Additionally, bots may lose signal or have limited vantage points, requiring home inspectors to either disclaim the area or crawl the space themselves.

### 3. Inspectors do a better job.

Many inspectors also make the point that crawl bots cannot, and should not, replace an in-person crawlspace inspection.

“I like the idea [of crawl bots]. But being able to really look around and poke at stuff makes a world of difference to knowing and understanding what is going on under the house,” said David Fields of the Pillar To Post Fields Team in Georgia.

John Wagner of House to Home Inspections, Inc in Washington has similar concerns.

“Until a crawl bot can pull aside insulation under the toilet, you still have to go down there. So, it probably isn't worth the investment,” Wagner said.

## Limiting Your Liability against Crawl-Bot-Related-Claims

Since crawlers are new to the inspection industry, there isn't much claims data to definitively indicate best practices. However, based on risk management techniques for other types of claims, we can provide some educated guidance on how to use crawl bots safely.

### Inspect the crawlspace yourself whenever feasible.

Before sending in your crawl bot, scan the area and determine if the terrain will be appropriate, Thuss recommends. And don't allow the bot to replace your presence. Strive to enter the crawlspace yourself whenever possible, as the bot could miss important defects.

“You have to be cautious about your own limitations. Because when you're down there [in person], you can see a fairly wide field of view,” Thuss explained. “It's not going to be as easy with these machines.”



Bots don't possess the ability to hear running water or burning electrical systems. Nor can they smell potential hazards like gas leaks. Plus, Lambert noted, if an expensive crawler gets stuck or the batteries die, it may be challenging to retrieve it. Either way, he would still have to worry about performing the crawl himself. And the likelihood of the bot becoming stuck may increase for inspectors with less experience operating remote-controlled (RC) cars in challenging environments.

If you're unable to access the crawlspace, document that in your report. Cite the reason why you were unable to inspect, and, whenever possible, take a photo to prove it. (Learn more about why and how [here](#).) In case a claim does arise later, you need your report to clearly state what you could or couldn't see on the day of the inspection.

## Practice and prepare.

The inspectors we interviewed recommend preparing your equipment ahead of time. Charge and pack extra batteries the night before. If you haven't used many RC or UGV tools in the past, consider practicing in your own, friends', and families' homes until you're familiar with the controls. And, as other inspectors have said, remember that this technology is not perfect. It won't catch everything, and you won't be able to use it for every crawlspace.

"It's all about...trying to keep the claims to an absolute minimum and doing the absolute best job. I think this is a great example of how technology can help a little bit with that," Thus said. "But it's like anything; unfortunately, it's not 100 percent."

## Don't release the footage to clients.

A crawler can only record what its cameras are facing. As a result, they may provide an incomplete picture of what you're seeing. Without your insight, your client may not be able to contextualize the footage.

Additionally, you're not perfect. Even the best inspectors can make mistakes. If your crawl bot captures an issue you missed, it could be used against you in a court of law. And there's nothing you can put in your pre-inspection agreement to prevent clients from using your own footage against you.

While the footage would be discoverable—or usable—in litigation, you're not required to share the footage unless you're getting sued. Thus, we recommend not releasing the footage to clients unless you're required to as part of a lawsuit.

If you do include the footage in your report, we recommend narrating the footage. This way, your clients will have context to what you're seeing and doing. Also, make sure that you review the video post-inspection. A review will give you a second chance to see something you might have missed.

## Add equipment coverage to your insurance policy.

Formally known as inland marine coverage or a commercial property floater, equipment coverage insures your inspection tools and equipment—like your crawl bot. Many equipment insurance

policies cover physical loss or damage caused by perils, such as falling objects, fire, sink hole collapse, vandalism, vehicles, and water damage.

Unlike standard property insurance, equipment coverage protects your tools and equipment regardless of their location. This is important since, rather than housing your bot in an office, you're driving it during inspections.

Often, equipment coverage for home inspectors reimburses you for the actual cash value (not the cost of brand-new items) of your stolen or damaged equipment or tools. Oftentimes, coverage extends to not just items you own but items you lease or rent.



Read [our article](#) to learn more about this coverage and how to acquire it. Or, to see what perils are covered in your inland marine or equipment insurance, review the Conditions and Definitions sections of your policy.

## Using Bots for Crawlspace Inspections

Do you encounter many inaccessible crawlspaces in your area? And do you still want to provide clients with a thorough inspection when the crawlspace is inaccessible?

If you answered “yes” to any of these questions, then it may be time for your company to invest in a crawlspace robot.

*Note: This article was partially edited for clarity on December 29, 2021. It also appeared in the February 2022 issue of the ASHI Reporter, which is available to ASHI members in print and online.*

## About InspectorPro

**InspectorPro Insurance is the leading provider of home inspector insurance in the nation.**

Why? Above all, we recognize that obtaining or switching insurance providers can be stressful for you. What's more, we understand that you, as a home inspector, have unique needs when it comes to having adequate protection from claims.

For this reason, with InspectorPro, you get tailored insurance for your home inspection business at a reasonable price. And, since our team of licensed professionals specializes in insurance for home inspectors, we are able to give you the personalized attention you deserve. Moreover, we offer benefits like free pre-claims assistance, diminishing deductibles, early claims reporting discounts, and a risk management blog. In short, insuring with anyone else simply isn't worth the risk.

# How Much Does A Home Inspection Cost? A Guide

## Average Home Inspection Cost In The U.S.

Every year, we survey hundreds of home inspection firms in every state across the US to track the average cost of a home inspection. Not that price alone is always the best deciding factor to use when choosing a home inspector (read more on this below) but it's useful to know what to expect when ordering a home inspection.

If however you've come here looking for a home inspection cost calculator to turn your inspection report into a repair estimate then head on over to our homepage for instructions on a fast, easy way to do that.

Still reading this? Then that means you've probably been asking yourself "How much does a home inspection cost?" and read a lot of articles and posts out there that claim to show you the average home inspection cost in the US today.

Which is great. Except you're probably not buying the average house in the average area of the average age and average square footage. So we've gone even further and broken down our pricing survey by not only average cost in each state, but also by size of home, and also prevalence and cost of additional services like termite, radon and sewer inspection services.

So here it is – the average cost of a home inspection as actually quoted by REAL US Home Inspectors.

**Based on our survey, for the average 3 bed, 2 bath US Home of 2400 sf, (with no additional services) you should expect to pay around \$450 for a home inspection.**

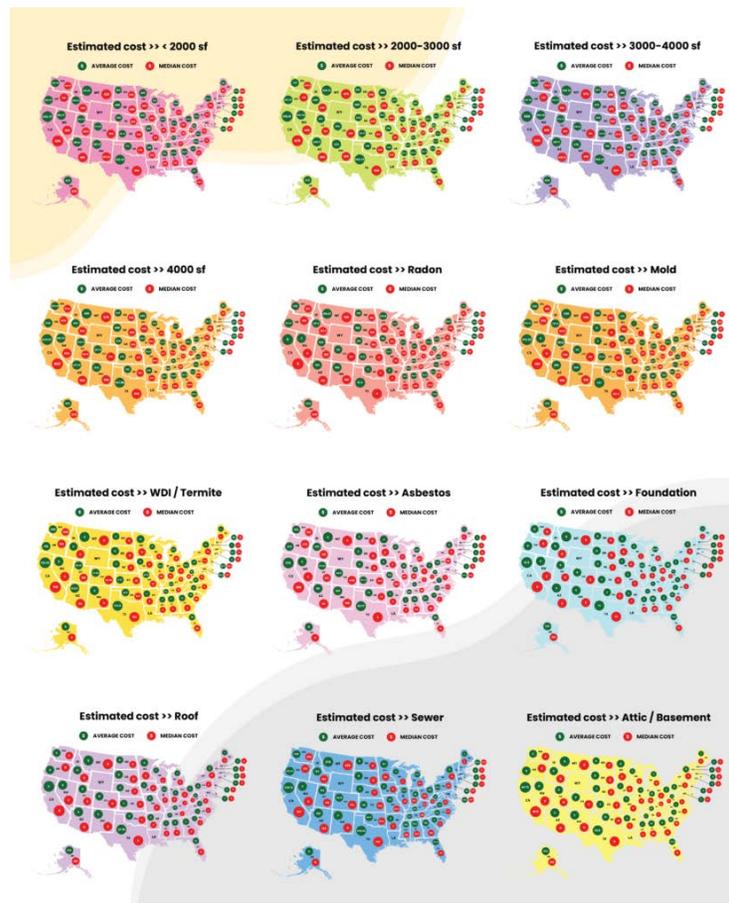
*You will also see a second graph that shows the high, low and average cost for typical add on services you will find offered on inspections in your area.*



And here's an actual breakdown of data from our survey (rounded to two decimal places.)

<b>Services</b>	<b>Average Cost</b>
Home Inspection < 2000 sf	401.64
Home Inspection - 2000-3000 sf	461.90
Home Inspection - 3000-4000 sf	538.56
Home Inspection - 4000 sf	619.77
Radon	139.98
Mold	259.42
WDI / Termite	96.62
Asbestos	141.74
Foundation	48.32
Roof	26.32
Sewer	228.65
Attic / Basement	42.66

But how does that differ by State? Not surprisingly the North East ranks up there with four of the top 5 states with the highest average cost of home inspection (and cost of living) followed closely by the West Coast.



## Choosing The Right Home Inspector

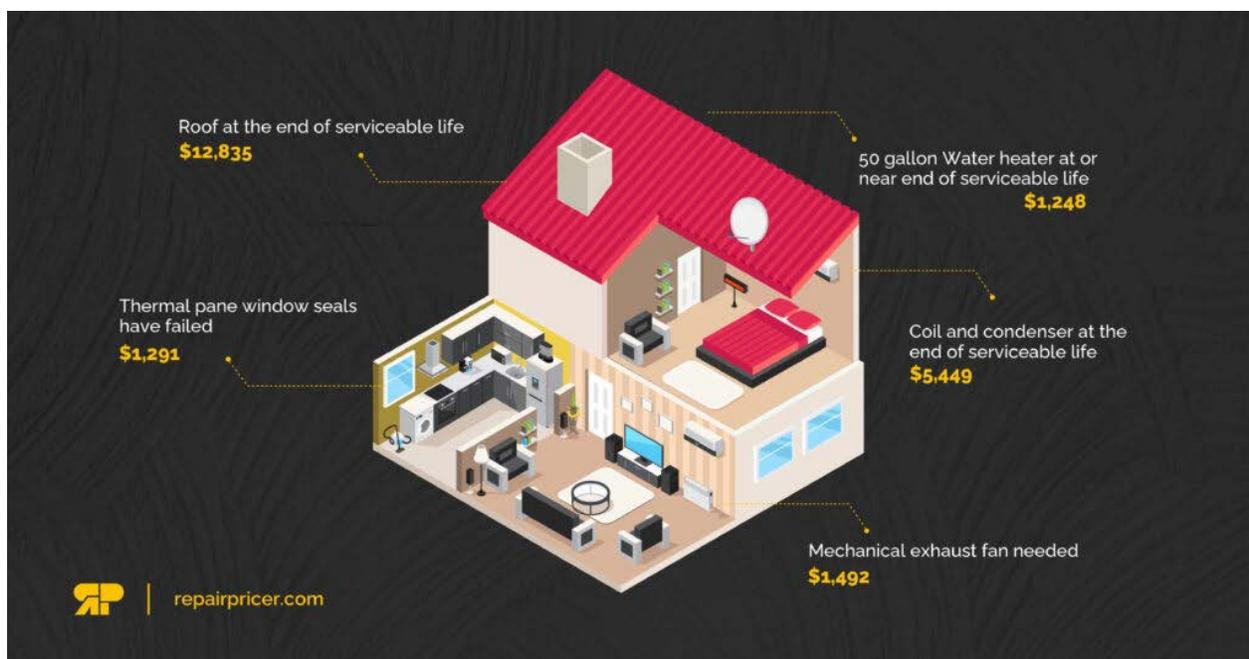
So what does this mean if you're looking for a home inspector?

Well, if you're here hoping I'm going to tell you to go for the cheapest, \$200 inspector you could find, I'm sorry but you've come to the wrong place.

If you've read our study on over 50,000 homes that looked at the most common home inspection repairs found in home inspections today, you'll see that the average home required over \$11,000 in repairs. So how much could saving money on a home inspection REALLY end up costing you?

**See the table below for the top 10 most common repair costs based on our most recent study.**

Rank	Description	Instances	Percent Total	Defective Price
1	Doors need adjusting and servicing	30,218	54.9	\$254
2	Faucets and heads need servicing	30,159	54.8	\$273
3	Exterior caulking and sealant are missing	29,964	54.5	\$310
4	Outlets or switches with deficiencies	29,538	53.7	\$248
5	No GFCI protection	26,404	48.0	\$433
6	Absence of or defective smoke alarms	24,788	45.06	\$378
7	Cosmetic sheetrock cracks or nail pops	24,766	45.02	\$545
8	Fixtures and/or bulb deficiencies	22,250	40.5	\$209
9	Caulking, grout and sealer are missing interior	18,643	33.9	\$353
10	Service panel deficiencies	18,527	33.7	\$298



This means that if you hire the cheapest (and probably least experienced) home inspector you can find, statistically there's a higher probability they're going to miss something.

And that something could end up costing you a LOT of time and money. Think weeks/months of stress and thousands of dollars in repairs.

So would you spend an extra \$50 to save \$5000? Of course you would.

**It's why you're reading this, because what you probably really want to know is "Is it worth it to get a more expensive home inspection?"**

**And my answer is categorically "Yes".**

But why should you care what I think?

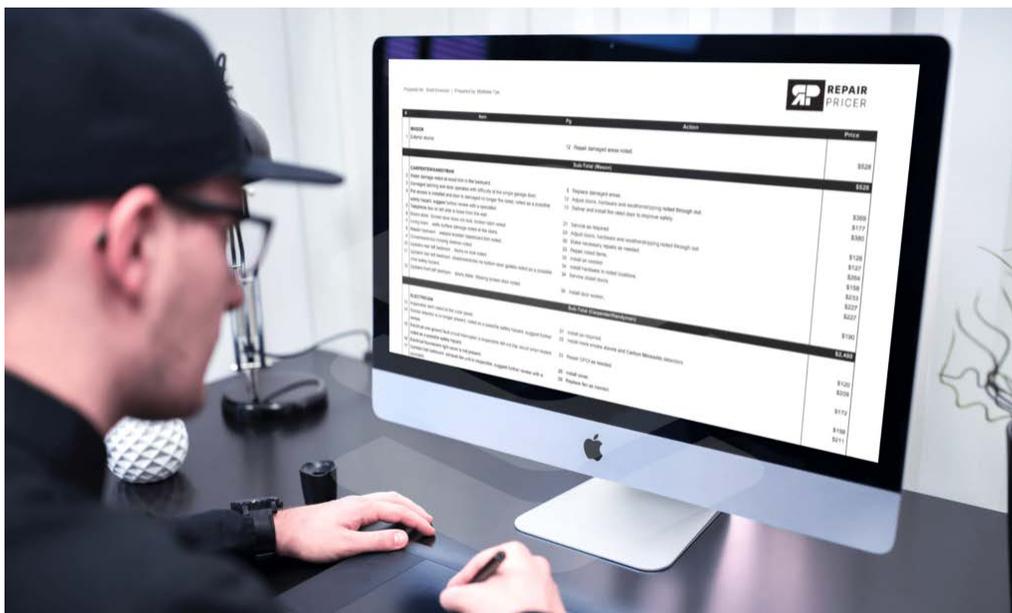
Because I was a real estate broker for over 15 years, I've personally sold over 1200 homes, overseen \$400 million in real estate transactions and I'm now the CEO of a company that has analyzed over 400,000 home inspections.

So please listen to me.

I have nothing to gain by sharing this information with you apart from hopefully making sure that at least one of you reading this doesn't find themselves suddenly confronted with a horrible situation that could have been avoided.

For those of you who don't know what we do at Repair Pricer – we analyze home inspection reports and then use those reports to create a highly accurate estimate of repairs. Basically the TRUE home inspection costs that you want.

We invented the practice, we're the industry leader and we're damn good at it. To see how it works click [HERE](#).



And because we understand that there are over 30,000 home inspectors out there using 200 different types of reporting software in 45,000+ ZIP codes, we built our system to be able to work on any inspection report no matter who wrote it.

But I'll tell you something we tell our pricing experts when they're confronted with a "BAD" inspection for the first time.

**"We're only as good as the inspector."**

What do I mean by this? I mean if they don't have detailed pictures, explanations and comments on defects then our estimate is not going to be as accurate. And we're honestly shocked by some of the reports we see.

What's crazy is that the price difference between a "good" inspector and a "bad" inspector is probably only a couple of hundred dollars.

And you wouldn't cancel your sales contract because you and the seller are off by a few hundred dollars. If the house was \$450,200 instead of \$450,000 you'd still buy it right?

So let me ask you this, how much did your mortgage appraisal cost? What about your title insurance? What about your county recording fees and your attorney fees?

I guarantee you they're over \$3000, yet you didn't shop around for them did you? They were just presented to you on a term sheet and you went "seems fair" and signed it.

Well it doesn't seem fair to me.

For some reason inspections are one of the few necessities in a real estate purchase that are not rolled into the price of the loan. Home inspection costs are normally paid upfront or at the time of inspection, and so are one of the few services you actually get to shop for.

I think that's nuts.

I can't tell you how many times I've seen buyers misled by unscrupulous sellers, agents and inspectors because they just want to make a quick buck and close the deal.

Don't fall for it.

Which leads me to my next question.

## **Should You Hire Your Agent's Recommended Home Inspectors?**

And that's a difficult question to answer. Because it REALLY depends on the agent and the inspector they recommend. How well do you know them? Do they have an amazing reputation? Were you referred to them or did you just find them on Zillow?

The same goes for the inspector. How are their Google, Facebook and Yelp reviews? Are they a InterNACHI certified?

If you haven't already, we'd recommend reading our [7 Questions your Home Inspector doesn't want you to ask](#) article.

I'll tell you that agents by default tend to favor professional, dependable inspectors who are not ALARMIST but who do a good and thorough inspection and don't actually even consider the home inspection cost as a factor.

Then there are the cut throat bottom feeder agents who want a terrible inspector who won't find anything wrong with the home so they can close the deal and collect their commission.

You just have to decide which one your agent is, and also make sure you do your due diligence on the inspector.

And yes you should consider the home inspection cost as a factor, but only AFTER you've looked at everything else. (Education/training, associations, designations, reviews, sample reports, ancillary services for your home, and overall value)

## What To Consider When Choosing Your Home Inspector

TIP: If the home inspector doesn't ask you for the size, location and age of the home before giving you a quote, walk away.

### 1. Older homes are more expensive

An older home is going to have more potential items that could be wrong with it, so an inspector is simply going to have to do more work and spend more time looking at it. They tend to have more "wrong" with them also, so it's going to take more time for the inspector to write up the report. Plus, only a really experienced inspector should be hired to take a look at truly historic homes, and should be asked up front "Have you inspected a home like this before?".

### 2. Larger homes are more expensive

Again, time is money, and larger houses take longer to inspect and investigate. I think interestingly however if you look at the ratio between the cost of the home and the cost of the inspection there is actually an inverse relationship and you pay a LOWER price per sq/ft when you're buying a larger home. So spend the extra money because there's more ground to cover and you're actually getting a better deal than someone buying a smaller home.

And don't forget you have your older, larger homes! Like the ones that started off as a 2 bedroom 1 bathroom home and are now a large 6 bedroom 9 bathroom home with additions that came on in several decades from the turn of 1900's to today. This is going to take an educated, experienced, professional inspector who has the knowledge of such homes. Almost like the specialist doctor you would see if you had a heart condition. You would want the best cardiologist for this, not the best podiatrist.

### 3. Hard to access / remote homes are more expensive

If your inspector has to parachute into a remote wooded area and hike 23 miles to your home, trust me, they're going to charge you more. Seriously though, the farther you are from civilization and the harder it is to get to, expect to pay some kind of premium or trip fee.

## Extra home inspections

**OK I understand that I may have to pay more for the home I'm buying but do I actually NEED any of the extras the inspector is recommending?**

Again it depends, but I'll cover the major ones below and let you decide.

### Infrared Inspection

Personally I think this is some serious James Bond stuff and would recommend it just for the cool factor. But all that aside, opting to find a home inspector who offers infrared scanning, has GOOD equipment (very important) and knows how to use that equipment (also very important) is a great idea.

One of the main frustrations with a home inspection is you can't start tearing the walls or roof off to see what's really going on with the house as a home inspection is a non invasive examination of the home.. Some sneaky seller could have just painted over a recent leak (yes I've seen that done) and pretended like nothing was wrong.

But with an infrared camera (Like a FLIR or Fluke) you CAN see behind thermal anomalies on the walls. This helps you see leaks, moisture intrusion, heat loss, missing insulation, electrical issues, and all kinds of other cool stuff. So in my book, this is a definite must have inspection.

### Sewer Scope

Oh man. Here's a story for you.

I'd been living in my house in Austin, TX for about a year. I hadn't had the sewer scoped during my inspection because I was an idiot, and my drains started backing up.

I'm a do it yourself guy so I grabbed a pipe snake and went to town. I found a BIG blockage about 20 feet down from the outside cleanout. So I measured it out and started digging.

Some jackass had planted a crape myrtle tree right over the sewer line and it had been slowly growing its roots right into the pipe. Until the roots got so thick that just my luck it got backed up

and we had to get the whole line replaced.

\$6000 of sewer line to be exact.

This was a long time before Repair Pricer and I count it as one of my turning points towards creating this company. Because it was so frustrating to know that for an extra \$100 maybe I could have found out about this problem and let it be the seller's fault.

But I didn't. Lesson learned.

**Get a sewer scope.**

## Should I get Radon Testing

Radon gas is nasty stuff, but this is VERY area specific. In most states, no Radon is not a concern.

However the top ten most commonly identified as having potential radon issues are:

1. Alaska
2. South Dakota
3. Pennsylvania
4. Ohio
5. Washington
6. Kentucky
7. Montana
8. Idaho
9. Colorado
10. Iowa

If you want to look it up by county you can use this handy map [HERE](#)

My take on this is if it's a common concern in your area, get it tested. And make sure the seller doesn't try and pull any sneaky tricks by moving/removing test equipment early. In fact ASK your inspector after the test if they have any reason to believe that the seller tampered with equipment.

## How To Get a Home Inspection

So now you know you want a quality inspection, you don't mind paying a bit more, you know which extras you want and don't want, but where do you start?

If you can find a well qualified, quality, experienced home inspector with a great reputation, who knows your area and can offer you all the extra services you need for a GREAT price, then absolutely hire them.

Not all cheaper inspectors are bad, and not all expensive inspectors are good.

Just don't start with your price point.

Here's how to get a home inspection:

1. I recommend going to this website: <https://www.nachi.org/certified-inspectors>

The inspectors listed here have voluntarily undergone extra training, obtained extra certifications and pride themselves on being simply better inspectors to benefit their clients **(YOU)**!

They are licensed in states that require licenses and hold themselves to a higher standard.

2. Pick your top 5 candidates, then, cross correlate the results you find there with Google and Yelp reviews. Inspectors with better/more reviews are normally well organized, have more experience and care about what their customers think.

Alternatively you could do it the other way around and start with well reviewed companies in your area first, then make sure they are certified by InterNACHI. Either way works.

3. Call the inspector and see what kind of customer service they offer. Do they pick up their phone? If not, do they call back when you leave a message? Can they answer all your questions and do they offer all the extras you want? If you have a "unique" home have they inspected anything like it before?

Remember, we'd recommend reading our [7 Questions your Home Inspector doesn't want you to ask](#) article before calling to get an idea of good questions.

THEN ask about price. Then make your decision.

***Remember the average home costs over \$300k, and an average home inspection cost is less than 0.1 % of your home's value, yet can save you thousands in unknown repair costs. While your closing costs can amount to 2% of your total loan value, average over \$6000 and basically do nothing for you. Which is the better deal?***

You may find you just really hit it off with one company or inspector, but whatever your decision, just know that using this method should find the best option for you.

I hope this has been helpful, and maybe opened your eyes a bit to why price should not be the first consideration when choosing a home inspector.

And don't forget to download our [FREE](#) home inspection checklist to help you review the inspection AFTER you receive it.

This simple document really helps you drill down to the important stuff and gives you an easy way to check that the inspector you ultimately chose did a full and thorough inspection on everything we recommend.

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		Dan Kristiansen	<p><b><i>The Licensing Board meetings are held at 9:30 am</i></b>  <b><i>Dept of Consumer Protection</i></b>  <b><i>165 Capitol Avenue. Hartford</i></b>  <b><i>The public is always welcome.</i></b></p>	
		Scott Monforte		
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		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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